



## Analysis of strategies zakat, infaq, and alms collection at BAZNAS Semarang Regency

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### ABSTRACT

Inhibitors of the Zakat collection in the BAZNAS Semarang Regency. This research uses descriptive qualitative research methods. The results showed that the strategy used to increase the collection of *zakat*, *infaq*, and *sadaqah* funds was through socialization, both directly and indirectly, and through pick-up service. The results of the SWOT analysis show that the Semarang Regency BAZNAS in carrying out the collection of zakat experiences several obstacles, but these obstacles can be overcome by the strength of the Semarang Regency BAZNAS. From several aspects caused by weakness, BAZNAS of Semarang Regency is still categorized as a stable position, considering that BAZNAS Semarang Regency is still able to implement programs and has tried to innovate to increase the collection of zakat, infaqs, and *sadaqah* in the future. The author recommends that the Semarang Regency BAZNAS pay more attention to intensive and continuous work program socialization, as well as enlightenment to the public about the primacy of ZIS payments through the BAZNAS that does not reduce virtue and reward, compared to being channeled directly to mustahik.

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**Analisis strategi penghimpunan zakat, infak, dan sedekah di BAZNAS Kabupaten Semarang.** Penghambat penghimpunan zakat di BAZNAS Kabupaten Semarang. Penelitian ini menggunakan metode penelitian kualitatif deskriptif. Hasil penelitian menunjukkan bahwa strategi yang digunakan untuk meningkatkan penghimpunan dana zakat, infaq, dan sedekah melalui sosialisasi, baik secara langsung maupun tidak langsung, dan melalui layanan jemput. Hasil analisis SWOT menunjukkan bahwa dalam melaksanakan penghimpunan zakat mengalami beberapa kendala, namun kendala tersebut dapat diatasi dengan kekuatan BAZNAS Kabupaten Semarang. Dari beberapa aspek yang disebabkan oleh kelemahan, BAZNAS Kabupaten Semarang masih dikategorikan dalam posisi stabil, mengingat masih mampu melaksanakan program dan telah berusaha berinovasi untuk meningkatkan penghimpunan zakat, infak, dan sedekah ke depan. Penulis menyarankan agar lebih memperhatikan sosialisasi program kerja yang intensif dan berkesinambungan, serta pencerahan kepada masyarakat tentang keutamaan pembayaran ZIS melalui BAZNAS agar tidak mengurangi keutamaan dan pahala, dibandingkan dengan yang disalurkan secara langsung. untuk mustahik.

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## 1. Introduction

Managing the needy is still the main focus of social problems in Indonesia. *Zakat*, an economic instrument in Islam, becomes an alternative solution to the handling of this problem. With the ever-evolving conditions, *zakat*'s management continues to develop in the framework of accompanying and solving various social issues that exist, of course, while maintaining the values of the underlying Islamic teachings. Multiple studies have been conducted related to the potential for collecting *zakat* in Indonesia. *Zakat*'s potential in Indonesia was around 217 trillion rupiahs calculated from various sources, including income and companies (Canggih, A, Fikriyah, & Yasin, 2017). This high potential is equivalent to 3.4% of Indonesia's GDP in 2010. Besides, the potential for collecting *zakat* can reach 3.4% of the total GDP if *zakat* is determined as a tax deduction (Sudibyo, 2018). The potential amount referred to in 2017 is 462 trillion Rupiahs. This inherent value is higher than the current *zakat* potential, where the applicable regulation is *zakat* as a deduction for taxable income. However, it is predicted that there will be some challenges that will be faced by *zakat* institutions in 2018. First, public awareness of *zakat* is still relatively low. This condition is coupled with *zakat*'s obligation, which is still voluntary in the regulatory system of invitation in Indonesia. Second, there is a general phenomenon that people tend to pay *zakat* directly to the Mustahik they know, without going through official *zakat* institutions. Third, public trust in *zakat* management institutions is still low. All of these factors influence the small number of *zakat* management conducted by BAZNAS, Provincial BAZNAS, Regency/City BAZNAS, and LAZ from the available *zakat* potential.

The magnitude of this potential has not been realized optimally. In 2017, the amount of *zakat*, *infaq*, and *sadaqah* (ZIS) collected was 6.2 trillion (BAZNAS, 2018). There was an increase of around 24% from the collection of ZIS in 2016, which amounted to 5 trillion (BAZNAS, 2017). The collection was even relatively small when compared with the potential for collecting *zakat*.

*Zakat*'s collection in Indonesia has experienced an average growth of 24% a year over the past five years. That is far above the average annual national economic growth for the same period, which is just over 5%, meaning that Muslims' awareness in Indonesia to pay *zakat* according to sharia and invitation regulations has increased very well. In 2018 the collection of *zakat*, *infaq*, and *sadaqah* nationally are still in the process of being calculated to exceed the target of Rp 8 trillion. However, this amount is only 3.5% of the estimated 2018 national *zakat* potential of 1.57% of GDP or around Rp 230 trillion. So serious efforts are needed so that the realization of *zakat* collection can approach its potential. The description shows the gap between the potential and the realization of *zakat* collection in Indonesia, and it is interesting to study the difference.

The Laws of Indonesia Number 23 of 2011 mandates the National Amil *Zakat* Agency (BAZNAS) as the main implementer in *zakat*'s management in Indonesia explicitly. One of them is the Semarang District BAZNAS. An institution's success in managing the mandate, which the Act has been given, is inseparable from system planning and strategies developed primarily in collecting funds.

Based on the results of interviews, from 2014 to 2017, the realization of the collection of *zakat*, *infaq*, and *sadaqah* in BAZNAS Semarang District increased from the targeted. In 2018, the realization of the collection of *zakat*, *infaq*, and *sadaqah* had decreased, as stated in the following Table 1. Based on the Table 1, there is a gap between the target and the realization of *zakat* collection in the BAZNAS Semarang Regency, and it is interesting to study the difference. In collecting *zakat*, *infaq*, and *sadaqah*, it is inseparable from the strategy developed. Therefore, the researcher wants to know and analyze BAZNAS Semarang Regency strategies, the supporting and

inhibiting factors, to increase the collection of *zakat*, *infaq*, and *sadaqah*. The success or failure of *zakat* management will impact public trust in the BAZNAS Semarang Regency.

Table 1. BAZNAS Data of Semarang Regency Year 2014 - 2018

No.	Year	Target	Nominal	Percentage
1.	2014	2 billion	2.095.118.689	105%
2.	2015	2,5 billion	2.762.310.811	110%
3.	2016	3 billion	3.256.548.742	109%
4.	2017	3,5 billion	3.671.422.375	109%
5.	2018	4 billion	3.604.420.687	90%

Sources of interviews with the Chair of BAZNAS Semarang Regency

### Zakat collection

The study of strategy, supporting and inhibiting factors, and zakat collection has been widely discussed and analyzed in books, scientific works, journals, theses, and dissertations. In discussing this problem, the researcher examines previous scientific work or research to find out more about the researcher's studies.

BAZNAS Tangerang Regency has performance problems. The target of collecting *zakat* funds in the Tangerang Regency area is around Rp 20 billion, but only Rp 2 billion can be harvested annually (Suryaningtyas, 2018). The results of the National Zakat Index (NZI) of Tangerang Regency 0.60 means that the overall performance of zakat management by BAZNAS in the Tangerang Regency is in good condition.

BAZNAS Jambi Province obtained a performance index value of 0.44, showing a reasonably good performance; LAZ RSIM-DD achieved a score of 0.63, indicating excellent performance (Retnowati, 2018). Variables that are indicating suboptimal performance is zakat collection and reporting variables. This decreasing of Zakat in Jambi is due to the low growth in the collection of zakat funds.

The potential of Zakat in Pati Regency in 2016 was around Rp 20 billion, but the funds raised were only around Rp 1.8 billion or only around 9% (Fitriani, 2018). This number shows that zakat management is not optimal in terms of collection or distribution. This study's results indicate that the *zakat* Pati Regency performance is not excellent, with an index value of 0.392.

The payment of *zakat* in Indonesia in 2006-2015 has always increased (Canggih et al., 2017). The increases in line with the number of citizens and especially citizens who are obliged to pay *zakat*. However, the amount of *zakat* is not proportional to the total of people who have obliged to pay *zakat*. During 2006-2015, the percentage of a citizen who has to pay *zakat* through the *amil zakat* agency was less than 0.1%, which shows that the level of zakat payments through *amil zakat* agency in Indonesian society is still low.

*Zakat* fund collection in Indonesia is predicted to increase until 2022 (Andiani, Hafidhuddin, Beik, & Ali, 2018). The increase in zakat collection in 2022 is 91% compared to the group in 2017, or it can be said that the average increase in annual is 18.2%. The strategies carried out, strengthening the synergy of BAZNAS with Laku Pandai and Islamic banking, socialization to the public by BAZNAS and banks, and education of Laku Pandai agents. Strengthening synergies with Sharia Smart Banking is a top priority for the overall strategy.

## 2. Research Method

This research uses *descriptive qualitative* research methods. This study aims to explain the events, phenomena, and conditions during the research. Data was collected using primary data and secondary data. Primary data obtained directly from the field-collected through interviews.

Secondary data was collected from literature studies from the research literature, books, scientific papers, journals, theses, dissertations, seminar material, and scientific literature in various magazines or websites relevant to this research. After the data has been collected, it is processed, analyzed, and then described and sought to solve it critically with relevant theories to analyze the data is done inductively. The researcher used a descriptive analysis method by collecting the necessary information and the research problem, studies, and analyses in the discussion. It was then analyzed through a SWOT analysis (strengths, weaknesses, opportunities, and threats).

### 3. Result and Discussion

#### Strategies BAZNAS Semarang Regency to increase the collection of Zakat, Infaq, and Sadaqah

Based on the interviews, the BAZNAS Semarang Regency to improve the collection of *zakat*, *infaq*, and *sadaqah*, using several strategies to achieve the target. There are two strategies used:

##### **Socialization**

Direct Socialization encompass: i) Socialization is carried out to all heads/heads of offices/agencies/companies in the Semarang Regency. Unit Zakat Collection was formed in all Regional Apparatus Organizations, several vertical institutions, BUMN, and BUMD. BANK, District Unit Zakat Collection, and District / Village Unit Zakat Collection in Semarang Regency. ii) The BAZNAS Semarang Regency carries out the next socialization stage through each Unit Zakat Collection in all Regional Apparatus Organizations, several vertical institutions, BUMN, BUMD. BANK, District Unit Zakat Collection, and Village/Village Unit Zakat Collection in Semarang Regency. iii) Socialization is carried out directly to the community, which is still ongoing, through the *Silaturahmi* between *Ulama*, *Umaro* district level, and the BAZNAS Semarang Regency Board, Unit Zakat Collection, Regional Apparatus Organization Office / District / Village Management every *Selasa Kliwon* (Tuesday).

This strategy is very relevant to the theory by M. Anwar Sani (Didin Hafidhuddin, 2012) that one of the elements of integrated marketing communications is Public Relations because it can respond to several events very quickly, according to the planned strategy. Public Relations will be able to work better if integrated with creating a positive media environment. The result is in line with the Department of Sharia Economics and Finance programs, Indonesian Bank. The purpose of this program is to increase the awareness of Muslim communities to pay *zakat*. The zakat management institutions can promote *zakat* collection through *dakwah*, such as religious lectures and public consultations, seminars, and training.

With this socialization strategy, good communication will be created between BAZNAS and the citizen. The BAZNAS of the Semarang Regency can deliver its programs directly to the public effectively and efficiently. Besides, the BAZNAS of Semarang Regency can get closer to the citizen, and *zakat* fundraising officers can easily explain the importance of paying zakat. It is mandatory for Muslims who have wealth and explain the convenience or excess obtained when paying Zakat through BAZNAS of Semarang Regency.

Indirect Socialization with use Print media and Electronic Media. This Print Media through newspapers, magazines, and posters, is one of the BAZNAS Semarang Regency strategies to increase the collection of *zakat*, *infaq*, and *sadaqah* in the Semarang Regency, the use of this print media to facilitate the public to obtain information about several BAZNAS programs in the Regency Semarang. This strategy is very relevant to the theory conveyed by M. Anwar Sani (Hafidhuddin, 2012) that through print media, advertising can be identified as a message delivery through a media. Newspapers, magazines, and posters as a form of communication aimed at

influencing the public. The Muslim community is encouraged to issue *zakat*, a mandatory order for Muslims who have wealth.

Electronic Media through television, radio, information technology, internet/website, and other social media, this electronic media is one of BAZNAS strategies in the Semarang Regency to increase *zakat* collection in the Semarang Regency. By reporting some BAZNAS programs through electronic media, the public is expected to absorb information more quickly about the program developed by BAZNAS Semarang Regency.

This strategy is relevant to M. Anwar Sani's theory (Hafidhuddin, 2012) that advertising through electronic media can be identified as an excellent way to deliver the programs. Television, radio, internet information technology/websites, and other social media as one of communication to influence the public. This is following one of the *zakat* collection programs from the Islamic Economics and Finance Department, Bank Indonesia, that marketing efforts must be supported by a reliable information technology system (computerized *zakat* management system)

This strategy through electronic media has also been under the opinion of Ade Nur Rohim, that in this digital era, the community has the right to have easy access to and receive information about *zakat* management through digital Fundraising (Rohim, 2019). OPZ is demanded to be a trustworthy, credible, and professional institution, with progressive steps to transform and optimize the use of digital fundraising channels such as websites, email marketing, search engine marketing, social media marketing, to social networks, in socialization activities to deliver *zakat* management programs, primarily related to collecting *zakat*. Such socialization is necessary to provide education to the public regarding the obligation to pay *sadaqah*.

The BAZNAS Semarang Regency strategy is also by the National *Amil Zakat* Agency that one of the factors that influence the increase in *zakat* collection is digital technology. With digital technology, *zakat*'s payment becomes easier because *Muzakki* does not need to go to the counter or even the *zakat* office.

### **Pick up service**

*Zakat* fund pickup service is one of the BAZNAS Semarang Regency's strategies to increase *zakat* funds collection in Semarang Regency. People who have understood and are aware of the obligation to pay *zakat* to come to the BAZNAS Office to consult *zakat* payment. *Muzakki* paid *zakat* at the Office of BAZNAS Semarang Regency, and some asked to be picked up at his house (pickup service). *Muzakki*, who requested to be served through this pickup service, most of them knew through the free ambulance service from the BAZNAS Semarang District to the *dhuafa* who needed it.

This strategy is very relevant to the theory of *zakat* management in the Prophet Muhammad PBUH time. The theory explains that *zakat* management system carried out by *Amil* includes *Hasabah*, an officer to calculate, estimate the *zakat* funds, and a robe, an officer to collect *zakat* from the *Muzakki*.

This strategy is also very relevant to Wahbah Al-Zuhayly's opinion that the Imam is obliged to form and send a *zakat* committee because the Prophet PBUH and the caliphs afterwards had sent a *zakat* collector (Al-Zuhayly, 1996). This strategy is also under the opinion of Yusuf Qardawi that the Imam is obliged to send officials to collect *zakat* because the Prophet PBUH and the Khalifah afterwards assigned *zakat* collectors (Qardawi, 1986).

From some of the strategies above, fundraising is an activity undertaken to raise funds and other community resources, which will be used to finance the institution's programs and operational activities to achieve its objectives and achieve the expected targets. This is in line with the opinion of M. Anwar Sani (Hafidhuddin, 2012) that fundraising activities have at least 5 (five) main objects;



raising funds, raising donors, gathering sympathizers or supporters, building the image of the institution, and giving satisfaction to donors.

This strategy is also strongly supported by the opinion of Didin Hanifudin and Ahmad Juwaeni. They said that fundraising is defined as an activity to collect or raise Zakat, Infaq, and Sadaqah funds from the community, both individuals, groups, organizations, and companies that will be distributed and utilized for Mustahik (Hafidhuddin & Juwaini, 2006).

Some of the BAZNAS Semarang District strategies are very relevant to the theory of Hatten's strategy principles that the plan must be consistent with its environment, and each organization does not just make one strategy. M. Anwar Sani strongly supports this strategy that the influence of design will penetrate all fields and is central to communication, a prerequisite for achieving success in connection. The appearance of the packaging and how to advertise have a role in arousing public emotional responses. This response is the core of the goal to be achieved. This strategy is strongly supported by the theory presented by Stephanie K. Marrus, that the strategy is a process of determining the plans of top leaders who focus on the long-term goals of the organization, accompanied by a compilation, ways or efforts on how to achieve these goals

Strategies of BAZNAS Semarang Regency have followed several theories, strategy principles, zakat management, and zakat collection. But it is still not optimally implemented. Many people still do not know of the existence of BAZNAS Semarang District and cause the acquisition of zakat realization in 2018, not according to the target programmed. This is very relevant to the results of Dakhori's research. He said that one of the factors that can be an obstacle for someone to decide to pay zakat includes socialization from BAZNAS Semarang Regency that the public is not yet known. There are still 48% of respondents who do not know about socialization (Dakhori, 2019).

#### **The factors that support the increased collection of Zakat, Infaq, and Sadaqah**

A company or agency carries out every activity. Several factors encourage and support the programs and activities carried out, as well as Semarang Regency BAZNAS in collecting zakat, there are supporting factors BAZNAS Semarang Regency, to increase the collection of *zakat* funds, *infaq*, and *sadaqah* are role of the Regent Head of the Region, and the awareness to pay *zakat*, *infaq*, and *sadaqah*.

Role of the Regent Head of the Region: a) The role of the Regent in his policies, so that Zakat Collection Units (UPZ) were formed in all Semarang Regency Regional Apparatus Organizations (OPD), some vertical institutions, BUMN, BUMD. BANK, Ambulance ZIS, *infaq*, and Individual Boxes, Zakat Collection Units (UPZ) in all Sub-Districts in Semarang Regency, and Zakat Collection Units (UPZ) in all villages/villages in Semarang Regency. The Regent's role in several facilities provided such as buildings for the BAZNAS Semarang Regency office, Amil operational vehicles, Ambulance vehicles, and annual APBD assistance for Amil.

The role of the Regent Head of the Region is one of the supporting factors in the collection of *zakat*, *infaq*, and *sadaqah* in the BAZNAS Semarang Regency. With the formation of several Zakat Collection Units (UPZ) from the Regency to the District/village level, and several facilities provided, the BAZNAS Semarang Regency can work well and have a permanent financial *infaq*, so there is no concern to carry out its programs. The Regent Head of the Region's support is a concrete manifestation of the success of the strategy that has been implemented by the BAZNAS Semarang Regency. This is strongly supported by the theory of strategy principles put forward by Hatten, that among the signs of a successful strategy is the support of relevant parties. This is also by Dakhori's research that Respondents stated that the government program to collect *zakat* was good (Dakhori, 2019). The mechanism and operations were following Islamic religious law and state regulations. The percentage was 81%.

The awareness to pay *zakat*, *infaq*, and *sadaqah*: a) Awareness of both Muzakki and donors to pay *zakat*, *infaq*, and *sadaqah* through BAZNAS Semarang Regency, although it has been deducted every month, there are still Muzakki who ask at the BAZNAS Semarang Regency Office about the types of assets that must be tithed, then pay the zakat; b) Public awareness in general, such as that which runs in Tuntang Subdistrict, each head of the family (KK) makes an impact payment of Rp1,000.00 (one thousand rupiahs) / Rp2,000.00 (two thousand rupiahs) every day and after being collected, is submitted to BAZNAS Semarang Regency.

Public awareness to pay *zakat*, *infaq*, and *sadaqah* is one of the supporting factors in collecting *zakat* funds in the BAZNAS. It called a supporting factor because had fixed fund *infaq*, individual *Muzakki infaq*, as well as *infaq* from the general public. There is no concern for BAZNAS Semarang Regency to carry out its programs to meet and help the needs of *Mustahik*, improve the people's economy by managing *zakat* funds oriented to improving the economic conditions of *Mustahik*. The *muzakki* already believes in programs run by BAZNAS Regency of Semarang. This is a concrete manifestation of the community's trust in the BAZNAS Semarang Regency. This factor is strongly supported by the concept proposed by M. Anwar Sani (Didin Hafidhuddin, 2012). He said that collection activities have at least 5 (five) main objectives, namely raising funds, raising donors, gathering sympathizers or supporters, building the institution's image, and giving satisfaction to donors. This is also following Dakhori's research results, which respondents who stated they had strong encouragement and need to pay zakat because they believed in the BAZNAS. It is felt the need for zakat distribution institutions, knowing that the BAZNAS Semarang Regency owned by the government, and the BAZNAS Semarang Regency must have a professional and trustful attitude, the percentage is 89%.

#### **Factors that inhibit the collection of Zakat**

Several factors hamper the collection of zakat funds in the BAZNAS Semarang Regency. *The first*, lack of awareness from the public to pay zakat through the BAZNAS Semarang Regency. The level of public awareness of paying *zakat* is still low. Being one of the inhibiting factors in the collection of *zakat* funds, this is due to two factors: the first lack of religious knowledge about zakat's obligation. They do not know that in property, there are rights of others (the recipient of *zakat*). Must be removed. The second is the people's negligence to pay zakat even though they know that there are other people's rights that must be issued in the property. This is following the results of a study conducted by Dakhori. In Semarang Regency, the factor of religiosity in terms of religious knowledge, the percentage of respondents who knew very well as 29.33%, know 63.33%, don't know 6.67%, and very don't know 0.67% (Dakhori, 2019).

*The second*, people still pay zakat directly to *Mustahik*. Many people pay zakat directly to *Mustahik*, becoming one of the inhibiting factors in collecting zakat funds. This has been relevant to Dakhori's opinion that there were 41 respondents (82%) in Semarang District, having the belief that paying zakat was more directly given to *Mustahik*, who was still a relative. There are still many companies and employees who do not want to pay zakat through the BAZNAS Semarang Regency. Many companies and employees do not want to pay zakat through the BAZNAS Semarang Regency, becoming one of the inhibiting factors in the collection of zakat funds. This is because it is difficult for Amil to penetrate the company, even though several meetings have been carried out;

The third, Factors of Law. a) Amil cannot audit *Muzakki*, Amil can only count if requested by Muzakki. This is because there is no law regulating *amil* to audit *muzakki*. b) There are no sanctions for *muzakki*, who do not pay *zakat*. c) There are no sanctions for unsafe zakat managers. This is because there is no law governing sanctions for unsafe zakat managers. The factors of the law become one of the inhibiting factors in the collection of zakat. Those factors also become the basis

to the Department of Sharia Economics and Finance - Bank Indonesia, that the regulatory framework must be providing balanced information about penalties for those who do not pay *zakat* to prevent Muslims from violating the pillars of Islam.

### **Efforts to Increase Collection of Zakat.**

To increase the collection of zakat funds, BAZNAS Semarang Regency will carry out several innovations are; a) A barcode will be created so that Muzakki can calculate his zakat and pay it online, b) Zakat counters will be opened in crowded centers, such as markets and malls. Some of these innovations are still in the process of handling Bank Syariah Mandiri. This strategy is strongly supported by the concept proclaimed by the Department of Economics of Sharia and Bank Indonesia, that to increase the awareness of Muslim communities to pay zakat, zakat management institutions in marketing efforts must be supported by a reliable information technology system, supplemented by the ease of payment method through counters public payment) and effective distribution functions via post/mail, bank counters, phone banking, and the internet. Zakat management institutions also have the responsibility to provide several attractive and effective marketing initiatives to increase zakat collection.

Digital era, the community has the right to have easy access to and receive information about zakat management. OPZ is demanded to be a trustworthy, credible, and professional institution, with progressive steps to transform and optimize the use of digital fundraising channels such as websites, email marketing, search engine marketing, social media marketing, to social networks, in socialization activities to deliver zakat management programs, especially related to collecting zakat. The socialization must be carried out to provide education to the public regarding the obligation to pay Zakat (Rohim, 2019).

According to the National Amil Zakat Agency, one factor influencing the increase in zakat collection is a digital technology factor. Through digital technology, payment of zakat becomes easier because Muzakki does not need to go to the counter or even the zakat office.

### **SWOT Analysis of Strategies**

SWOT is a strategic planning method used to evaluate strengths, weaknesses, opportunities, and threats in a project or business speculation. This process involves setting specific goals for business or project speculation and identifying internal and external factors that support and do not achieve these goals.

SWOT analysis is needed to measure Zakat, Infaq, and Sadaqah collection strategies at BAZNAS Semarang Regency. This analysis is based on the logic that can maximize strengths and opportunities and simultaneously minimize weaknesses and threats. Thus, this analysis will strengthen the strategy of collecting Zakat, Infaq, and Sadaqah in the BAZNAS Semarang Regency based on strengths, weaknesses, opportunities, and threats in the current conditions.

1. *Strength*, in terms of collecting Zakat, Infaq, and Sadaqah, BAZNAS Semarang Regency has two strategies, those are; 1) Socialization direct and indirect, 2) Pick up service. With the socialization strategy and pickup service, BAZNAS Semarang Regency can effectively and efficiently attract donors or Muzakki. Based on Dakhori's research, the socialization factor through social media, communication, mass mobilization, and the achievement of BAZNAS Semarang Regency in socializing the program to the public the percentage was 52% (Dakhori 2019).
2. *Weakness*, the strategy of collecting Zakat through Socialization and Pick-up Services carried out by the BAZNAS Semarang Regency is still not optimally implemented. Many people still do not know of the existence of the BAZNAS Semarang Regency. Based on Dakhori's research results, one of the factors that constrain a person to pay zakat includes socialization from the



BAZNAS Semarang Regency that is not yet known by the public; there are still 48% of respondents who do not know about socialization.

3. *Opportunity*, With the strategy of collecting zakat, infaq, and sadaqah funds, some external potentials will be obtained, including; a) The Role of the Regent Head of the Region, dan b) The awareness to pay zakat and infaq

Based on the Regent of Semarang Regency policies, the BAZNAS Semarang Regency can work well and have a permanent financial infaq; thus, there is no concern to carry out its programs. Based on the results of Dakhori's research, the respondents stated that the government program to collect zakat was excellent, the mechanism and operations were under the Islamic Sharia law, and the State's laws and regulations percentage was 81% (Dakhori 2019).

With the public's awareness to pay zakat and infaq, the BAZNAS Regency of Semarang already has a permanent fund infaq, so there is no concern for the BAZNAS of the Regency of Semarang to carry out its programs. Based on Dakhori's research results, those respondents who have a strong urge and need to pay zakat because they believe in BAZNAS Semarang Regency, the percentage is 89% (Dakhori 2019).

With these strategies, there is an opportunity for the BAZNAS Semarang Regency to increase the collection of zakat, infaq, and sadaqah in the Semarang Regency.

4. *Threat*, four factors are inhibiting the collection of *zakat* funds in BAZNAS Semarang Regency, namely:

- a. Lack of awareness from the public to pay *zakat* through the BAZNAS Semarang Regency. The level of public awareness of paying *zakat* is still low; this is because of 1). lack of religious knowledge about the obligation of *zakat*. 2). negligence of the people to pay zakat. Based on the results of Dakhori's research, that in Semarang Regency, the factor of religiosity in terms of religious knowledge, the percentage of respondents who knew very well was 29.33%; know 63.33%, don't know 6.67%, and very don't know 0.67%.
- b. Many people are still paying *zakat* directly to *mustahik*. There are still many people who pay *zakat* directly to *mustahik*. This statement has been relevant to the results of Dakhori's research that there were 41 respondents (82%) in Semarang District, having the belief that paying zakat was more directly given to Mustahik, who was still a relative (Dakhori, 2019).
- c. There are still many companies and employees who do not want to pay zakat through the BAZNAS Semarang Regency. Some companies and employees do not pay *zakat* through BAZNAZ because it is difficult for Amil to get into the company, even though several meetings have been carried out.
- d. Law Factor are; 1) *Amil* cannot audit *muzakki*, and *amil* can only count if requested by *muzakki*. The absence of a law regulating *amil* to audit *muzakki* is one of the inhibiting factors in collecting zakat funds. 2) There is no sanction for *muzakki*, who does not pay zakat. There is no law governing sanctions for *muzakki*, who do not pay zakat. This has been relevant to the theory proclaimed by the Department of Sharia Economics and Finance - Bank Indonesia, that the regulatory framework must provide balanced information about the penalties for those who fail to pay *zakat* to prevent Muslims from violating the pillars of Islam.

The inhibiting factors of collecting *zakat*, *infaq*, and *sadaqah* are complicated for the BAZNAS Semarang Regency. This is a threat to the BAZNAS Semarang Regency to increase the collection of *zakat*, *Infaq*, and *Sadaqah*. So that gives impacts the collection of funds less than the maximum, as in 2018, the realization of BAZNAS Semarang District not following the targeted.

In carrying out the collection of *zakat*, BAZNAZ has several obstacles; these obstacles can be overcome by the strength of the BAZNAS Semarang Regency to overcome the identified weaknesses.

From several aspects of weakness, the BAZNAS Semarang Regency is still categorized in a stable position. It is bearing in mind that the BAZNAS Semarang Regency is still able to carry out its programs and has tried to make some innovations to increase the collection of *Zakat*, *Infaq*, and *Sadaqah* in the future.

#### 4. Conclusions

The socialization carried out by the BAZNAS Semarang Regency was not optimal, so that many people were still unaware of the existence of the BAZNAS Semarang Regency. Thus, it is necessary to intensify work program intensification intensively and continuously, through several online media, offline, print, electronic, and digital electronics that are more interesting. The community needs to get enlightenment from the scholars and the management that by paying ZIS through the BAZNAS Semarang Regency, it does not reduce virtue and reward than being distributed directly to *mustahik*. Immediately propose the realization of a law regulating *zakat* or *infaq* deduction for government employee (ASN), *amil* to audit *muzakki*, sanctions for *muzakki* who do not pay *zakat*, and sanctions for unsecured *zakat* managers. Because this research has limitations, developing is needed. The next researchers can develop about *amil's* difficulties penetrating the company or service/agency, even though it has been carried out several times, but still does not want to pay *zakat* through BAZNAS.

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