

# Digital Strategy in Paying Zakat Non-Cash at Baitul Maal Hidayatullah (BMH) Pontianak

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## ABSTRACT

Applying e-money and fintech is expected to benefit significantly from accessing various services. Some problems become obstacles in transactions, such as the availability of an internet network so that digital e-money applications can be operated. In addition, there are threats in the form of fraud and hacking from cyberspace that make users worry that it can harm users. This quantitative descriptive research aims to determine how big institutions' opportunities, challenges, strengths, and constraints are in non-cash transactions with SWOT analysis. The data in the research were obtained through observation, questionnaires, interviews, and documentation. The study results show that Baitul Maal Hidayatullah (BMH) institutions have not optimally utilized digital media through payment channels. The SWOT analysis results show that the opportunity for the BMH institution is 2.88, and the strength is 2.50. So that the institution has the potential to seize existing opportunities by choosing a digital strategy in a medium (growing) state, meaning that the institution is in good condition choosing this step. Even though it has not been felt optimally, success has been marked by BMH income from 2019 of Rp. 648,300,529 and 2021 Rp. 799,775,147 increased by a margin of 8% even during the Covid-19 pandemic crisis.

**Keywords:** Digitization, E-Money, Fintech, Swot Analysis, Zakat.

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## I. INTRODUCTION

In the current era of digitalization, awareness of Zakat has begun to be felt. This behavior can be seen from the annual growth rate of Zakat, which continues to increase the amount of income. This amount is directly proportional to other income such as infaq, alms, and waqf. Based on the statistical data outlook for Indonesian Zakat in 2021, the growth of institutional muzakki and munfiq souls has increased, as shown in Table I.

TABLE I: MUZAKKI AND MUNFIQ GROWTH PROJECTIONS 2021

Muzaki/Munfiq per item	2020 Projection		2021 Projection	
	<20%	>30%	<20%	>30%
Total Individual Muzaki (person)	6,223,230	6,741,832	7,467,876	8,764,382
Total Muzaki Agency (institution)	44,208	47,892	53,049	62,259
Total Munfiq (person)	4,098,609	4,440,160	4,918,331	5,772,208
Total Corporate Social Responsibility Donors (institutions)	3,375	3,656	4,05	4,753
Total Other Religious Social Funds Donors (person)	192,961	209,041	231,553	271,753
Total	10,562,384	11,442,583	12,674,861	14,875,358

Source: Center for Strategic Studies of the National Amil Zakat Agency (2021)

The income or receipt of Zakat, infaq, and alms (ZIS) has also increased significantly yearly, as shown in Fig. 1 The data shows that awareness of Zakat, donations, and charity among Muslims has started to grow due to digital media as a means of information in providing massive education to the public. Various kinds of information can be accessed through digital media that are mainly in the hands of millennials. The potential for Zakat in Indonesia reaches Rp. 233.8 trillion, or 1.72% of the Gross Domestic Product (GDP) in 2018, valued at Rp. 13,588.8 trillion (BAZNAS, 2020), and only through the official Zakat Processing Organization (ZPO) is only around Rp. 14 trillion, while Rp. Sixty-one trillion is collected through non-ZPO (BAZNAS, 2021a).

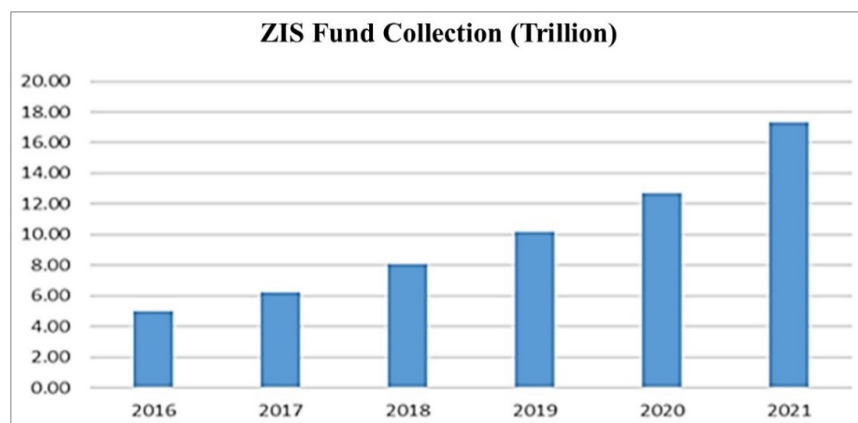


Fig. 1. Collection of Zakat Infaq and Alms funds.  
Source: Center for Strategic Studies of the National Amil Zakat Agency (2021)

This happens because awareness alone is not enough without being facilitated with the suitable media and facilities in channeling zakat, infaq, and alms funds for muzakki and donors (Irawati & Fitriyani, 2022).

The phenomenon of e-money transactions, especially Automated Teller Machine (ATM) transfers and Financial Technology (Fintech) in the Quick Response Code Indonesia Standard (QRIS) digital application, has become an effective fundraising medium for raising ZIS funds at Baitul Maal Hidayatullah (BMH). Zakat, infaq, and alms funds that were previously handed over to Amil Zakat in cash/cash face to face but now can be done in a more accessible, simpler, and faster way anytime, anywhere. ZIS and other Religious Social Funds can be collected effectively and efficiently by considering three variables: infrastructure variables, digital tools, and applications usage variables, digital HR capability variables, and finally, the ecosystem and digital culture of zakat institutions. If these three variables are operating properly, collecting ZIS and Other Religious Social Funds through digital channels, both cash, and non-cash, will be more effective (BAZNAS, 2021b). The current rapid development of fintech has made many Islamic financial institutions begin to apply this technology to maximize the collection and raising of public funds. Then the right strategy is used to take advantage of the existing opportunities and use a digital strategy for institutions. The agency's long-term goal is to utilize all existing institutional resource locations to achieve certain goals (Mashuri & Nurjannah, 2020).

Based on the research results of Irawati and Fitriyani (2022), non-cash alms associations always experience an increase every year. The collection of public funds in a non-cash manner in 2016 at kitabisa.com amounted to Rp. 61 billion, and in 2021 it has increased by Rp. 1.255 trillion with a different rate of increase of Rp. 1.194 trillion and is predicted to continue to increase in the following year. Based on the research results of Irawati and Fitriyani (2022), non-cash alms associations always experience an increase every year. The collection of public funds in a non-cash manner in 2016 at kitabisa.com amounted to Rp. 61 billion, and in 2021 it has increased by Rp. 1.255 trillion with a difference in the increase of Rp. 1.194 trillion and is predicted to continue to increase in the following year. The increase in interest in non-cash alms is also influenced by perceptions of convenience, Muslim community income, and spiritual motivation that already exists in muzakki (Irawati & Fitriyani, 2022; Sukmawati, 2022). Meanwhile, according to Agustia *et al.* (2022), the QRIS non-cash payment method increases donor interest in giving donations.

Seeing the potential for zakat infaq and alms (ZIS), which is so large in West Kalimantan, in general, the management and collection of funds carried out by the National Amil Zakat Institute (LAZNAS) BMH Pontianak branch are still not optimal. Based on interviews with the BMH Pontianak Branch Manager (GM), Mr. Bayda'i, SE, revealed several obstacles and weaknesses, especially in the BMH institution itself, marked by the low level of adequate human resources (HR). This can be seen from the BMH staff or employees, who currently only number 5 (five) people. Meanwhile, the minimum standard set by the central BMH stipulates a minimum of 8 (eight) staff or employees with professional skills without having to hold concurrent positions. Another problem arises with the internet network issue for donors or muzakki who donate non-cash. Natural phenomena such as thunderstorms and typhoons often occur because Pontianak is a tropical area on the equator with extreme weather and relatively high rainfall during the rainy season. These conditions often cause interference with the internet network.

Based on these problems, it is necessary to have research that analyzes several strengths and weaknesses, opportunities, and challenges that will be faced in paying Zakat in non-cash through digital e-money or fintech applications. The novelty of this research is increasing the use of digital media and fintech as non-cash zakat fundraising through digital payment application channels in the form of e-money and QRIS. This digital payment application is used to donate through all connected digital services and in collaboration with the amil zakat institution BMH in a modern, fast, and reliable way.

## II. LITERATURE REVIEW

### A. SWOT Analysis

According to Kotler and Armstrong (2010) SWOT analysis evaluates all strengths, weaknesses, opportunities, and threats. Meanwhile, Rangkuti (2015) defines a SWOT analysis as an analysis based on the logic that can increase strengths and opportunities simultaneously and minimize weaknesses and threats.

In amil zakat institutions, SWOT analysis is useful for analyzing strengths, such as the extent to which the skills and advantages of the institution are competitive or competing with rivals in collecting and distributing ZIS funds in a good, effective, and efficient manner. Weaknesses, namely deficiencies or limitations in skills and capabilities, hinder the performance of zakat institutions, such as management, facilities, and financial capabilities. Opportunities for the use of good and essential situations and conditions that can be profitable for institutions, and threats where situations and conditions are difficult and unfavorable for amil zakat institutions in their performance (Qomarudin, 2020).

There are two essential factors for analyzing institutional or company strategic policies in more depth using SWOT analysis, namely:

#### 1) External factors

This factor influences the formation of opportunities and threats. This factor concerns conditions outside the institution but can influence decision-making and policies. The scope of this factor includes the industrial environment and macroeconomic, economic, political, legal, technological, demographic, and socio-cultural.

#### 2) Internal factors

This factor affects the formation of strengths and weaknesses. This factor concerns the institution's internal conditions, and with this factor, the institution can make decision-making regarding the operational performance of its employees and staff. The scope of this factor includes several criteria and functional management, such as policies on marketing, finance, operation systems, human resources, information systems, management, and corporate culture.

TABLE II: SWOT MATRIX

Internal Factors	Strengthens		Weakness
	Define 5-10 internal Strength factors		Determine 5-10 internal weaknesses
External Factors	S-O Strategy		W-O Strategy
Opportunity	Create a strategy that uses strengths to take advantage of opportunities		Create strategies that minimize weaknesses to take advantage of opportunities
Threat	S-T Strategy		W-T Strategy
Define 5-10 external threat factors	Create strategies that use strengths to overcome threats		Create strategies that minimize weaknesses and avoid threats

Source: Kurniasih *et al.* (2021)

The Table II explains that: (Kurniasih *et al.*, 2021)

1. The SO (Strength-Opportunities) strategy is a strategy based on the concept of the institution's mindset by leveraging strengths to seize existing opportunities.
2. The ST strategy (Strengths-Threats) utilizes institutions' strengths to overcome various threats.
3. The WO (Weakness Opportunities) strategy is a strategy that is pursued by taking advantage of great opportunities to minimize institutional weaknesses.
4. The WT (Weakness Threats) strategy is a strategy that is implemented to be defensive and make every effort to avoid weaknesses and threats that will occur.

According to Pearce and Robinson (2010), SWOT analysis can be developed into quantitative data based on three stages below:

1. First, do the calculation of scores and weights and add up the total multiplication of ratings/ranks and weights like  $c = a \times b$  by giving a score for weights that cannot be more than one while ratings can be 1 to 4 with criteria 1 = (very weak), 2 (weak), 3 (strong), and 4 (very strong). Then the internal factors are given a score in the weight and rating column table into the Internal Strategic Factor Analysis Summary (IFAS) table. Whereas for external factors, the weights and ratings from the results of the respondent's assessment are entered into the external factor matrix table or External Strategic Factor Analysis Summary (EFAS).
2. Reduce the total strength score with the total weakness score ( $S-W = X$ ) to be the X-axis point, while the total opportunity score is reduced by the total threat score ( $O-T = Y$ ) to be the y-axis point in the swot quadrant.
3. Find the location of the institutional position points indicated by dots (x, y) on the swot analysis diagram/quadrant.



Fig. 2. SWOT Analysis Quadrant Diagram.

### B. The Concept of Zakat with Digital Payment

According to Al-Qardhawi (1973), terminologically zakat means *an-namaa wa zaada wal barakatu wat-thahaaratu*, which means to grow, develop, and purify. Epistemologically zakat means something that refers to assets that are obliged to be issued in part to mustahik. Zakat is part of the wealth that has been determined by Allah SWT to be distributed to those who are entitled to receive it (Wibowo, 2015). Zakat is part of the assets that Allah SWT has determined, and thus asset should be donated in part (2.5% of their surplus wealth) for Muslims who can distribute it to those who are entitled to receive it according to the Shari'a. Zakat orders are mentioned in the Al-Quran surah at-taubah verse 103, which reads:

*Take from their wealth 'O Prophet' charity to purify and bless them and pray for them—surely your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing.*

Currently, many amil zakat institutions have adopted zakat services utilizing digital payments. With digital payments through e-money and fintech applications, muzakki no longer needs to be bothered to pay Zakat and face the amil Zakat at their institution. Paying Zakat can be done anytime and anywhere as long as you can connect to the internet, not only in Indonesia but also in foreign countries that can reach it (Astuti & Prijanto, 2021). Whatever digital payment service is available, non-cash transactions help facilitate various transaction matters (Malihah *et al.*, 2021).

The GoPay Digital Donation Outlook 2020 research states that non-cash donations through digital means have soared higher than cash. During the pandemic, it experienced a double increase of around 72% and was dominated by millennials (BAZNAS, 2020). With the development of current renewable technology, zakat institutions can utilize digital media through e-money, fintech, and QRIS payment channels as fundraising non-cash zakat funds by operating digital mobile applications to donate to all types of digital services available., there is a technological advance called a virtual assistant like the technology developed by BAZNAS called chatbot in providing muzakki services and donations to respond to the quick response of muzakki, who donated at this time (BAZNAS, 2020).

## III. METHOD

This research uses a quantitative descriptive method with a case study approach. This study's data collection techniques were observation, interview techniques, questionnaires, and literature review. In this study, the researcher pursued the objectivity of the data collection method with an "inter-objective-agreement" to find the real objectivity. The researcher asked for agreement between two or more equally qualified observers (Ahyar *et al.*, 2020). Primary data were obtained through questionnaires distributed to several respondents who were considered to know the internal conditions of the BMH institution and to BMH online donors. In contrast, secondary data was obtained employing observation and literature review. Data analysis used the SWOT analysis technique by analyzing the opportunities and challenges of the institution's external factors and the strengths and weaknesses of the institution's internal factors.

## IV. RESULTS AND DISCUSSION

### A. SWOT Analysis on BMH Institutions

A SWOT analysis is used to analyze digital marketing (Fundraising) strategies at BMH institutions to determine suitable strategies for non-cash zakat fundraising. Two factors will be analyzed in this SWOT analysis. The first is internal factors, namely the strengths and weaknesses of the institution. At the same time, the second analysis is external factors in the form of opportunities and threats for institutions in choosing the right strategy later. This includes internal strengths (S) factors, including good service, the

brand image of a good institution in the eyes of donors, active promotion, the ability to compete, digital attendance control, and digital technology networks connected. Weakness factors (W) include unavailable branch networks, limited human resources, media, network technical problems, and not correctly recorded donors. While the external factors are in the form of opportunities (O) consisting of rapid technological developments, increasing active internet users, convenience in digital transactions, and the large potential for Zakat, the majority of Muslims. External factors of threats (T) include fraud, clueless competition between institutions, and negative issues regarding e-money. With a SWOT analysis with the identified factors, the institution can determine the proper steps, directions, and strategies to be taken so that weaknesses and threats to BMH institutions can be overcome, at least minimized, and managed correctly.

### B. Respondent Profile

The profile of respondents in this study can be divided into two: respondents from internal BMH institutions and external respondents.

TABLE III: RESEARCH RESPONDENTS

No	Position	Information
1	Branch Manager	Internal
2	Head of Program & Empowerment Division	Internal
3	Finance	Internal
4	Marketing & Development	Internal
5	Marketing & Raising	Internal
6	Pickup and Distribution	Internal
7	Chairman	External
8	General Secretary	External

### C. EFAS and IFAS Strategy

After the internal and external factor points have been grouped, strengths, weaknesses, opportunities, and threats from the Pontianak BMH Institute, a SWOT analysis is carried out to determine what digital steps and strategies are the most suitable for later implementation.

In addition to paying attention to the factors above, efforts to pay non-cash Zakat at BMH can also be formulated through the Internal Factor Analysis Summary (IFAS) and External Factor Analysis Summary (EFAS) to determine the appropriate institutional policy strategies to be implemented later in the institution in collecting payment of non-cash Zakat utilizing (Kurniasih *et al.*, 2021):

1. Identify strategic factors that become strengths, weaknesses, opportunities, and threats.
2. Give a score on the weight with a scale ranging from 1.0 (very influential) to 0.0 (no influence)
3. Calculate in the rating column for each factor by giving a value on a scale starting from number 4 (highest) and number 1 (lowest). Giving importance to the positive opportunity factor rating with a big chance (given a rating of +4, if it is small, it is given a rating of +1). Conversely, for the threat factor, the rating is 1. If the threat value is small, the rating is 4.
4. Multiply the weight score and rating values.
5. Total the scores on Table IV.

TABLE IV: INTERNAL FACTOR ANALYSIS SUMMARY (IFAS)

No	Internal factors	Weight	Rating	Score
<b>Strengths (S)</b>				
1	Good service	0,10	3	0,30
2	The brand image of a good institution in the eyes of donors	0,10	3	0,30
3	Promotion Activeness	0,12	4	0,48
4	Able to compete	0,10	3	0,30
5	There is a digital attendance control	0,13	4	0,52
6	Digital technology networks are interconnected	0,15	4	0,60
	<b>Amount</b>	<b>0,70</b>		<b>2,50</b>
<b>Weakness (W)</b>				
1	The branch network is not yet available	0,05	2	0,10
2	Human resources (HR) are limited in quantity	0,10	1	0,10
3	Media and network technical glitches	0,05	1	0,05
4	Donors have not been recorded properly	0,05	2	0,10
	<b>Amount</b>	<b>0,25</b>		<b>0,35</b>
	<b>Total</b>	<b>1</b>	<b>27</b>	<b>2,85</b>

Likewise, with the EFAS table, arrange it in the same way and then give it a score like in the IFAS table above, the difference between strengths is replaced with opportunities, and weaknesses are replaced with threats.

TABLE V: EXTERNAL FACTOR ANALYSIS SUMMARY (EFAS)

No	External factors	Weight	Rating	Score
<b>Opportunities (O)</b>				
1	The development of technology is so rapid	0,16	3	0,48
2	Internet active users are increasing	0,16	4	0,64
3	Convenience in digital transactions	0,18	4	0,72
4	The potential for Zakat is so great.	0,14	4	0,56
5	The majority of Muslims	0,12	4	0,48
<b>Amount</b>		<b>0,76</b>		<b>2,88</b>
<b>Threats (T)</b>				
1	The occurrence of Frank or fraud	0,08	1	0,08
2	Luddite	0,04	2	0,08
3	Competition between institutions	0,06	1	0,06
4	There are negative issues with e-money	0,06	1	0,06
<b>Amount</b>		<b>0,24</b>		<b>0,28</b>
<b>Total</b>		<b>1,00</b>	<b>24</b>	<b>3,16</b>

#### D. Determination of Quadrant Coordinate Points

Based on the calculation results from the recapitulation of the weighting and rating tables of each strategic factor in Table IV and Table V, the coordinate points on the X and Y axes are obtained as follows:

1. Total Strength Score = 2.50
2. Weakness total score = 0.35

Determine the X-axis point = difference in total strengths minus total weaknesses, by using (1).

$$\begin{aligned}
 S - W &= X \\
 &= 2.50 - 0.35 \\
 &= 2.15
 \end{aligned}
 \tag{1}$$

Next, determine the point on the Y axis = Difference in Total Opportunities minus the total Challenges, by using (2).

$$\begin{aligned}
 O - T &= y \\
 &= 2.88 - 0.28 \\
 &= 2.6
 \end{aligned}
 \tag{2}$$

TABLE VII: RECAP OF IFAS AND EFAS SCORES

Internal Scores	External Score	Strategy Options
$S > W = (+)$	$O > T = (+)$	Growth
$2.50 > 0.35 = (+)$	$2.88 > 0.28 = (+)$	-
$S > W = (+)$	$O < T = (-)$	Diversification
$S < W = (-)$	$O > T = (+)$	Turn- around
$S < W = (-)$	$O < T = (-)$	Defensive

From Table VII, we can determine what strategies are suitable and specific from the assessment of the calculation results on the total strength and weakness scores. We can determine the points on the x-axis and y-axis that lead to the growth strategy. So the results appear in Fig. 3.

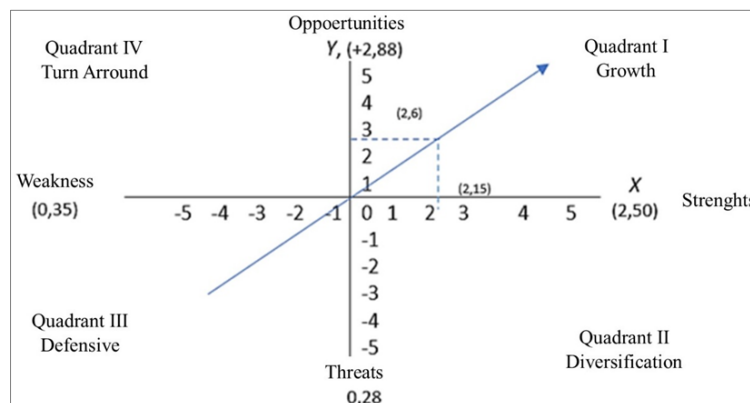


Fig. 3. SWOT diagram of x and y-axis points.

Quadrant I is a very favourable position and situation for the BMH institution in taking advantage of the opportunity and strength factors to take steps and implement digital strategies in collecting zakat funds in non-cash to donors or muzakki. The strategy that must be applied in this condition is to support and grow



fully (growth), as seen in the quadrant I diagram, which means that the policies of institutions with digital media are already outstanding and are no doubt suitable to be implemented in a digital strategy for non-zakat payments. Cash at BMH Pontianak either through electronic money (e-money), QRIS payment channels, electronic wallets (e-wallets), or digital wallets. However, behind the dominant power of institutions to choose digital strategies, institutions must not be negligent in anticipating and protecting them in the form of network security as in quadrant III, namely, how can BMH institutions remain alert to overcome weaknesses and threats from various disturbances that will occur at any time.

#### E. SWOT Matrix Analysis

After knowing the location of the great strengths and opportunities with a good position for the BMH institution in facing various current challenges and threats, alternative strategies will be formulated based on existing internal and external factors using the SWOT matrix in Table VIII.

TABLE VIII: SWOT MATRIX

IFAS EFAS		
	<i>Strengths</i>	<i>Weakness</i>
	a. Good service b. The brand image of a good institution in the eyes of donors, c. Promotional activity d. Able to compete e. There is a digital attendance control f. Digital technology networks are interconnected	a. The branch network is not yet available b. Human resources (HR) are limited in quantity c. Media and network technical glitches d. Donors have not been recorded properly
<i>Opportunities (O)</i>	<i>S – O</i>	<i>W – O</i>
a. The development of technology is so rapid b. Internet active users are increasing c. Convenience in digital transactions d. The potential for Zakat is so great e. The majority of Muslims	a. Improving the quality of service to donors by making good use of available digital technology b. Increase program promotion actively both through digital online and advertising c. Utilizing the institution's brand image to gain support and support from many donors and muzakki in fundraising and running the program d. Establish good cooperation with other institutions healthily and to expand the network	a. Opening a network of sub-branches in every potential and strategic area b. Increasing adequate human resources, both in quality and quantity c. Anticipate and protect against various obstacles that will occur in terms of operations and transactions d. Keeping records of every muzakki to be followed up again and looking for new donors by sharing institutional programs digitally
<i>Threats (Ancaman)</i>	<i>S – T</i>	<i>W – T</i>
a. Fraud occurred b. Luddite c. Competition between institutions d. There are negative issues with e-money	a. Creating a good brand image for the institution to ward off negative issues circulating in society to invite donors not to hesitate in using digital e-money transactions b. Making the Amil zakat institution a model in terms of fundraising the best ZIS funds both in terms of income and distribution, and reporting, although existing human resources still limit it	a. Optimizing program promotion so that muzakki and donors can know about the institution's program b. Maintaining the good name of the institution from negative issues from the inter-agency competition by running institutional programs actively and with real benefits c. Conduct training and outreach to provide education to donors and muzakki, and the public regarding the importance of understanding today's fast-paced technology

Based on the SWOT matrix Table VIII, researchers can summarize the SO, WO, ST, and WT strategies to put more emphasis on socializing the zakat program to donors and muzakki more intensively through digital channels, considering the institutional opportunities are so great with the number 2.6 in axis (Y) and the strength of the axis institution (X) (strengths) of 2.15. The digital strategy currently being implemented effectively is applying existing digital media and applications to the millennial generation through online media sharing networks, such as YouTube, TikTok, and social media networks like Facebook, Instagram, and Twitter. The involvement of millennials in decorating social networks impacts BMH institutions in raising funds through e-money applications. The e-money application can be Flazz from Bank Central Asia, Brizzi from Bank Rakyat Indonesia, Tap-Izy from Telkomsel, and also e-wallets (credit cards. GoPay, OVO, Dana, LinkAja), and fintech (GoPay and Kredivo) for those who are still clueless, will try to know and learn about it. And what is even more important is how, with the convenience of existing facilities, it can provide education and awareness of the importance of tithing in formal and legal OPZ institutions.

### F. Impact of Using Digital Strategy

In 2019 the BMH institution used a more dominant conventional strategy followed by a digital strategy in raising ZIS funds. Entering late 2019 to 2020 to 2022, BMH changed its strategy caused by the crisis that hit the world economy in the form of the Covid-19 pandemic. Entering 2020, institutions usually use conventional strategies with constrained outside program activities due to restrictions on large mass mobility. Moreover, the local government implemented a lockdown for all community activities. From this crisis, digital strategy is considered to have a very dominant role in zakat income, especially regarding non-cash donations. Seeing the opportunities and strengths of dominant institutions in this case, BMH makes fundraising effective through digital channels, especially zakat associations, in a non-cash or cashless manner. Some of the data input results that researchers obtained from the results of documentation at the BMH institution show that BMH's income through digital and non-cash payment channels has increased even in the midst of the current crisis. The following is a table of BMH income in 2019-2021.

TABLE IX: DIFFERENCE IN COMPARISON OF 2019-2021 BMH INCOME

No	Fund Type	2019	2020	2021
1	Zakat	Rp.133.624.394	Rp.140.366.231	Rp.125.807.672
2	Infaq / alms	Rp.514.676.135	Rp.555.038.218	Rp.524.275.475
3	Waqf	0	Rp. 69.400.000	Rp.149.692.000
-	Total	Rp.648.300.529	Rp.764.804.449	Rp.799.775.147

The association of zakat funds before the pandemic experienced ups and downs, as in 2019, revenue was Rp. 133.6 million and experienced an increase of Rp. 140.3 million, increased by 5%, and decreased to 125 million in 2021 or minus (-3%). Likewise, with infaq and alms income, in 2019, amounting to Rp. 514.6 million, to Rp. 555.03 million increased to 7% and decreased in 2021 by IDR 544.2 million or -2% equivalent. In 2020-2021, Waqf increased from 69.4 to IDR 149.6 million, or 54%. Thus the total average collection of ZISWAF funds in the BMH institution during the pandemic has increased from 2019-2021 by 8%.

TABLE X: 2019-2021 ZISWAF ACCEPTANCE

No	Fund Type	Nominal	Difference Items (%)	Difference/Year (%)
<b>2019</b>				
1	Zakat	Rp.133.624.394	0%	-
2	Infaq / alms	Rp.514.676.135	0%	-
3	Waqf	-	0%	-
4	<b>Total</b>	<b>Rp.648.300.529</b>	-	0%
<b>2020</b>				
1	Zakat	Rp.140.366.231	5%	-
2	Infaq / alms	Rp.555.038.218	7%	-
3	Waqf	Rp. 69.400.000	100%	-
4	<b>Total</b>	<b>Rp.764.804.449</b>	-	15%
<b>2021</b>				
1	Zakat	Rp 135.807.672	-3%	-
2	Infaq / alms	Rp 544.275.475	-2%	-
3	Waqf	Rp 149.692.000	54%	-
4	<b>Total</b>	<b>Rp 799.775.147</b>	-	8%

By using the Quick Response Code Indonesian Standard (QRIS) or QR Code applications, BMH institutions can raise zakat donations in a cashless manner to muzakki effectively and efficiently.



Fig. 4. Cashless services through the QRIS application; a) barcodes for donations; b) donate barcodes on advertisements.



Meanwhile, fundraising via e-money and digital channels via transfers can be seen in BMH programs such as mass circumcision and healthy food infaq in Fig. 5.



Fig. 5. Example of Payment Using e-money via Transfer; a) donation for mass circumcision; b) infaq for healthy food advertisement.

Behind the convenience of digital fundraising services in the form of e-money and fintech, there are also obstacles and threats in carrying out these transactions. For example, the occurrence of a hack or hacking. With the current sophistication of digital media, the crimes that arise are also so diverse and sophisticated. This makes one of the biggest threats and obstacles in making non-cash transactions and not to mention network disruptions that can hinder the transaction process. Mitigation measures are needed to mitigate all these risk factors, such as protecting cybersecurity and providing backup or replacement services if problems occur with the media and network.

## V. CONCLUSION

Based on the SWOT analysis conducted by researchers related to digital strategies in cashless zakat donations at BMH Pontianak, it can be concluded that payments through digital channels on social media networks are very suitable to be implemented or further refined. Collecting zakat, infaq, alms, and endowments (ZISWAF) funds for muzakki.

Seeing the great opportunity that BMH institutions are currently in (growth) means that the institution is in good condition in choosing digital strategies for using e-money and fintech applications to facilitate donors in paying Zakat in a non-cash manner. This is marked by BMH revenue from 2019 through non-cash digital payments of Rp. 648,300,529, and in 2021 Rp.799,775,147 has increased by a difference of 8% even during the Covid-19 pandemic crisis. This means services through digital channels through e-money applications such as Flazz from BCA, Brizzi from BRI, Tap-Izy from Telkomsel, as well as e-wallets in the form of (credit cards. GoPay, OVO, Dana, LinkAja), and fintech (GoPay and Kredivo) are very effectively implemented in non-cash or cashless zakat donations.

Apart from the enormous benefits of digital applications, disadvantages, and threats exist. To avoid being hacked by cybercrime, amal zakat institutions and users of digital applications are always careful in using these applications, if necessary, using digital applications that have been registered and verified at the OJK. To avoid the threat of modern crimes in taking advantage of users.

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