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STRATEGY ANALYSIS OF ZIS FUND COLLECTION DURING THE COVID-19 PANDEMIC AT BAZNAS DKI JAKARTA PROVINCE

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Abstract: During the Covid-19 pandemic, Muslims in Indonesia have high awareness to help each other on religious social matters, such as Zakat, Infaq, and Shadaqah (ZIS). Covid-19 pandemic requires ZIS gathering institutions in Indonesia such as Baznas to innovate in conducting service activities to the community, especially ZIS gathering. This needs to be done to facilitate community and reduce the risk of spreading the virus through crowding activities. Suitable strategy is required in order for ZIS can collection services to continue to run even with limited conditions. The purpose of this study is to analyze the strategy carried out by Baznas DKI Jakarta Province in collecting ZIS during Covid-19 Pandemic and analyze the supporting factors and inhibitory factors of the implementation of the strategy carried out by the Baznas DKI Jakarta Province. The method used in this study is descriptive qualitative using SWOT analysis. The study used primary data through interviews. As well as secondary data through observation and documentation of previous research, company profile, and books. The results of the study showed Baznas DKI Jakarta Province has supporting factors and inhibitory factors, among others related to the digitization of ZIS, government policies, and awareness of carrying out ZIS payments.

Keywords: Covid-19, fundraising, strategy, ZIS

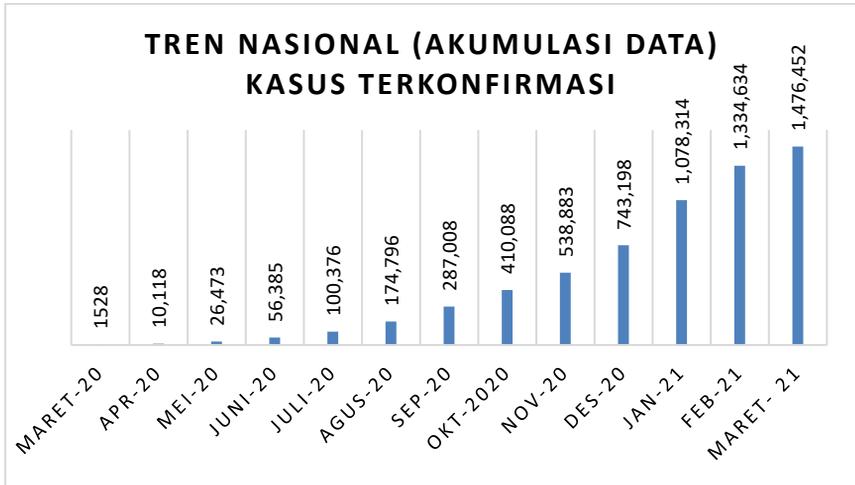
INTRODUCTION

At the end of 2019, the whole world focused on the issue of the emergence of a new virus, namely Covid-19, which is thought to have originated in China. This virus is increasingly spreading to all corners of the world due to the ease of transmission through direct and indirect contact between humans. On March 2, 2020, the Indonesian government officially announced for the first time that there were two cases of positive Covid-19 patients in Indonesia (Purwanto, 2021). Starting with the emergence of two positive patient cases, the spread of Covid-19 in Indonesia continues to expand with the emergence of new positive patient cases (Ihsanuddin, 2020). In this case the WHO on March 9, 2020 officially declared the corona virus (Covid-19) as a pandemic, which means this virus has spread to all corners of the world. (Covid-19, 2020).

Based on this, the Government of Indonesia issued a policy for the entire community not to gather together to prevent mass transmission. The government has also implemented several policies in terms of preventing the transmission of Covid-19. One of them is the Large-Scale Social Restrictions (PSBB), which is currently better known as the Enforcement of Restrictions on Community Activities (PPKM). This is also followed by restrictions on operating hours and the capacity of several public facilities, as well as social and cultural activities that cause crowds to be temporarily suspended (Mashabi,

2021). This policy was carried out considering the increasing number of Covid-19 cases in Indonesia.

Figure 1. National Trend of Confirmed Cases of Covid-19 in Indonesia



Source: Covid-19 Handling Task Force (as of March 25, 2021)

Figure 1 shows that the national trend of cumulative confirmed cases of Covid-19 continues to increase. With a total of 1,476,452 people as of March 25, 2021 (Covid19, 2021). This shows that the spread of Covid-19 in Indonesia is still very massive.

Judging from the number of positive confirmed cases of Covid-19, DKI Jakarta as the nation's capital is the first province with the most cases. With the number of cases as of March 25, 2021, totaling 373,761 people or 25.3% of the total positive cases of Covid-19 in Indonesia. So that all activities carried out must pay close attention to existing conditions and policies. All activities will be limited, especially in activities that can cause crowds.

This situation makes people afraid and reluctant to leave the house. The lack of public interest in leaving the house causes many traders or entrepreneurs whose business activities are not well developed. Many company employees were fired, resulting in an increase in the unemployment rate. In the current Covid-19 pandemic, it is not only about health problems, but society is also experiencing an impact in the economic field (Diamond, 2020). The impact caused many people who need assistance in the form of basic needs and medical needs. Indonesian people have a high interest in providing assistance between humans affected by Covid-19 (Harsono, 2019). However, with the recommendation to stay at home, people need a more effective means or forum for sharing other than conventionally.

In Islam, there are various ways to set aside some of the wealth to be distributed to those in need, including through Zakat, Infaq, and Sadaqah (ZIS). On the other hand, ZIS can act as a means to build the economy and prosper the people concerning various aspects of human life. As a country with the largest Muslim population in the world, Indonesia has a very large ZIS growth potential (Baznas Jabar, 2019).

Table 1. Total ZIS Potential in Indonesia

Tahun	Besaran Potensi
2019	Rp233,84 triliun
2020	Rp327,6 triliun

Source: National Zakat Outlook 2020 & 2021

Table 1 shows that the total ZIS potential in Indonesia in 2020 as a whole amounted to Rp327.6 trillion. This is an increase of

93.76 trillion from 2019. The total potential of ZIS in Indonesia in 2019 amounted to Rp.233.84 trillion. This existing potential is also followed by a positive trend of ZIS collection growth in 2012-2019 with an average growth of 33.34% per year. (Baznas, 2020b). However, in this case, the collection of ZIS is generally determined by the amount of people's income that has reached the nisab.

The Covid-19 that has occurred so far has caused Indonesia to experience an economic crisis that has an impact on economic growth (Bramasta, 2020). The existence of negative economic growth in macro, it will affect the majority of people's income. With a decrease or increase in income, it will affect ZIS income. This is because there is a nisab of zakat income so that it will affect the amount of zakat issued by each individual. However, there are many other factors that influence, one of which is the behavior of muzaki or donors (Baznas, 2021).

ZIS collection can be carried out optimally with the existence of social institutions. At this time, many institutions have been established and continue to develop ZIS management institutions, both government-owned and private (Asia, 2019). In terms of the management of ZIS nationally owned by the government, the authorized institution, namely according to Law Number 23 of 2011 concerning Zakat Management, states that Baznas is an institution authorized to carry out the task of managing zakat nationally. (Baznas, nd-a).

Baznas implements various strategies in collecting ZIS. This strategy is carried out solely to accommodate the needs of the community in terms of collecting ZIS funds. The emergence of

innovations carried out by Baznas, namely the digitization of ZIS collection, is able to provide enormous benefits in terms of increasing the efficiency, effectiveness, and transparency of ZIS management. (Baznas, 2021). This innovation is also not only applied to the Central Baznas, but also at the provincial and district/city levels (Dodo, 2016).

Although digitization was carried out before the pandemic period, in this case Baznas has further strengthened and optimized collection through digital channels. Muzaki's interest in this innovation can also be said to be high. This can be seen in the 2019 National Zakat Statistics.

Table 2. ZIS Collection by Payment Channel

Kanal Pembayaran	Jumlah Dana (Rp)	%
Konter	7,798,664,554	2,6
E-Payment	40,183,311,927	13,6
Transfer	238,992,463,834	80,7
Natura	9,259,868,044	3,1
Total	293,234,308,349	100

Source: National Zakat Statistics 2019

Table 2 shows that the transfer payment channel ranks first with a total of Rp238,992,463,834 or 80.7% of the total funds collected. While the second rank is e-payment with a total of Rp40,183,311,927 or 13.6% of the total funds collected. The remaining funds apart from the two channels come from the counter and in kind (Baznas, 2020a). So that the collection of ZIS through digital channels is more desirable than conventional ones.

There is another strategy that is carried out in terms of collecting ZIS, namely the zakat pick-up service. This service is

carried out by the amil officers who pick up ZIS funds to the homes of the muzaki. When associated with the current state of the pandemic, these strategies have various obstacles and opportunities. Baznas as the institution authorized to manage ZIS must be able to determine the right strategy. At the same time assessing the existing strategy whether it is still appropriate and can still be implemented. This is so that the management of ZIS during the Covid-19 pandemic can be more developed.

At the current situation, many people need help, especially residents in areas affected by the positive case of Covid-19. DKI Jakarta, as the nation's capital as well as the center of the economy, is one of the areas that has been heavily affected by the Covid-19 outbreak. There is an increase in the poor population and the highest increase occurred in DKI Jakarta as of March 2020 (Elena, 2020). Not only the number of poor people, but DKI Jakarta also recorded as the province with the highest Gini Ratio, which increased by 0.008 points. An increase in the Gini Ratio means a decrease in income at all levels of society (Elena, 2020).

In this case, the Baznas of DKI Jakarta Province as the ZIS management agency in DKI Jakarta has an important function in helping the community by providing assistance. The assistance provided is the result of ZIS collection activities from muzaki. The potential for zakat in DKI Jakarta is estimated at Rp. 23 trillion, but the collection of Baznas for DKI Jakarta Province in 2019 only amounted to Rp. 48.7 billion. (Nafi'an, 2019). Based on this, there is a gap between the potential and the reality. So that the existing ZIS management in the DKI Jakarta Provincial Baznas is still not

optimal, especially in fundraising activities. With this in mind, Baznas DKI Jakarta Province as one of the ZIS management institutions in DKI Jakarta must be able to adjust various service activities to the community and determine what strategies are appropriate to be carried out in accordance with existing regulations and potential because this is related to the level of receipt of ZIS funds. This is so that the collection of funds from the public can be collected more optimally and can grow bigger, especially during the Covid-19 pandemic.

Several studies on ZIS management strategies have been carried out by many researchers. One of them was conducted by research by Kadir & Nahfis (2017) related to the zakat collection strategy in the Bazis of DKI Jakarta Province. Based on this research, it was found that the collection of zakat has not been maximized. This is due to the lack of local government attention to zakat management and the lack of quality and number of amil human resources. However, as an institution that is directly under the local government. Bazis has a great opportunity to maximize the existing potential (Kadir & Nafis, 2017).

Another study was conducted by Nasution et al (2017) related to the study of ZIS in empowering the people. Based on this research, poverty is one of the public problems that is a challenge for Islamic da'wah institutions. This is a concern whether zakat can overcome and overcome the problem of poverty. So it is necessary and implemented a good strategy and management (Nasution et al., 2017).

Based on various existing studies, the authors consider that there is no research that discusses the ZIS collection strategy during the Covid-19 Pandemic by Baznas DKI Jakarta Province. Therefore, this study was conducted to find out the strategy carried out by the DKI Jakarta Provincial Baznas in collecting ZIS during the Covid-19 pandemic. And find out what are the supporting factors and inhibiting factors in collecting ZIS during the Covid-19 pandemic at the DKI Jakarta Provincial Baznas. This is because the potential for ZIS is high, but in reality, the amount collected is still low.

In another case, the researcher chose the DKI Jakarta Provincial Baznas because there was still a lack of research on the DKI Jakarta Baznas in terms of studying the ZIS fund-raising strategy, especially during the Covid-19 pandemic. Jakarta is also the province with the highest number of confirmed Covid-19 cases in Indonesia and the transmission is still very massive, so it will affect policy and strategy making. The Jakarta Provincial Baznas was legalized in 2019, which was formerly known as BAZIS. The DKI Jakarta Provincial Baznas has also received an award as the best Provincial Baznas in the ZIS utilization program category.

LITERATURE REVIEW

Strategy

Strategy is a comprehensive approach related to planning ideas, implementing, and executing an activity at a certain time. At first the word strategy was more often used only for activities related to the military, but now it has developed into various fields such as

economic strategy, sports strategy, and business strategy. (Wikipedia, nd). If in a broad economic activity as well as marketing activities in particular also use the term strategy, this really has a reason because the urgency and complexity in marketing determine the competitiveness and sustainability of a business institution. (Yunus, 2016).

Fundraising

Fundraising is an activity that aims to collect funds or other resources from the community as individuals, groups, organizations, companies or governments. This is done with the aim of financing matters regarding the operational activity program of an institution which in the end is to obtain the mission and goals of the institution. (Rohmawati, 2018). Basically, there are two types of ZIS fund raising methods, namely: (Suparman, 2009):

Direct Fundraising Method

This method is carried out with the direct participation of the wakif. Where if a wakif wants to make a donation, all information will be provided directly regarding what provisions are needed to make a donation that is already available. Examples are telefundraising, direct mail, door to door, and direct presentations.

Indirect Fundraising Method

This method does not use wakif direct participation. The method used is more directed to promotion to build trust of the wakif. Examples include digital platforms, organizing events, through intermediaries, and through referrals.

Zakat

Zakat is worship that has sincerity in its style, namely two-dimensional worship. This concerns social and economic aspects which have an important role in realizing the welfare of the people (Rohim, 2019).

In general, zakat is divided into two types, namely: (Sari, 2018):

Zakat Fitrah

Zakat fitrah is obligatory zakat and is issued during the holy month of Ramadan. The amount of zakat fitrah is 3.5 liters of rice or an amount of money equivalent to the price of 3.5 liters of rice.

Zakat Maal

Zakat maal is zakat issued by a Muslim based on his nisab and haul. This zakat is not limited in time and can be issued at any time as long as the conditions for zakat are met. Zakat is divided into several types including agricultural zakat, income zakat, livestock zakat, mining zakat, gold zakat, savings zakat, and trade zakat.

Infaq

According to Sayyid Sabiq, contemporary Egyptologists state that infaq is divided into obligatory and sunnah. Infaq which is included in the mandatory category is in the field of zakat, while what is included in the sunnah category is sunnah alms. Wahhab al-Zuhaili in Tafsir Al-Munir interprets that everything that is infaqan is based on sincerity to Allah or because of riya' or with the attitude of al-Mannu al-Adzaa. So verily Allah knows everything and will give you the appropriate recompense. If the intention is good, the reward will be good, if it is bad, the reward will be bad (Makiyah, 2018).

Sadaqah

The word shadaqah comes from the word shidq, which is true. The true context here is true in all his actions, words, and beliefs (Jaya, 2017). According to Al-jurjani, an Arabic expert and author of the book *At-Ta'rifat*, defines sadaqah as a gift from someone sincerely to those who are entitled to receive it and Allah rewards those who practice it. (Sangid, 2008).

Previous Research

Several studies on ZIS management strategies have been carried out by many researchers. One of them was carried out by Dermawan (2020) entitled *Zakat Management Strategy in the Covid-19 Pandemic Period*. This study concludes that during the Covid-19 pandemic, it had an impact on the number of zakat recipients or mustahik. Other research related to zakat management strategies was carried out by Fitriani, Agrosamdhyo, Mansur (2020) entitled *Strategy for Collection and Distribution of Zakat, Infaq, and Alms (ZIS) in the Sembako Distribution Program During the Covid-19 Pandemic at the Provincial Amil Zakat Agency (BAZNAS) Bali*. The results of this study, that there are several strategies carried out by the Bali Province BAZNAS in collecting and distributing ZIS funds during the Covid-19 Pandemic.

Syakur & Zainuddin (2020) entitled *Analysis of the Collection of National Amil Zakat Institutions and Regional Amil Zakat Institutions*. The results of this study, that in terms of ZIS collection, there are differences carried out by amil zakat institutions at the national and regional levels. The next research from Syam (2020) entitled *Strategy of Zakat Association in the Covid-19 Pandemic*

Period with a Business Model Canvas Approach (Study on Baznas and Lazismu Tarakan City). The results of this study, that Baznas and Lazismu Tarakan City made changes or innovations from manual associations to digital associations. Amardin's research (2020) entitled Modernization of Zakat Fund Collection in the Industrial Era 4.0 (Strategic Efforts in Optimizing the Potential of Zakat Funds in Indonesia). The results of this study,

Based on previous studies that have been described. This study has differences with other studies. This research focuses and describes in depth the strategies and supporting factors as well as the inhibiting factors for collecting ZIS at the Baznas of DKI Jakarta Province during the Covid-19 pandemic. So that is expected to be a solution to the problems that exist so far. This is a differentiating factor for this research with previous studies.

RESEARCH METHOD

The research method used in this research is qualitative research with a case study approach. Sources of data in this study came from 2 types, namely primary data and secondary data. In collecting the data, the researcher used 3 data collection techniques, including observation, interviews, and documentation.

In this study, the data analysis model used is the SWOT model data analysis with a qualitative approach. SWOT consists of Strengths, Weaknesses, Opportunities, and Threats. According to Ranguti (2006), SWOT analysis is not only used to develop war battle strategies, but is also used for business strategic planning involving long-term plans. So that the direction and goals of the

company can be aligned and can be achieved clearly, even if there are changes due to competitors (Rangkuti, 2006).

RESULT AND DISCUSSION

Implementation of the ZIS Fundraising Strategy during the Covid-19 Pandemic at Baznas DKI Province

In terms of ZIS management, the DKI Jakarta Provincial Baznas made several adjustments while continuing to run various programs to raise ZIS funds, either online or offline. Some of these programs include:

1. Program Socialization Through Social Media and Digital Platforms

In this case, Baznas DKI Jakarta Province utilizes various social media and digital platforms as a means to socialize the program. Habibie (2021) asserts 'What is certain is that we socialize through digital platforms. We continue to socialize using social media that we have Youtube, Instagram, Facebook Fan page, but we continue to socialize through it'.

2. Socialization to Company Muzakki and Zakat Collecting Unit (UPZ)

Currently, all socialization activities to Muzakki Company and UPZ are carried out online by relying on video conferencing media, namely Zoom. Widianarti (2021) stated that prior to the Covid-19 pandemic, Baznas DKI Jakarta Province carried out socialization to company and UPZ muzakki who were on campus or at school directly. However, at this time, all socialization activities are carried out online.

3. ZIS Fund Raising Through Online Media

Baznas DKI Jakarta Province currently has three websites that are used to provide ZIS payment services, namely baznasbazisdki.id/payzis, knotkebaikan.id, and kitabisa.com. In addition, there are also several digital platforms that have partnered with Baznas DKI Jakarta Province to provide ZIS payment services, namely Link aja, BJB digi, BRIS Online, Jakone Mobile, and OCTO Mobile by CIMB Niaga.

The first is for sure because Covid is really deadly, meaning it stops the collection process directly, this has a very big impact. We have several outlets that close immediately, so we allocate them all online. Okay, we give the Muzakki convenience, namely by going online first through the website and then through donations on the website on the landing page, we have a landing page. Every zakat institution must have our landing page on the landing page that makes donations like we can (Habibie 2021).

4. Utilization of Payment Gateway Services

Currently, there are several payment gateways that have collaborated with the DKI Jakarta Provincial Baznas. Habibie (2021) emphasized, 'We optimize through digital platforms such as OVO and the like, we optimize payment gateways'. Some of these payment gateways include OVO, Gopay, ShopeePay, Dana, and transfers via bank accounts. Some of these banks include BCA, Mandiri, and BNI.

5. Zakat Outlet Service

With the Covid-19, the DKI Jakarta Provincial Baznas continues to collect directly. The opening of zakat outlets is carried out in several places such as shopping areas, several LRT stations, malls, and hospitals. Widianarti (2021) emphasized, 'Oh, we are still doing that, but because of the Covid condition, they also prefer a safe position, so they transfer more'.

6. Zakat Pick Up Service

The zakat pick-up service is one of the conventional services that the DKI Jakarta Provincial Baznas continues to run during the Covid-19 pandemic. This zakat pick-up service is carried out with officers from the DKI Jakarta Provincial Baznas who collect directly by visiting the location or residence of the muzakki. Widianarti (2021) emphasized, 'For the zakat pick-up service, Alhamdulillah, it can still be conditioned'.

7. Doing Social Collaboration

The social cooperation and collaboration carried out by the DKI Jakarta Provincial Baznas is carried out with several collaborators or companies. Collaborating companies provide assistance in the form of ZIS to Baznas DKI Jakarta Province, then the assistance will be distributed to those in need. As a contribution given, the Baznas DKI Jakarta Province sells goods or services owned by companies that have collaborated.

8. Cooperation with Agencies and Employees in the DKI Jakarta Provincial Government

In this case, the DKI Jakarta Provincial Baznas cooperates with agencies and employees within the DKI Jakarta Provincial Government. This collaboration is carried out by inviting

employees and agencies to pay zakat through the DKI Jakarta Provincial Baznas. Habibie (2021) emphasized, 'Lastly, through ASN, civil servants in DKI Jakarta, we immediately cut their allowances, it's a very optimization and we immediately give them to the community'.

Internal Environmental Analysis

The internal environmental analysis was carried out with the aim of knowing the conditions experienced by the DKI Jakarta Provincial Baznas in carrying out the ZIS fund-raising strategy during the Covid-19 pandemic based on internal conditions. Internal environmental analysis is carried out by identifying the strength and weakness factors.

The factors of strength and weakness contained in the Baznas of DKI Jakarta Province are as follows:

- a. The strengths of the DKI Jakarta Provincial Baznas
 1. The increase in the number of Amil HR from the previous year.
 2. Increasing number of direct advertising or advertising through social media.
 3. There is a target setting from the leadership.
 4. The implementation of social collaboration which is the policy of the leadership.
 5. Digital platform optimization and digital ZIS management.
- b. Weaknesses of Baznas DKI Jakarta Province
 1. Obstacles in the issuance of regulations at the internal level.

In analyzing the internal environment, the matrix used is the Internal Factor Analysis Matrix (IFAS). The IFAS matrix is a matrix that is used to find out how the DKI Jakarta Provincial Baznas responds in carrying out the ZIS fundraising strategy during the Covid-19 pandemic by utilizing its strengths and overcoming its weaknesses. The following describes the IFAS matrix in Table 3.

Table 1. IFAS Matrix

No	<i>Strength</i>	Weight	Rating	Score
1	The increase in the number of Amil HR from the previous year.	0.15	4	0.60
2	Increasing number of direct advertising or advertising through social media.	0.20	4	0.80
3	There is a target setting from the leadership.	0.10	4	0.40
4	The implementation of social collaboration which is the policy of the leadership.	0.20	4	0.80
5	Digital platform optimization and digital ZIS management	0.20	4	0.80
	Total	0.85		3.40
No	<i>Weakness</i>	Weight	Rating	Score
1	Obstacles in the issuance of regulations at the internal level.	0.15	4	0.60
	Total			0.60
Total		1.00		4.00

Table 3 shows that the analysis of internal factors using IFAS by calculating weights and ratings gets a score on the strength factor of 3.40 and for the weakness factor of 0.60. So that the total score of internal factors for the Baznas of DKI Jakarta Province is 4.00.

External Environmental Analysis

The external environment analysis was carried out with the aim of finding out about the strategy for raising ZIS funds during the Covid-19 pandemic based on the external conditions of the DKI Jakarta Provincial Baznas. Researchers analyze the external environment by identifying factors, namely opportunities and challenges.

The factors of opportunities and challenges contained in the Baznas of DKI Jakarta Province are as follows:

- a. Opportunities owned by Baznas DKI Jakarta Province
 1. Public interest is high in making ZIS payments through digital platforms.
 2. The development or advancement of technology and social media.
 3. There is support from the DKI Jakarta Provincial Government.
 4. Increased awareness of muzzaki to pay ZIS.
 5. Government or state support with regulations for zakat managers.
 6. There are regulations that are the basis for overshadowing and supporting the ZIS collection process during the Covid-19 pandemic.
- b. Challenges faced by the DKI Jakarta Provincial Baznas
 1. Adaptation demands in response to technological developments.
 2. Millennials' awareness to pay for ZIS has not been significant.

3. Limited provisions for the management of ZIS during the Covid-19 pandemic.
4. Lack of understanding by some people regarding the online ZIS payment mechanism.
5. Consolidation of national and regional amil zakat institutions that have not been optimal during the Covid-19 pandemic.
6. There are internet network constraints and a lack of awareness of digitalization in some people.

In analyzing the external environment, the matrix used is the External Factor Analysis Matrix (EFAS). The EFAS Matrix is a matrix that is used to find out how the DKI Jakarta Provincial Baznas has responded in carrying out the ZIS fundraising strategy during the Covid-19 pandemic by taking advantage of opportunities and overcoming the threats they have. The following describes the EFAS matrix in Table 4.

Table 2. EFAS Matrix

No	<i>Opportunities</i>	Weight	Rating	Score
1	Public interest is high in making ZIS payments through digital platforms.	0.10	4	0.40
2	The development or advancement of technology and social media.	0.08	4	0.32
3	There is support from the DKI Jakarta Provincial Government.	0.07	4	0.28
4	Increased awareness of muzzaki to pay ZIS.	0.11	3	0.33
5	Government or state support with regulations for zakat managers.	0.05	4	0.20
6	There are regulations that are the			

	basis for overshadowing and supporting the ZIS collection process during the Covid-19 pandemic.	0.08	4	0.32
	Total	0.49		1.85
No	Threats	Weight	Rating	Score
1	Adaptation demands in response to technological developments.	0.08	4	0.32
2	Millennials' awareness to pay for ZIS has not been significant.	0.12	4	0.48
3	Limited provisions for the management of ZIS during the Covid-19 pandemic.	0.10	3	0.30
4	Lack of understanding by some people regarding the online ZIS payment mechanism.	0.08	3	0.24
5	Consolidation of national and regional amil zakat institutions that have not been optimal during the Covid-19 pandemic.	0.05	2	0.10
6	The existence of internet network constraints and lack of awareness of digitization in some people.	0.08	2	0.16
	Total	0.51		1.60
Total		1.00		3.45

Table 4 shows that the analysis of external factors using EFAS by calculating between weights and ratings produces a score for the opportunity factor of 1.85 and for the threat factor of 1.60. So, the total score of external factors for the Baznas of DKI Jakarta Province is 3.45.

Internal-External (IE) Matrix Analysis

The Internal-External Matrix (IE Matrix) is a matrix consisting of nine cells that aims to obtain business strategies within a company in more detail. In this case, the reference used by researchers in making this matrix is the result of IFAS and EFAS. Based on the scores obtained on the IFAS and EFAS matrices of 4.00 and 3.45. The position of Baznas for DKI Jakarta Province is in cell 1. In cell 1 the main strategy implemented is the Growth strategy (concentration through vertical integration). This strategy is carried out with a focus on obtaining growth, whether in terms of sales, assets, profits or a combination of these factors. Several ways that can be done to obtain this are by increasing the quality of products or services, developing new products, or expanding market reach.

SWOT analysis

The SWOT analysis aims to formulate a strategy for the company that refers to several analyzes, namely internal, external, and the results of the internal-external matrix analysis. conduct an analysis using a SWOT matrix that displays several opportunities and challenges experienced as well as strengths and weaknesses. The making of the SWOT matrix is also influenced by the results of the Internal-External matrix. Based on the analysis conducted using the SWOT matrix. The following describes the SWOT matrix in Table 5.

Table 3. SWOT Matrix

EFAS	IFAS	<p>Strengths (S)</p> <ol style="list-style-type: none"> 1) The increase in the number of Amil HR from the previous year. 2) Increasing number of direct advertising or advertising through social media. 3) There is a target setting from the leadership. 4) The implementation of social collaboration which is the policy of the leadership. 5) Digital platform optimization and digital ZIS management. 	<p>Weakness (W)</p> <ol style="list-style-type: none"> 1) Obstacles in the issuance of regulations at the internal level.
	<p>Opportunities (O)</p> <ol style="list-style-type: none"> 1) Public interest is high in making ZIS payments through digital platforms. 2) The development or advancement of technology and social media. 3) There is support from the DKI Jakarta Provincial 	<p>SO Strategy</p> <ol style="list-style-type: none"> 1) Holding an online event regarding the socialization of ZIS and building a caring movement for others during the Covid-19 pandemic. (S5,O2) 2) Placement of infaq/shadaqah 	<p>WO Strategy</p> <ol style="list-style-type: none"> 1) Coordinate with the DKI Jakarta Provincial Government to support the issuance of the legal basis for the DKI Jakarta Provincial Baznas. (W1, O3) 2) Increasing the

<p>4) Increased awareness of muzzaki to pay ZIS.</p> <p>5) Government or state support with regulations for zakat managers.</p> <p>6) There are regulations that are the basis for overshadowing and supporting the ZIS collection process during the Covid-19 pandemic.</p>	<p>boxes in various public facilities. (S1, O4)</p>	<p>optimization of ZIS collection from elements of Private Owned Enterprises (BUMS). (W1, O3)</p>
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Threats (T)	ST strategy	WT Strategy
<p>1) Adaptation demands in response to technological developments.</p> <p>2) Millennials' awareness to pay for ZIS has not been significant.</p> <p>3) Limited provisions for the management of ZIS during the Covid-19 pandemic.</p> <p>4) Lack of understanding by some people regarding the online ZIS payment mechanism.</p>	<p>1) Conduct research and development on the digitization of the ZIS collection. (S5, T1)</p> <p>2) Create attractive ZIS related content on Tiktok social media. (S2, T2)</p> <p>3) Collaborate with influencers or content creators to promote ZIS programs through digital platforms. (S5, T3)</p>	<p>1) Encouraging regulators to make regulations regarding the management of ZIS during the Covid-19 pandemic. (W1, T3)</p>

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- 5) Consolidation of national and regional zakat institutions that have not been optimal during the Covid-19 pandemic.
 - 6) The existence of internet network constraints and lack of awareness of digitization in some people.
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Table 5 shows that there are several alternative strategies formulated by researchers based on a SWOT analysis for the DKI Jakarta Provincial Baznas in determining the strategy for raising ZIS funds during the Covid-19 pandemic.

SO Strategy

1. Holding an online event regarding the socialization of ZIS and building a caring movement for others during the Covid-19 pandemic. (S5, O2)

Researchers consider that the DKI Jakarta Baznas can organize regular online events such as webinars on ZIS socialization and build a caring movement for others during the Covid-19 pandemic by inviting resource persons who are in great demand by the wider community.

2. Placement of infaq/shadaqah boxes in various public facilities. (S1, O4)

Baznas DKI Jakarta Province has zakat outlet services in several public places. However, this can pose a risk of crowding or direct physical contact between individuals. So that a pro-active step is needed by preparing boxes for infaq or charity in several public facilities such as mosques, parks, bus stops, and stations.

WO Strategy

1. Coordinate with the DKI Jakarta Provincial Government to support the issuance of the legal basis for the DKI Jakarta Provincial Baznas. (W1, O3)

With the support from the DKI Jakarta Provincial Government, the DKI Jakarta Provincial Baznas can coordinate with the DKI Jakarta Provincial Government to support the issuance of legal bases whose publication has been delayed for a long time.

2. Increasing the optimization of ZIS collection from elements of Private Owned Enterprises (BUMS). (W1, O3)

Because the DKI Jakarta Provincial Baznas is under the auspices of the DKI Jakarta Provincial Government, the DKI Jakarta Provincial Baznas can encourage the DKI Jakarta Provincial Government to make regulations regarding the appeal to make ZIS payments for employees working in BUMS.

ST strategy

1. Conduct research and development of zakat digitization. (S5, T1)

In this case, the DKI Jakarta Provincial Baznas as an amil zakat institution that provides ZIS collection services digitally through the website/landing page. So that Baznas DKI Jakarta Province must conduct research regularly so that it can continue to

make innovations and carry out developments in the digitization of zakat.

2. Create attractive ZIS related content on Tiktok social media. (S2, T2)

Baznas DKI Jakarta Province can use Tiktok social media. Researchers consider that Tiktok is currently very popular with millennials so it is very appropriate to be used as a promotional media.

3. Collaborate with influencers or content creators to promote ZIS programs through digital platforms. (S5, T3)

The researcher considers that Baznas DKI Jakarta Province can rely on digital platforms as a means to collaborate with influencers or content creators to promote ZIS programs through digital platforms such as Instagram, Facebook, Twitter, Tiktok, and Youtube. This is expected to attract the attention of many people and be able to encourage the development of ZIS

WT Strategy

1. Encouraging regulators to make regulations regarding the management of ZIS during the Covid-19 pandemic. (W1, T3)

The DKI Jakarta Provincial Baznas has experienced the impact of several government regulations during the Covid-19 pandemic. With this in mind, there must be a regulation that can be an alternative for the Baznas of DKI Jakarta Province so that the collection carried out can still run optimally. These regulations must be adapted to the current state of Covid-19. This is done so that all ZIS management activities can be maximized, especially in terms of collection.

CONCLUSION

Based on the research that has been carried out, it can be concluded that the ZIS fund-raising strategy carried out by the DKI Jakarta Provincial Baznas during the Covid-19 pandemic, including program socialization through social media and digital platforms, zakat outlet services, zakat pick-up services, utilization of payment gateway services. , conduct social collaboration, socialize to company muzaaki and Zakat Collecting Unit (UPZ), and collaborate with agencies and employees within the DKI Jakarta Provincial Government. In this case, there are several SWOT elements which are supporting and inhibiting factors in the collection of ZIS. Supporting factors for ZIS collection include optimizing the digital platform, high public interest in making ZIS payments through digital platforms, and the support from the DKI Jakarta Provincial Government.

Based on the SWOT factors that have been found and analyzed using a SWOT matrix. Researchers made alternative strategies for the DKI Jakarta Provincial Baznas, including holding online events regarding the socialization of ZIS and building a movement for caring for others during the Covid-19 pandemic, and increasing the optimization of ZIS collection from BUMS elements.

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