Empowerment Of Muslim Entrepreneurs Community In Efforts To Optimize Zakat Collection Through Digital Fundraising Media

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Abstract. This study aims to determine the empowerment of the Muslim Entrepreneur Community to optimize zakat collection through digital fundraising media. The research method used is a combination of qualitative and quantitative research methods. The research data collection was done by using observation, interview and questionnaire methods. The population in this study is a community of Muslim entrepreneurs in Jambi City with a non-probability sampling technique with a sample of 86 respondents. The analytical approach used in this research is SWOT analysis and descriptive statistical analysis. The study result indicates that the efforts to collect zakat carried out by BAZNAS Jambi Province and BAZNAS Jambi City are optimal. However, there are still obstacles faced, such as 1) The paradigm of the people who still pay their zakat directly to the closest people, 2) There is no socialization yet. Directly to MSMEs or Muslim entrepreneur communities in Jambi, 3) Lack of public confidence to pay zakat through digital media. The classification of the optimization of zakat collection through digital media for personal action variables, building relationships and achieving achievements has been very effective.

Keywords: Empowerment, Community, UMKM, Zakat, Fundraising

1 Introduction

In the Indonesian economy, Micro, Small and Medium Enterprises (MSMEs) are the business groups that have the largest number. In addition, this group has proven to be resistant to various kinds of shocks from the economic crisis. So it has become imperative to strengthen MSME groups that involve many groups (A.A. Az-Zahrani, 2020).

Table 1 show that the number of MSMEs increases every year, with the largest increase occurring in 2015. The increase in the number of MSMEs in 2015 from the previous year was 2.36%; in 2014-2016, the number of MSMEs was more than 57,900,000 units. Until 2018, the number of MSMEs reached 64,194,057 units.

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Table 1. Development of MSME Data 2010-2018

Year	Number of SMEs/Unit
2010	54.114.821
2011	55.206.444
2012	56.534.592
2013	57.895.721
2014	57.895.721
2015	59.262.772
2016	61.651.177
2017	62.922.617
2018	64.194.057

Source: Ministry of Cooperatives and SMEs

With the growing number of MSMEs in Indonesia, there is a role for the younger generation behind it. Based on the data above, the number of young entrepreneurs in Indonesia with an age range of 15-34 years is 11,202,874 people., a generation synonymous with creative and innovative characters. The development of increasingly developing technology very much supports the character of the young generation. The results of the study state that one of the successes of a business is supporting good and well-targeted technology. In 2017, 8 million MSME units utilized digital technology. As many as 3.79 million MSME units have used online platforms in marketing their products. This number is around 8% of the total MSME actors in Indonesia, which are 59.2 million units (Yustini, 2018).

Figure 1. Number of Indonesian Young Entrepreneurs 2019
Source: www.validnews.id

According to Suandri (2019), of the total MSME actors in Indonesia, 8.1 million are Muslim entrepreneurs. However, the number is relatively small, the potential. As a Muslim, some obligations must be fulfilled, as a form of gratitude for the blessings that Allah subhanahu wata'ala has given to him, both in the form of health and property ownership, namely by paying zakat. In the history of the glory of Islam, zakat has been proven to play a major role in improving the welfare of the people. Zakat is not just an obligation, but more than that, zakat is a form of sharing mechanism, distribution of wealth, and social justice that is appropriate and effective to those entitled to it. Zakat is also a form of state revenue with great potential, especially since Indonesia has the largest Muslim population in the world (Fatoni, 2021).
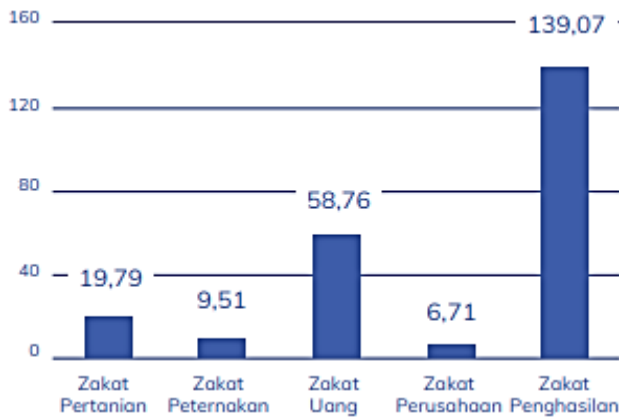

Figure 2. Potential Zakat in Indonesia
Source: Outlook Zakat Indonesia 2020

The study results of the Zakat Potential Mapping Indicator (IPPZ) show that the potential for zakat in Indonesia in 2019 reaches Rp. 233.8 Trillion. In this case, the zakat income indicator is the sector with the highest zakat potential value of Rp. 139.07 trillion, which was followed by zakat money of Rp. 58.76 trillion, agricultural zakat of Rp. 19.7 trillion, and livestock zakat of Rp. 9.51 Trillion (BAZNAS, 2020).

According to the Chairman of the Central BAZNAS, Bambang Sudibyo, based on research results revealed that the potential for zakat in Indonesia nationally in 2020 reached around Rp. 340 trillion. The potential is calculated according to Gross Domestic Product (GDP). Then until this January, the potential that can be obtained from digital zakat is 25%. However, from that huge potential, it has not been optimally collected either at the National Amil Zakat Agency (BAZNAS) or the Amil Zakat Institution (LAZ) (Aqbar, 2019). Although the potential figure is large, in reality, the amount of zakat collected is only around Rp. 8.1 trillion or only 2.38% of the potential zakat.

According to Agus, the non-optimal collection of zakat is generally caused by the unequal competence and capacity of amil in Indonesia, so that the toughest challenge is to equalize the competence and capacity of amil because amil has an important role in collecting zakat funds while at the same time growing awareness of zakat in the community because amil is tasked with disseminating zakat to the community and then inviting people to pay zakat (Rohim, 2019).

The next cause is the uneven distribution of good abilities, programs, and skills in Indonesian amil institutions. Some institutions can easily increase zakat collection, and some

institutions are still difficult to do so. Fundraising is a very important activity because, with the funds collected, economic activity will run.

In this digital era, people tend to change their style and behaviour to digital behaviour and lifestyle in every activity and transaction. This phenomenon, without exception, also penetrated the community in terms of zakat management. According to the Deputy of Baznas, Arifin Purwakananta, the current behaviour of Indonesian muzaki is expected to experience a shift. Namely, the behaviour of muzaki shifts from physical transactions to digital transactions, namely in terms of paying their zakat (Rohim, 2019). Almost all Zakat Management Organizations (OPZ), including Baznas, are moved to continue making digital innovations in socialization and fundraising to optimize zakat collection (Aqbar, 2019).

Efforts to optimize the collection of zakat requires charity jama'i to realize the potential of collecting zakat. Jama'i charity is a charity that is carried out in a congregation or which is arranged in an institution (tanzhim). Many of the verses of the Qur'an directly show the importance of this jama'i charity. One of them is contained in a fragment of the verse, which means: "...And help you in (doing) virtue and piety" (Q.S. Al-Maidah: 2). This is the essence of jama'i charity, namely helping one another (Abu Ashim Az-Zahrani, 2020). If all Muslims unite to fulfil the obligation to pay zakat, zakat collection can be optimal. A small form of jama'i charity is to empower the Muslim business community.

The number of MSMEs in Jambi is increasing, based on data from the Jambi Province Cooperatives and MSMEs Service; as of October 31, 2019, there were 138,470 Small and Medium Enterprises (SMEs) in Jambi Province. Of the total, it increased by 32.95 per cent compared to 2018, namely, only 104,155 SMEs. With various types of businesses ranging from culinary, fashion, education, automotive to street vendors (Hilman, 2018).

Based on the results of the author's initial interviews with several Muslim business communities in Jambi, he stated that the collection of zakat in some of these communities has not yet been optimal, this is evidenced by several communities that do not yet have a Zakat Collecting Unit or similar programs that are used to collect zakat funds from its members so that zakat collection is not well integrated but only based on the awareness of each member. So from this problem, empowerment is needed that makes the Muslim entrepreneur community the target of collecting zakat (Sujana, 2010). In this zakat collection activity, media is needed that makes it easy for entrepreneurs to pay for their zakat easily. So the media needed to collect zakat funds is digital fundraising media, so that a digital implementation strategy is needed as a form of stability strategy and an effort to grow awareness of zakat among MSME actors in Jambi City.

2 Method

The research method used is a combination research method. Combination research methods can be interpreted as research methods based on the philosophy of pragmatism used to examine the condition of natural and artificial objects where researchers can act as instruments and use instruments for measurement, data collection techniques can use tests, questionnaires and triangulation (combined), data analysis are inductive (qualitative) and deductive (quantitative), and the results of combined research can be used to understand the meaning of making generalizations (Sugiyono, 2016).

The location or place of this research was carried out in Jambi Province, especially at the Jambi Province Amil Zakat Agency (BAZNAS), Jambi City BAZNAS, as well as several Muslim Entrepreneur Communities, namely the Hands-on Community (TDA), Global Entrepreneurship Professional (GenPro), Indonesian Muslim Entrepreneurs Association (IPEMI), and Jambi Berdaya.

The types of data used in this study are primary and secondary data. Primary data is data obtained from the first source, both from individuals, such as the results of interviews

(Sugiyono, 2016). The primary data sources of this study were obtained from in-depth interviews and distributing questionnaires to selected respondents. Secondary data was collected from this research from several literature sources, including scientific journals, several books, and related articles published in online media. In addition, the data collected from statements of practitioners in the field of zakat management were published in various media.

The data collection method in this study uses several instruments or tools to collect data, such as literature study, documentation, observation, interviews and questionnaires (Rangkuti, 2016).

The sampling method used is a non-probably sampling technique with known population objects, namely IPEMI totalling 200 people, TDA totalling 126 people, GenPro amounting to 177 people, and Jambi empowering 116 people. So the total population is 619 people. From the total population, samples were drawn using the Slovin method so that 86 samples were obtained with data distribution of 28 people from the IPEMI community, 25 people from the TDA community, 17 people from the GenPro 16 people from the Jambi Berdaya community.

The data analysis technique used is the SWOT analysis technique which aims to maximize strengths and opportunities to minimize weaknesses and threats. And using a quantitative descriptive analysis technique is carried out by describing the survey results obtained using a questionnaire and then compiling a frequency table to determine the score (value) of the variables studied using the scale range classification method (Sugiyono, 2016). Scores are categorized based on 5, namely very effective (score range 362-430), effective (score range 293-361), moderately effective (score range 224-292), not effective (score range 155-223), and very ineffective (range score 86-154).

3 Result and Discussion

3.1 SWOT Analysis

Based on the SWOT analysis, the results of the internal and external strategy assessment are as follows:

3.1.1 BAZNAS Jambi Province

Based on the SWOT matrix, it can be concluded that the strategies that BAZNAS Jambi Province can carry out are as follows:
- SO (Strengths Opportunities) Strategy:
    1. Collaborating with the mosque's UPZ (Zakat Collector Unit)
    2. Make business training as well as coaching for mustahik
    3. Make a video podcast via YouTube by making community leaders speakers
    4. Cooperating with existing entrepreneur communities

- WO Strategy (Weaknesses Opportunities):
    1. Organize socialization events, especially to online communities, by inviting popular community leaders
    2. Creating a good image in the community by actively publishing programs that have been implemented

- ST Strategy (Strengths Threat):
  1. Utilize REZIS to actively socialize zakat to the community personally
  2. Distribute zakat utilization programs evenly to villages, especially productive zakat
  3. Publish the program that has been implemented on social media

- Strategy WT (Weaknesses Threat):
  Collaborating with the business community and then forming UPZ to collect zakat.

Table 2. Analysis of the SWOT Matrix of BAZNAS Jambi Province

IFAS / EFAS	**Strengths (S)** - Strategic location - Has many work programs - Has a strategy for collecting zakat - Competitive HR in the field of technology - Has a lot of information resist	**Weaknesses (W)** - Don't have dar yet strong law - Socialization of zakat Bellum extends to entrepreneurs - The lack of trust in entrepreneurs to pay zakat to BAZNAS
Opportunities (O) - Motivation from officials high people who regularly pay zakat - Development of productive zakat utilization - The number of community entrepreneurs can be targeted socialization - Utilization of mosques as a means collection of zakat - Technological development which continues to increase	**SO Strategy** - Collaborating with UPZ mosque - Creating business training as well as coaching for mustahik - Creating video podcast via Youtube by making community leaders as a speaker - Maintain cooperation with the exiting community of entrepreneurs	**WO Strategy** - Create events socialization especially the business community online by inviting popular public figures - Creating a good image in the community by actively publishing programs that have been implemented
Threats (T) - The paradigm of the community that distributes zakat directly to the nearest mystic - The paradigm of the community that is still hesitant to pay zakat digitally - The ongoing Covid-19 pandemic	**ST Strategy** - Utilizing REZIS to be active socialize zakat to society personally - Distributing zakat utilization programs evenly to the village, especially productive zakat - Publishing social programs that have been implemented on social media	**WT Strategy** Collaborating with the entrepreneur community and then forming UPZ to collect zakat

Source: Data Processed

Based on the SWOT analysis with the Internal Factor Environment (IFE) matrix approach, the results of the internal factor strategy assessment are as follows:

Table 2. IFE SWOT Matrix of BAZNAS Jambi Province

Internal Factors	Weight	Rating	Score
I. Strengths			
• Strategic location	0,08	3	0,24
• Has many work programs	0,17	3,5	0,60
• Have a zakat collection strategy	0,17	4	0,68
• Competent HR	0,11	4	0,44
• Has a lot of REZIS	0,17	4	0,44
Total Strengths	0,7		2,4
II. Weakness			
• Not yet have a strong legal basis	0,11	2	0,22
• Socialization of zakat has not reached entrepreneurs	0,08	2	0,16
• Lack of trust from entrepreneurs to pay zakat to BAZNAS	0,11	1	0,11
Total Weakness	0,3		0,49
Total	1		2,89

Source: Data Processed

In table 2, it can be seen that the internal factors of BAZNAS Jambi Province, namely strengths have a score of 2.4 and weaknesses of 0.49. And the total number of internal factors is 2.89.

Based on the SWOT analysis with the External Factor Environment (EFE) approach, the results of the external factor strategy assessment are as follows:

Table 3. EFE SWOT Matrix of BAZNAS Jambi Province

External Factors	Weight	Rating	Score
III. Opportunities			
• Motivation from high officials who regularly pay zakat	0,11	3	0,33
• Development of productive zakat utilization	0,10	3	0,30
• The number of business communities that can be targeted for socialization	0,12	4	0,48
• Utilization of mosques as a means of collecting zakat	0,12	4	0,48
• Technological developments that continue to increase	0,11	4	0,44
Total Opportunities	0,56		2,03
IV. Threat			
• The paradigm of people who pay zakat directly to mustahik	0,16	2	0,32
• The paradigm of people who are hesitant to pay zakat digitally	0,16	2	0,32
• The ongoing Covid-19 pandemic	0,10	1	0,10
Total Treaths	0,42		0,74
Total	1		2,77

Source: Data Processed

In table 3, it can be seen that the external factors of BAZNAS Jambi Province, namely opportunities have a score of 2.03 and threats, have a score of 0.74. And the total number of external factors is 2.77.

Based on the internal and external matrix analysis results, the position of BAZNAS Jambi Province is in a very favourable situation. This is because BAZNAS Jambi Province has opportunities and strengths to take advantage of existing opportunities. The strategy that can be applied in this condition supports an aggressive growth policy (growth-oriented strategy) (Nopiardo, 2017). This strategy is based on the company's way of thinking, namely by utilizing all strengths to seize and take advantage of opportunities as much as possible. The SO strategy uses the company's internal strengths to take advantage of external opportunities.

3.1.2 BAZNAS Jambi City

Based on the SWOT matrix, it can be concluded that the strategies that BAZNAS Jambi City can carry out are as follows:

Table 3. Analysis Of The SWOT Matrix Of BAZNAS Jambi City

IFAS / EFAS	Strengths (S) - Strategic location - Has many work programs - Instructions for zakat obligations issued by the Mayor - The number of collections continues to increase - Has a strategy for collecting zakat	Weaknesses (W) - Do not have competent human resources in information technology media - Socialization has not reached MSMEs yet
Opportunities (O) - The distribution of productive zakat funds to 500 MSMEs will have the potential to routinely donate to BAZNAS - Increasing public understanding about zakat - More development information technology	**SO Strategy** - Increase motivation for mustahik who receive productive zakat funds to give alms regularly - Utilizing technology to fundraise online	**WO Strategy** - Improving the ability of human resources to master information technology media - Conducting socialization to the community, especially MSMEs, both directly and through the media
Threats (T) - The paradigm of people who choose to pay zakat to the closest people - Competition with Provincial BAZNAS due to lack of coordination in achieving zakat collection targets - The ongoing Covid-19 pandemic hampers socialization	**ST Strategy** - Introducing the BAZNAS program to the community - Coordinate with Provincial BAZNAS to synergize with each other to increase zakat collection	**WT Strategy** Coordinate with BAZNAS Jambi Province to educate the public, increase awareness of zakat, and eliminate the paradigm of people who pay tithe to the closest people

Source: Data Processed

- SO Strategy (Strengths Opportunities)
  1. Increase motivation for mustahik who receive productive zakat funds to give alms regularly
  2. Utilizing technology to fundraise online

- WO Strategy (Weaknesses Opportunities)
  1. Improving the ability of human resources to master information technology media
  2. Conducting socialization to the community, especially MSMEs, both directly and through the media

- ST Strategy (Strengths Threat)
  1. Introducing the BAZNAS program to the community
  2. Coordinate with Provincial BAZNAS to synergize with each other to increase zakat collection

- WT Strategy (Weaknesses Threat)
  Coordinate with BAZNAS Jambi Province to educate the public, increase awareness of zakat, and eliminate the paradigm of people who pay tithe to the closest people.

Based on the SWOT analysis with the Internal Factor Environment (IFE) matrix approach, the results of the internal factor strategy assessment are as follows:

Table 4. IFE Matrix of Jambi City BAZNAS

Internal Factors	Weight	Rating	Score
I. Strengths			
• Strategic location	0,10	3	0,30
• Has many work programs	0,15	4	0,60
• nstructions on zakat obligations for ASN issued by the Mayor	0,17	4	0,68
• The number of collections continues to increase	0,15	4	0,60
• Have a zakat collection strategy	0,10	3	0,30
Total Strengths	0,67		2,48
II. Weakness			
• Do not have competent human resources in information technology media	0,18	2	0,36
• Socialization has not yet reached MSMEs	0,15	1	0,15
Total Weakness	0,33		0,51
Total	1		2,99

Source: Data Processed

In table 4, it can be seen that the internal factors of Jambi City BAZNAS, namely strengths, have a score of 2.48 and weaknesses of 0.51. And the total number of internal factors is 2.99.

Based on the SWOT analysis with the External Factor Environment (EFE) approach, the results of the external factor strategy assessment are as follows:

Table 5. EFE Matrix of Jambi City BAZNAS

Internal Factors	Weight	Rating	Score
III. **Opportunities**			
• Distribution of productive zakat funds to 500 MSMEs will have the potential to routinely donate to BAZNAS	0,18	4	0,72
• Increasing public understanding of zakat	0,16	3	0,48
• The development of information technology	0,20	4	0,80
Total Opportunities	0.54		2
IV. **Treaths**			
• The paradigm of people who choose to pay zakat to the closest people	0,20	2	0,40
• Competition with Provincial BAZNAS due to lack of coordination in achieving Muzakki's targets	0,11	2	0,22
• The ongoing Covid-19 pandemic hampers socialization	0,15	2	0,30
Total Treaths	0,46		0,92
Total	1		2,92

Source: Data Processed

In table 5, it can be seen that the external factors of BAZNAS Jambi City are the opportunity to have a score of 2 and the threat to have a score of 0.92. And the total number of external factors is 2.92.

Based on the internal and external matrix analysis results, the position of BAZNAS Jambi City is in a very favourable situation. This is because BAZNAS Jambi City has opportunities and strengths that can be utilized. The strategy that can be applied in these conditions is to support an aggressive growth policy. This strategy is made based on the company's mindset, namely by utilizing all strengths to seize and take advantage of opportunities as much as possible. The SO strategy uses the company's internal strengths to take advantage of external opportunities.

3.2 The Effectiveness of Empowering Muslim Entrepreneurs Community on Optimizing Zakat Collection through Digital Fundraising Media

3.2.1 Personal Action

The personal action variable for optimizing zakat collection through digital fundraising media consists of 25 statements which are divided into 5 sub-sections, namely religiosity, income level, zakat knowledge, credibility of Zakat Management Institutions, and interests. So that the average score is obtained as follows:

$$\text{Average X Personal Action} = \frac{1683 + 1901 + 1954 + 1646 + 1674}{25} = 354{,}6$$

Descriptively, the respondents' responses to the personal action variable on optimizing zakat collection through digital fundraising media are high. This can be seen from the average score of the statement items that get a score of 354.6, which is included in the effective category.

3.2.2 Build Relationships

The variable of building the relationship of optimizing zakat collection through digital fundraising media consists of 5 statements. So that the average score is obtained as follows:

Average X Build Relationships = $\dfrac{326 + 361 + 370 + 376 + 367}{5}$ = 360

Descriptively, the respondents' responses to building a relationship with the optimization of zakat collection through digital fundraising are high. This can be seen from the average score of the statement items obtained, which is 360, included in the effective category.

3.2.3 Achievements

The achievement variable for optimizing zakat collection through digital fundraising media consists of 5 statements. So that the average score is obtained as follows:

Average X Achievements = $\dfrac{391 + 390 + 357 + 368 + 352}{5}$ = 371,6

Descriptively, the respondents' responses to the achievement variable for optimizing zakat collection through digital fundraising media are high. This can be seen from the average score of the statement items obtained, 371.6, which is included in the very effective category.

3.2.4 Summary of Average Variables

The summary of the average frequency of respondents' answers to the variables of personal action, relationship building, and achievement is as follows:

Table 6. Summary of Respondents Tabulation

Dimension	Average Score	Category
Personal Action	354,6	Effective
Building Relationships	360	Effective
Achievements	371,6	Very effective
Total	1.086,2	
Average	362,06	Very effective

Source: Questionnaire Results, 2021

Based on the table above, it can be seen that the overall average score on the variables of personal action, relationship building, and achievement is 362.06, which is included in the very effective category.

4 Conclusion

Based on the results of research and discussion regarding Empowerment of Muslim Entrepreneurs Community in Optimizing Zakat Collection through Digital Fundraising Media, it can be concluded as follows:

1) Based on the SWOT research study conducted on BAZNAS Jambi Province and BAZNAS Jambi City, it can be concluded that the efforts made by BAZNAS Jambi Province and BAZNAS Jambi City have been optimal. However, there are still obstacles faced, such as the paradigm of people who still pay their zakat directly to the community

the closest people, the absence of direct socialization to MSMEs or the Muslim business community in Jambi and the lack of public confidence to pay zakat through digital media.
2) Based on the classification of the optimization of zakat collection through digital media, personal action variables, building relationships and achieving achievements have been very effective. So, it is necessary to empower the entrepreneur community to optimize zakat collection, especially through digital media.

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