

SWOT Analysis in Developing Zakat at The National Amil Zakat Agency (BAZNAS) Bandung Regency

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Research article

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Abstract: Zakat is one of the pillars of Islamic development and is also one of the pillars of Islamic economic strength. The way of zakat management also affects public trust in a zakat management institution, such as the Bandung City National Amil Zakat Agency (BAZNAS) which has the task of collecting and receiving zakat from muzakki, maintaining it and for that reason, distributing or distributing to mustahiks who have the right to write it. The purpose of zakat management is to increase justice in the distribution of zakat funds, welfare of the community, and to overcome poverty in order to utilize zakat funds to be more productive. So that BAZNAS Bandung Regency should improve zakat management in order to improve the quality of zakat mustahik. This study will review the extent of zakat management in the city of Bandung, which is a non-profit institution in the management and distribution of zakat funds. This research uses a SWOT (Strengths, Weakness, Opportunities, Threats) analysis method with a literature study approach. From the results of the study using the SWOT method, it is stated that in the strength factor (Strengths) and in the weakness factor table the total of all internal variables, namely 2.8 and opportunities (opportunities) shows that the total is greater than threats, the two variables are 2.91. This shows that the opportunities in BAZNAS Bandung Regency are very high compared to the weaknesses and threats that occur. So that if BAZNAS Bandung Regency can take advantage of these opportunities and strengths, BAZNAS Bandung Regency can develop its zakat funds to be even more productive and can improve the welfare of the people of Bandung Regency in particular.

Keywords: BAZNAS, zakat, SWOT

1. Introduction

Poverty in Indonesia is a challenge for the government in Indonesia. Islam as a religion that *rahmatan lil alamin* has a solution from its instrument, namely zakat. In Indonesia, in order for zakat management to run well, the National Amil Zakat Agency (BAZNAS) was formed, namely by holding the principles of trust, transparency and professionalism. If these principles are implemented, especially in Muslim-majority countries such as Indonesia, then zakat benefits of zakat will be increasingly felt by the community.

Because as a potential source of funds for the general welfare, zakat funds must be managed professionally, responsibly and in accordance with applicable laws, as well as in accordance with the demands of the Islamic religion. Socialization about zakat has not been fully capable of being carried out by zakat management institutions. Meanwhile, the Islamic

economy is growing every day. This requires that the vision and mission of zakat must be developed according to their needs.

One of them is the National Amil Zakat Agency (BAZNAS) of Bandung City, which has the task of collecting and receiving zakat from muzakki, guarding it and for that reason distributing or distributing to mustahik who are entitled to receive it.

BAZNAS is an official institution formed by the government based on the decree of the President of the Republic of Indonesia No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, and shadaqah (ZIS) at the national level. The majority of Indonesians are Muslim, obliged to pay zakat, and socially have become a habit in the lives of individuals in Indonesia.

BAZNAS was first formed when Law No. 38 of 1999 concerning the Implementation of Zakat was born at that time. After its guidelines changed BAZNAS turned into an autonomous nonstructural Institution and was accountable to the President through religious materials. The management of Amil zakat in Indonesia is regulated in The Law of the Republic of Indonesia No. 23 of 2011 concerning the Amil Zakat Agency which replaces Law No. 38 of 1999. In The Law of the Republic of Indonesia No. 23 of 2011 concerning zakat management Article 15 paragraph (1) states that "Relating to zakat management at the Provincial and Regency/City levels" (Baznas Kota Bogor, n.y.).

BAZNAS as a zakat management institution, in general, has 3 main benefits, namely the first can be an institution that is able to form zakat distribution mechanisms and programs. Second, it can establish relationships with mustahik zakat in carrying out BAZNAS zakat programs. Third, monitor and guide mustahik zkata to continue the next program.

The purpose of zakat management is to increase justice in the distribution of zakat funds, welfare of the community, and to overcome poverty in order to utilize zakat funds to be more productive. So that BAZNAS Bandung Regency should improve zakat management in order to improve the quality of zakat mustahik (Mahkamah Konstitusi Republik Indonesia, 2012).

The Mujahideen in his research stated that zakat plays a role in improving the community's economy through productive zakat schemes. To improve the welfare of the community through zakat, effectiveness is also needed in collecting and distributing it. The more zakat collection, the use of productive zakat will be realized so that it is not only consumptive (Mujahidin, 2019).

In optimizing this zakat fund, the role of BAZNAS is very necessary to create the viability of human life. One of the institutions that can reduce poverty is BAZNAS. People who are lacking in economic terms by baznas will be empowered and given capital, training, or provided with jobs to develop their talents and improve their lives. This is the funds used not only from zakat funds, but can use infak or shadaqah funds.

BAZNAS is located in various cities / regencies in every province in Indonesia. One of them is BAZNAS which is located in Bandung Regency. BAZNAS Bandung Regency is a zakat fund management and distribution agency that has very broad authority, namely covering all companies and agencies located in Bandung Regency. BAZNAS Bandung Regency has several benefits including for meeting the consumptive needs of the community, empowering productive businesses, developing and maintaining mosques, and empowering education in the form of scholarships. There is so much potential in zakat, it is necessary to optimize the management of zakat funds, through a SWOT analysis.

2. Literature Review

2.1. SWOT Theory of Analysis

SWOT analysis can show the performance of the company by a combination of internal factors

and external factors. Both factors should be taken into consideration in making a SWOT analysis. SWOT itself stands for *Strengths* and *Weaknesses* of the company's internal environment with *Opportunities* and *Threats* from the company's external environment (Rangkuti, 1998). SWOT analysis consists of four factors, namely (Rangkuti, 2014). *Strengths*: *Strengths* are situations or conditions that are strengths possessed by a company or organization that can have a positive influence on the present or in the future. *Weakness*: *Weakness* is a situation or condition of weakness owned by a company or organization that can have a negative influence at this time or in the future. *Opportunities* : *Opportunities* are situations or conditions of opportunities outside the company or organization that can provide opportunities for growth in the future. *Threats* : *Threats* are threats that may be faced by a company or organization that can hinder the development of the company or organization.

To find out how the company performs with the SWOT analysis method is to use a matrix and a SWOT analysis diagram. In the SWOT analysis diagram, it is divided into 4 strategies, namely:

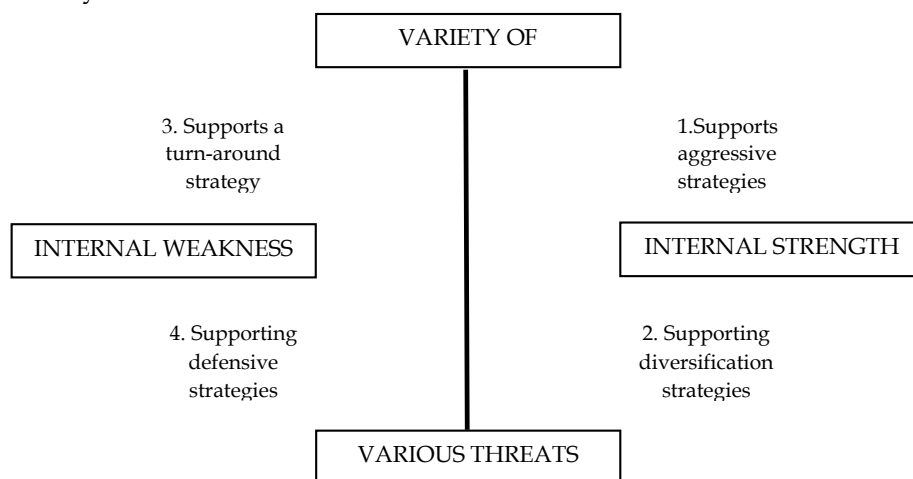


Figure 1. SWOT Analysis Diagram Figure

Quadrant 1: SO (*Strength-Opportunity*) Strategy This strategy uses the company's internal strengths to capture opportunities that exist outside the company. Meanwhile, if the company faces many threats, the company must try to avoid them and try to concentrate on the opportunities that exist. The strategy applied to this quadrant is one that supports growth policy aggressively. Quadrant 2: ST (*Strength-Threat*) Strategy This strategy is intended to reduce or minimize corporate threats by leveraging the company's internal strengths. Strategies are used when threats meet with forces. The strategies implemented use existing strengths to maximize long-term opportunities by diversifying. Quadrant 3: WO (*Weakness-Opportunity*) Strategy This strategy aims to minimize the company's internal weaknesses by taking advantage of external opportunities. The strategy is carried out when weaknesses meet opportunities. Quadrant 4: WT (*Weakness-Threat*) Strategy This strategy is used to correct weaknesses in a company to minimize threats. This strategy is a strategy to survive in the competition. The strategy is carried out when weaknesses meet with threats.

3. Research Methods

The research method used is a qualitative method. Qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and observed behaviors that are carried out in order to describe or discuss research results with a conceptual and theoretical analysis approach, as well as processing data and presenting in a

structured and meaningful form.

Researchers obtain direct data by digging up information from BAZNAS field records that are relevant to the problem under study. Meanwhile, the source of the data comes from *library* research materials in the form of supporting books, previous research results, journals, articles and members of the National Amil Zakat Agency (BAZNAS) who provide opinions that are directly related to the problems raised and can help develop this research. In order to be able to obtain literature related to study sources to show logically related facts, in order to produce qualitative conclusions.

The data processing technique in this study is descriptive qualitative, data analysis which is carried out simultaneously with data collection. The analysis process is inductive, namely collecting special information into one unit by collecting data, compiling and classifying it and analyzing SWOT in developing BAZNAS management in Bandung Regency. The data is further used in determining the strengths, weaknesses, opportunities, and threats of the National Amil Zakat Agency (BAZNAS) in the SWOT analysis diagram. This position is used as the basis for determining the basis for the strategy to develop zakat management which should be implemented by BAZNAS in Bandung Regency.

4. Results and Discussion

The level of public awareness to distribute zakat through amil zakat has increased through socialization and promotion/publication through mass media. On October 27, 2011, the government and the House of Representatives of the Republic of Indonesia approved the zakat management law as a substitute for Law No. 38 of 1999 which was later promulgated as Law Number 23 of 2011. On November 25, 2011, this law stipulates that zakat management has the following objectives: (1) increasing the effectiveness and efficiency of services in zakat management and (2) increasing the benefits of zakat to realize community welfare. To improve zakat in the welfare of the community, realize state stability, and overcome social inequalities, the Bandung Regency Government made Regional Regulation No. 9 of 2005 concerning the Management of Zakat Infaq and Shadaqah. As well as by establishing Regent Regulation No.1 of 2006 BAZNAS Bandung Regency concerning the Implementation of Regional Regulation No. 9 of 2005. And also formed the BAZNAS Management Decree through the selection of candidates for the Bandung Regency BAZNAS Management in accordance with Buati Decree No. 45112 / kep.323-Kesos / 2018.

BAZNAS Bandung Regency receives zakat funds from muzaki in the form of money that can be in cash or transferred to a bank account. Furthermore, the zakat deposit received is recognized as an increase in zakat funds in the amount of cash received. So far, BAZNAS Bandung City only accepts deposits of zakat funds, both income/profession zakat and zakat maal (treasure) in rupiah currency not in non-cash form. So that in its recording, it has never recognized zakat funds in non-cash form. The largest zakat fund received by BAZNAS Bandung Regency is through bank account transfers, especially from professional zakat/infak. In each region, a Zakat Collection Unit (UPZ) was formed. This UPZ was formed in every dianas or agency in the Bandung City environment.

Objectives of BAZNAS Bandung Regency (Baznas Kabupaten Bandung, n.y.c):

- 1) Improving the effectiveness and efficiency of services in zakat management
- 2) Increase the benefits of zakat to realize community welfare and poverty reduction.

Furthermore, the vision and mission of BAZNAS Bandung Regency is "The realization of the people of Bandung Regency who repeh rapih kerta raharja through the optimization of Zakat, Infaq and Shodaqoh funds". While the mission (Baznas Kabupaten Bandung, n.y.b):

- 1) Realizing the organization of BAZNAS Bandung Regency which is trustworthy, professional, transparent and accountable.
- 2) Synergizing the network potential between ZIS managers in Bandung Regency to be a solid force in community empowerment strategies.
- 3) Motivate various efforts to develop a sustainable productive economy.
- 4) Conducting efforts to develop human resources for BAZNAS management through research and development activities.
- 5) Open access with various parties from bureaucrats and business actors.

4.1. Flagship Program of the National Amil Zakat Agency of Bandung Regency

BAZNAS Bandung Regency has a main program. The program is divided into:

- 1) Religious
The Bandung Religious Regency Program is a BAZNAS Program in Bandung Regency that seeks to strengthen the role of institutions in supporting Islamic shia for the perfect practice of religion. In this program, a cadre of preachers was formed, love the Quran and in the month of Ramadan such as, Ramadan safari, open together, Ramadan compensation, realizing assistance for mosque / mushalla worship facilities and Islamic Shia Assistance (BSI).
- 2) Intelligent
The Bandung Cerdas Regency Program is a funding and guidance program for students and students in the field of Education to help support primary, secondary and higher education for underprivileged communities and strive for the establishment of national schools. In this program, the assistance provided includes scholarship assistance for one family and one undergraduate, aiming for achievements, child-friendly Bandung Regency, and Direct Education Assistance (BLP)
- 3) Healthy
The Bandung Sehat Regency Program is a program to provide health assistance for underprivileged communities, strengthen people's nutritional needs and strive for free health services. In this program, the assistance provided is in the form of mobile healthy car facilities, free health services, health social services, Health Direct Assistance (BLK).
- 4) Care
The Bandung Peduli Regency Program is a program to realize the miniature of Empowered Village through innovative community empowerment programs based on local potential and humanitarian disaster management. In this program, the Golden Baznas Community Development (BCD) program was formed, the City/Regency Zakat Community Development (ZCD) program, the Humanitarian program, Disaster Environmental Assistance (BLB).
- 5) Competitive
The Bandung Berdaya Saing Regency Program is a program that encourages the growth of new entrepreneurs through the development of supermicro business communities and sharia savings and loan institutions. Nowadays, building your own business or business has indeed become an option for many people. However, not everyone has enough capital to build their own business, especially for *Fuquro Wal Masakin*, therefore BAZNAS West Java strives to facilitate mustahiqs who have Productive Skills and high enthusiasm to advance and develop. In this program, optimizing zakat funds for prosperous communities, educating and improving mustahik entrepreneurial abilities, increasing mustahik income to live independently, mustahik becoming muzaki, coaching and business companions, business capital assistance, business facilities assistance, self-

reliance programs (Comdevor), Economic Direct Assistance (BLE).

4.2. ZIS Fund Distribution in BAZNAS Bandung Regency

Baznas' financial statements at the beginning of its establishment were prepared based on the Accounting Regulations of the Zakat Management Organization (PA-OPZ). With the issuance of PSAK 109 on zakat accounting by IAI, BAZNAS management established changes in accounting policies

Based on PSAK 109 which became effective as of January 1, 2012. BAZNAS' financial statements consist of a Statement of Financial Position, a Report on Changes in Fund Balances, a Statement of Cash Flows, a Report on Changes in Assets Under Management and Notes to Financial Statements. BAZNAS financial statements are prepared based on the concept of historical prices. The cash flow statement uses a direct method by classifying cash flows in operating, investing and funding activities.

In the implementation of the distribution of ZIS funds managed by BAZNAS Bandung Regency, it is distributed in the form of distribution and utilization to beneficiaries based on asnaf and through the main program of Bandung Regency. This distribution is divided into several categories according to existing provisions. This is one of the strategies implemented by BAZNAS in distributing ZIS funds so that it can have a good impact on the economic growth of the people in Bandung Regency (Baznas Kabupaten Bandung, n.y.a).

Table 1. ZIS BAZNAS Bandung Regency Fund Budget Report
April-August 2022

Month	Asnaf-Based Benefit Acceptance							Total
	Poor	Poor	Gharimin	Fisabi-lillah	Converts	Ibn-Sabil	Riqab	
April	89	23	21	31	0	31	0	215
May	40	9	19	35	0	29	0	132
June	64	5	6	40	0	47	0	162
July	65	10	28	39	0	40	0	182
August	55	8	17	26	0	92	0	198

Based on the data above, it can be understood that the distribution of ZIS funds in April-August 2022 has not reached all zakat mustahiqs, BAZNAS Bandung Regency only distributes 5 of the 8 asnaf. Distribution of zakat for five asnaf so that the ZIS distributed is distributed strategically and on target so that the zakat funds provided by the institution can be managed properly and can increase income. Plus the hope is that the ZIS fund can roll over to be large and can be channeled to other mustahiks.

Table 2. ZIS BAZNAS Budget Usage Report Bandung District
April- August 2022

Month	Receipt of Benefits By Program					TOTAL
	Bandung Religious District	Bandung Cerdas Regency	Healthy Bandung Regency	Bandung Peduli Regency	Kab. Bandung is Competitive	
April	12	28	43	101	31	215
May	6	22	30	70	4	132
June	15	17	22	85	25	162
July	13	18	35	94	22	182
August	9	25	30	75	2	141

Table 3. ZIS BAZNAS Budget Usage Report For Bandung Regency
For April-August 2022

Month	Total Penyaluran SAID
April	IDR 368,200,000
May	IDR 240,200,000
June	IDR 291,100,000
July	IDR 345,100,000
August	IDR 243,300,000

Based on the table of ZIS BAZNAS Budget Usage in Bandung Regency in April-August, it shows that the amount of ZIS funds disbursed always fluctuates. ZIS funds are distributed to beneficiaries based on asnaf or distribution through the main program of BAZNAS Bandung Regency, namely Bandung Religious Regency, Bandung Cerdas Regency, Bandung Sehat Regency, Bandung Peduli Regency, and Bandung Competitive Regency.

Based on the number of ZIS distributions in BAZNAS Bandung Regency in April, which amounted to Rp. 368,200,000 which was distributed to 215 Mustahiq Zakat (5 out of 8 asnaf) and to 215 with distribution through the main programs of Bandung Regency (Religious, Smart, Healthy, Caring, Competitive). In May there was a significant decrease in ZIS distribution of Rp. 240,200,000 which was distributed to 132 Mustahiq Zakat (5 out of 8 asnaf) and to 132 with distribution through the main program of Bandung Regency. In June there was an increase in ZIS distribution of Rp. 291,100,000 which was distributed to 162 Mustahiq Zakat (5 out of 8 asnaf) and to 162 with distribution through the main program of Bandung Regency. In July, ZIS distribution increased significantly by Rp. 345,100,000 which was distributed to 182 Mustahiq Zakat (5 out of 8 asnaf) and to 182 with distribution through the main program of Bandung Regency. However, the distribution of ZIS in August decreased significantly, namely Rp. 243,300,000 which was distributed to 198 Mustahiq Zakat (5 out of 8 asnaf) and to 141 with distribution through the main program of Bandung Regency.

BAZNAS Bandung Regency does not mention clearly and in detail the amount of ZIS fund receipts, lacking details in the description of the percentage of funds from each asnaf or in the main program of Bandung Regency. BAZNAS Bandung Regency is expected to optimize the management of zakat, infak and sadaqah efficiently, so as to minimize the needs and proportion of excess expenses and the maximum utilization of facilities and assets that have been owned. In addition, BAZNAS Bandung Regency is expected to raise ZIS funds in order to get maximum results, and can develop even better, so that the benefits are felt by the surrounding community more broadly and evenly.

4.3. Discussion

Of course, to achieve the specified goal, there are several important factors that must be considered, namely strength, slowness, opportunities, and threats both now and in the future. BAZNAS Bandung Regency must know these factors. The strengths, weaknesses, opportunities, and threats of BAZNAS Bandung Regency in distributing ZIS funds can be described in the following elements of the SWOT analysis:

- 1) Strength (*Strenght*) The strength possessed by BAZNAS Bandung Regency in distributing ZIS funds, namely:
 - a) It has 5 main programs, namely Bandung Religius Regency, Bandung Cerdas Regency, Bandung Sehat Regency, Bandung Peduli Regency, Bandung Regency Competitiveness.

- b) On target, every management carried out by BAZNAS Bandung Regency will definitely be distributed to asnaf.
- c) Always update on the development of zakat carried out by BAZNAS Bandung Regency is seen from developments in general and fiqh which can be seen from the official *online* website of BAZNAS Bandung Regency and a website that discusses ZIS also through the development of fiqh.
- d) Governance and behavior of BAZNAS Bandung Regency
This power affects the sense of trust of muzakki who want to channel their zakat to BAZNAS Bandung Regency.
- 2) The weaknesses of BAZNAS Bandung Regency in distributing ZIS funds are:
 - a) Socialization regarding productive zakat management is still low
 - b) Low awareness of compulsory zakat maish zakat is less innovative and creative
 - c) In the utilization of zakat, it is still consumptive
 - d) Not yet maximized management skills
- 3) The opportunities that BAZNAS Bandung Regency has in distributing ZIS funds, namely:
 - a) Have synergy in program implementation with all parties
 - b) The location of BAZNAS Bandung Regency is very strategic
 - c) Bandung Regency is an industrial area so the opportunity for muzakki is very large
 - d) The people of Bandung Regency are on average Muslim
- 4) The threats posed by BAZNAS Bandung Regency in distributing ZIS funds, namely:
 - a) Many competitors, along with the growth of public understanding of the teachings of the Islamic religion shown, with the growth of Islamic economic institutions, zakat as an obligation that must be fulfilled has also developed. So that the growth and development of the Amil Zakat Institution cannot be avoided.
 - b) Lack of public insight into zakat mal
 - c) People who still lack trust in BAZNAS
 - d) Lack of public understanding of paying zakat to BAZNAS. More Bandung people channel directly to people in need not through BAZNAS.

By grouping the *strengths*, *weaknesses*, *opportunities*, and *threats* of the Bandung Regency BAZNAS development, after that it will be analyzed using SWOT whose results can produce alternative competitive strategies. In addition to paying attention to the factors of strengths and weaknesses (internal) as well as opportunities and threats (opportunities) in the development efforts of Bandung Regency. The step in the SWOT analysis is to create an internal factor analysis summary (IFAS) and *external factor analysis summary* (EFAS) table to determine the zakat development strategy in BAZNAS Bandung Regency by (a) determining the strategy factors that will be strengths and weaknesses and opportunities and threats. (b) give each weight and scale on those factors ranging from 1.0 (very important) to 0.0 (not important), from the faKtor-those factors will probably give against the strategy. (c) calculate the rating of each of these factors ranging from 1 (no effect) to 4 (highly influential) and for the threat value it is the other way around. (d) score value, for score value i.e. multiplying the weight value by rating. (e) summing up the values to determine the ifas values of the faKtor-these factors (Utsalina & Primandari, 2020).

Table 4. Matrix of IFAS Factors

No	Strenght (Strength)	Weight	Rating	Weight X rating
1	It has 5 main programs, namely Bandung Religius Regency, Bandung Cerdas Regency, Bandung Sehat Regency, Bandung Peduli Regency, Bandung	0,15	3	0,45

No	Strenght (Strength)	Weight	Rating	Weight X rating
	Regency Competitiveness.			
2	On target, every management carried out by BAZNAS Bandung Regency will definitely be distributed to asnaf.	0,16	4	0,64
3	Always update on the development of zakat carried out by BAZNAS Bandung Regency is seen from developments in general and fiqh which can be seen from the official online website of BAZNAS Bandung Regency and a website that discusses ZIS also through the development of fiqh.	0,13	3	0,39
4	Governance and behavior of BAZNAS Bandung Regency	0,15	4	0,6
	Total	0,59		2,08
No	Weaknesses			
1	Socialization regarding productive zakat management is still low	0,10	2	0,2
2	Low awareness of compulsory zakat	0,10	1	0,1
3	In the utilization of zakat, it is still consumptive	0,11	2	0,22
4	Not yet maximized management skills	0,10	2	0,2
	Total	0,41		0,72
		1		2,8

From the results of the analysis, the strength factor (*Strenght*) has a score of 2.08 and the weakness factor table (*Weakness*) has a total score value of 0.67, so that the total of all internal variables is 2.8.

Table 5. Matrix of EFAS Factors

No	Oppurtunities (Opportunities)	Weight	Rating	Shoes
1	Have synergy in program implementation with all parties	0,16	4	0,64
2	The location of BAZNAS Bandung Regency is very strategic	0,16	3	0,48
3	Bandung Regency is an industrial area so the opportunity for muzakki is very large	0,14	3	0,42
4	The people of Bandung Regency are on average Muslim	0,15	4	0,6
	Total	0,55		2,14
No	Threats	Weight	Rating	Bobotx Rating
1.	Many competitors, along with the growth of public understanding of the teachings of the Islamic religion shown, with the growth of Islamic economic institutions, zakat as an obligation that must be fulfilled has also developed. So that the growth and development of the Amil Zakat Institution cannot be avoided.	0,09	3	00,27
2.	Lack of public insight into zakat mal	0,1	2	0,2
3.	People who still lack trust in BAZNAS	0,1	2	0,2

No	Opportunities (Opportunities)	Weight	Rating	Shoes
4.	Lack of public understanding of paying zakat to BAZNAS. More Bandung people channel directly to people in need not through BAZNAS.	0,1	1	0,1
	Total	0,39		0,77
		1		2,91

Based on the table above, it is obtained that the opportunity in BAZNAS Bandung Regency is quite high, reaching 2.14, while the magnitude of the threat is 0.77, if the two variables are added together, it is 2.91. This shows that the opportunities in BAZNAS Bandung Regency are very large.

Table 6. Matrix SWOT Strategy Combination Formulation

EFAS IFAS	Strength	Weakness
<i>Opportunity</i>	SO Strategy: (aggressive) $= 2,08 + 2,14$ $= 4,22$	WO strategy: $= 0,72 + 2,14$ $= 2,86$
<i>Threats</i>	Strategy ST $= 2,08 + 0,77$ $= 2,85$	WT Strategy: $= 0,72 + 0,77$ $= 1,49$

The picture shows the largest score on the Strength Opportunity (SO) strategy of 4.22, the Strength Threats (ST) strategy of 2.85, the Weakness Opportunity (WO) strategy of 2.86, and the Weakness Threats (WT) strategy of 1.4.

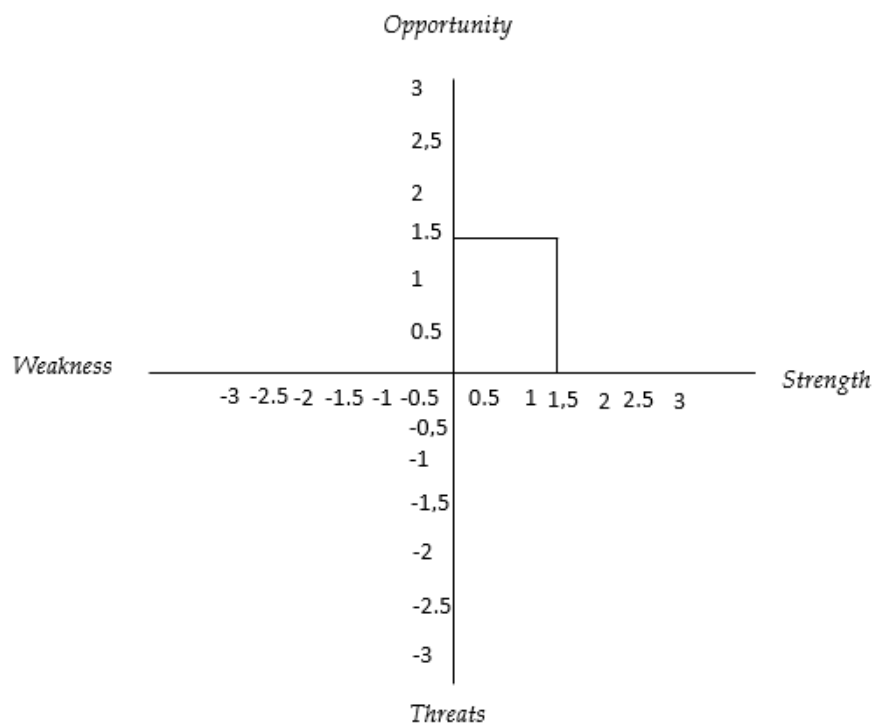


Figure 1. Matrix Diagram SWOT BAZNAS Bandung Regency

The results of the SWOT analysis diagram above show that BAZNAS Bandung Regency is in quadrant I (positive, positive). This position shows that BAZNAS Bandung Regency is in a strong position and has opportunities. So it will continue to develop and achieve the objectives that can be done is an aggressive strategy, where this aggressive strategy organizations / institutions are required to focus on:

- 1) Increasing resources, can be done by conducting training for innovative and creative amil zakat, so that funds can be even more productive.
- 2) Expanding the network, for example by calculating various BAZNAS programs with institutions / companies located in Bandung Regency
- 3) The establishment or establishment of a new branch, by making BAZNAS offices in remote areas so that the people of Bandung Regency are closer to depositing their zakat.

Table 7. SWOT Analysis at BAZNAS Bandung Regency

<p>Internal Strength</p> <p>Strength External</p>	<p>Strength S</p> <ol style="list-style-type: none"> 1. It has 5 main programs, namely Bandung Religius Regency, Bandung Cerdas Regency, Bandung Sehat Regency, Bandung Peduli Regency, Bandung Regency Competitiveness. 2. On target, every management carried out by BAZNAS Bandung Regency will definitely be distributed to asnaf. 3. Always update on the development of zakat carried out by BAZNAS Bandung Regency is seen from developments in general and fiqh which can be seen from the official online website of BAZNAS Bandung Regency and a website that discusses ZIS also through the development of fiqh. 4. Governance and behavior of BAZNAS Bandung Regency 	<p>Weakness In</p> <ol style="list-style-type: none"> 1. Lack of public understanding of zakat expenditure to BAZNAS Bandung Regency. 2. Socialization regarding productive zakat management is still low 3. Low awareness of compulsory zakat 4. zakat that is still less innovative and creative 5. In the utilization of zakat, it is still consumptive 6. Not yet maximized management skills
<p>Opportunity Or</p> <ol style="list-style-type: none"> 1. Have synergy in program implementation with all parties 2. The location of BAZNAS Bandung Regency is very strategic 	<p>SO Strategy:</p> <ol style="list-style-type: none"> 1. Utilizing information technology in the form of an official website to socialize and report on the distribution of zakat funds. 2. Innovating and developing zakat collection techniques in the form of banners, 	<p>WO strategy:</p> <ol style="list-style-type: none"> 1. Develop a system of zakat collection units (UPZ) that can provide information on BAZNAS Bandung Regency. 2. With the population of Bandung Regency majority of Bergama Muslim, it will be able to facilitate

<p>3. Bandung Regency is an industrial area so the opportunity for muzakki is very large</p> <p>4. The people of Bandung Regency are on average Muslim</p>	<p>brochures, zakat pick-up, transfers.</p> <p>3. Collaborating with industries or institutions located in Bandung Regency regarding BAZNAS programs in Bandung Regency. Because zakat funds are not only from civil servants but zakat funds can be from private companies located in Bandung Regency.</p>	<p>socialization about the optimal distribution of zakat, so that zakat funds can be even more productive.</p> <p>3. Developing programs in BAZNAS Bandung Regency so that the distribution of zakat can be evenly distributed throughout the people of Bandung Regency</p>
<p>Threats T</p> <p>1. The number of competitors, along with the growth of public understanding of the teachings of the Islamic religion shown, with the growth of Islamic economic institutions, zakat as an obligation that must be fulfilled has also developed. So that the growth and development of the Amil Zakat Institution cannot be avoided.</p> <p>2. Lack of public insight into zakat mal</p> <p>3. People who still lack trust in BAZNAS</p> <p>4. Lack of public understanding of paying zakat to BAZNAS. More Bandung people channel directly to people in need not through BAZNAS.</p>	<p>Strategy ST:</p> <p>1. Expanding cooperation networks with related parties to increase zakat fund collection.</p> <p>2. Socializing by creating zakat consultation channels in the mass media, such as publishing bulletins, advertising appeals through electronic media, brochures and banners.</p> <p>3. Increase public trust in the distribution of zakat through BAZNAS by increasing existing programs at BAZNAS Bandung Regency.</p> <p>4. Develop BAZNAS governance and improve behavior in order to compete with other Islamic economic institutions in collecting zakat.</p>	<p>WT Strategy:</p> <p>1. Expanding information about BAZNAS to the entire community.</p> <p>2. Maximizing the skills of BAZNAS Bandung Regency to make it even more interesting for muzakki to distribute zakat.</p> <p>3. In the use of zakat, it can also be developed not which is compulsive, it can cooperate with existing agencies. By creating more innovative programs.</p> <p>4. Socializing the community, so that knowledge about the Sharia system continues to increase and increase public awareness in paying zkata. That zakat can improve economic quality if distributed appropriately.</p>

The SWOT analysis table above shows the internal side (strengths and weaknesses) and the external side (opportunities and threats) owned by BAZNAS Bandung Regency. Strengths, weaknesses, opportunities and threats in BAZNAS Bandung Regency can be regulated by using strategies used in reducing weaknesses and to deal with threats. After knowing the analysis of data entry based on the SWOT classification, it can describe what strategy will be used to develop zakat in BAZNAS Bandung Regency:

Strenght Opportunity (SO) Strategy

- 1) By utilizing information technology in the form of an official website to socialize as well as report on the distribution of zakat funds, there is transparency from BAZNAS to

muzakki or parties who will receive mustahik. With this, it will be a strength for BAZNAS in attracting public trust. With that, muzakki no longer doubts that his zakat is not distributed properly. The opportunity is that many muzakki are interested in entrusting their zakat at BAZNAS.

- 2) Innovating and developing zakat collection techniques in the form of banners, brochures, zakat pick-up, transfers. Through this, it will make it easier for muzakki to pay their zakat, because it is facilitated by ways such as picking up zakat taken directly by amil and can also pay zakat anywhere, because it can be through transfer. It becomes an attraction and generates efficiency.
- 3) Collaborating with industries or institutions located in Bandung Regency regarding BAZNAS programs in Bandung Regency. Because zakat funds are not only from civil servants but zakat funds can be from private companies located in Bandung Regency.

Weakness Opportunities (WO) Strategy

- 1) By compiling a system of zakat collection units (UPZ) held in every institution and agency in the Bandung city environment, it can provide more detailed information on BAZNAS Bandung Regency from each institution or agency, because it can be more controlled, which in the city of Bandung collects zakat funds, both income/profession zakat and zakat maal (treasure) in rupiah currency not in non-cash form.
- 2) Develop a system of zakat collection units (UPZ) that can provide information on BAZNAS Bandung Regency.
- 3) With the population of Bandung Regency majority of Bergama Muslim, it will be able to facilitate socialization about the optimal distribution of zakat, so that zakat funds can be even more productive.
- 4) Developing programs in BAZNAS Bandung Regency so that the distribution of zakat can be evenly distributed throughout the people of Bandung Regency

Strengths Threats (ST) Strategy

- 1) Expanding cooperation networks with related parties to increase zakat fund collection.
- 2) Socializing by creating zakat consultation channels in the mass media, such as publishing bulletins, advertising appeals through electronic media, brochures and banners.
- 3) Increase public trust in the distribution of zakat through BAZNAS by increasing existing programs at BAZNAS Bandung Regency.
- 4) Develop BAZNAS governance and improve behavior in order to compete with other Islamic economic institutions in collecting zakat.

Strategi Weaknesses Threats (WT)

- 1) Expanding information about BAZNAS to the entire community.
- 2) Maximizing the skills of BAZNAS Bandung Regency to make it even more interesting for muzakki to distribute zakat.
- 3) In the use of zakat, it can also be developed not which is compulsive, it can cooperate with existing agencies. By creating more innovative programs.
- 4) Socializing to the community, so that knowledge about the Sharia system continues to increase and increase public awareness in paying zakat. That zakat can improve economic quality if distributed appropriately.

Based on the research above, it can be concluded that a suitable strategy in developing zakat at BAZNAS Bandung Regency is a product development strategy. product development strategy is a strategy of increasing the market by supporting aggressive growth policies. Based

on the results of the SWOT matrix obtained from the SWOT diagram where the position of the Bandung Regency BAZNAS Strategy is in quadrant I and the suitable strategy to use is the S-O Strategy. The S-O strategy is a strategy that takes advantage of existing opportunities as well as the internal strengths possessed by the company. The strategies formulated in the SWOT Matrix are product improvement, network expansion, and the formation of new branches. BAZNAS Bandung Regency can collect and zakat not only from employees, but can collect zakat funds from private companies in Bandung Regency and the general public, so that muzakki is interested in distributing zakat through BAZNAS Bandung Regency, Distribution of services (location) by BAZNAS Bandung Regency is carried out directly such as muzakki who visits the BAZNAS office or BAZNAS comes to muzakki to pick up zakat, Infaq, shadaqah and done are also not directly like muzakki who make zakat, infaq, shadaqah payments through banks.

BAZNAS Bandung Regency develops an overall management and marketing strategy. In compiling the marketing mix as a whole many are already in accordance with the theory expressed by Rambat Lupiyoadi . It's just that there are things that are not appropriate such as no packaging done in the formation of the program, no nominal determination in infaq and shadaqah. Packaging the fundraising program and making nominal determinations on infaq and shadaqah greatly affects the collection of funds so that there are more prosperous communities.

BAZNAS Bandung Regency can collect and zakat not only from employees, but can collect zakat funds from private companies in Bandung Regency as well as the general public, so muzakki is interested in distributing zakat through BAZNAS Bandung Regency.

BAZNAS Bandung Regency in reaching prospective muzakki prioritizes through social networks for a wider scope. Through the radio and the installation of banners on the streets that are likely to be passed by many people, this is also done by BAZNAS Bandung Regency. Pay attention to promotion through advertising, public relations, and sales promotion. (Lupiyoadi, 2020: 92-98).

BAZNAS Bandung Regency distributes ZIS funds as a whole which includes important aspects both spiritually, socially and materially. From the data in April-August 2022, the total distribution is equally equal both to Mustahiq Zakat (5 out of 8 asnaf) and through the main program of Bandung Regency (Bandung Religious Regency, Bandung Cerdas Regency, Bandung Sehat Regency, Bandung Peduli Regency, Bandung Regency Competitive). This proves that currently, the main focus of BAZNAS Bandung Regency is to empower the mustahik economy in all aspects of the field so that it can increase Indonesia's economic growth, especially the people of Bandung Regency.

5. Conclusion

Based on the results of research and discussion, several conclusions can be drawn:

- 1) The result of internal factor data through the IFAS matrix is 2.8 results from the summation of strength factors (*Strenght*) having a score value of 2.08 and weakness factors (Weakness) having a total score value of 0.67, so that the total of all internal variables is 2.8. While the result of the external factor is 2.91 the result of the summation of the opportunity factor is 2.14, while the magnitude of the threat is 0.77, if the two variables are added together, it is 2.91. This shows that the opportunities in BAZNAS Bandung Regency are very large. So BAZNAS Bandung Regency has very high strengths and opportunities compared to weaknesses and threats that occur. So that if BAZNAS Bandung Regency can take advantage of these opportunities and strengths, BAZNAS

Bandung Regency can develop its zakat funds to be even more productive and can improve the welfare of the people of Bandung Regency in particular.

- 2) The strategy implemented by BAZNAS Bandung Regency in developing zakat based on the position of BAZNAS Bandung Regency, which is in quadrant I, is aggressive, namely a strategy with market development, namely by increasing resources, can be by conducting training for innovative and creative zakat amyl, so that funds can be even more productive, expanding the network, for example by calculating various BAZNAS programs with instasis / companies located in Bandung Regency, and the establishment or establishment of new branches, by making BAZNAS offices in remote areas so that the people of Bandung Regency are closer to depositing their zakat.

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