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SWOT Analysis of the Collection of Zakat, Infaq and Sadaqah Funds Using the QRIS Payment Method at the National Board of Amil Zakat in Banjarmasin City

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Abstract. Technological advances in payment systems are shifting the role of cash into a more practical, efficient, and economical form of non-cash payment. This phenomenon has also spread to the National Amil Zakat Board (BAZNAS) of Banjarmasin City, where they have only recently used QRIS to pay zakat, infaq, and sadaqah digitally. Utilizing technology to collect zakat, infaq, and sadaqah is an innovation to improve collection and distribution. However, it must be accepted that the collection of zakat, infaq, and alms funds using the QRIS payment method must have weaknesses and threats. This study aims to analyze the strengths, weaknesses, opportunities, and threats in collecting zakat, infaq, and sadaqah funds and provide appropriate recommendations for the National Amil Zakat Board (BAZNAS) of Banjarmasin City to increase the collection of zakat, infaq, and sadaqah funds using the QRIS payment method. This type of research is field research with a qualitative-descriptive approach. The data used is primary data obtained through interviews with several QRIS users in Banjarmasin City and interviews with the management of the National Amil Zakat Board (BAZNAS) of Banjarmasin City. This research found that the low level of digital literacy and the need for more socialization of QRIS technology in the community is the dominant weaknesses, in addition to the threat from the increasingly varied mobile banking services, including zakat payments. However, QRIS technology that is very practical can become a significant strength, coupled with the increasingly massive trend of using QRIS, especially for young people. The Banjarmasin City BAZNAS strategy for increasing fund collection through QRIS includes campaigning through social media and collaborating with scholars, coupled with efforts to collaborate with Bank Indonesia to assist in digital literacy education for the public.
Keywords: SWOT Analysis, QRIS, Zakat, Infaq, Sadaqah

1. Introduction

In PP No. 14 of 2014 concerning the implementation of Law No. 23 of 2011 concerning zakat management and Indonesian Presidential Instruction No. 3 of 2014 concerning the optimization of zakat, the management of zakat, infaq, and sadaqah has been regulated (Fitri, 2021). After being inaugurated in Indonesia, zakat management institutions are growing, including establishing the National Board of Amil Zakat in Banjarmasin City (Putra et al., 2020). However, due to technological advances in payment systems, non-cash payments are becoming more efficient, effective, and economical (Tarantang et al., 2019). In recent years, the National Board of Amil Zakat of Banjarmasin City has used QRIS as a digital method to pay zakat, infaq, and sadaqah. (Amri, 2022) Using technology in collecting zakat, infaq, and sadaqah is an innovation that improves collection and distribution (Irhamsyah, 2019).

It cannot be denied that this QRIS payment method has weaknesses and dangers when using zakat, infaq, and sadaqah funds. (Anggreiny, 2021) According to the financial report of the National Board of Amil Zakat of Banjarmasin City, zakat, infaq, and sadaqah increased in 2020, even though the COVID-19 pandemic was on the rise. Until 2021, it rose again rapidly. This is due to the rapid technological development that occurred in that year. In that year, the collection of zakat, infaq, and sadaqah funds using technology began, such as the emergence of online services such as the QRIS payment method. Unfortunately, the collection of funds declined again in 2022. The collection of zakat, infaq, and sadaqah funds using the QRIS payment method has not been optimal since it was first used until 2023. Although this payment method is straightforward, few muzakki still use it (Qomaruddin, 2020). Not many studies thoroughly study the SWOT analysis of the collection of zakat, infaq, and sadaqah funds using the QRIS payment method in zakat management institutions. (Nurmawati & Hadiningrum, 2023). No previous research involves the National Board of Amil Zakat of Banjarmasin City using SWOT analysis. This GAP research shows that there is still little in-depth and comprehensive research on the SWOT analysis of the collection of zakat, infaq, and sadaqah funds at the National Board of Amil Zakat of Banjarmasin City using the QRIS payment method. Therefore, research that fills this gap can provide new insights and essential contributions to the development and effectiveness of collecting zakat, infaq, and sadaqah funds at the National Board of Amil Zakat of Banjarmasin City.

2. Methods

This is a qualitative field research (field research) using qualitative descriptive analysis (Harahap, 2020). The data comes from interviews with the National Board of Amil Zakat of Banjarmasin City management and QRIS users (Rangkuti, 1998). The population in this study are muzakkis who give zakat, infaq and alms at the National Board of Amil Zakat of Banjarmasin City, while the sample in this study is the muzakkis who give zakat, infaq and sadaqah who use the QRIS payment method at the National Board of Amil Zakat of Banjarmasin City. This research investigates the National Board of Amil Zakat of Banjarmasin City and how the QRIS payment method collects zakat, infaq, and sadaqah funds. This study used SWOT (Strengths, Weaknesses, Opportunities, and Threats) as a data analysis method; a matrix was used to conduct this analysis. (Anggito & Setiawan, 2018)

3. Results and Discussion

Table 1. The SWOT Matrix

IFAS / EFAS	**Strengths (S)** - It makes it easy for muzakki to give zakat, infaq and sadaqah at BAZNAS Banjarmasin. - There is no administration fee.	**Weaknesses (W)** - Few still use it because they are unfamiliar with technology, especially the elders. - Socialization is only carried out among civil servants.
Opportunities (O) - Can expand the reach of collecting zakat, infaq and sadaqah funds. - The opportunity is enormous because the barcode can be affixed anywhere, for example, in mosques, markets, even in any agency or on the side of the road.	**Strategi (SO)** - Increase the number of muzakki. - Increase the amount of zakat, infaq and sadaqah funds collected through QRIS.	**Strategi (WO)** - Increase socialization with ordinary people and the elders regarding the latest technology, especially QRIS.
Threats (T) - Malicious people can spoof QR codes.	**Strategi (ST)** - Adding contact person on the barcode flyer	**Strategi (WT)** - Strengthening security related to distributed barcodes so that public trust regarding the security of transactions through QRIS can be obtained.

The SWOT Analysis

The SWOT (Strengths, Weaknesses, Opportunities, and Threats) matrix is created based on the analysis of internal and external factors that have been described (Siregar, 2021). This matrix shows what the organization thinks it can do (Rangkuti, 1998). Strengths Opportunities (SO), Strengths Threats (ST), Weakness Opportunities (WO), and Weakness Threats (WT) are the elements that make up this strategy (Mahfud, 2020). Therefore, to collect zakat, infaq, and sadaqah funds through the use of QRIS, the National

Board of Amil Zakat of Banjarmasin City can use the following strategies (Musdalifah et al., 2022):

1. Strength Opportunity (SO) Strategies

With QRIS, paying zakat, infaq, and sadaqah at the National Board of Amil Zakat of Banjarmasin City makes it easier for muzakki to pay in Banjarmasin City. In addition, this method expands its reach so that more muzakki want to pay zakat, infaq, and sadaqah.

2. Strength Threats (ST) Strategies

This method of paying zakat, infaq, and alms using QRIS at the National Board of Amil Zakat of Banjarmasin City may lead to technological crimes such as QR code forgery by specific individuals. Therefore, it is highly recommended to display the official contact of the National Board of Amil Zakat of Banjarmasin City on the paper or pamphlets distributed to ensure that the money transferred goes to the National Board of Amil Zakat of Banjarmasin City account.

3. Weaknesses Opportunity (WO) Strategies

It is essential to counsel ordinary people and parents who are still less aware of current technological developments To increase public interest and optimize the collection of zakat, infaq, and sadaqah funds through this QRIS.

4. Weaknesses Threats (WT) Strategy

In addition, the National Board of Amil Zakat of Banjarmasin City must increase the security reinforcement of the QR code it distributes so that people believe in the security of using it to pay zakat, infaq, and sadaqah. This is done so that people believe in the security of using QRIS.

Based on the SWOT matrix above, the researcher proposes the SO, WO, ST, and WT approaches (Fatimah, 2016) to educate older people with more knowledge about technological advances and socialize more about how to get zakat, infaq, and alms using this QRIS payment method to the local community not only to the civil servants. Thus, their participation can increase the total muzakki and the amount of zakat, infaq, and sadaqah funds received. (Basuki & Husein, 2018)

4. Conclusions

As a conclusion from the SWOT analysis conducted by researchers related to the collection of zakat, infaq, and sadaqah funds using the QRIS payment method at the National Board of Amil Zakat of Banjarmasin City, it can be concluded that this method has enormous potential and will increase the number of muzakki and the maximum collection of zakat, infaq, and sadaqah funds, which will have a positive impact on mustahik empowerment in Banjarmasin City. The increasing knowledge of parents about technological advances will improve the collection strategy with the QRIS payment method. In addition, increasing public awareness about the QRIS payment method, not only among civil servants, will increase the amount of zakat, infaq, and sadaqah funds at the National Board of Amil Zakat of Banjarmasin City. This will make it possible to achieve the purpose of the QRIS payment method.

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