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## Digitalization Transformation of BAZNAS Financial Reports Based On SIMBA 4.0

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### ABSTRACT

*Digital transformation has changed the way businesses and organizations operate in the industrial 4.0 era. One of the areas affected is the organization's financial statements. The National Amil Zakat Agency (BAZNAS) is an organization engaged in the socio-religious field that collects and manages zakat, infaq, and alms funds. BAZNAS financial reports are important to show accountability and transparency in the management of zakat funds. Therefore, the transformation of digitalization of BAZNAS financial reports is important in this digital era. This study aims to analyze the implementation of the Management Information System for the National Amil Zakat Agency (SIMBA BAZNAS) in Sidoarjo Regency as a tool for digitizing BAZNAS financial reports. This study uses a qualitative approach by conducting interviews with SIMBA BAZNAS managers and analysis of related documents. The results of the study show that SIMBA BAZNAS has succeeded in helping BAZNAS Sidoarjo Regency in the transformation of digitizing financial reports. In its implementation, SIMBA BAZNAS provides various features and capabilities, such as automatic report generation, digital transaction recording, and more effective financial management arrangements. In addition, SIMBA BAZNAS also helps improve accuracy and speed in preparing financial reports. However, there are also several obstacles in the implementation of SIMBA BAZNAS, such as the lack of outreach and training to users, so that some users do not understand how to use SIMBA BAZNAS optimally. Therefore, it is hoped that there will be efforts to increase outreach and training in using SIMBA BAZNAS so that it can be used more optimally in digitizing BAZNAS financial reports in the future.*

**Kata Kunci:** Digitalisasi, Bisnis, Industri

### ABSTRAK

Transformasi digitalisasi telah mengubah cara bisnis dan organisasi di era industri 4.0. Salah satu bidang yang terpengaruh adalah laporan keuangan organisasi. Badan Amil Zakat Nasional (BAZNAS) adalah salah satu organisasi yang bergerak dalam bidang sosial keagamaan yang mengumpulkan dan mengelola dana zakat, infak, dan sedekah. Laporan keuangan BAZNAS menjadi penting untuk menunjukkan akuntabilitas dan transparansi dalam pengelolaan dana zakat. Oleh karena itu, transformasi digitalisasi

laporan keuangan BAZNAS menjadi hal yang penting dalam era digital ini. Penelitian ini bertujuan untuk menganalisis implementasi Sistem Informasi Manajemen Badan Amil Zakat Nasional (SIMBA BAZNAS) di Kabupaten Sidoarjo sebagai alat digitalisasi laporan keuangan BAZNAS. Penelitian ini menggunakan pendekatan kualitatif dengan melakukan wawancara kepada pengelola SIMBA BAZNAS serta analisis dokumen terkait. Hasil penelitian menunjukkan bahwa SIMBA BAZNAS berhasil membantu BAZNAS Kabupaten Sidoarjo dalam transformasi digitalisasi laporan keuangan. Dalam implementasinya, SIMBA BAZNAS menyediakan berbagai fitur dan kemampuan, seperti pembuatan laporan otomatis, pencatatan transaksi secara digital, dan pengaturan manajemen keuangan secara lebih efektif. Selain itu, SIMBA BAZNAS juga membantu meningkatkan akurasi dan kecepatan dalam penyusunan laporan keuangan. Namun, terdapat juga beberapa kendala dalam implementasi SIMBA BAZNAS, seperti kurangnya sosialisasi dan pelatihan kepada pengguna, sehingga beberapa pengguna kurang memahami cara penggunaan SIMBA BAZNAS dengan optimal. Oleh karena itu, diharapkan adanya upaya dalam meningkatkan sosialisasi dan pelatihan penggunaan SIMBA BAZNAS agar dapat dimanfaatkan dengan lebih optimal dalam digitalisasi laporan keuangan BAZNAS di masa yang akan datang.

## INTRODUCTION

In the current era of technological development, digitalization cannot be avoided in all aspects of human life. With digitalization and technological advances, various human activities that were previously carried out manually are slowly moving towards the digital era. From 2020 digital research conducted by HooSuite and We Are Social, Indonesia had 175.4 million internet users as of January 2020. Even though the penetration rate reached 64%, Indonesia has used information and digital technology in almost all fields, including in the field of zakat management.(Monica, 2022).

**Efficiency** The use of digital technology in Baznas financial reports enables a more efficient process in processing and presenting financial information. This can reduce the time and manual effort required in the process and accuracy. With the application of digital technology, human errors in data processing can be reduced. Software like SIMBA 4.0 can help in automating complex calculations and calculations, reducing the risk of human error.  
**Transparency** The application of digital technology in financial reports can increase transparency in the management of zakat funds. Financial information that is accurate and easily accessible to stakeholders can build trust and transparency in reporting.

**Accessibility** Limitations not all people or organizations have access or the skills to use digital technology well. This creates a digital divide between communities which can affect the application of digital technology in Baznas financial reports in Sidoarjo Regency.  
**Security Risks** Digital technology can also present security risks. Digital-based financial reporting requires

strong protection against cyber attacks and data leaks so that financial information remains safe and is not misused. Cultural Change and Competence in the use of digital technology in financial reporting requires cultural change and increased competence of Baznas staff. A positive attitude and ability towards digital technology must be applied to optimize its benefits. It is important to recognize the advantages and disadvantages of using digital technology in Baznas financial reports and find solutions to overcome existing obstacles to achieve optimal results

The development of information systems in Zakat institutions is very important, because this development can help Zakat institutions in processing data and information so that they can be accessed easily. BAZNAS also requires financial reports that provide relevant information to donors, members, creditors and other parties. which provides financial resources(Wijayanti, 2020).SIMBA is a system built and developed for storing data and information owned by BAZNAS nationally. According to Makoginta, SIMBA began to be published in 2014 through outreach from Central BAZNAS to Regency or City BAZNAS, including BAZNAS Sidoarjo(Makoginta, 2021)

Therefore, the BAZNAS central IT department designed the web. The application called SIMBA is a data management software network designed in an integrated system to provide internal and external data. Apart from that, SIMBA has all the advanced features starting from data collection, collection, distribution, utilization and reporting related to ZIS funds. Ease of access to financial reports for decision makers is one of the most important aspects of BAZNAS Sidoarjo Regency's financial reporting activities. This convenience can be realized if BAZNAS Sidoarjo Regency can digitize its financial reports by utilizing SIMBA(Ade Kurnia, 2020).

It can be seen that this time the SIMBA application BAZNAS Sidoarjo is making a movement in managing Zakat, SIMBA is a very helpful application to support BAZNAS employees in management. The implementation of Zakat, which until now was still managed manually by people and ideas, can now be easily managed and integrated with BAZNAS institutions in the regions and Central BAZNAS institutions. What Safitri mentioned means that Zakat management is increasingly showing the impression of transparency and accountability, especially in the eyes of muzakki who pay zakat to the BAZNAS institution in Sidoarjo.(Safitri, 2022).

Transparency in Reporting shows that by adopting digital technology such as SIMBA 4.0, Baznas' financial reports can be presented more transparently. Information about the receipt and use of zakat funds can be accessed clearly and in detail by stakeholders, including the general public. This allows the public to see and understand how zakat funds are used and provides confidence about the transparency of zakat management.

The existence of digital transformation in zakat management, which is a breakthrough in the receipt and distribution of zakat, is one way to create a technology-based form of zakat service to increase the efficiency and effectiveness of zakat(Maharani & Nur Rohim, 2022).For this reason, it is very important to increase attention and handling of all parties involved in managing Zakat in Indonesia. To work together to manage zakat in Indonesia, both the

government, zakat institutions, sharia financial institutions, financial service institutions and the community (Karuni, 2020)

Based on the discussion above, this research examines the presentation of BAZNAS Sidoarjo Regency financial reports in the digital era. It is hoped that this research can help in presenting the financial reports of BAZNAS Sidoarjo Regency in the digital era. With the aim of making, it easier for the public to understand the financial reports and work programs carried out by BAZNAS so that the public can make decisions about channeling their Zakat funds to BAZNAS Sidoarjo Regency (Nisa Choirun, 2021)

## **LITERATURE REVIEW**

### **Digital Transformation**

Digital transformation can be said to be a change in methods for handling work using information technology to make it more effective and efficient. Digital transformation also refers to a process of change towards the future that is based on the significant use of information and communication technology to provide added value for organizations and corporations. (Farhani & Chaniago, 2021). Transformation in the digital world in the current era is an evolutionary event. In terms of technology and connectivity, this will indirectly lead to the use of internet technology by many people. Using internet technology can be understood as a form of transition from manual to digital use. The transformation goal for BAZNAS Sidoarjo Regency is to save money by creating good digital services for many people to use. Transformation will facilitate and speed up the process of public services and decision making (Tulungen et al, 2022).

Technology is increasingly developing, now collecting and paying Zakat is increasingly easy to do. BAZNAS Sidoarjo Regency has provided various services to make it easier for Muslims to pay Zakat (Hasanah & Istiqomah, 2020). In utilizing Zakat, the distribution and allocation of Zakat funds is based on the demands of technological developments and in accordance with the tastes and tastes of the Sharia. BAZNAS Sidoarjo Regency involves online-based media such as SIMBA and Electronic Banking, which is a process of paying and receiving Zakat as well as collecting and distributing Zakat through a digital system or via the internet system. (Reza et al., 2023). Digitalization makes it possible for Zakat collection to reach the millennial generation in very large numbers. Apart from that, the mobilization of Zakat payments can be integrated professionally. Muzakki's trust and interest in paying Zakat will also increase. It is hoped that large amounts of zakat collected through digital applications can improve the welfare of mustahik (Puja, 2023).

Digital transformation through information technology in financial transparency at BAZNAS Sidoarjo Regency is a necessity. In the current 4.0 era, media has shifted to an online format because it is easily accessible to anyone who needs information. (Muttaqin Choiri., 2019) People can also easily share information on their respective social accounts so that information and knowledge about Zakat will be easily accepted by the public. The aim of creating an application using information technology is to make it easier for people to use all the products and services available at BAZNAS Sidoarjo Regency. So, you can understand the importance of recording and reporting (Qorib et al., 2021).

## **Financial Statements**

Financial reports are reports used to present financial data about an institution or agency that will be used as material for making economic decisions. With financial reports, company leaders work as best as possible to ensure their performance looks good. In accordance with the development of BAZNAS, Sidoarjo Regency is required to be able to prioritize and implement it by following a good and transparent accountability process (Andreani & Syafina, 2022). BAZNAS Sidoarjo Regency has a special objective in its financial reports, namely to provide information regarding the financial position of an entity in decision making. The characteristics of financial reports are what make the information in the financial reports useful for users in making decisions that can be understood, relevant, reliable and can be considered.

The important quality of information contained in financial reports makes it easier for users to understand. Financial reports can be said to be relevant if the information available can influence decision making. Financial report information has reliable quality if it is free from material errors. Financial reports can be compared with previous financial reports if the presentation of the financial impact of transactions and other similar events is carried out consistently for the institution. (Awwaludin & Suprayogi, 2020). To produce quality financial reports for BAZNAS Sidoarjo Regency, human resource competency is required in completing financial reports on time. This is also closely related to the control of the use of digital technology. Information needed by related parties can be useful when presented accurately and precisely when needed by users of financial statements, but the information is no longer useful if it is not presented accurately and on time. (Olivia, 2022).

The Sidoarjo Regency BAZNAS financial reports are regulated based on PSAK 109 which requires every National Amil Zakat Agency organization to make financial reports as regulated therein. In the theory of Financial Accounting Standards (PSAK) SAK no. 1, the purpose of financial reports is to provide information regarding the financial position, performance and changes in the financial position of a company which is useful for a large number of users in making economic decisions. However, financial reports do not provide all the information that users may need in making economic decisions because they generally describe the financial effects of past events and are not required to provide non-financial information. (Ningsih et al., 2021).

The Sidoarjo Regency BAZNAS financial reporting system is by making monthly reports according to the implementation of their duties which must be submitted to muzakki via direct mail and UPZ. Then it is mandatory to submit financial reporting, implementation and management of ZIS for other social and religious funds to the Provincial BAZNAS and local government on a regular basis. Meanwhile, semi-annual reports and annual reports must be submitted to the government and supervisory councils such as the Regent, Regional Secretary, City Ministry of Religion. Reporting is urgent, which aims to provide trust between interested parties within the institution (Hisamuddin, 2017). The principle of accountability for financial reporting at BAZNAS Sidoarjo Regency has been implemented quite well.

In the theory of determining Good Corporate Governance in the Sidoarjo Regency BAZNAS financial reporting system, namely by means of openness (transparency), namely that the institution must be open in presenting material and relevant information to stakeholder



parties. By applying this theory, the reporting system in BAZNAS Sidoarjo Regency is a form of good management with the aim of realizing transparent and accountable Zakat management.(Ambarsari et al., 2020). In terms of this financial reporting system, it can provide benefits for BAZNAS Sidoarjo Regency, namely it can increase the trust of the community or muzakki to pay Zakat at BAZNAS Sidoarjo Regency.

### **Cash Receipt System**

Zakat management organizations obtain cash receipts from several sources, namely: 1) Payment of zakat, infaq/sadaqah, and cash waqf (money) from muzakki or waqif 2) Repayment of receivables by UPZ fund borrowers, for example qard hasan receivables 3) Procurement of loans (debts) 4) Income from the organization's charitable efforts 5) Income from investment results, savings, deposits, shares, mutual funds, and sales of organizational assets.(Muttaqin Choiri., 2023) .The organization's cash receipts must be created in an accounting system that provides adequate internal control. Parts or functions related to the cash receipts accounting system including: 1) Accounting Section The Accounting Section is responsible for recording cash receipt transactions in journals, ledgers and subsidiary books. 2) Cashier Section (Treasurer) The Cashier Section (Treasurer) is responsible for receiving and storing physical cash and checks, then depositing them into the bank. Apart from that, the treasurer must also record the cash receipts in the cash subsidiary book and other necessary subsidiary books. 3) Depositor (zakat collector function).(Lailatul Qadariyah., 2022)

### **Cash Disbursement System**

The cash disbursement accounting system is a series of processes or stages that need to be followed in relation to cash disbursements that occur within the organization. This cash disbursement report accounting system network includes standard procedures that must be implemented (Standard operating procedure/SOP), related sections or functions, required transaction documents, accounting records, and authorization. The cash disbursement accounting system is vital for organizations because it contains the greatest risk of fraud and irregularities. Therefore, organizations that manage zakat need to design a cash disbursement accounting system that ensures there are adequate internal controls to protect the organization's financial assets from loss, theft, embezzlement and misappropriation. Moreover, zakat management organizations are institutions that are entrusted with managing people's funds, so they need to be extra careful in managing people's funds so that they are not mismanaged and do not deviate from sharia provisions.

### **BAZNAS Information Management System (SIMBA)**

SIMBA has two systems, namely the operational information system (SIO) and the reporting information system (SIP). BAZNAS uses cash and non-cash methods in daily operations. For cash payments, you can record transactions such as data-based muzaki, collection of Zakat, Infaq and Alms (ZIS). Meanwhile, non-cash can be done *input* mustahik database and ZIS distribution(Amor & Candra, 2021).The data is financial in nature, after that it is input and will produce reports, such as muzaki, number of ZIS groups, asnaf profile, and type of distribution program. There are also standard financial reports that refer to the financial

accounting standard statement PSAK 109(Sartika et al., 2021).Then a mandatory zakat NPWP card number and proof of Zakat deposit can be issued. So, with SIMBA muzaki is served as well as possible from registration to payment and reporting(Purbasari, 2015).

With data-based input by district or city BAZNAS, provincial BAZNAS will be able to read reports from all districts or cities in its area. Likewise, BAZNAS can find out about Provincial and Regency BAZNAS reports. This will then become an integrated SIP reporting information system. This is different from SIO which is located in each BAZNAS or is not integrated. In this way, a national zakat report will be born with standards that are transparent, accountable and easy to access via the respective Central, Provincial, Regency and LAZ BAZNAS websites.(Fitry, 2020).

In its management, BAZNAS Sidoarjo Regency must be innovative and creative so that it can establish relationships and collaborate with various institutions in collecting Zakat funds.Apart from that, the effectiveness of good employee work will influence the development of Zakat management institutions. SIMBA can be categorized as knowledge technology so that SIMBA technology can influence increased work effectiveness. Work effectiveness in question is the completion of work on time accompanied by the quality and quantity as well as the quality that has been determined (Nabilah & Edward, 2019).

## **METHOD**

This type of research uses qualitative research with a case study approach. Based on this approach, researchers will prepare, collect and analyze data in the form of interviews with the administration section, information and technology section, and finance section as well as the financial reports of BAZNAS Sidoarjo Regency so that they can describe the user's perception of using SIMBA.

The data collected is accurate and systematic data so that it can analyze and interpret the data well and produce results in accordance with the objectives of this research. The data used in this research are primary and secondary data. In the research, the primary data used are opinions or opinions by the administration section of the information section and the finance section at BAZNAS Sidoarjo Regency from the results of interviews conducted. The experience and developments made by the institution so far can also support the integrity of the data. Secondary data collected is in the form of financial reports from BAZNAS Sidoarjo Regency which have been systemized in SIMBA. The data collection techniques used were observation, interviews and documentation.

The data analysis method used in this research is descriptive, qualitative analysis, where the researcher processes and presents the data and also carries out qualitative data analysis. This is intended to synergize several data that have been prepared. There are no clear guidelines for the systematics or sequence of qualitative descriptive analysis in its use. However, in principle, each item of the problem posed must be answered in data analysis by linking it to each other.

## RESULTS AND DISCUSSION:

### Financial Reporting in SIMBA

The government took the initiative to form SIMBA which has been adapted to PSAK 109, making it very easy for BAZNAS Sidoarjo Regency to prepare financial reports. There are 5 types of financial reports regulated by PSAK 109, and SIMBA also states that the system can also produce 5 financial reports. As stated by a BAZNAS employee from Sidoarjo Regency, "Everything is complete. CALK is also available, it's complete. So CALK fills itself, but it looks like it hasn't been filled yet. "But some of these have not been filled in, so some of these are not yet valid."

PSAK 109 is a standard that regulates financial reports regarding accounting for Zakat, Infaq/Alms. Financial reports are a manifestation of transactions carried out, both the receipt and distribution of funds, which are managed professionally, resulting in financial reports as a tool for making decisions and policies that will be implemented for the following year. Having financial reports is a form of accountability and transparency for muzaki and related parties regarding the collection of Zakat funds.

In SIMBA, it is possible that an account cannot be found that suits the needs of BAZNAS Sidoarjo Regency, so it is easier to set up to add a new account. This menu option is next to the report menu, so users must first know what group this account belongs to, for example assets or liabilities or equity. SIMBA, which was still inaugurated around 2016, still allows problems with the output produced. Incompatibility of input and output still makes the information inaccurate.

The SIMBA application used at Baznas East Kalimantan provides complete, nationally integrated and transparent zakat management portals so that it can make it easier for zakat managers to provide quality and professional zakat services. The use of this application shows that the management of zakat, infaq and alms at Baznas Kotamobagu has innovated in the era of public information openness which currently requires every institution and government body, both structural and non-structural, to present appropriate and accurate public information as an effort to realize the a good, transparent and accountable country

In the context of the Financial Management Information System (SIMBA), financial reporting is the process of producing reports that provide information about the financial performance of an organization to interested parties. The following are several theories that are relevant to financial reporting in SIMBA:

1. Agent-Principal Theory (Agency Theory): This theory studies the relationship between principals (company owners) and agents (management). In financial reporting, this theory emphasizes the importance of accurate and transparent reporting to reduce conflicts of interest between principals and agents, and encourage management to act in accordance with the interests of owners.
2. Agency Theory (Stewardship Theory): This theory focuses on the relationship between management and company owners. This theory assumes that management acts as a trustee who can be trusted to protect the interests of owners. In the context of financial reporting, this theory emphasizes the importance of management in providing accurate and relevant information to ensure accountability and transparency towards owners.



3. Technology Acceptance Theory: This theory highlights the factors that influence the acceptance and use of technology, including financial information systems. In the context of SIMBA, this theory examines the factors that influence the acceptance and adoption of information system-based financial reporting by users, such as ease of use, perceived benefits, and organizational support.
4. Financial Theory (Financial Theory): This theory is related to financial decision making and management of organizational assets. In financial reporting, this theory puts forward the principles and methods of measuring, recognizing and reporting financial transactions to provide relevant information for financial decision making.
5. Presentation Theory: This theory emphasizes the importance of presenting financial reports that are clear, structured and easy to understand for users. This theory highlights aspects of visual presentation, report formats, and ways of presenting information that can improve understanding and interpretation of financial reports.

Understanding these theories is important in developing SIMBA and effective financial reporting, because it can assist organizations in designing information systems that suit user needs, as well as improving the quality and relevance of the financial information presented.

#### **Digitalization in Era 4.0 in the use of SIMBA**

From the results of the research above, it was found that based on the transformation of the Regency BAZNAS Sidoarjo shows the results of using digitalization technology. (Dzikrulloh.,2019):

##### **1. Implementation of the Simba Application**

The Baznas Management Information System is designed to be used by zakat institutions throughout Indonesia without going through a complicated installation process. Based on information from the central Baznas regarding the launch of SIMBA as explained above, the SIMBA application was released to strengthen the national zakat system and simplify zakat management so that it can be integrated nationally. This is done so that the vision and mission and zakat management programs can be achieved immediately. Efforts to launch the SIMBA application are also in line with the implementation of the SIMBA application in the management of zakat, infaq and alms at the Sidoarjo Regency Baznas.

The collection of zakat funds carried out by BAZNAS Sidoarjo Regency has been implemented since BAZNAS Sidoarjo Regency was founded. Where BAZNAS as the Zakat management institution has implemented SIMBA. The implementation of this application at BAZNAS Sidoarjo Regency begins with recruiting new amil in the field of IT and reporting who serve as SIMBA operators.

To increase operators' understanding in applying SIMBA, SIMBA operators are also involved in SIMBA training carried out by BAZNAS East Java Province in collaboration with Central BAZNAS. Through SIMBA, it is hoped that we will be able to provide accountable and transparent zakat services and management to all stakeholders. The implementation of SIMBA at BAZNAS Sidoarjo Regency has been running well and effectively and efficiently since 2018.

This was explained directly by the key informant, namely the SIMBA Operator, who was able to explain well and clearly how to use SIMBA, namely by showing the SIMBA website. (SIMBA.baznas.co.id) then also explains the initial registration method to get a username as admin to log in and access SIMBA as in Figure 1 below.



The SIMBA admin is divided into two based on their duties, namely the implementing admin in the collection sector and the implementing admin in the distribution sector. Each admin has duties according to their field and through SIMBA the control and supervision function is carried out very well, namely in the division of tasks which cannot be accessed by admins or parties other than the implementing admin in the field itself, so that data and all activities are recorded in SIMBA can be maintained properly and safely, or in other words, SIMBA helps and makes it easier for the head of BAZNAS to carry out its operational and performance control and evaluation functions. In SIMBA, muzakki and mustahik data is recorded clearly and in detail. So all data on muzakki who give infaq or zakat will be recorded in this system in detail by including the time until the total funds collected. Likewise with mustahik data. Muzakki data is also separated into categories, namely individual muzakki and institutional muzakki (agency/institution/office).

Through the implementing admin in the collection sector, cash inflows originating from muzakki, both individuals and institutions, can be seen and identified, which are received in cash or via bank transfer, which are recorded separately according to the muzakki category. Likewise with cash outflows for mustahik. The cash inflow report from muzakki and cash outflow for mustahik is accompanied by data consisting of transaction date (collection or distribution of proof of deposit, name of operator (admin), type (for individuals consisting of professional zakat, regular infaq, bound infaq).

Through informants, it was discovered that for new muzakki, you must first register in the initial stages to record data as muzakki at regional BAZNAS and throughout Indonesia. The initial data that will be recorded in the system is related to identity and personal data. After registering, the next step is to make a payment or deposit zakat/infaq by muzakki to BAZNAS. In this case, the admin also explained that the system has regulated levy standards in the ZIS.

Ideally, every day all activities, not only zakat management, but correspondence activities and other activities in the Sidoarjo Regency BAZNAS office must be input and recorded in SIMBA. SIMBA also facilitates the presentation of financial reports of all zakat management activities which are summarized and presented in a balance sheet and other activity reports which

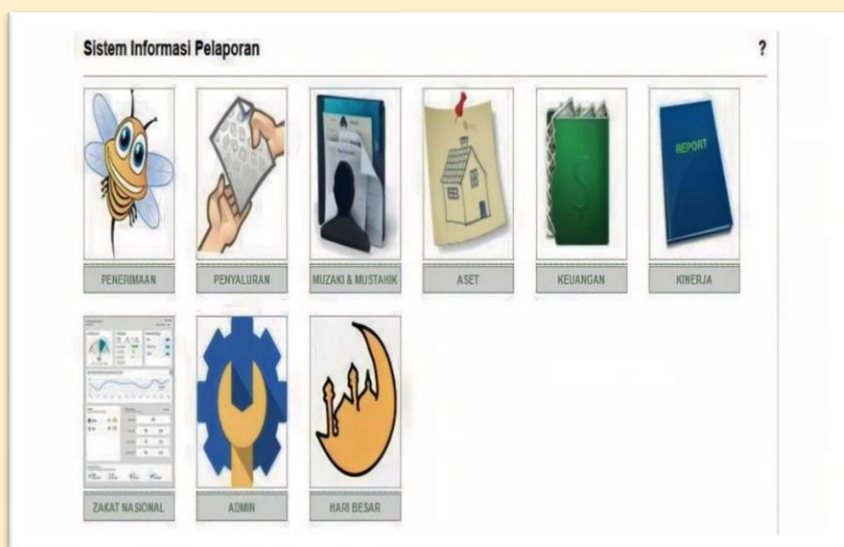
are transparently and accountably provided to stakeholders and regional governments as a form of Regional BAZNAS accountability to muzakki and mustahik.

In the era of digitalization in Era 4.0, the use of the Financial Management Information System (SIMBA) has also experienced significant developments. The following are several theories relevant to digitalization in the use of SIMBA:

1. Digital Transition Theory: This theory highlights the transition change from the use of traditional methods to digital technology in managing financial information. Experts in this theory, such as Clayton Christensen and Carlota Perez, examine the impact of changes in digital technology on business processes and paradigm shifts in the use of SIMBA.
2. Innovation Adoption Theory: This theory discusses the factors that influence the adoption of new technology, including digitalization in SIMBA. One of the experts associated with this theory is Everett Rogers, who proposed factors such as usability, ease of use, relative advantage, and social factors that influence the adoption of technology by individuals or organizations.
3. Information Systems Theory: This theory involves aspects of the design, development and implementation of information systems, including SIMBA. Experts in this theory, such as James Martin and Peter Checkland, study interactions between humans, organizations and technology in the context of information system use.
4. Change Management Theory: This theory focuses on how to manage organizational changes caused by SIMBA digitalization. Experts in this theory, such as John Kotter and Kurt Lewin, identify effective change management steps and strategies in implementing digital technology in SIMBA.
5. Digital Transformation Theory: This theory highlights the overall transformation of organizations through the application of digital technology, including the use of SIMBA. Experts such as George Westerman and Andrew McAfee, in this theory, examine aspects such as digital transformation strategies, organizational culture, and changes in business models that occur as a result of SIMBA digitalization.

## 2. Cash receipts and disbursements report

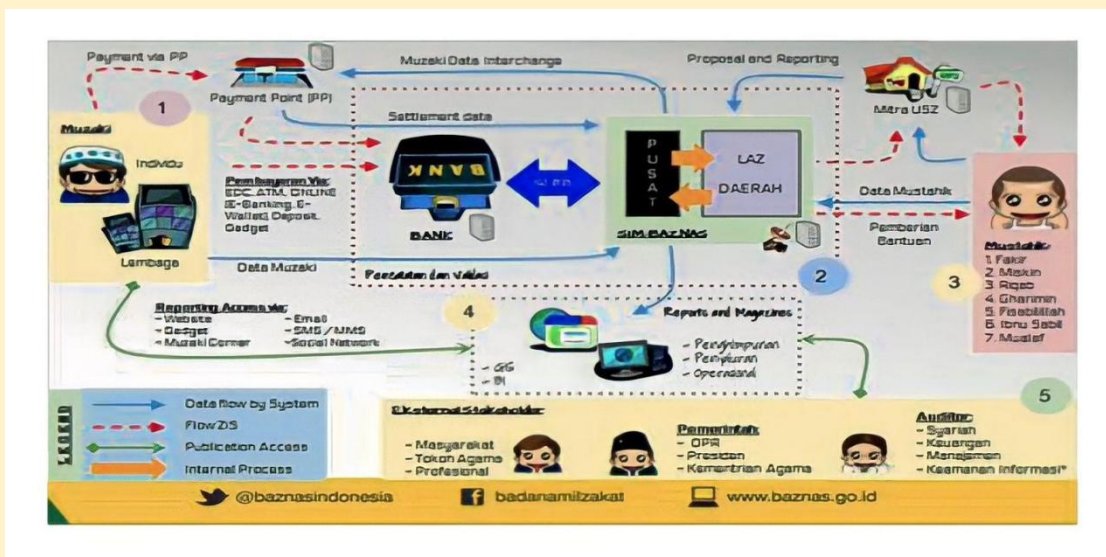
SIMBA also facilitates the presentation of financial reports of all zakat management activities which are summarized and presented in a balance sheet and other activity reports which are transparently and accountably provided to stakeholders and regional governments as a form of Regional BAZNAS accountability to muzakki and mustahik. In SIMBA, it is possible that an account cannot be found that suits the needs of BAZNAS Sidoarjo Regency, so it is easier to set up to add a new account. The following is the reporting system in SIMBA:



This application is a tool to facilitate the process of making decisions & policies, or decisions, both at the central, provincial and district/city levels. From the results of the discussion on the implementation of SIMBA, it was also found that there are several elements that support the smooth implementation of this system, including human (human resources), internet networks as the main factor in running SIMBA and supporting factors from central BAZNAS to continue to provide socialization and technical guidance for Admins and implementing the duties of zakat collectors in each region. Apart from that, the government and BAZNAS must routinely carry out supervision and control to achieve SIMBA in accordance with the aim of creating this system, namely providing accountable and transparent zakat collection and distribution services to all interested parties.

SIMBA is basically a system designed to support the activities of zakat distribution bodies. The activities in question are recording, changing, processing, storing and retrieving information related to zakat received by a zakat distribution agency. Financial reports can be made as a medium for the zakat manager's responsibility to stakeholders and muzakki. Zakat amil institutions must increase transparency and accountability because a good zakat management information system can be used as an assessment indicator.





In the picture you can see the zakat IT ecosystem as follows:

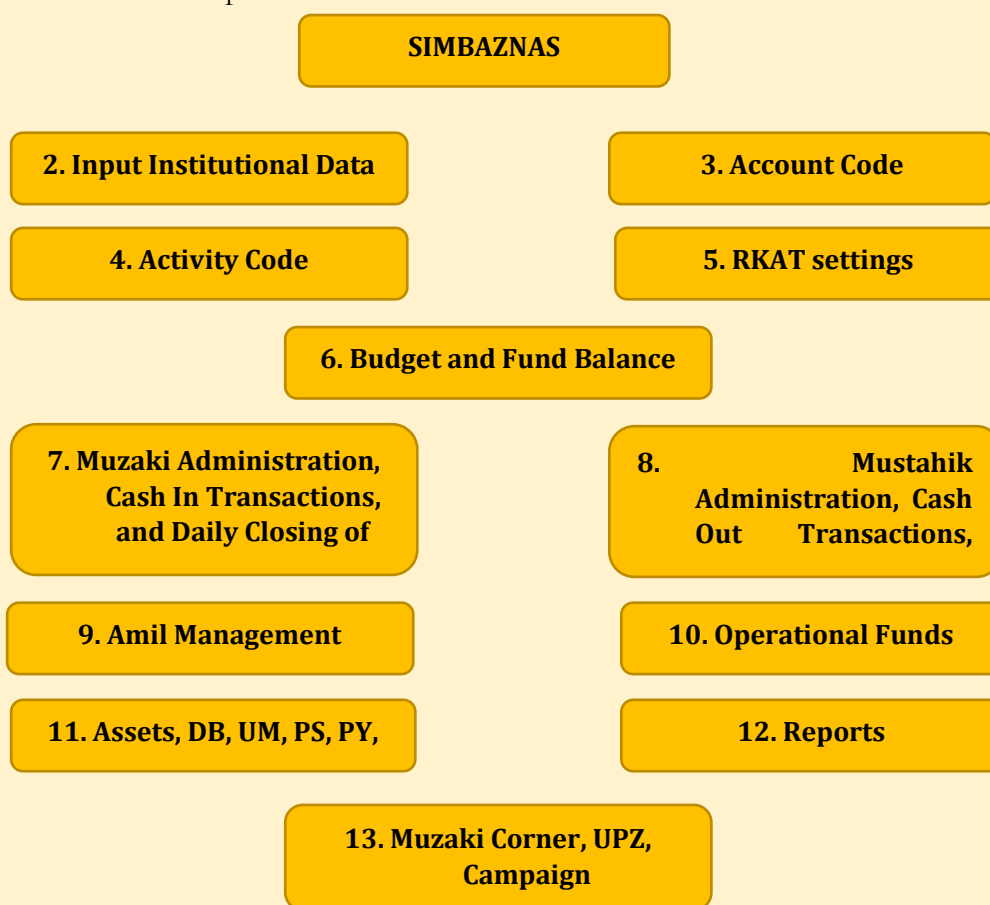
- a. Muzakki can come from within or outside the country. In terms of types, muzakki is divided into two, namely: (1) individual or individual muzakki and, (2) corporate body muzakki. Payments can be made through various types of technology such as ATM, EDC, Online Payment (E-Walet, E-Banking, and Mobile Apps), but muzakki can also make payments via payment points (Sevel, Indomart, etc., or make donations directly via tellers.
- b. Data interchange is carried out using Web Service technology in the form of an Application Programming Interface (API) which is hot-to-hot communication. This process is a synchronization so that the data recorded in SIMBAZNAS matches with bank account mutations. The process begins with the bank receiving donations with the source of the transaction being, through:
  1. Muzakki is a person who pays zakat
  2. Payment Point is a banking service to serve people who want to make payments that are relatively routine and of relatively small value, such as paying electricity, telephone and water bills. Payment points are also called deposit accounts and are defined as conditional accounts. Its nature does not bind banks to carry out obligations to certain individuals or institutions that provide mandates.
  3. BAZNAS counter, the exchange carried out between the bank application and SIMBAZNAS uses the ISO 8583 standard to ensure security in transactions between these two applications.
- c. Mustahik distribution to mustahik can be done through 2 media, namely, directly and via USZ partners. Before being given assistance, mustahik banks and USZ partners provide mustahik data to BAZNAS so that it is recorded in SIMBAZNAS.
- d. SIMBAZNAS can produce various types of reports, namely, collection, distribution and operational. Reports can be accessed via publication media such as websites, gadgets, muzaki corners, social media, SMS/MMS, email, etc. Apart from using technology, reports will also be accessible through magazines or annual reports.



- e. External stakeholders, religious leaders and professionals are stakeholders who will be the audience for developments in the world of national pharmaceuticals. The DPR and the government, in this case the president of the Ministry of Religion, determine various policies for national and regional Zakt institutions in accordance with the reports prepared by the application. Auditors are one of the benchmarks for institutional accountability. Institutions must be audited against, (1) Sharia, (2) Management, (3) Finance, and (4) Information Security.

In the SIMBA application there is a SIMBAZNAS module map which is used as a guide to its use. This module map shows what features are contained in the SIMBA application. These features can be seen in the following image:

SIMBA Module Map



The image above shows that the capital map of the BAZNAS Management Information System (SIMBA) consists of several features including:

1. SIMBAZNAS: shows that the first thing you have to do is enter the SIMBAZNAS application.
2. Input institutional data: input data to add accounts and add work programs.
3. Account code: this code is used according to the account code that has been determined. This code must be entered according to the field/group and its access rights or importance.

4. Activity code: This code must be used in accordance with access rights or interests and activities.
5. RKAT Settings: Setting the Annual Work Plan and Budget.
6. Budgets and fund balances: Enter and delete financial budgets and fund balances, print budgets.
7. Muzaki administration, daily cash incoming and closing cash incoming transactions: Registering muzaki, recording incoming transactions, daily closing of cash incoming.
8. Administration of mustahik, cash out transactions, and daily closing of cash out: Registering mustahik, recording outgoing transactions, daily closing of cash out.
9. Amil management: Add, change and delete amil data. Provides access to amil and views amil data.
10. Operational funds: Input cash in and out of operations.
11. Assets, DB, UM, PS, PY, JU: Purchase of operational assets, recording bank deposits, recording advances, recording inventory, depreciation of operational assets, and general journals for special cases.
12. Reports: View and print reports.
13. Muzaki Corner, UPZ, Campaign: Register, reset and manage muzaki corner accounts, zakat collection units and conduct zakat campaigns.

From the results of the interview, in the current 4.0 era, SIMBA makes it easier for BAZNAS Sidoarjo Regency employees to compile their financial management and reporting. SIMBA has also facilitated the presentation of financial reports for all Zakat management activities which are presented in the form of balance sheets and other activity reports which are carried out transparently. With SIMBA, BAZNAS services in Sidoarjo Regency are also getting better.

The problem that BAZNAS Sidoarjo Regency often faces in using SIMBA is that errors often occur in the application, causing the work to become negligent. To overcome this problem, BAZNAS Sidoarjo Regency upgraded the internet signal that can be used to make access faster. Apart from that, when presenting financial reports in this system, the previous year's balance is covered in the system so that the report displayed is only limited to receipts and expenditures by BAZNAS Sidoarjo Regency within one year, so it is difficult to match with the previous year's data to check the input data. To check the data in the ledger, when we filter the date we need, all transactions that we entered several years ago will appear.

The weakness of SIMBA is that this application requires upgrading or updating its data every year. If the data system is not upgraded, there is a possibility that the data contained in it could be compromised or hacked by other people, and will result in the SIMBA application experiencing damage or errors within a period of approximately one week. Next, not many people can operate the SIMBA application at BAZNAS Sidoarjo Regency. SIMBA application operators at BAZNAS Sidoarjo Regency often change over a short period of time, causing operators who can already operate the SIMBA application to always teach new people how to operate the SIMBA application.

## CONCLUSION

Based on the discussion above, it can be concluded that the digitalization transformation of BAZNAS financial reports in the 4.0 era using SIMBA BAZNAS Kab. Sidoarjo provides many benefits and advantages. Implementation of SIMBA BAZNAS Kab. Sidoarjo has succeeded in optimizing the collection of financial data and information that is well organized and fast, so that it can facilitate decision making in managing zakat, infaq and shadaqah funds. Apart from that, SIMBA BAZNAS Kab. Sidoarjo is also able to increase transparency and accountability in the management of zakat, infaq and shadaqah funds recorded in BAZNAS financial reports. This can open up greater opportunities for donors to make donations, as well as increase public trust in BAZNAS as an institution that manages zakat, infaq and shadaqah.

However, the digitalization transformation of BAZNAS financial reports in the 4.0 era with SIMBA BAZNAS also has challenges and obstacles, such as limited access and capabilities of information technology in several regions. Therefore, there needs to be strong efforts and commitment from the government and related parties to encourage the adoption of information technology at BAZNAS institutions throughout Indonesia. In order to answer challenges and take advantage of existing opportunities, BAZNAS must continue to innovate and develop better and more effective information technology systems and applications. In this case, SIMBA BAZNAS can continue to be improved by adding new features and improving the quality of its use, so that it can be a solution in overcoming the problems of managing zakat, infaq and shadaqah funds more efficiently and transparently.

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