

## **Badan Amil Zakat Nasional Strategy in Utilizing Digital Platforms During the Covid-19 Pandemic**

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### **Abstrak**

Platform digital yang dimiliki BAZNAS sudah sangat bervariasi, akan tetapi platform tersebut belum sepenuhnya dimanfaatkan dengan baik oleh masyarakat, khususnya di masa pandemi Covid-19 yang seluruh kegiatannya beralih ke online sehingga penghimpunan zakat melalui digital masih sangat kecil dari pada penghimpunan zakat secara langsung. Tujuan penelitian ini adalah untuk mengetahui strategi BAZNAS dalam memanfaatkan platform digital sehingga diharapkan dapat meningkatkan penghimpunan dana zakat melalui platform digital. Jenis penelitian ini adalah deskriptif kualitatif dengan menggunakan teknik analisis SWOT. Hasil penelitian ini menunjukkan bahwa strategi BAZNAS dalam pemanfaatan platform digital terhadap peningkatan penghimpunan dana zakat dimasa pandemi Covid-19 adalah dengan mengembangkan ke-enam platform BAZNAS ditengah meningkatnya jumlah pengguna internet dengan memanfaatkan iklan berbasis online serta mengandalkan influencer terkenal sebagai ambassador BAZNAS dan menyusun laporan keuangan yang andal, akurat, transparan dan akuntabel.

**Kata Kunci: Covid-19, Digital Platform, Penghimpunan, Strategi.**

### **Abstract**

The digital platforms owned by BAZNAS are very varied. Still, the community has yet to fully utilize these platforms, especially during the Covid-19 pandemic when all activities have shifted online. Hence, the collection of zakat digital still needs to be improved compared to the collection of zakat directly. This study aims to find BAZNAS strategies for utilizing digital platforms so that it is expected to increase the collection of zakat funds through digital platforms. This type of research is descriptive qualitative using SWOT analysis techniques. The results of this study indicate that the BAZNAS strategy for utilizing digital platforms to increase the collection of zakat funds amid the Covid-19 pandemic is to develop the six BAZNAS platforms amidst the increasing number of internet users by utilizing online-based advertising and relying on well-known influencers as BAZNAS ambassadors and preparing reliable, accurate, transparent and accountable financial reports.

**Keywords: Covid-19, Digital Platform, Collection, Strategy**

### **Introduction**

The Covid-19 pandemic is a non-natural disaster that has a huge impact on the economic sector, specifically the Zakat Management Institution (LPZ). One of them is the National Amil Zakat Agency (BAZNAS) which is an official body and institution established by the government. Large-scale social restrictions (PSBB) or social distancing during this pandemic have limited the movement of the community at

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large. This certainly affects the amount of collection channeled to zakat financial institutions which is feared to be reduced. So that BAZNAS needs to initiate programs that are in accordance with the Covid-19 pandemic situation (Novitasari, 2021).

The National Amil Zakat Agency (BAZNAS) has many programs in collecting zakat funds. One of the programs carried out by BAZNAS is to use various digital-based zakat payment accesses. Especially during the pandemic, BAZNAS is one of the institutions that focus on using digital platforms in collecting zakat funds. By issuing several policy platforms to collect zakat funds such as internal policies, in the form of using websites or applications and so on (Jamaludin, 2021).

The application of digital programs in zakat payment at BAZNAS has great potential to provide breadth in zakat payment facilities (Jamaludin, 2021). Apart from BAZNAS, there are also national-scale Amil Zakat Institutions (LAZ) which function to assist BAZNAS in collecting zakat funds in the community. One of them is the dhuafa wallet, which has also implemented many digital platforms in its payment activities during the Covid-19 pandemic. The following is a comparison of the platforms used by BAZNAS and Dompot Dhuafa:

Table 1. Digital Platform Comparison of BAZNAS and Dompot Dhuafa

<b>BAZNAS</b>		<b>DOMPET DHUAFA</b>	
<b>Platform</b>	<b>Website</b>	<b>Platform</b>	<b>Website</b>
<i>Crowdfunding</i>	1.Kitabisa 2.Peduli sehat 3.Wecare 4.Benih baik 5.Bantoo 6.Beramal jariah 7.Waktumu hijrah	<i>Crowdfunding</i>	1.Kitabisa 2.Peduli sehat 3.Wecare 4.Benih baik 5.Bantoo 6.Amalsholeh
<i>E-commerce</i>	1.Toko pedia 2.Shopee 3.Bukalapak 4.Lazada 5.Elevenia 6.Blibli 7.JD.id	<i>E-commerce</i>	1.Toko pedia 2.Shopee 3.Bukalapak 4.Lazada 5.Elevenia 6.Blibli 7.JD.id 8.Dunia halal 9.IStyle.id 10.MKB 11.Sobatku 12.Rupi
<i>Aplikasi</i>	1.ZAVIRA BAZNAS 2.E-salaam' 3.OORTH 4.OY! 5.OVO	<i>Aplikasi</i>	1.Ovo 2.Dana 3.Ottopoint 4.Fave 5.Bareksa

			6.Link Aja! 7.GoBills 8.Makmur
Website	berbagi.link/baznas	Website	Linktr.ee/infodomp petdhuafa

Source: Baznas Indonesia & www.dompetchuafa.org

Based on table 1, Dompetchuafa has more digital partners than BAZNAS. However, the collection of zakat funds generated by Dompetchuafa is still smaller than the collection of zakat funds generated by BAZNAS. The following is a comparison table of the total collection of zakat funds between BAZNAS and Dompetchuafa from 2018-2020:

Table 2. Total collection of BAZNAS and Dompetchuafa Year 2018-2020

BAZNAS		DOMPET DHUAFa	
Year	Collection	Year	Collection
2018	161,1 Miliar	2018	156 Miliar
2019	248,2 Miliar	2019	215,8 Miliar
2020	307 Miliar	2020	260 Miliar

Sumber: PPID BAZNAS RI, 2020 & publication of Dompetchuafa, 2020

Table 2 shows that from year to year even though the Dompetchuafa has more platforms than BAZNAS, the collection generated by BAZNAS is far greater than the collection of zakat generated by the Dompetchuafa. This is because BAZNAS has a pretty good marketing strategy. One of the marketing strategies used by BAZNAS is by increasing socialization and education about zakat, or packaging digitalization programs in zakat payments so as to increase the response of the wider community (Amrina, 2021).

BAZNAS strategy in utilizing the development of digital technology can be a huge potential in increasing the collection of zakat funds. However, the development of digital technology has not been utilized properly, because the ever-increasing zakat collection is still mostly generated from direct or non-digital zakat payments. So that a strategy is needed in utilizing digital platforms, especially during the Covid-19 pandemic in 2021. The National Coordination Meeting (Rakornas) on April 4-6, 2021, according to Noor Achmad (chairman of BAZNAS) from IDR 300 trillion of potential zakat funds, the collection has only reached IDR 12.7 trillion in a mature estimate, and in real terms it has only reached IDR 4.9 trillion. So if the collection of

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zakat funds through digital during this pandemic can run optimally, it is very likely that BAZNAS can reach the target of the existing potential.

The use of digital platforms has advantages compared to direct, because digital platforms offer lower costs, better reliability, and digital platforms make the quality of communication independent of distance so that it is guaranteed security, efficient, transparent and very facilitated with various transaction options. In addition to being easier, online/digital zakat has advantages in its application, namely more practical, easy and fast when making zakat payment transactions through these services. Meanwhile, direct payment is a more limited source of access to get such information and needs to wait for some time to get the report (Sakka, 2019).

The advantages of the digital platform should be utilized properly by BAZNAS so that digital zakat payments can increase. So that the entire Covid-19 campaign program at BAZNAS can run optimally. So that it is expected to be a solution to the obstacles and constraints so far, and is expected to have a positive impact on the optimization of massive zakat collection. Based on the formulation of the problem, the objectives to be achieved in this study are: 1) To find out the utilization of digital platforms carried out by BAZNAS so that it is further expected that BAZNAS can provide wider and faster access to the community. 2) To find out effective strategies in utilizing digital platforms so that it is further expected to increase the collection of zakat funds through digital platforms in the midst of the Covid-19 pandemic.

## **Literature Review**

### **Collection of Zakat Funds**

The collection of zakat funds is the activity of collecting zakat funds from muzakki to zakat management organizations to be distributed to those entitled to receive (mustahik) according to their respective sizes. This fundraising is taken from the dimensions of philanthropy both from zakat, infaq, sadaqah and waqf. In essence, the meaning of this collection includes: informing, reminding, encouraging, persuading, seducing, or luring, including pressure, if this is possible or permissible (Hafidhuddin, 2006).

Education for muzakki both from the middle to upper class needs to be done to optimize the collection of zakat funds nationally. This education can be in the form

of da'wah and seminars in order to change the way of thinking of people who only know the kinds of zakat only limited to zakat fitrah.

### **Methods of Zakat Collection**

According to Nopiardo (2017) in carrying out fundraising activities there are two methods that can be carried out, including: first, the direct method is a method that uses techniques or methods that involve direct muzakki participation. Direct forms of fundraising are forms of fundraising where the process of interaction and accommodation power to the muzakki response arises the desire to make a donation after getting a promotion from the institution's fundraiser, then immediately can do it easily. Second, the indirect method is a method that uses techniques or ways that do not involve direct muzakki participation. Indirect forms of fundraising are forms of fundraising which are not carried out by providing direct accommodation power to the immediate muzakki response. The implementation of fundraising has several objectives including raising funds, increasing donors, improving or building the image of the institution and increasing donor satisfaction (Abidah, 2016).

### **Digital Platform**

A platform is a technology-based platform that can be run in a system by both individuals and groups. Its existence is very important because it can help someone in various ways, such as promotion, socialization, and entertainment. The function of the platform is as a place for planning or carrying out certain work mechanisms. For example, social media is a place for several user activities, ranging from searching or exchanging information, entertainment, socializing and building communities.

Digital platforms have several advantages and disadvantages. Among the advantages are making the quality of communication independent of distance, its use is relatively easier, efficient in terms of time, tools on digital technology are more stable, practical, and have a long durability in use. Meanwhile, the disadvantages of digital platforms are that they make us lazy, are prone to damage, and errors during digitization will cause the original concept of information to not be well represented during digitization (Rizki, 2021).

### **Zakat Collection Strategy**

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Strategy is a philosophy of a company or achieving a goal effectively and efficiently. Strategy is a process where to achieve a goal and be future-oriented to interact with competition in order to achieve goals (Rifai, 2020). The right strategy will achieve a company's competitive advantage. With a series of managerial decisions and actions that determine the company's performance in the long term. Strategic management includes environmental observation, strategy formulation (strategic planning or long-term planning), strategy implementation and evaluation and control. BAZNAS as an institution that manages zakat is required to not only provide welfare for its mustahik but also provide the best services and strategies to muzakki, especially in the ease of collecting zakat (Munawar, 2016).

## **Methods**

This research uses a qualitative descriptive method, which is a type of research that produces findings that cannot be achieved using statistical procedures or in a quantitative manner. The purpose of descriptive qualitative in this study is to provide a clear description of certain facts. The population in this study is the Central National Amil Zakat Agency and muzakki. The technique used in sampling in this study uses purposive sampling method. This technique is a sampling of resources with certain considerations. These considerations include people who are considered to understand everything, have certain positions, or are experts in the field of data to be studied by researchers. The sampling technique with a purposive sampling approach in this study will involve the head of the digital zakat collection division and 30 muzakki digital platform users.

Data collection techniques were carried out through interviews and questionnaires. The scale used in the preparation of the questionnaire is a Likert scale which is a scale that measures respondent behavior in responding to statements related to the measurement of variable indicators. Before data analysis is carried out, the validity test and reliability test are first carried out. The validity test is used to measure the score by correlating the score obtained from each question item with the total score. While the reliability test used is the alpha method, which is a method of finding internal reliability by analyzing the reliability of the measuring instrument in one measurement.

The data analysis technique in this study uses Strength-Weakness-Opportunity-Threat (SWOT) analysis technique. SWOT analysis is a systematic identification of various factors to formulate company strategy. This analysis is based on logic that can maximize strengths and opportunities. However, it can simultaneously cause weaknesses and threats. The strategic decision-making process is always related to the development of the company's mission, goals, strategies and policies. SWOT analysis is carried out with several steps including: identifying Internal and External Factors, Internal Factor of Strategy matrix (IFAS), External Factor of Strategy matrix (EFAS), position mapping, and SWOT matrix.

## Result and Discussion

### Characteristics of Respondents in Using Digital Platforms

The characteristics of respondents from all muzakki related to digital platform users in general are summarized in the following table:

Table 3. Characteristics of Respondents in Using Digital Platforms

Characteristics	Description	Total
Social Media	Instagram	24
	Facebook	3
	Whatsapp	2
	Reddit	1
Social Media Usage	<3 hours	16
	3-6 hours	10
	>6 hours	4
Market Place	Shopee	22
	Tokopedia	5
	Others	3
Digital Wallets	M-Banking	18
	Dana	2
	OVO	7
	Others	3
Use of Digital Platforms	Crowdfunding	14
	Aplication	5
	E-Commerce	6
	M-Banking	5
Driving Factors for Digital Zakat	Ease	25
	Security	3
	Transparency	2
Satisfaction of Digital Platform Zakat Payment	Satisfied	29
	Not Satisfied	1

Source: Data Processing, 2021

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Based on the research results from 30 muzakki respondents who use the digital zakat platform, it shows that the characteristics of respondents based on lifestyle, the most frequently used social media is Instagram 80%. This is because Instagram can provide a lot of information and already has many features compared to other social media. Thus, BAZNAS is able to utilize the Instagram application in making advertisements or utilizing it as a forum for zakat information for the community. Respondents use social media on average no more than 3 hours where the number reaches 55%.

Based on the market place used by respondents, it is known that shopee is the most widely used market place, reaching 75%. This is because the shopee application is increasingly in demand by the public and the influence of attractive advertisements involving famous artists as ambassadors. Thus, BAZNAS has the opportunity to collect more zakat funds through shopee by implementing a new strategy. In addition to the market place, there are also digital wallets used by respondents, this shows that people are starting to utilize digital wallets for every payment transaction. The most widely used digital wallet by respondents is M-banking, reaching 60%.

The most popular use of digital wallets by muzakki is crowdfunding. This is because crowdfunding sites are increasingly being used by artists and influencers in spreading kindness. Starting from giving zakat, disaster donations and so on. One of the reasons people use digital platforms in paying zakat is the convenience factor, which is 83%. Meanwhile, based on the level of satisfaction, it shows that 97% of people are satisfied with utilizing digital platforms in paying zakat. As for respondents who are not satisfied because of instability in the application.

## **Validity and Reliability Test**

The validity test is determined based on the correlation coefficient (r), where if  $r_{count} > r_{table}$  the tested test instrument is declared valid using the distribution (r table) for  $\alpha = 0.05$  with degrees of freedom ( $df = n - 2 = 30 - 2 = 28$ ) so that  $r_{table} = 0.361$  is obtained.

Table 4. Validity Test Results

Variable	Question Item	Person Correlation	r table	Description
Motivation	X1.1	0,749	0,361	Valid
	X1.2	0,766	0,361	Valid
	X1.3	0,829	0,361	Valid



	X1.4	0,726	0,361	Valid
	X1.5	0,707	0,361	Valid
	X1.6	0,761	0,361	Valid
Promotion	X2.1	0,718	0,361	Valid
	X2.2	0,697	0,361	Valid
	X2.3	0,707	0,361	Valid
	X2.4	0,787	0,361	Valid
	X2.5	0,836	0,361	Valid

Source: Data Processing, 2021

Based on table 4, it shows the validity value of question numbers X1 to X2 with 11 items. From the table above, it can be concluded that the 11 question items are declared valid. Next, conduct a reliability test. Reliability test is a process of measuring the accuracy of the instrument guarantee used (Wadah, 2016). Therefore, if there are questions that are not reliable but valid according to this measurement, they will not be included in subsequent data testing.

Table 5. Value of Reliability Statistics

<b>Cronbach's Alpha</b>	<b>N of Items</b>
0,875	11

Source: Data Processing, 2021

Based on table 5, Cronbach alpha shows a statistical value of 0.875, so this shows that the 11 question items submitted by respondents are reliable.

### **Utilization of Digital Platforms in Zakat Fund Collection During the Covid-19 Pandemic**

BAZNAS's efforts to increase the collection of zakat funds during the Covid-19 pandemic using multiplatform. The first, BAZNAS started by forming a team and then collaborating with several large platforms such as kitabisa, Tokopedia and Bukalapak. As technology develops, BAZNAS collaborates with many other digital platforms such as shopee, lazada, blibli, JD.id, *peduli sehat*, wecare, and others. Which platform until this year has been grouped into 6 (six) platforms consisting of:

1. *BAZNAS Platform*, through the BAZNAS website and an application called muzakki corner.
2. *Commercial Platform*, is developing partnerships with e-commerce, such as Lazada, Shopee, Blibli, Elevenia, and JD.ID.
3. *Social Media Platform*, BAZNAS encourages advertising through social media to invite people to give zakat through Facebook, Twitter, WhatsApp, etc.

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4. *Innovation Platform*, namely BAZNAS makes services through QR codes.
5. *Artificial Intelligence Platform*, BAZNAS in campaigning uses a Chatbot on the LINE application called Zavira (Zakat Virtual Assistant) which can be found on the LINE application with the @baznasindonesia account, and donations using Augmented Reality..
6. *Crowdfunding Platform*, is a method used to increase the collection of zakat online. This method will utilize the collective efforts of a number of individuals on platforms or social media such as kitabisa, wecare and so on.

Second, socialization to a person or group of people with the aim of providing knowledge to increase insight into zakat (Nopiardo, 2019). The socialization of zakat is divided into 2, namely direct socialization by delivering programs directly to the community, either in the form of events, seminars or in other forms. As well as indirect socialization through print media and electronic media. Electronic media is done by reporting events and some BAZNAS programs through electronic media. This is in accordance with the theory of one of the zakat collection programs from the Department of Sharia Economics and Finance, Bank Indonesia, that marketing efforts must be supported by a reliable information technology system. Some of the central BAZNAS strategies have been in accordance with several theories, strategic principles, zakat management and zakat collection, but it is still not maximally implemented, so that many people still do not know the existence of digital platforms as zakat payment instruments and cause the acquisition of zakat through digital is still less than the acquisition of zakat directly.

### **Strategy for Utilizing Digital Platforms in Increasing the Collection of Zakat Funds during the Covid-19 Pandemic**

BAZNAS has many digital platforms to be developed that have the potential to attract the public at large. To analyze BAZNAS's readiness to develop the platform through interviews with the head of the digital zakat fundraising division and muzakki who use the platform, an analysis of the internal environment and external environment is conducted.

#### **Internal Environment Analysis**

To analyze the internal environment, it is necessary to identify BAZNAS internal strategic factors consisting of strength factors and weakness factors. The

identification of these internal factors was carried out by interviewing the head of the digital zakat collection division and distributing questionnaires to muzakki who use digital platforms. The results of the interviews and questionnaires have found each of BAZNAS's strength and weakness factors. The following are the results of the analysis of the internal environment of digital platform utilization in increasing the collection of zakat funds.

Table 6. *Internal Factor Analysis Summary (IFAS)*

Indicators	Weight	Rating	Score
<b>Strength</b>			
Ability of human resources in their fields	0,24	4	0,96
Transparency and accountability of BAZNAS financial statements	0,2	3,5	0,7
Varied digital platforms	0,22	4	0,88
<b>Total Strength</b>			<b>2,54</b>
<b>Weakness</b>			
Number of digital fundraising human resources	0,1	1	0,1
Dual positions	0,12	2	0,24
Public Trust on Digital Zakat	0,12	2,5	0,3
<b>Total Weakness</b>			<b>0,64</b>
<b>Total</b>	<b>1</b>		<b>3,18</b>

Source: Data Processing, 2021

Based on table 6 of the IFAS matrix, it can be seen that the weighting of strategic factors is obtained from the total score of strengths of 2.54 and the total score of weaknesses of 0.64 so that the overall total of internal factors is 3.18. Based on these results, it shows that BAZNAS has reached an average in order to optimize the use of zakat funds through digital because the total IFAS score is above 2.5, which means that this identifies the internal position of the company as strong.

The strength factor in table 6 above consists of 3 components, namely the ability of human resources in the field of digital zakat, transparency and accountability of BAZNAS finances, and various digital platforms. BAZNAS already has human resources in collecting digital zakat funds and has good capacity in using digital devices and platforms. Transparency and accountability are also important components and have selling points in offering zakat management services. Because by using a digital platform, BAZNAS's financial reports will be more easily accessible to the public. Meanwhile, BAZNAS digital platform has varied from BAZNAS platform through website, commercial platform, through e-commerce such as lazada,

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shopee and others. Can also be through non-commercial platforms such as crowdfunding kitabisa and others.

While the weakness factors in utilizing digital platforms consist of the number of digital fundraising human resources, concurrent positions, and public trust. The number of BAZNAS Digital Fundraising Human Resources at the head office is approximately only around 11 consisting of 4 staff as permanent employees, 3 regular volunteers and 4 momentum volunteers. This number is relatively small even to manage digital zakat funds at the center, let alone on a national scale. With a limited number of human resources and so many programs owned, it indirectly forces some administrators to double positions. Meanwhile, the level of public trust in paying zakat through digital is still low, becoming one of the inhibiting factors in the collection of digital zakat funds.

### External Environment Analysis

To analyze the external environment, it is necessary to identify BAZNAS external strategic factors consisting of opportunity factors and threat factors. The identification of these external factors was carried out by interviewing the head of the digital zakat collection division and distributing questionnaires to muzakki who use the digital platform. The following are the results of the analysis of the external environment in the utilization of the BAZNAS digital platform.

Table 7. *Eksternal Factor Analysis Summary (EFAS)*

Indicator	Weight	Rating	Score
<b>Opportunity</b>			
Increase in the number of internet users	0,29	4	1,16
Digitalization is gaining traction during the pandemic	0,19	3	0,57
Ease of using digital platforms	0,16	4	0,64
<b>Number of Opportunities</b>			<b>2,37</b>
<b>Threat</b>			
Economic factors amid the pandemic	0,14	1	0,14
Technology Stuttering	0,12	2	0,24
Public perception of paying zakat through digital	0,1	2,5	0,25
<b>Number of Threat</b>			<b>0,63</b>
<b>Total</b>	<b>1</b>		<b>3</b>

Source: Data Processing, 2021

Based on table 7, the EFAS matrix, the weighting of strategic factors is obtained from the total score of opportunities of 2.37 and the total score of threats of 0.63 so that the overall total of external factors is 3. Based on these results, it shows that BAZNAS has reached the average in order to optimize the use of zakat funds through digital because the total EFAS score is above 2.5, which means this identifies the internal position of the company as strong.

The opportunity factors for BAZNAS based on the results of research on the utilization of the BAZNAS digital platform in increasing the collection of zakat funds include digital zakat payments, which are starting to attract many people, especially in the midst of the Covid-19 pandemic. The convenience of the community in paying digital zakat is certainly one of the positive signals of the opportunity for the socio-economic revival of the Indonesian people in the context of poverty alleviation, especially in the midst of the Covid-19 outbreak. Equipped with a fairly high increase in the number of internet users. This is an advantage for BAZNAS to implement a digital fundraising program.

Meanwhile, BAZNAS threat factors based on the research results of BAZNAS digital platform utilization in increasing zakat collection include public perception of paying zakat through digital. This happens because people have the belief that paying zakat is more afdhal given directly to mustahik who are still relatives or neighbors. The technology stuttering factor will also hinder BAZNAS in running a digital fundraising program because this program is an alternative in collecting zakat in lockdown conditions due to the Covid-19 pandemic. Meanwhile, economic factors in the midst of the Covid-19 pandemic have a negative impact on the community's economy. As a result, many people are unemployed due to layoffs and many community businesses are not as smooth as before. This affects the community to pay zakat to BAZNAS.

From the results of the analysis of the internal and external factors table, it shows that the score value of each factor can be detailed as follows:

Table 8. Recapitulation of SWOT Score Calculation

Description	Score
<b>Internal Factor</b>	
Strengths	2,54
Weaknesses	0,64
<b>External Factor</b>	
Opportunities	2,37

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Threats	0,63
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Source: Data Processing, 2021

Table 8 shows that to find out the location of the strategy quadrant which is considered to have a high priority, the X and Y axis formulation is used, where the X axis is EFAS (Opportunities - Threats) and the Y axis is IFAS (Strengths - Weaknesses) which is expressed in value according to the scoring results.

Based on the results of interviews with the head of the digital zakat collection division, the calculation with the IFAS score (Strengths ar **Quadrant I Growth**  $-0.64 = 1.9$  while the EFAS score (Opportunities and Threats) is  $2.37 - 0.63 = 1.74$ , the IFAS-EFAS values each produce a positive value (+) so that the use of the platform in increasing the collection of zakat funds in the midst of a pandemic is in quadrant I, which is between the strengths and opportunities (SO) strategy. From the results of the identification of these factors, it can be described in the SWOT diagram as follows:

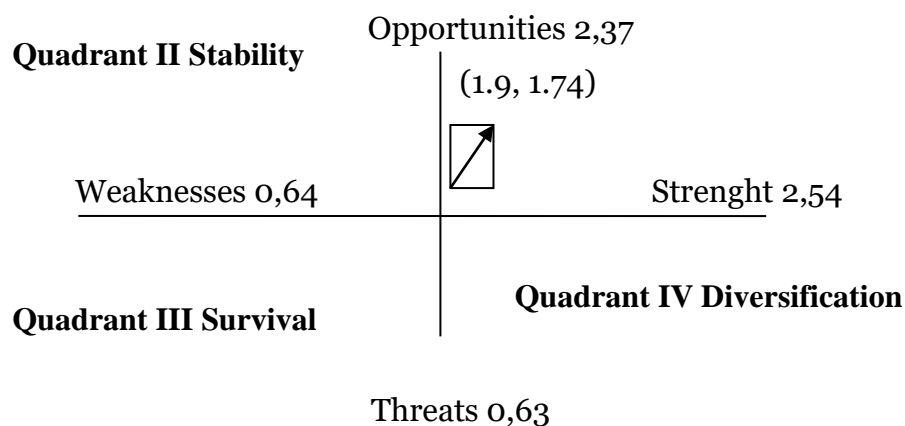


Figure 1. Quadrant Location Formulation

Based on the quadrant location formulation in Figure 1, the strategy that utilizes all strengths to seize and take advantage of the maximum opportunity is the rapid growth strategy, which is a strategy to increase the rate of growth in the collection of zakat funds through digital with a faster time, this indicates that the platform is in a very favorable position where the strengths possessed by BAZNAS can cover its weaknesses and threats. From the results of this study, the strategy produced by researchers to BAZNAS to be applied in supporting the use of digital platforms to increase the collection of zakat funds is a strategy of strengths and opportunities using a rapid growth strategy, namely working with well-known influencers to create collaborations as promotions in the form of advertisements,

which are then published on online media frequented by the public such as YouTube, and Instagram ads.

### Strategy Formulation

SWOT analysis is carried out to obtain alternative company strategies that will be developed by looking at inputs from the analysis of internal factors, external factors and also referring to the results of the Internal-External Matrix analysis. To find out the location of the strategy quadrant which is considered to have a high priority and urgent to be implemented immediately, the X and Y axis formulation is used, where the X axis is EFAS (Opportunity - Threat) and the Y axis is IFAS (Strength - Weakness) which is expressed in value according to the scoring results. Based on the results of interviews with the head of the digital zakat collection division, the calculation with the IFAS score (Strengths and Weaknesses) is  $2.54 - 0.64 = 1.9$  while the EFAS score (Opportunities and Threats) is  $2.37 - 0.63 = 1.74$ , the IFAS-EFAS values each produce a positive value (+) so that the use of digital platforms in increasing the collection of zakat funds is in quadrant I, which is between the strengths and opportunities (SO) strategy.

### SWOT Analysis

SWOT analysis is carried out using the SWOT Matrix which can clearly illustrate how the external opportunities and threats faced can be adjusted to the internal strengths and weaknesses possessed. The SWOT matrix in which BAZNAS is on average so it is recommended that BAZNAS is best controlled with a moderate strategy, namely maintaining and maintaining. Based on the discussion of the previous sections related to the existing conditions, opportunities, and constraints of BAZNAS in developing a digital platform, the SWOT analysis can be described in the following table:

Table 9. SWOT Matrix

	<b>Strenght (S)</b>	<b>Weaknesses (W)</b>
<b>IFAS</b>	1. Digital-based BAZNAS zakat payment sites have varied from BAZNAS platforms, commercial platforms, noncommercial platforms	1. Limited number of human resources specialized in digital fundraising 2. Concurrent positions due to the limited

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	<p>to innovation and artificial intelligence platforms.</p> <p>2. Financial transparency and accountability</p> <p>3. BAZNAS's varied promotional media</p>	<p>number of human resources and the large number of programs owned indirectly forced some administrators to hold concurrent positions.</p> <p>3. The level of public understanding in paying zakat through digital is still low.</p>
<b>Opportunities (O)</b>	<b>SO Strategy</b>	<b>WO Strategy</b>
<p>1. Increase in the number of Internet users.</p> <p>2. Digital Starts to be Favored by the Public as an instrument of zakat payment amid the implementation of PSBB</p>	<p>1. Developing the BAZNAS platform amidst the increasing number of internet users by utilizing online advertising and relying on well-known influencers as BAZNAS ambassadors.</p> <p>2. Preparation of reliable, accurate, transparent and accountable financial reports so that public interest is higher in giving zakat using digital platforms so as to increase public trust at large.</p>	<p>1. Increase the number of specialized digital fundraising human resources who are in accordance with their fields or experts in digital.</p> <p>2. Increase public understanding of digital zakat payment through attractive and non-monotonous promotions.</p>
<b>Threat (T)</b>	<b>ST Strategy</b>	<b>WT Strategy</b>
<p>1. Economic factors that decline during the Covid-19 pandemic</p> <p>2. Technology stuttering in society</p> <p>3. Many people still pay zakat to mustahik directly</p>	<p>1. Socialize directly and indirectly about all digital programs owned by BAZNAS to people who are unfamiliar with technology.</p> <p>2. Documenting the distribution of zakat funds not only through certain digital platforms but also through channels that are most visited by the public at large such as being published in YouTube</p>	<p>1. Establish special human resources in the field of digital fundraising socialization to focus BAZNAS in reducing the level of technology stuttering in the community at large.</p> <p>2. Provide routine online / offline education to the public either through webinars or certain</p>



	ads, Instagram and others..	events regarding the ease of using digital technology during a pandemic and other advantages.
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Sumber: Data Processing, 2021

The SWOT matrix is used to provide general strategic alternatives for BAZNAS in running digital fundraising. The formulation of the SWOT matrix is generated from internal strategic factors and external strategic factors that show the position and condition of the organization. The resulting output is an alternative strategy as follows:

#### S-O Strategy (*Strengths – Opportunities*)

- a. Developing all six BAZNAS platforms amidst the increasing number of internet users by utilizing online advertising and relying on well-known influencers as BAZNAS ambassadors.
- b. Preparation of reliable, accurate, transparent and accountable financial reports so that public interest is higher in giving zakat using digital platforms so as to increase public trust at large.

#### W-O Strategy (*Weaknesses – Opportunities*)

- a. Increase the number of specialized digital fundraising human resources who are in accordance with their fields or experts in digital.
- b. Increase public understanding of digital zakat payment through attractive and non-monotonous promotions.

#### S-T Strategy (*Strengths- Threats*)

- a. Socialize directly and indirectly about all digital programs owned by BAZNAS to people who are unfamiliar with technology.
- b. Documenting the distribution of zakat funds not only through certain digital platforms but also through channels that are most visited by the public at large such as being published in YouTube ads, Instagram and others.

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### W-T Strategy (*Weaknesses – Threats*)

- a. Establish special human resources in the field of digital fundraising socialization to focus BAZNAS in reducing the level of technology stuttering in the community at large.
- b. Providing routine online / offline education to the public both through webinars, certain events regarding the ease of using digital technology during a pandemic and other advantages.

The resulting SWOT matrix formulation is the S-O Strategy, namely first, by developing the six BAZNAS platforms amid the increasing number of internet users by utilizing online advertising and relying on well-known influencers as BAZNAS ambassadors. Platform development using ambassadors is to attract public interest in doing zakat online through digital platforms and become one of the most effective forms of word of mouth promotion, even research shows that ambassadors have up to five times greater effectiveness than traditional advertising, paid search, email and other marketing tools.

Second, the preparation of reliable, accurate, transparent and accountable financial statements needs to be done so that public interest is higher in paying zakat using digital platforms so as to increase public trust at large. The purpose of preparing reliable, accurate, transparent and accountable financial statements is to provide information about financial position, budget realization and cash flow which is not only important for parties within the company but also important for the public using digital platforms in order to increase public confidence in paying zakat through digital.

### **Conclusion**

The utilization of digital platforms in the collection of BAZNAS zakat funds has varied, ranging from Crowdfunding such as *kitabisa sites, peduli sehat, benih baik, wecare*; Through e-commerce such as *tokopedia, shopee, bukalapak, lazada, blibli*; and through Applications such as ZAVIRA, OVO, OY!, OORTH, to through the official BAZNAS Website. However, the platform has not been well utilized by the community, so that the collection of zakat funds through digital is still small and requires a strategy so that the BAZNAS digital platform can be better utilized.

Based on the results of the EFAS-IFAS SWOT analysis resulting in a Growth strategy, quadrant I is included in the rapid growth strategy. This identifies that the utilization of the platform is in a favorable position to increase the collection of zakat funds where the strengths possessed by BAZNAS can cover its weaknesses and threats. The results of this study indicate that the strategy for utilizing digital platforms to increase the collection of zakat funds during the Covid-19 pandemic is to develop the six BAZNAS platforms amid the increasing number of internet users by utilizing online-based advertising and relying on well-known influencers as BAZNAS ambassadors and preparing reliable, accurate, transparent and accountable financial reports.

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