

Implementation of Financial Technology (Fintech) in the Collection of Zakat, Infak, and Sedekah Among Generation Y and Z (Case Study: BAZNAS RI)

Neneng Nadila Kurniawati¹, Muhammad Rohmat Hidayat¹

¹UIN Sunan Kalijaga Yogyakarta

ABSTRACT

This research is based on the author's interest in the development of financial technology or fintech adapted by Zakat, Infak, and Sedekah (ZIS) institutions in their collection mechanisms. Then, in relation to the subject of this research, it is aimed at the millennial generation or Gen Y and Gen Z as parties considered adaptive to the times, especially in the field of technology. Thus, the research preparation implements a qualitative method with a literature review approach. This research is presented descriptively with secondary data sources obtained from relevant sources. The results of this study illustrate that fintech is beneficial for muzakki in providing an easy and efficient mechanism for zakat collection. BAZNAS is committed to facilitating zakat payers with digital or fintech payments through e-commerce by providing services that make it easier for the community to fulfill their obligations of zakat, infak, and sedekah through a server-based system with PayTren. Fintech has proven to have a positive impact because it simplifies transactions and can be accessed anywhere. However, there is a generation that is still not confident about account security and there are still concerns about the potential leakage of personal data.

Keywords: *Financial Technology (Fintech), Zakat, Infak, dan Sedekah (ZIS), Gen Y dan Gen Z, BAZNAS RI*

INTRODUCTION

The advancement of technology nowadays has influenced all aspects of the field, one of which is the information technology focused on the financial sector, namely Fintech Technology. Fintech is an access to convenience in all banking services and certain payment methods. The influence of using Fintech also has an impact on all payment methods or transactions, whether using mobile bank transfers, E-Wallets, or credit, according to the specific needs of certain users (Friantoro & Zaki, 2019).

Products commonly offered in Financial Technology include, first, payment

mechanisms used by the community in their daily activities today, such as QRIS, OVO, Paylater, and others. Second, several products offered in banking but based online. Third, the ease of crowdfunding products to accelerate in financial technology. Generally, crowdfunding is managed by the fundraising party who charges an admin fee, so not everything given goes to the recipient (Ulya, 2019).

Indonesia is a country with the potential for significant development, especially in the field of Fintech. The millennial generation, who may have less exposure to technology, still prioritize trust and personal experience, which is very different from Generation Y or millennials and Generation Z, who are very adept at ease and

speed in financing or transactions (Jamal et al., 2022). Especially from some Generation Y and Generation Z who start some transactions in their daily lives using Financial Technology for a fast and practical lifestyle (Wahyuni et al., 2022a).

Until now, the impact of fintech usage in Indonesia has dominated from several small

to large companies, recorded at 42.22%, then in the lending sector recorded at 17.78%. Next, 12.59% from collection agents, then in the crowdfunding sector recorded at 8.15%, on the funding design side recorded at 8.15%, and the remaining 11.11%. (Rachman & Nur Salam, 2018a). This raises the question of whether financial technology, which is now ubiquitous in transactions, can build trust and provide benefits or ease in transactions.

In the recap of data from the Bank of Indonesia in planning economic development, a percentage of 4.7% was recorded, which is expected to reach 5.5% by 2024 to the present (BAZNAS, 2024). The Zakat Management Agency that is recorded and achieved in zakat, infak, and sedekah can be seen in the table below.

Table 1.1. Distribution and Utilization of National Zakat in 2022-2023 by Type of Zakat Manager

No	Jenis Pengelola Zakat	Jumlah Pengelola Zakat (Lembaga)	Jumlah Penyaluran	
			2022 (Rp)	2023 (Rp)
1	BAZNAS	1	584.585.478.559	357.101.334.657
2	BAZNAS Provinsi	34	702.895.644.256	328.132.433.968
3	BAZNAS Kab/Kota	514	1.434.985.385.796	1.012.167.044.586
5	LAZ Provinsi	33	269.676.297.868	171.838.259.741
6	LAZ Kab/Kota	60	129.521.317.348	82.922.831.571
7	ZIS-DSKL Off Balance Sheet		15.592.436.811.208	*
Total		678	21.635.709.041.185	4.718.219.640.240

Sumber: Badan Amil Zakat Nasional (2023)

In the distribution of zakat, infak, and zakat, attention must be paid to several

categories of zakat recipients, including the poor, new converts to Islam, the impoverished, riqob, fisabilillah, and ibnu sabil. In the distribution of zakat, a larger portion should be given to the poor because a significant portion of the population in Indonesia lives below the poverty line.

The National Amil Zakat Agency recorded an extraordinary achievement in the management of ZIS with total assets reaching



Rp.30,024,382,361,381, consisting of Rp.8,649,671,372,711 in the Balance Sheet and Rp.26,107,514,965,782 in the Off Balance Sheet, indicating that the Indonesian people are actively participating in their contributions to the common welfare.

Gambar 1.1. Realization of BAZNAS RI Collection 2023. Source: (BAZNAS RI, 2023)

The National Amil Zakat Agency of the Republic of Indonesia has approved targets for 2024 in the collection of zakat funds. With a target of Rp.11,022,860,000,000, divided into Rp.1,022,860,000,000 in the Balance Sheet and Rp.10,000,000,000,000 in the Off Balance Sheet, BAZNAS shows its intention to create a positive impact by helping the community in need. The achievement of this target realizes BAZNAS's commitments to improving the efficiency and

effectiveness in managing zakat resources to provide sufficient benefits for the general prosperity (BAZNAS, 2024).

In 2024, the National Amil Zakat Agency of the Republic of Indonesia (BAZNAS RI) set a target for zakat fund collection. With a target of IDR 11,022,860,000,000, divided into IDR 1,022,860,000,000 on the Balance Sheet and IDR 10,000,000,000,000 off the Balance Sheet, BAZNAS RI demonstrates its determination to expand its positive impact in helping those in need. This target reflects BAZNAS RI's commitment to continuously improving the efficiency and effectiveness in managing zakat resources to provide maximum benefits for the general welfare.

Fintech, which has become the foundation of modern technology, has already made a significant impact on various sectors, including bodies that manage Islamic philanthropy matters such as zakat, infaq, and sedekah ZIS (Ghofur & Ichwan, 2020). Policies in using FinTech for the distribution of zakat, infaq, sedekah, and wakaf must provide significant benefits to all generations. A broader goal, the factor of trust also influences the impact of this financial technology. Generation Y only relies on the history of their institutions,

while Generation Z prioritizes their digital roles, which are instant and practical (Hasyim et al., 2023).

The zakat reception organization strives to improve its services regarding the reception of zakat, infaq, and waqf through digital payment methods so that donors can be more practical and comfortable. However, there are still concerns about the level of data

security in fintech for initiating zakat, infaq, and waqf. The implementation of financing through this method is hindered on the community side, which does not know how to use it due to the differences from several rapidly developing generations (Wardah et al., 2024).

Zakat, infak, sedekah (ZIS) are contextualizations of an obligation or sunnah for all Muslims. This involves giving a portion of one's wealth, with the intention and purpose of worship alone, and ZIS is further accelerated by adopting a lifestyle of voluntary giving, mutual assistance, and halal practices based on Financial Fintech (Fintech) in Indonesia (Soehardi, 2023). The most important aspect of fundraising activities at ZIS is not just focused on collecting funds but should be broader and more specific, as it is one of the ways to address poverty as mentioned or explained in the Quran and Hadith (Wahyuni et al., 2022).

Although in some aspects financial technology has an impact on utility and convenience, the challenges that must be addressed from the legal regulatory side, information literacy in certain regions is not yet fully equitable and remains a frequent obstacle. Therefore, it is important to conduct studies or socializations about financial technology in several ZIS institutions so that the presence of this financial technology can be utilized and have a positive impact on all Indonesian society.

Based on the explanation outlined above, the author wants to analyze the significant impact of fintech technology usage in ZIS institutions at BAZNAS from several aspects of the millennial or Y generation and Generation Z. Then, how the presence or emergence of financial technology (fintech) in ZIS fundraising at BAZNAS institutions. The results of this research hope to provide

new insights for ZIS institutions and further optimize or enhance financial technology in ZIS payments across various upcoming generations. This study aims to analyze how financial technology influences the intention and trust of Generation Y and Z in paying ZIS through digital platforms.

LITERATURE REVIEW

A. Fintech Technology (Fintech)

Financial Technology in linguistic terms is usually known as financial technology; fintech is an alternative technology that serves as a platform to leverage the advancements in information technology in an effort to enhance services in the financial industry (Kharisma et al., 2021).

Using technology such as financial technology in the financial system can provide new products, services, and a variety of businesses to impact the stability of the financial system, user security, and ease of certain financing. The most dominant advantages are, first, providing benefits and a wide range of choices, making it cheaper. Second, simplifying operational financing, capital funding, and streamlining the flow of information. Third, creating policies in terms of the economy and enhancing the simplicity of fund circulation in the community's economy (Basalamah et al., 2022).

The contextualization of financial technology is the transformation from conventional to modern, such as financial services or funding blending with technological advancements of that era. In principle, transactions that were usually conducted face-to-face can now be done

remotely. In foreign or domestic banks, using more advanced technology will make it easier for their customers in the formation of financial services or financial services with certain models. (Judijanto et al., 2024) .

B. Generational Difference Theory

Generation X is generally the generation born in the early years from 1961 to 1980, marking the beginning of advanced technology and information in the world, such as PC (personal computers), televisions, and the internet. We can see in Gen X that their mindset tends to be more of a generation with high loyalty, independent character, hardworking, and more focused on the work

results of the Millennial Generation (Putra, 2016).

The Millennial Generation or Generation Y is a generation that can master several technologies, excelling at multitasking in the field of technology. Generally, those born between 1980-2000 can be seen in their use of technology and familiarity in communication. Then, the millennial generation is characterized by creativity and a passion or productivity with technological advancements (Fuad et al., 2021).

Generation Z is often known as the iGeneration, which is the internet generation. This generation has already evolved with the era of digitalization in various aspects and ratios. Generation Z is more skilled in using technology media with their own creativity. Gen Z is usually known from 2000 to 2010. In terms of agility in the field of technology, Gen Z is growing up to be more intelligent, skilled, creative, and prioritizes face time when interacting with someone (Christiani & Ikasari, 2020).

C. ZIS (Zakat, Infak, dan Sedekah)

Zakat, infaq, and sedekah are forms of worship that are very noble and recommended for all followers of the Islamic faith. Additionally, ZIS plays an active role in resolving disputes or issues related to the economy in development, then poverty, and the unequal distribution of workers' income. Therefore, the existence of zakat, infak, and sedekah makes life matters to develop worship more competently as an individual Muslim (Kurniaputri et al., 2020).

Zakat means purity and blessing. Purity is a portion of certain wealth and at a certain time to be distributed to certain parties. It can be said that zakat is a practice to reduce the weight of sins and increase the weight of good deeds. Then the scholars agreed that paying zakat is an absolute obligation for a Muslim as stated in the Quran, Surah Al-Baqarah, Verse 43 (Hikmah & Choiri, 2023). Zakat has pillars, including the intention, the person who will pay the zakat, the person who will receive the zakat, and the wealth that will be given. Various types of zakat are divided into two categories,

namely zakat mal and zakat fitrah. Zakat mal is the zakat that is given from various types of wealth that one wishes to donate, in accordance with Islamic law. Zakat fitrah is a type of zakat that must be given during the month of Ramadan (Anis, 2020).

Infak is property given with a sense of helping or voluntarily to those in greater need. Then, there is no limit to how much we can give in charity, unlike zakat. Donate all the expenses we can for specific needs such as renovations or mosque construction, socialism, and other activities that require

more (Anis, 2020). Infak is property given with a sense of helping or voluntarily to those in greater need. Then, there is no limit to how much we can give in charity, unlike zakat. Donate all the expenses we can for specific needs such as renovations or mosque construction, socialism, and other activities that require more.

Charity is the voluntary giving of wealth without expecting anything in return, and sincerely from the heart of a person without any minimum requirement. Usually, this charity focuses on the needy, those who will receive the charity without any coercion, spending limits, and at any time. From the three explanations above, it can be concluded that the differences between zakat, infaq, and sedekah are obligations for all Muslims, and a portion of their wealth must be given to certain groups and at specific times (Habib, 2016).

D. Baznas Zakat Baznas

Regarding the service to facilitate zakat transactions in Indonesia. There are two institutions in the management of zakat that have been officially recognized and can be trusted for zakat collection, namely the institution managed by the government that has the authority to manage and distribute zakat, usually known as the National Amil Zakat Agency (BAZNAS). Then, the zakat institution that is not managed by the government is the Amil Zakat institution (LAZ) (Ramadhan et al., 2021).

In zakat in Indonesia, it has been protected by Indonesian positive law and regulated by Law Number 38 of 1999 concerning the Management of Zakat, which has governed all activities related to planning, organization, implementation, and monitoring,

as well as any misuse in distributing zakat. Then,

in Article 5 of Law No. 38 of 1999, it regulates the improvement of zakat services by the community with the religious demand to achieve welfare in the community (Afrina, 2020).

The National Amil Zakat Agency (BAZNAS) has been recognized legally in accordance with the decision made by the President of the Republic of Indonesia number 14 in 2014. The establishment of the National Amil Zakat Agency (BAZNAS) aims to make the management of zakat more beneficial and to realize accountable convenience. Contextually, the National Amil Zakat Agency (BAZNAS) holds a position by the government or authorized bodies in each region (Fadilah et al., 2017).

The National Zakat Amil Agency (BAZNAS) explained that in the resolution of distributing, collecting, and utilizing zakat, BAZNAS must be assisted by Zakat Amil Institutions (LAZ) and they must communicate and integrate with each other. The National Zakat Amil Agency (BAZNAS) and Zakat Amil Institutions (LAZ) have demands to improve accountability. Accountability itself is the relationship between partners who work together and impose mandates on each other. All zakat funds managed by both zakat management organizations and zakat institutions are community funds, and all information and reports on policies and governance must be provided to the relevant parties.

METHODOLOGY

The literature review covered articles from 2018–2024 using databases such as Google Scholar and Scopus, focusing on fintech and ZIS in Indonesia. Thematic analysis was used to identify common

patterns and challenges. This research began from the author's interest in formulating qualitative research with a literature review approach. (Jamal et al., 2024). The selection of this type of research is based on the author's argument that this research produces descriptive data sourced from written documents and informants or reliable sources that have been studied (Ferenal et al., 2023).

The selection of this type of research is based on the author's argument that this research produces descriptive data sourced from written documents and informants or reliable sources that have been studied (Nafiah & Faih, 2019). The subjects of this research are Muslim Millennials and Generation Z in Indonesia who use fintech platforms as payment tools, clearing, transaction settlement, and crowdfunding, such as LinkAja, OVO, DANA, GoPay, KitaBisa, and other platforms (Ninglasari, 2021).

Related to the nature of this research, it applies descriptive research to present phenomena in a factual, systematic, and accountable manner regarding the relationships between the phenomena being studied (Wahyuni et al., 2022). Thus, descriptive qualitative research is a research method that produces descriptive data in the form of oral or written accounts from individuals and observed behaviors (Zikri et al., 2023). This approach is used to explore and describe social conditions broadly, comprehensively, and in-depth. This approach is used to explore and describe social conditions broadly, comprehensively, and in-depth.

The development of fintech will be explained descriptively, covering how the management of Islamic philanthropic funds

collected by ZIS (Zakat, Infak, and Sedekah) institutions. Additionally, the role of Islamic fintech in supporting the management of these funds will also be explained. The author also delves deeper into how fintech influences Generation M and Z to pay ZIS online.

The data source applied in this research is secondary data collected by the researcher to support scientific research through literature review, by searching books, articles, or scientific journals, and other relevant sources. (Nafiah & Faih, 2019). Meanwhile, regarding data collection techniques, triangulation (the combination of various methods) is implemented, and data analysis is inductive in nature. The results of qualitative research emphasize understanding meaning rather than producing generalizations (Nafiah & Faih, 2019).

Data is analyzed from various sources of information that have been collected by researchers related to available

financial service technologies, which can play a role in the collection and distribution of ZIS. Furthermore, the data is reviewed and formulated using interpretation techniques to draw conclusions (Soehardi, 2023).

RESULTS AND DISCUSSION

A. Implementation of Fintech in ZIS Collection (Zakat, Infaq, dan Sedekah)

The role of financial technology or fintech in the collection of zakat, infak, and sedekah (ZIS) can be very influential. Fintech is capable of simplifying and increasing the efficiency of the ZIS fund

collection process through digital innovation. (Soehardi, 2023). Some examples of fintech's role in ZIS collection include simplifying public access to contribute and streamlining fund management. It is hoped that with the role of fintech, public participation in ZIS will become more widespread and the management process will become easier. However, proper regulation and supervision are still needed to ensure transparency, security, and compliance in the use of fintech in the context of ZIS.

Fintech transactions are allowed as long as they do not contradict the principles of Sharia and are free from elements of wrongdoing. The development of fintech in collecting zakat funds by Zakat Management Institutions is supported by DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 on Sharia Electronic Money and Fatwa No. 117/DSN-MUI/IX/2018 on Sharia Information Technology-Based Funding Services. These fatwas provide a legal basis for the use of fintech in managing zakat in accordance with Islamic law (Rivani, 2022).

Through fintech applications or platforms, users can directly track and monitor fund usage, including information about social programs funded by ZIS. This provides trust to the community and donors regarding fund management. Fintech enhances accessibility and ease in ZIS payments. Additionally, fintech encourages ZIS associations to continue

innovating in fund management. By utilizing the latest technologies such as artificial intelligence, data analysis, and blockchain, the ZIS association can optimize the processes of fund collection, distribution, and reporting more efficiently (Asni et al., 2025).

Fintech offers various benefits for ZIS (Zakat, Infak, Sedekah) institutions, including: (a) Ease in the payment process, (b) Increased operational efficiency, (c) Better transparency and accountability, (d) Enhanced community participation, and (e) Encouragement of innovation in fund management. (Qalati et al., 2021). Fintech encompasses various types of services with a focus on digital payments in Indonesia. Some examples of popular digital payment services in Indonesia include digital wallets (e-wallets) such as GoPay, OVO, Dana, and LinkAja (Wahyuni et al., 2022).

Making payment transactions through e-commerce, this concept only includes devices and facilities for ZIS payment transactions. (Rachman & Nur Salam, 2018). BAZNAS has partnered with various digital payment platforms to make it easier for the public to pay zakat online by applying sharia principles in zakat management. They ensure that the fintech used or collaborating with BAZNAS also adheres to sharia principles in financial transactions, including in the process of collecting and distributing zakat.

BAZNAS facilitates convenience for Muzaki (donors) in paying ZIS (Ramadhani et al., 2021) Through various payment channels, including banking services, direct services, and digital services. In the aspect of Digital Services, BAZNAS provides a platform that allows donors to pay ZIS through its official website. Additionally, BAZNAS offers various online transaction services tailored to the current needs of the community, collaborating with e-commerce platforms and other online applications. Artificial

intelligence technology is also utilized to make the ZIS payment process easier and more appealing for donors. (Soehardi, 2023).

BAZNAS is committed to making it easier for donors with digital payments or fintech through e-commerce (Dhanesworo, 2022), such as: LinkAja, Gopay, ShoppePay, OVO, Jenius, and even providing convenience services for the community in fulfilling the worship of zakat, infak, and sedekah through a server-based system with PayTren (Humas BAZNAS, 2021).

B. The Impact of Millennials or Generation Y and Generation Z on ZIS Payment Decisions

Payment of ZIS through digital payment has an impact on the muzakki. Among those advantages is providing convenience for muzakki who will pay ZIS. This is due to the ease of transactions as it can be accessed through devices anytime and anywhere. With the increasingly sophisticated technological innovations followed by BAZNAS's adaptation, namely using digital payments through e-commerce, it is considered to make it easier for muzakki or donors to pay ZIS.

The higher the individual's assumption about the benefits or functions of using technology that can support their activities, the greater the benefits received by the muzakki. Additionally, there are values of transparency and accountability that can ultimately influence the muzakki's interest in implementing digital ZIS payments (Rukmana et al., 2023).

Transparency and accountability are very important for muzakki (donors) and mustahik (recipients of donations). In this

context, they provide trust and responsibility, thereby increasing muzakki's interest in paying ZIS through digital payment.

This is in line with the research conducted by Ceriah Rukmana, et al. (2023) on their study regarding public interest and the influence of digital payment on online zakat payments. This research produced data analysis through surveys across various age groups ranging from 20-30 years, 31-40 years, 41-50 years, and above 50 years. The research findings illustrate that the age group of 21-30 years, categorized as Gen-Z and Gen-Y, has the highest percentage in the decision to pay

zakat online. Meanwhile, the lowest percentage is held by the age group above 50 years. This is due to the awareness of paying zakat online being more prevalent among Gen-Z and Gen-Y because they are more adaptive to technological advancements.

The subsequent research "Harnessing Fintech for ZIS Payment in Indonesia: A Millennial Perspective" explains its findings, where the millennial generation or Gen-Y considers their work more accessible by paying ZIS online or through fintech, thereby fostering the intention to continue utilizing fintech for online ZIS payments. Online ZIS payments through fintech can enhance performance efficiency without requiring substantial effort and time (Sari et al., 2023).

Additionally, through a phenomenological approach that examines the perceptions of using fintech to pay ZIS by Generation Z in Indonesia and Malaysia.

The perceptions of fintech users for paying ZIS in Indonesia and Malaysia show similarities and differences. Both countries share similarities in terms of full awareness of the benefits of fintech in ZIS payments and the satisfaction felt from fintech services (unairnews, 2022). However, the importance of fintech reputation is not considered a crucial aspect by the discussion participants in both countries. The emerging difference is related to the perception of user data security. In Indonesia, participants are not yet fully confident about the security of personal data, and there are still concerns regarding the potential for data breaches. Meanwhile, in Malaysia, participants have felt that personal data security is more assured.

CONCLUSION

The role of financial technology or fintech in the collection of zakat, infak, and sedekah (ZIS) can be very influential. Fintech is capable of simplifying and increasing the efficiency of the ZIS fund collection process through digital innovation. Examples of fintech's role in ZIS collection include simplifying public access to contribute and streamlining fund management.

BAZNAS is committed to making it

easier for zakat payers with digital or fintech payments through e-commerce, such as: LinkAja, Gopay, ShoppePay, OVO, Jenius, and even providing services to facilitate the community in fulfilling their zakat, infak, and sedekah obligations through a server-based system with PayTren. Fintech transactions are allowed as long as they do not contradict the principles of Sharia and are free from elements of wrongdoing.

The reputation of Financial Technology among all generations, including Gen Y and Gen Z, does not have very significant impacts. Looking at the positive side, fintech can simplify transactions and can be accessed anywhere. It is highly likely that some segments of the generation are still not confident about account security and there are still concerns about personal data potentially being leaked.

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