

ABSTRAK

Dalam rangka meningkatkan ekonomi mustahik yang dikelola Bank Sumsel Babel Kantor Pusat Kota Palembang pada program aplikasi ramah zakat, penelitian ini bermaksud untuk mengetahui bagaimana optimalisasi penyaluran zakat pegawai. Data untuk penelitian ini dikumpulkan dengan menggunakan teknik wawancara yang merupakan metode penelitian kualitatif. Informan dalam penelitian ini adalah mereka yang pernah menerima dana zakat pegawai dari Bank Sumsel Babel kantor pusat Kota Palembang. Teknis analisis penelitian ini terdiri dari tiga langkah yaitu reduksi data, penyajian data, dan penarikan kesimpulan.

Berdasarkan hasil penelitian tersebut, Bank Sumsel Babel kantor pusat Kota Palembang menyalurkan zakat pegawai melalui program aplikasi ramah zakat berupa *barcode* yang dicairkan pada *merchant* yang telah disiapkan. Diperkirakan taraf hidup dan pendapatan mustahik akan meningkat dengan bantuan dana zakat setiap bulannya. Penyaluran zakat pegawai dengan program aplikasi ramah zakat dinilai kurang optimal dari sisi peningkatan ekonomi mustahik. Hal tersebut karena konsep dasar Islam tentang kesejahteraan menyatakan bahwa kesejahteraan mustahik belum mengalami peningkatan bahkan setelah mendapat bantuan. Meskipun beberapa orang telah mengalami peningkatan pendapatan mereka, itu masih belum cukup untuk menutupi semua kebutuhan sehari-hari mereka.

Kata Kunci: Optimalisasi, Zakat Pegawai, Ramah Zakat

ABSTRACT

In order to improve the mustahik economy managed by the Sumsel Babel Bank Palembang City Headquarters on a ramah zakat application program, this study intends to find out how to optimize the distribution of employee zakat. Data for this study were collected using interview techniques which is a qualitative research method. The informants in this study were those who had received employee zakat funds from Bank Sumsel Babel, Palembang City head office. The technical analysis of this research consists of three steps, namely data reduction, data presentation, and drawing conclusions.

Based on the research findings, Bank Sumsel Babel, Palembang City head office, distributes employee zakat through a ramah zakat application program in the form of a barcode that is disbursed at merchants that have been prepared. It is estimated that the standard of living and income of mustahik will increase with the help of zakat funds every month. Distribution of employee zakat with a ramah zakat application program is considered less than optimal in terms of increasing the mustahik's economy. This is because the basic Islamic concept of welfare states that the mustahik's welfare has not increased even after receiving assistance. Even though some people have experienced an increase in their income, it is still not enough to cover all their daily needs.

Keywords: *Optimization, Employee Zakat, Ramah Zakat*