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| **1. Collection of Zakat** |
| **Internal Problem** |
| **HR** | **Rank****1-5** | **Note** |
| 1 | Lack of understanding about understanding IT and Digital Marketing |  |  |
| 2 | Weak leadership knowledge regarding the digitization of zakat collection | 2 |  |
| 3 | Lack of understanding of amil about digitizing zakat collection |  |  |
| 4 | Amil is not enthusiastic about collecting zakat funds through digital |  |  |
| 5 | There is no training on digitizing zakat collection yet | 1 |  |
| **IT** |
| 1 | The name and whether the money transferred is in the form of zakat/infaq | 2 |  |
| 2 | Incoming zakat cannot be recorded on a daily basis, except for BSI ex BSM. |  |  |
| 3 | There are no websites and social media like Instagram |  |  |
| 4 | No app, e-commerce, QRIS, and e-wallet |  |  |
| 5 | There is no crowdfunding system that can be used by Muzakki  | 1 |  |
| **Management** |
| 1 | Planning for the collection of digital platforms is not sufficient | 2 |  |
| 2 | Limited funds to develop IT | 1 |  |
| 3 | There is no zakat IT standard |  |  |
| 4 | The zakat collection system is not yet effective |  |  |
| 5 | The organizational structure of zakat collection is not yet optimal. |  |  |
|  **Socialization and Communication** |
| 1 | Inappropriate socialization media  |  |  |
| 2 | Ineffective use of social media | 2 |  |
| 3 | The lack of communication media in introducing the digitization of zakat |  |  |
| 4 | The lack of socialization of digital platforms regarding the amount of zakat funds collected |  |  |
| 5 | Less effective socialization | 1 |  |
| **External Problem** |
| Public |
| 1 | There are still many people who do not know the zakat payment system through digital platforms | 2 |  |
| 2 | Digitalization has not become a way of life for the people |  |  |
| 3 | Differences in the culture of the urban-rural community, young and old in understanding the digitalization of zakat |  |  |
| 4 | The culture of the people who are close to the ulama/kiai |  |  |
| 5 | The habit of people paying zakat directly, people prefer to pay directly to mustahik they know (neighbors, relatives) because they feel more comfortable, satisfied, and know exactly that they need it. | 1 |  |
| **Muzakki** |
| 1 | There are still muzakki who come directly to pay zakat | 2 |  |
| 2 | Muzakki Can only be transferred to the account |  |  |
| 3 | Not all muzakki understand the use of Digital Applications, especially the generation aged 50 and over. | 1 |  |
| 4 | Differences in schools/understanding of zakat contracts |  |  |
| 5 | Another OPZ's credibility in digitization is higher by Muzakki |  |  |
| **Government** |
| 1 | Lack of integrated support from the Government | 1 |  |
| 2 | The government has not considered the importance of zakat as part of public policy |  |  |
| 3 | Lack of budget support for the development of zakat digitization |  |  |
| 4 | There is no digital zakat movement from the Government | 2 |  |
| 5 | There is no structured communication-socialization education program from the Government. |  |  |
| **Digitization** |
| 1 | Obstacles in making bank transfers when the ATM being used is interrupted |  |  |
| 2 | QRIS can only be done by one e-wallet |  |  |
| 3 | Slow and intermittent network  |  |  |
| 4 | Digital zakat payments are still limited to bank transfers. | 1 |  |
| 5 | Zakat IT has not developed yet | 2 |  |
| **2. Zakat Management** |
| **Internal Problem** |
| **HR** |
| 1 | Lack of training for operators who have just joined BAZNAS regarding SIMBA | 2 |  |
| 2 | Lack of in-depth understanding of how the system contained in SIMBA | 1 |  |
| 3 | HR for SIMBA operators does not exist |  |  |
| 4 | Limited availability of SIMBA operator human resources |  |  |
| 5 | Lack of human resources to operate websites and social media |  |  |
| **IT** |
| 1 | There is still no IT specialist | 1 |  |
| 2 | Lack of understanding of IT  |  |  |
| 3 | Weak leadership knowledge regarding the use of digital in the zakat management process  |  |  |
| 4 | Lack of understanding of amil using digital in the zakat management process |  |  |
| 5 | There is no training on digitizing zakat management through digital platforms | 2 |  |
| **Management** |
| 1 | Insufficient means to support the digitization of zakat | 1 |  |
| 2 | Not yet *database* digitalintegrated zakat. |  |  |
| 3 | No information system yetdigital zakat management |  |  |
| 4 | Lack of clarity and firmnessAuthority in the management of zakat digitization |  |  |
| 5 | Still using traditional zakat management  | 2 |  |
| **Socialization and Communication** |
| 1 | Lack of support from the Ministry of Religion in fostering the digitization of Amil |  |  |
| 2 | There is no connectivity between regional BAZNAS and the province or center regarding Amil digitization training | 1 |  |
| 3 | Ineffective coordination between Baznas and Laznas regarding the digitization of zakat |  |  |
| 4 | Ineffective coordination between OPZ and traditional amil regarding the digitization of zakat | 2 |  |
| 5 | There is no coordination between OPZ and UPZ regarding the digitization of zakat |  |  |
| **External Problem** |
| **Public** |
| 1 | Low public knowledge about OPZ's digital information system | 1 |  |
| 2 | Lack of community participation in supporting the digitization of zakat | 2 |  |
| 3 | Lack of public trust in the digitalization of zakat  |  |  |
| 4 | Negative perceptions of digitization associated with OPZ |  |  |
| 5 | People are not comfortable with the digitization of zakat |  |  |
| **Muzakki** |
| 1 | Muzakki's low knowledge of OPZ digital procedures | 1 |  |
| 2 | Muzakki does not report payment of zakat by transfer |  |  |
| 3 | Muzakki's lack of trust in OPZ regarding the confidentiality of muzakki's personal data  |  |  |
| 4 | Muzakki feels bad about giving real information about his wealth | 2 |  |
| 5 | Muzakki doesn't like self-publishing when paying zakat |  |  |
| **Government** |
| 1 | Lack of government support for the development of Baznas . office infrastructure | 1 |  |
| 2 | The government appoints Baznas leaders who are less competent in digitizing zakat management  |  |  |
| 3 | Lack of government response to Amil's progress |  |  |
| 4 | Lack of government participation in providing incentives to Amil |  |  |
| 5 | Traditional coordination | 2 |  |
| **Digitization** |
| 1 | SIMBA often experiences server errors |  |  |
| 2 | Constrained when the internet network is interrupted or the system is down |  |  |
| 3 | There are often errors in the SIMBA system so that it hinders the input of muzaki or mustahik data | 2 |  |
| 4 | The absence of a website as a tool for information on the collection and distribution of zakat |  |  |
| 5 | The data collection system is still not integrated with each other, so the recording must be done in three data collection applications, which include SIMBA, the External Auditor Application, and through Microsoft Excel separately. This is of course very inefficient. | 1 |  |
| **3. Distribution of Zakat** |
| **Internal Problem** |
| **HR** |
| 1 | There is no special rice ATM staff yet |  |  |
| 2 | Lack of innovation in distributing zakat digitally | 2 |  |
| 3 | More effectively channeled traditionally | 1 |  |
| 4 | Mustahik doesn't understand digital platforms |  |  |
| 5 | Mustahik does not have an account |  |  |
| **IT** |
| 1 | Not yet *database* recipientdigitally integrated zakat | 1 |  |
| 2 | Distribution of zakat with undeveloped technology |  |  |
| 3 | There is no IT Governance in the distribution of zakat | 2 |  |
| 4 | Mustahik data is still traditional |  |  |
| 5 | Mustahik not understand IT |  |  |
| **Management** |
| 1 | Reports on the distribution of zakat funds are submitted regularly to muzakki. However, the report is still in hardcopy form so it requires extra costs. | 1 |  |
| 2 | Poverty data that is not captured digitally | 2 |  |
| 3 | Differences in data with other OPZ |  |  |
| 4 | Lack of data integration with UPZ |  |  |
| 5 | Lack of data adjustment with Laznas |  |  |
| **Socialization and Communication** |
| 1 | The data is not accurate so it is not right on target | 1 |  |
| 2 | The discrepancy of the data obtained with the actual data in the field |  |  |
| 3 | Lack of socialization of the benefits of digitization |  |  |
| 4 | Lack of digital marketing training for mustahik | 2 |  |
| 5 | Mustahik's lack of interest in digitization |  |  |
| **External Problem** |
| **Public** |
| 1 | Often people don't know that zakat distribution can be done digitally, namely with the rice ATM media | 2 |  |
| 2 | People want zakat distribution directly | 1 |  |
| 3 | Public perception of mustahik's understanding of digitalization is lacking |  |  |
| 4 | Lack of community participation in helping mustahik regarding digitization |  |  |
| 5 | The influence of scholars on public perception |  |  |
| **Muzakki** |
| 1 | Muzakki's desire to know the state of mustahik and its development |  |  |
| 2 | Muzakki wants a quick report on the distribution of zakat | 1 |  |
| 3 | Muzakki believes in OPZ who take advantage of IT | 2 |  |
| 4 | Muzakki wants mustahik data to be accessible through digital applications |  |  |
| 5 | Documentation of zakat distribution can be easily obtained |  |  |
| **Government** |
| 1 | The lack of role of the Ministry of Communication and Information Technology in distributing zakat distribution reports digitally |  |  |
| 2 | Lack of data integration with Social Service |  |  |
| 3 | Local Government Welfare does not participate in the distribution of zakat |  |  |
| 4 | The government has less role in promoting the benefits of zakat | 1 |  |
| 5 | Lack of government knowledge about the benefits of zakat in the welfare of mustahik | 2 |  |
| **Digitization** |
| 1 | The unavailability of digital tools owned by mustahik | 1 |  |
| 2 | The number of frauds in the name of mustahik over the phone | 2 |  |
| 3 | The number of frauds against OPZ related to mustahik and fake accounts |  |  |
| 4 | Fraud by misusing mustahik data for personal gain |  |  |
| 5 | Correction will be difficult if the mustahik's domicile is far from the office |  |  |

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| **SOLUTION**

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| --- |
| **1. Collection of Zakat** |
| **Internal Solution** |
| **HR** | **Rank****1-5** | **Note** |
| 1 | IT and Digital Marketing Division Recruitment | 1 |  |
| 2 | Communication between digital literate amil and leadership |  |  |
| 3 | Socialization of the use of applications and BAZNAS Center teaches how to collect zakat through digital |  |  |
| 4 | Incentive System | 2 |  |
| 5 | Implementation of training on digitizing zakat collection |  |  |
| **IT** |
| 1 | Create a special account for each type of collection | 2 |  |
| 2 | Advise muzaki to notify via digital media after transfer |  |  |
| 3 | Adding digital platforms other than Facebook such as websites and social media is needed to increase trust. |  |  |
| 4 | 1. Creating QRIS, applications and e-commerce2. Open an e-wallet account such as GO-PAY, OVO, ShopeePay, just link etc |  |  |
| 5 | Designing and making crowndfunding | 1 |  |
| **Management** |
| 1 | Make a structured plan for digitizing zakat collection | 1 |  |
| 2 | Maximize existing resources | 2 |  |
| 3 | Making zakat IT standards |  |  |
| 4 | Reconstruction of the zakat collection system |  |  |
| 5 | Improved efficiency and effectivenesscollection management withIT (such as blockchain and crowdfunding)and social media. |  |  |
|  **Socialization and Communication** |
| 1 | Try various social media |  |  |
| 2 | Evaluate the use of social media on a regular basis |  |  |
| 3 | Collaboration with the government for communication media | 2 |  |
| 4 | Optimizing socialization through digital media |  |  |
| 5 | Short and Long term socialization planning  | 1 |  |
| **External Solution** |
| Public |
| 1 | Effective outreach strategy to the community | 2 |  |
| 2 | Cooperation with government agencies | 1 |  |
| 3 | Differentiation of socialization strategy between urban-rural and old-young |  |  |
| 4 | Collaboration with scholars |  |  |
| 5 | Allowing muzaki to determinemustahik target. |  |  |
| **Muzakki** |
| 1 | Zakat transfers can be introduced directly, for example, someone comes to pay their zakat directly to the Baznas office on condition that they have m-banking and the balance in it can be directed for on-site transfer to the Baznas account. | 1 |  |
| 2 | "1. Creating applications and e-commerce2. Design and make crowndfunding3. Open an e-wallet account such as GO-PAY, OVO, ShopeePay, just link, and others. " |  |  |
| 3 | Collaboration with many digital payments and online shops, online banking transfer services as well as the Crowdfunding Community |  |  |
| 4 | Socialization of the Zakat Contract | 2 |  |
| 5 | Synergy with other OPZ |  |  |
| **Government** |
| 1 | Coordination with the government on a regular basis | 1 |  |
| 2 | Government support is more massive | 2 |  |
| 3 | Get budget support fromGovernment, especially for the authoritieszakat. |  |  |
| 4 | Launching the digital zakat movement |  |  |
| 5 | Designing socialization education programsstructured communication. |  |  |
| **Digitization** |
| 1 | Increasing the choice of ways to pay zakat via digital | 2 |  |
| 2 | QRIS should be added again, so that it is not only link only but other e-wallets as well. Because everyone only uses and saves balances in certain e-wallets. |  |  |
| 3 | Increasing the internet network to be higher so that it is smooth in the digitization process. |  |  |
| 4 | Expand payment methods. In addition, building a website with various features, for example muzaki can create an account, where on that account you can see the entire history of zakat that has been done by muzaki. | 1 |  |
| 5 | Developing Zakat IT |  |  |
| **2. Zakat Management** |
| **Internal Solution** |
| **HR** |
| 1 | Training for operators who have just joined Baznas |  |  |
| 2 | Participate in socialization activities or training regarding the existence of SIMBA carried out by both the Government and the private sector. | 1 |  |
| 3 | Work on reports using excel. |  |  |
| 4 | Participate in BAZNAS SIMBA training activities carried out by BAZNAS in South Kalimantan Province | 2 |  |
| 5 | Recruitment of volunteers from the community |  |  |
| **IT** |
| 1 | IT HR Recruitment | 1 |  |
| 2 | Coordination together every week understand IT |  |  |
| 3 | Communication with other leaders |  |  |
| 4 | Structured training | 2 |  |
| 5 | Cooperation with Provincial and Central Baznas |  |  |
| **Management** |
| 1 | Coordination with stakeholders or government | 1 |  |
| 2 | Coordination with private and government agencies  |  |  |
| 3 | Establishing an information system |  |  |
| 4 | Strengthening authority for enforcementAct. |  |  |
| 5 | Updating the management system to digital | 2 |  |
| **Socialization and Communication** |
| 1 | Training by the Ministry of Religion and related agencies |  |  |
| 2 | Training that will be carried out by the Provincial and Central BAZNAS on a regular basis | 2 |  |
| 3 | Improve the coordination of Baznas andLAZ as operator. |  |  |
| 4 | Building OPZ coordination withtraditional amil | 1 |  |
| 5 | Improve the coordination of Baznas andThe UPZ, for example, makes the UPZas a zakat management partner. |  |  |
| **External Solution** |
| **Public** |
| 1 | Education-socialization-communication strategyeffective for increasing knowledgecommunity regarding the digitization of zakat | 1 |  |
| 2 | Make a massive invitation to support the digitization of zakat | 2 |  |
| 3 | Improving zakat digitization performance |  |  |
| 4 | Creating positive content related to OPZ and digitizing zakat |  |  |
| 5 | Communicating the results of the digitization of zakat management performance. |  |  |
| **Muzakki** |
| 1 | Socialization through various media | 1 |  |
| 2 | Maintain good relations with muzakki by routinely providing information or zakat treasures |  |  |
| 3 | Creating content about personal data security is not used as commercial material |  |  |
| 4 | Provides various zakat calculation services. |  |  |
| 5 | Multiple easy ways to payzakat. |  |  |
| **Government** |
| 1 | Get government support on Baznas kantor office infrastructure | 1 |  |
| 2 | Incorporating the theme of digitizing zakat in the selection of leaders |  |  |
| 3 | Amil coaching by the government |  |  |
| 4 | The government participates in improving the welfare of zakat managers |  |  |
| 5 | Coordination is carried out in a modern and conducive manner | 2 |  |
| **Digitization** |
| 1 | SIMBA can be used when the server is good |  |  |
| 2 | Using manual applications that have been created based on the policies of each BAZNAS | 2 |  |
| 3 | Coordination with SIMBA Center to return to normal |  |  |
| 4 | Create a website or create a baznas report link |  |  |
| 5 | To overcome this, a special application for recording can be made, in which the data entered in the application will automatically record what the previous three applications were. If this method cannot be done, it is enough to record it with the SIMBA application and Microsoft Excel, and the results can be printed as an offline data backup. | 1 |  |
| **3. Distribution of Zakat** |
| **Internal Solution** |
| **HR** |
| 1 | There needs to be a special rice ATM staff |  |  |
| 2 | Coordination with creative digital team | 2 |  |
| 3 | Combine with digital | 1 |  |
| 4 | Communicate regularly about the benefits of digitization |  |  |
| 5 | Socialization by Cooperation with the banking sector |  |  |
| **IT** |
| 1 | Building a database recipientdigitally integrated zakat | 1 |  |
| 2 | Develop zakat distribution with technology |  |  |
| 3 | Creating IT Governance in the distribution of zakat |  |  |
| 4 | Dualism of data logging |  |  |
| 5 | Amil's participation in building Mustahik's understanding | 2 |  |
| **Management** |
| 1 | Digitizing the report on the distribution of zakat funds | 1 |  |
| 2 | Gradually start to register digitally | 2 |  |
| 3 | Communication with other OPZ |  |  |
| 4 | Massive and structured communication to update data |  |  |
| 5 | The role of FOZ is enhanced in communication |  |  |
| **Socialization and Communication** |
| 1 | Completion of integrated data from various agencies | 1 |  |
| 2 | Regularly every year to report actual data from the field team to BAZNAS | 2 |  |
| 3 | Cooperation between FOZ members |  |  |
| 4 | Cooperation with the digital marketing community and ministries |  |  |
| 5 | Generating interest and informing the importance of digitalization today |  |  |
| **External Solution** |
| **Public** |
| 1 | Provide socialization to the community both directly and through other social media | 1 |  |
| 2 | Can be directly and documentation reported digitally | 2 |  |
| 3 | Increase positive perceptions by providing mustahik progress data |  |  |
| 4 | Need the participation of scholars and the government  |  |  |
| 5 | Coordination with scholars regarding the digitization of zakat |  |  |
| **Muzakki** |
| 1 | a developmentcrowdfunding app |  |  |
| 2 | Website development or maximizing WA services  | 1 |  |
| 3 | Using IT in the process of submitting announcements or reports | 2 |  |
| 4 | Development of mustahik data reporting |  |  |
| 5 | Combination of various kinds of information about reporting |  |  |
| **Government** |
| 1 | Coordination with Diskominfo to place digital ads |  |  |
| 2 | Coordination and synchronization of data on a regular basis | 2 |  |
| 3 | Involving kesra in every meeting |  |  |
| 4 | Launching a zakat campaign |  |  |
| 5 | Mustahik's welfare development communication |  |  |
| **Digitization** |
| 1 | Field facilitators maximize mentoring in a hybrid way  |  |  |
| 2 | Mustahik has a mustahik's main number | 1 |  |
| 3 | 2-step verification system by baznas and field assistants | 2 |  |
| 4 | Mustahik given insight into personal data protection |  |  |
| 5 | Maximizing field assistance and reporting to the office through digital media |  |  |

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