How to increase social fund income during the COVID-19 pandemic in Indonesia? (A case study on the Great Mosque of Kediri city, East Java, Indonesia)

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Abstract. In the 2020 period, due to the Covid outbreak, the income of social funds in the zakat collection unit of the Great Mosque of Kediri City decreased by approximately 25%. This is due to a decline in the economic sector, so there is a change in the behavior of some people in terms of channeling their benevolent funds. This entry condition requires the zakat collection unit of the Great Mosque of Kediri to think about a strategy to increase social funds so that mustahiq who have become members can still receive assistance as usual. This study purpose an overview of how the strategy of the Zakat Collection Unit (UPZ) at the Great Mosque of Kediri City in increasing social fund receipts during the pandemic so that mustahik can still be supported. This study takes the object of the UPZ of the Great Mosque of Kediri City and uses qualitative methods to explain the results of the study. Data mining was carried out by conducting direct interviews with the management of the zakat collection unit of the Great Mosque of Kediri. As a knife of analysis, this research uses the theory of Islamic marketing strategy. The results obtained from this study were to increase the income of social funds UPZ Great Mosque of Kediri City implemented an empathy strategy, namely picking up the ball, using digital marketing and distributing pamphlets and appeals during routine Sunday recitations and Friday prayer congregations.

Keywords: Sharia Marketing, Digital Marketing, Zakat Collecting Unit (UPZ).
JEL Classification: D73, I28.
INTRODUCTION

Indonesia as a country with a Muslim majority population and a high social spirit is a place that has great potential to establish the Amil Zakat Institution (LAZ). According to data from the Charity Aid Foundation (CAF), Indonesia is a country with a population that has a high social spirit or is the most generous (CAF, 2018). The number of poor people in Indonesia in September 2020 reached 27.55 million people or 10.19%, this number increased by 0.97% points compared to September 2019. This number increased by 1.13 million people in March 2020 and an increase of 2.76 million people against September 2019 (BPS, 2020). This increase in the number of poor people can also be motivated by the lack of use of cash transfers in developing countries, this condition is motivated by existing constraints. These constraints include the government prioritizing programs to deal with structural problems for economic growth, the informal sector tends to be dominant and also the combination of the uneven distribution of the population (Tabor, 2004). The uneven distribution of the population with wide coverage and inadequate infrastructure have resulted in increased administrative costs for the grant fund program.

The number of poor people in East Java has a higher percentage than the national percentage, which is 11.09% or 4,419.10 thousand people. This number increased by 363.1 thousand people compared to the conditions in September 2019 which amounted to 4,056.00 thousand people (10.20 percent) (BPS East Java, 2020). The increasing number of poverty in Indonesia and East Java also occurred in the City of Kediri, where in 2020 the number reached 22.19 thousand people or 7.69 percent, this number shows an increase of 1.65 thousand people or 0.53% points compared to 2019. This also has an impact on the amount of funds that must be used to help the mustahik. The increasing number of mustahik is not balanced with the amount of funds that enter the Amil Zakat Institution.

Increasing the number of poverty that occurs from the regional level to the national level is the responsibility of all lines of society. Optimizing support from factors related to leadership, budget, program implementation, commitment and human resources, (Suwir. et al., 2020). The government is the main policy holder in overcoming every public problem because basically the people have the same rights in obtaining public services, (Ningtyas, T., 2017). The government is responsible for providing opportunities for the community with an equal portion between one another in obtaining income. Another thing that can be done by the government is to provide social fund assistance to the poor through state revenues. One way that can be done by the government is by increasing public awareness in increasing the payment of taxes and levies. Increasing tax and levy income can be done by increasing the competence of apparatus resources (Wishnu, 2021). Increasing the competence of apparatus resources is expected to contribute positively to labor productivity which in turn can increase people's income. (Bukharina, et al., 2021).

Based on data from the Charity Aid Foundation (CAF), Indonesia is a country that has high potential for social funds. (Statista, 2019). For the last 10 years Indonesia has been in the top 10 countries in the world giving index.

This condition was also proven during the covid 19 pandemic where the number of social funds that were successfully recorded at the National Amil Zakat Agency increased by 46% from 2019. This increase was influenced by the impact of the covid 19 outbreak on the economic sector. The community uses aid funds for food, health and debt needs (Rahman, et al., 2020). In 2019 the amount of social funds that was successfully recorded by BAZNAS was 156.86 billion rupiah, while the total funds collected in the January-June 2020 period were 240.39 billion rupiah. This 46% increase was calculated from January-June 2020 and compared to the same period in 2019. This 46% increase consisted of 34.6% collected through the Zakat Collecting Unit (UPZ), 25.2% collected through retail, 23, 9% through digital media collection, and the remaining 11.1% through CSR, 2% corporate zakat and 2.3% zakat payroll.
Table 1

Highest scoring countries over 10 years (aggregate)

<table>
<thead>
<tr>
<th>Country</th>
<th>Rank</th>
<th>Score</th>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States of America</td>
<td>1</td>
<td>58 %</td>
<td>a. Helped a stranger, or someone you didn’t know who needed help? : 72%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Donated money to a charity? : 61%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Volunteered your time to an organisation : 42%</td>
</tr>
<tr>
<td>Myanmar</td>
<td>2</td>
<td>58 %</td>
<td>a. Helped a stranger, or someone you didn’t know who needed help? : 49%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Donated money to a charity? : 81%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Volunteered your time to an organisation : 43%</td>
</tr>
<tr>
<td>New Zealand</td>
<td>3</td>
<td>57 %</td>
<td>a. Helped a stranger, or someone you didn’t know who needed help? : 64%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Donated money to a charity? : 65%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Volunteered your time to an organisation : 41%</td>
</tr>
<tr>
<td>Australia</td>
<td>4</td>
<td>56 %</td>
<td>a. Helped a stranger, or someone you didn’t know who needed help? : 64%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Donated money to a charity? : 68%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Volunteered your time to an organisation : 37%</td>
</tr>
<tr>
<td>Ireland</td>
<td>5</td>
<td>56 %</td>
<td>a. Helped a stranger, or someone you didn’t know who needed help? : 62%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Donated money to a charity? : 69%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Volunteered your time to an organisation : 38%</td>
</tr>
<tr>
<td>Canada</td>
<td>6</td>
<td>55 %</td>
<td>a. Helped a stranger, or someone you didn’t know who needed help? : 64%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Donated money to a charity? : 63%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Volunteered your time to an organisation : 37%</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>7</td>
<td>54 %</td>
<td>a. Helped a stranger, or someone you didn’t know who needed help? : 60%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Donated money to a charity? : 71%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Volunteered your time to an organisation : 30%</td>
</tr>
<tr>
<td>Netherland</td>
<td>8</td>
<td>53 %</td>
<td>a. Helped a stranger, or someone you didn’t know who needed help? : 53%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Donated money to a charity? : 71%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Volunteered your time to an organisation : 36%</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>9</td>
<td>51 %</td>
<td>a. Helped a stranger, or someone you didn’t know who needed help? : 55%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Donated money to a charity? : 50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Volunteered your time to an organisation : 46%</td>
</tr>
<tr>
<td>Indonesia</td>
<td>10</td>
<td>50 %</td>
<td>a. Helped a stranger, or someone you didn’t know who needed help? : 42%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Donated money to a charity? : 69%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Volunteered your time to an organisation : 40%</td>
</tr>
</tbody>
</table>

Source: CAF World Giving Index 10th Edition
The increase in the amount of income from social funds was also accompanied by an increase in the amount of funds disbursed, which was 129.82% during the period from January to June 2020. Mustahik zakat receiving assistance from social funds that had been collected also increased by 87.42%.

Table 2

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount (Trillion Rupiah)</th>
<th>Growth (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>3.650</td>
<td>10.61</td>
</tr>
<tr>
<td>2016</td>
<td>5.017</td>
<td>37.46</td>
</tr>
<tr>
<td>2017</td>
<td>6.224</td>
<td>24.06</td>
</tr>
<tr>
<td>2018</td>
<td>8.117</td>
<td>30.42</td>
</tr>
<tr>
<td>2019</td>
<td>10.227</td>
<td>26.00</td>
</tr>
<tr>
<td>2020</td>
<td>240.39</td>
<td>(Estimate)</td>
</tr>
</tbody>
</table>

Source: Baznas.co.id, 2020

Based on table 2, it can be seen that there is an increase in the growth of social funds from year to year, this shows that the potential for social funds originating from the Indonesian people is very large and has the potential to grow continuously. This report also proves that Indonesian people have a high social spirit. In table 2 it can be seen that in 2020 there was a significant increase in the number of donations, this shows concern for others who are overcoming covid-19. The reports listed in BAZNAZ are reports on social funds that are legally managed by the Amil Zakat Institution (LAZ) and the Zakat Collecting Unit (UPZ).

The large potential of social funds in Indonesia is also balanced by the number of Amil Zakat Institutions (LAZ). Based on data from the National Amil Zakat Agency, the number of official Amil Zakat Institutions (LAZ) at the national level is 27 institutions and 101 Zakat Management Units (UPZ), (BAZNAS, 2020). The number of Amil Zakat Institutions and Zakat Collecting Units in Indonesia is not balanced with the amount of income that is evenly distributed in each of the Amil Zakat Institutions and Zakat Collecting Units. This also happened during the COVID-19 pandemic, there were Amil Zakat Institutions and Zakat Collecting Units, one of the Zakat Collecting Units that experienced a decline in social fund income was the Zakat Collecting Unit of the Great Mosque of Kediri. The decrease in the amount of income experienced by UPZ of the Great Mosque of Kediri City does not reduce the number of mustahik who must be assisted. Such conditions require the management of the zakat collection unit of the grand mosque of Kediri to use a strategy so that the muzakki channel their social funds through the zakat collection unit of the grand mosque of Kediri. This strategy certainly requires the cooperation of various stakeholders so that the goals of an organization can be achieved. (Ningtyas, T. et al., 2020). This article provides an overview of how the strategy of the Zakat Collection Unit at the Great Mosque of Kediri City in increasing zakat receipts during the pandemic. Based on the explanation above, the formulation of the problem in this research is what is the strategy of the Zakat Collection Unit (UPZ) of the Great Mosque of Kediri City in increasing the income of social funds during the covid-19 pandemic?

LITERATURE REVIEW

Sharia marketing strategy is a strategic discipline that must be applied in a business in order to create, offer and also make changes to the value or value of an initiator to the owner or stakeholder, where all processes are carried out in accordance with the contract and also the principles in the business or muamalah in Islam. (Kartajaya, 2006). The characteristics of sharia marketing are firstly theistic or rabbaniyah, namely religious nature or prioritizing religion in every process carried out. This characteristic distinguishes between sharia and conventional marketing. Where religious nature

must be possessed so that everything that is done remains in accordance with the teachings of the Islamic religion. Second, ethics or akhlaqiyyah are traits, attitudes and ethics that must be maintained so that they do not deviate from the goals and methods of sharia, as well as to fulfill theistic nature. The third realistic or al-waqiyyah, is that the concept of sharia marketing is not something that is exclusive, rigid, anti-modern and fanatical. Fourth, humanistic or al insaniyyah, are traits that keep humans awake and in their nature as humans and elevated in rank. (Maisarah, 2019).

![Marketing Characteristics](chart.png)

**Figure 1. Marketing Characteristics**

Source: Kartajaya, 2006

There are seventeen principles in sharia marketing that must be fulfilled so that the process carried out is in accordance with sharia. First, information technology allows us to be transparent (change). Change is inevitable and needs to be handled carefully. The reinforcing elements of this first principle are technology, politics, socio-cultural, economic and market. Changes that occur as a result of continuous innovation. The use of technology can be a driving factor for social fundraising in today's sophisticated technological era (Saeed Awad, 2020). Apart from being a means for publication, technology can also be a means for transparency of financial reports. Second, be respectful to your competitors (competitors). The technological revolution that is currently happening is increasingly growing business moral awareness, so that new forces grow that can control the running of the business. The international community is increasingly aware of and has expectations for the enforcement of business ethics, this is what encourages the better business ethics of business people if they want their business to continue to apply. (Haryanto, 2009). Competitors who are in business or business must be faced with good moral strength. Third, the emergence of global customers paradox (customer). The development of the times makes people live life with the growth of many challenges and opportunities. This requires each of them to continue to learn together without leaving their true identity. This condition is also supported by the response from Islam related to various problems that exist in life, including in business ethics. (Juandi, 2016)

Fourth, develop a spiritual-based organization (company). The religious basis that is the basis for the operation of a business or institution brings the principles of honesty and humility even when the business has become the majority in the market. Today's spiritual-based concept is a suitable aspect to make positive changes to a company or business. (Vasconselos, 2015). Fifth view market universally (segmentation). Analysis of the opportunities that exist in the market is used to choose a focus in determining and allocating resources. The division of the market according to the segment is used to determine the best type of service that can be provided by the company. Market segmentation is needed in order to determine the direction of market expansion so that it is right on target and generates loyal market share. (Tania, 2014).

The six targets are customer's heart and soul (targeting). Target setting is used to allocate resources owned by the institution or company to the maximum. Seventh build a belief system (positioning). Building positioning is a strategy related to how to make relations have high trust in the institution. Eighth differ yourself with a good package of content and context (differentiation).
Differentiation is carried out by the institution in order to find the differences and uniqueness that can be offered by the institution or company compared to other companies or institutions in the same field. The ninth be honest with your 4 ps (marketing-mix). The marketing mix consists of product, price, place and promotion, in sharia all these components must be applied with the principle of honesty. The tenth practice is a relationship-based selling (selling). Sales is a way to maximize sales by creating mutually beneficial conditions, so a strategy is needed to create a win-win solution.

Eleventh, use a spiritual brand character (brand). The Sharia concept always prioritizes a strong brand and does not conflict with Islamic values. A strong brand can be a determining factor for someone to stay in the same product and not switch to another product. (Silva, 2015). Twelfth, service should have the ability to transfer (service). Institutions or companies must prioritize service so that customers can be loyal and not move or choose another place. Customer satisfaction has a directly proportional relationship with repurchase intentions. (Prasetya, 2019). Thirteenth practice a reliable business process (process). A good process can produce quality products and certainly does not abandon sharia principles, besides that a good process can produce the best price while paying attention to quality, cost and also the delivery facilities offered. Fourteenth, create a balanced value to your stakeholders (scorecard). Operational companies or institutions must be able to create value or added value for stakeholders, namely employees, customers and shareholders with a balanced weight. Organizational commitment can increase if it is followed by a good human resource management strategy. (Assa Azzuhruf, 2019). Fifteenth create a noble cause (inspiration). Inspiration is how an institution or company creates a vision and mission that is in accordance with the teachings of Islam or sharia principles. Sixteenth, Develop An Ethical Corporate Culture (Culture). The culture of the company or institution becomes the identity of the company or institution itself, so how can the company or sharia institution continue to prioritize religious values. Ethical culture itself must be in harmony between formal and policy processes, consistent ethical behavior from top management and informal recognition of stories, rituals and language that can influence organizations to act consistently in using high ethics (Chadegania, 2016, Schwartz, 2013). And the seventeen measurement must be clear and transparents (institution). The last principle is related to institutions or companies, this is related to how to build institutions or companies as a whole based on sharia principles. How the company or institution can provide a transparent system and satisfaction obtained by all its stakeholders. (Kartajaya, 2006).

The Islamic marketing concept emphasizes the need for the application of professional management, meaning that all products issued and produced aim to provide positioning for the institution or product produced, so that all actions taken must have a positive impact on good positioning. This Sharia marketing concept makes competitors as motivations who can improve and improve marketing performance, so that competitors are not competitors. (Miftah, 2015). Marketing strategy has three concepts, namely, strategies to win mind-share, tactics to win market share and value to win heart share, (Gunara. 2002). This study will identify and analyze the description of how the efforts of the Zakat Collecting Unit in increasing zakat receipts by using the marketing characteristics of Kartajaya (2006) and the seventeen principles of sharia marketing.

**PAPER OBJECTIVE**

This study purpose an overview of how the strategy of the Zakat Collection Unit (UPZ) at the Great Mosque of Kediri City in increasing social fund receipts during the pandemic so that mustahik can still be supported.

**METHODOLOGY**
This study uses qualitative methods to explain the results of the study. The research was conducted at the zakat collection unit of the Great Mosque of Kediri City, this was done because this institution became one of the amil institutions that had decreased income during the covid 19 pandemic. Primary data in this study was obtained by interviewing the administrators of the zakat collection unit of the Great Mosque of Kediri City. While supporting data or secondary data were obtained from the report book of the Zakat Collection Unit of the Great Mosque of Kediri City. Then the data analysis was carried out through the stages of data reduction (data presentation), conclusion drawing and data verification. Data verification is done by submitting the results of writing to be checked against the contents of the writing in this article to the management of the zakat collection unit of the Great Mosque of Kediri City.

Furthermore, documentation is also carried out in the data collection process by collecting information from secondary data in the form of policies, written reports and visual reports. The data collected was validated using the triangulation technique of data sources, namely conducting cross-checks of information from informants as well as from observation data and documentation that had been collected. The analysis technique was performed using an Interactive Model by Miles and Huberman (1992). After the data is collected, data reduction is carried out where the information that has been collected is identified in order to produce the data needed to answer the research questions. The last is reporting, which is compiling a systematic report from the data that has been identified so that a conclusion and solution to the problems in the research can be obtained.

RESULT AND DISCUSSION

1. Program for the Zakat Collection Unit of the Great Mosque of Kediri City Pre-Covid 19 Pandemic and during the Covid-19 Pandemic Period

The Zakat Collection Unit of the Great Mosque of Kediri City is a legal institution that has obtained a permit with the Decree of the Chairman of the National Amil Zakat Agency of Kediri City Number: 29/BAZNAS/V/2019 dated May 31, 2019 regarding the Management of the Zakat Collecting Unit (UPZ) of the Great Mosque of Kediri. This institution has been established since 2006, but has received an adjustment to become a zakat collection unit which was previously an amil zakat institution since 2019. This is in accordance with government regulations which state that amil zakat institutions that have income of less than three billion per year are converted into zakat collection units. The activities carried out by the zakat collection unit of the Great Mosque of Kediri are not only limited to providing assistance to mustahik for consumptive purposes. The donation given by UPZ of the Great Mosque of Kediri is also in the form of productive compensation.

<table>
<thead>
<tr>
<th>Program</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visiting</td>
<td>7 Village (Productive Mustahik)</td>
</tr>
<tr>
<td>Saving</td>
<td>Productive Mustahik</td>
</tr>
<tr>
<td>Zakat Fitrah</td>
<td>Mustahik around the Great Mosque</td>
</tr>
<tr>
<td>Zakat Maal</td>
<td>Mustahik around the Great Mosque</td>
</tr>
<tr>
<td>Infaq</td>
<td>Mustahik around the Great Mosque, tramp dan beggar</td>
</tr>
<tr>
<td>Alms</td>
<td>Mustahik around the Great Mosque, tramp dan beggar</td>
</tr>
</tbody>
</table>

*Source: interview with the management of the Zakat Management Unit*
Table 3 is the conclusion obtained from the results of interviews with the management of the Zakat Management Unit (UPZ) of the Great Mosque of Kediri. This shows that the social funds that have been collected are not only distributed to mustahik who live around the Great Mosque of Kediri, but are also distributed to homeless people and beggars who come to the Grand Mosque to ask for alms. Homeless and beggars usually come on Friday, Friday prayer time or when there is an event at the Great Mosque of Kediri City.

The productive program owned by the UPZ of the Great Mosque of Kediri is not limited to providing assistance, but the people in charge also provide guidance to productive mustahik who receive compensation. The data recorded in the 2019 activity report book, there is anjangsana coaching carried out by the UPZ of the Kediri City Grand Mosque, there are seven villages from three sub-districts in Kediri City. Each kelurahan has one supervisor or commissioner. The anjangsana coaching carried out by the supervisory commissioners is intended to establish friendship so that the recipients of the compensation are also motivated to be more active and diligent in increasing their business productivity. Another purpose of conducting anjangsana is to find out the amount of savings accumulated in each of the productive mustahik's savings boxes.

Another program owned by UPZ of the Great Mosque of Kediri is a savings program for productive mustahik. The savings system owned by the UPZ of the Great Mosque of Kediri is by providing a box at the house of each productive mustahik. The savings box given to productive mustahik is locked and the key is taken by the UPZ manager of the grand mosque of Kediri. Productive mustahik can fill in the savings box provided by the management of the UPZ of the Great Mosque of Kediri according to their respective abilities. Savings owned by productive mustahik will be opened and taken during joint coaching at the Great Mosque Hall of Kediri City. Joint coaching is carried out once a year, namely in the month of Ramadan and is carried out by breaking the fast together.

In addition to establishing friendships with fellow productive mustahik recipients who receive assistance and also administrators, this Joint coaching event also has the aim of recording savings results for one year. Savings results recorded with the most nominal five will be announced, this is done with the aim of motivating others to be more diligent in saving. In 2019, productive mustahik with a vegetable selling business managed to collect the largest savings amounting to Rp. 26,700,000. Savings that are collected and calculated will be set aside in advance for initial funds originating from the UPZ of the Great Mosque of Kediri (participation capital). The mustahik will be asked whether they will continue to use the investment capital from the UPZ of the Great Mosque of Kediri or will they roll over to other productive mustahik. Every decision of this productive mustahik will be accompanied by a statement letter. This shows that the choice of productive mustahik is not a coercion from the administrators of the UPZ of the Great Mosque of Kediri.

Savings withdrawals are not only done once a year, although the recommendation from the UPZ management of the Great Mosque of Kediri is once a year. Savings withdrawals can be made by productive mustahik if they really need it, but must be approved by the respective coordinators. Productive mustahik must first borrow the key from the UPZ manager of the Great Mosque of Kediri to open it and return the key to the savings box when it has been used. As long as the savings box program is running, there have been mustahik assisted by UPZ, the Great Mosque of Kediri, who have changed their status to muzakki. This condition is inseparable from the guidance and
motivation that is always given by the management of the UPZ of the Great Mosque of Kediri. The change in status from mustahik to muzakki is a separate motivation for other mustahik to be more active and productive in running their business. On the other hand, there are also mustahik who still survive with their status as mustahik while still expecting assistance from the UPZ of the Great Mosque of Kediri.

During the 2018/2019 period, there were 147 productive mustahik who received assistance from the UPZ of the Great Mosque of Kediri. Productive mustahik who were assisted by the UPZ of the Great Mosque of Kediri City increased by 6 people in the city of Kediri. Productive mustahik who received assistance from the UPZ of the Great Mosque of Kediri City were owners of micro and small businesses. The businesses run by these micro mustahik consist of food stalls, coffee shops, sellers of fried rice and chicken noodles, pracangan, selling vegetables around, laundry, pecer rice and tumpeng sellers, meatball sellers, porridge and green bean jenang sellers, mobile gas sellers, mobile cake sellers, transportation services (pedicabs), chicken drum box makers, mobile clothes traders, pulse counters, carrying herbal medicine traders and mobile sales (Financial Report of the Great Mosque, 2020).

In addition to providing funds for productive mustahik, UPZ of the Great Mosque of Kediri also distributes zakat fitrah, zakat maal, infaq and alms. Zakat funds are prioritized to be distributed to mustahik around the grand mosque of Kediri, then the second priority is to mustahik in collaboration with RT and RW and youth of the Great Mosque of Kediri. Then it was prepared for the homeless and beggars who came to the grand mosque of the city of Kediri. In 2019, the number of consumptive mustahik who were given zakat fitrah was 115 mustahik, zakat in the form of rice and cash. In addition to consumptive mustahik, UPZ of the grand mosque of Kediri also gives zakat to productive mustahik who have become its mentors. The amount of zakat received by productive mustahik is greater than that of consumptive mustahik. The difference in the amount of zakat given is with the intention that productive mustahik who receive zakat can make their zakat as additional capital so that their business can develop better.

Operations before the covid pandemic did not hinder the distribution of the amount of funds given to muzakki. The existence of the COVID-19 pandemic has reduced the amount of social fund income received by the UPZ of the Great Mosque of Kediri. The policy taken by the management of the UPZ of the Great Mosque of Kediri is to reduce the amount of zakat or compensation to productive mustahik who have been their dependents so far. While the number of mustahik assisted is fixed, on the other hand, the UPZ examiners of the Great Mosque of Kediri are looking for new strategies to increase the income of social funds. The new strategy used is intended so that the UPZ of the Great Mosque of Kediri City can provide assistance as before the COVID-19 pandemic.

2. Marketing Methods In Order To Increase Social Fund Income

Marketing strategy is the most important thing to be applied in an institution so that its existence can be accepted and recognized by the community. Determination of marketing strategies is not only required by profit-based companies or institutions, but also applies to the determination of appropriate strategies for non-profit or non-profit institutions. One of the non-profit institutions that also need a good marketing strategy is the amil zakat institution or zakat collection unit. The role of marketing strategy in the zakat collection unit is as a means to get as many donors or muzakki as possible. The greater the number of muzakki will have a positive impact on the nominal amount of benevolence funds or social funds that are managed to be distributed to mustahik.
The emergence of the COVID-19 pandemic that arrived in Indonesia also had an impact on the conditions of entry at the Collection Unit of the Great Mosque of Kediri City. Social fund income during the COVID-19 pandemic has decreased by up to 25 percent. The decline in the income of social funds that occurred did not make the administrators remain silent. A new strategy is implemented in order to be able to return to a stable condition where income returns to normal and even increase. The administrators of the zakat collection unit of the Great Mosque of Kediri City implemented three events to increase the amount of social fund income. The marketing strategy of the zakat collection unit of the Great Mosque of Kediri is by picking up the ball, using digital marketing and distributing pamphlets and appeals during routine Sunday recitations and Friday prayer congregations.

![Figure 2. Method of Collection of Zakat UPZ Great Mosque of Kediri City](source: own compilation)

First, picking up the ball is one of the methods used by the management of the zakat collection unit of the Great Mosque of Kediri to increase the income of social funds. The ball pick-up is carried out in order to improve services to pick up social funds distributed by the community. One of the effects of the COVID-19 pandemic is large-scale restrictions or lockdowns. The existence of a lockdown policy also occurs in the Kediri area, this has an impact on the increasingly limited space for people to move out of the house. This also has an impact on the number of social funds entering the zakat collection unit of the Great Mosque of Kediri City to decrease. During this time and before the COVID-19 pandemic, the zakat collection unit at the Great Mosque of Kediri City received the majority of social funds from pilgrims who came to UPZ themselves. Because there are still a large number of mustahik who must be assisted through the social funds of the zakat collection unit of the Great Mosque of Kediri, the administrators took the initiative to provide donation pick-up services to the homes of the donors. This method is effective in increasing the income of social funds, because donors can continue to channel their benevolent funds without having to leave the house so that they continue to comply with the government's call to stay at home during the COVID-19 pandemic.

The second marketing strategy carried out by the zakat collection unit of the Great Mosque of Kediri in order to increase the amount of social fund income is by using digital media. This is in accordance with current developments. The digital media used is by using the whatsapp group, although it is still very simple, this method is quite effective in increasing social funds that go to the zakat collection unit of the Grand Mosque of Kediri. The management of the zakat collection unit of the Great Mosque of Kediri City sent messages or broadcasts related to the recommendation to distribute social funds to the UPZ of the Great Mosque of Kediri City to the recitation group of the Great Mosque of Kediri. Broadcasts carried out to the recitation group are also expected to be continued to other groups or to friends, relatives or people in the whatsapp contacts of each
recitation member. This method indirectly becomes a media for promotion and marketing, so that people are interested and willing to channel their social funds through the zakat collection unit of the Great Mosque of Kediri City.

The third step as a marketing strategy to increase the number of muzakki and also the amount of social funds that enter the zakat collection unit of the Great Mosque of Kediri is the media pamphlet. Pamphlets printed by the administrators of the zakat collection unit at the Great Mosque of Kediri were distributed to the worshipers which were held every Sunday for once a month. In addition to being distributed to worshipers, pamphlets were also distributed or circulated to congregational Friday prayers. The distribution of pamphlets is also an effective way to do this because the worshipers who come to the Great Mosque of Kediri City are not only from the city of Kediri but also from Kediri district and even outside the city such as Nganjuk, Tulungagung and surrounding areas. In addition to the recitation congregation who came from outside the city of Kediri, many Friday prayer congregations also came from outside the region. The large number of worshipers, both Friday prayer congregations and recitation worshipers who come to the Kediri Grand Mosque also has a positive impact on the amount of social fund income that goes to the Zakat Collecting Unit of the Great Mosque of Kediri.

The use of this pamphlet media was carried out after the mosque was allowed to be used for Friday prayers and recitations. During the COVID-19 pandemic, pamphlets were not used because the Great Mosque of Kediri City was closed and not used for worship. This closure is carried out to comply with the rules issued by the city government related to the COVID-19 pandemic.

The last step that is routinely carried out by the management of the zakat collection unit of the Great Mosque of Kediri City is to make direct appeals when there are Friday prayers and Sunday recitations. This appeal is carried out once a week when Friday prayers and recitations are held. This appeal was also carried out after the new normal period where mosques were allowed to be opened for worship and the general public were allowed to worship at the Great Mosque of Kediri. This direct appeal to the congregation can only be carried out during the new normal period because during the COVID-19 pandemic, the Kediri Grand Mosque is not open to worship the general public at all. This condition is also one of the factors where the income of social funds from the zakat collection unit of the Great Mosque of Kediri has decreased. The effects of the lockdown policy are felt by the zakat collection unit of the Great Mosque of Kediri, where the UPZ management cannot do sounding at any time to the congregation regarding the collection of social funds.

The strategies carried out by the zakat collection unit of the Great Mosque of Kediri are related to how efforts to increase the income of social funds have a positive impact. This is in accordance with the results of an interview with the administrator of the UPZ of the Great Mosque of Kediri City that some of the strategies implemented have begun to be felt that the incoming social funds are stable and in the same amount as before the COVID-19 pandemic. The Great Mosque of Kediri City is in accordance with the seventeen principles of Sharia marketing. This institution, which is based for the benefit and helps the mustahik, does not deviate from the principles of Sharia marketing in order to increase the social funds that enter the UPZ of the Great Mosque of Kediri. Of the seventeen principles of Sharia marketing, UPZ of the Great Mosque of Kediri has changed the method of service where so far there has only been waiting for muzakki to come, but with the COVID-19 pandemic, pick-up and digital media strategies have been implemented. This is a change made to adapt to changing conditions, including the COVID-19 pandemic.

The second principle related to Sharia marketing is competitors. UPZ of the Great Mosque of Kediri implements a ball pick-up service to balance fellow UPZ and LAZ in the city of Kediri and its surroundings. Customers who are hit by the PSBB or lockdown make UPZ implement a pick-up strategy, change customers or muzakki who are not allowed to carry out activities outside, making UPZ implement a new strategy that has never been implemented. This proves that the UPZ of the Great Mosque of Kediri is ready to face and adapt to the changes that occur. The honesty and transparency applied by the UPZ of the Great Mosque of Kediri City are also principles that exist
Sharia marketing. Regarding transparency which is the principle of Sharia marketing, the Great Mosque of Kediri always keeps records and also reports on activities and documentation. This principle is based on a religious foundation to carry out all the operations of the Institute, so that nothing is hidden or covered up for the community and especially for donors or muzakki.

The zakat collection unit of the Great Mosque of Kediri has implemented or targeted which segments can be used as donors to increase their social fund income. The recitation congregations and also the congregation of the Grand Mosque are the main priority or target to promote that the zakat collection unit of the Great Mosque of Kediri City accepts donations from the general public to be distributed to mustahik who have been under the guidance of the UPZ of the Great Mosque of Kediri. The difference with other institutions owned by UPZ, the Great Mosque of Kediri, is reflected in its marketing mix, where there is a pick-up for donors which has not been applied in collecting social funds. A win-win solution that is implemented to make it easier to distribute social funds is to go to the donor to collect the compensation given. So it is hoped that this can also be a feature of the zakat collection unit of the Great Mosque of Kediri so that it is easy to remember by donors. Improved services while maintaining transparency regarding every activity carried out and distributing social funds to mustahik are also Sharia values that are always applied.

Based on the results of extracting data related to the operation of the UPZ of the Great Mosque of Kediri City, it still does not meet one Sharia marketing criteria, namely the point of creating a noble cause (inspiration). Where the UPZ of the Great Mosque of Kediri is still running with the flow and does not yet have a target, vision and mission to be achieved by this institution. The principle of UPZ is still important, so that operations still seem as they are and traditional. Until the interview was conducted, according to the management of UPZ, there was no view to make UPZ more modern with clear targets. This is because the management of the UPZ of the Great Mosque of Kediri has not been well organized. All administrators of the UPZ of the Great Mosque of Kediri are still working voluntarily, so this management is only based on the principle of sincere charity without any bisyaroh or fees for the manager.

CONCLUSION

The UPZ of the Great Mosque of Kediri has not yet become a modern institution with a structured system and big targets. Even so, the Covid 19 disaster that hit all countries in the world, including Indonesia, had an impact on the UPZ of the great mosque of Kediri. The COVID-19 outbreak has resulted in a decrease in the amount of income from social funds, while the number of mustahik has not decreased. The UPZ of the grand mosque of Kediri must use a new strategy to increase the income of social funds. The strategies used during the pandemic and normal are firstly picking up the ball, secondly using digital marketing, thirdly distributing pamphlets and fourthly appeals during routine Sunday recitations and Friday prayer congregations. This is proven to be able to increase the income received by the Zakat Collecting Unit (UPZ) of the Great Mosque of Kediri City, so that assistance is distributed to people who have been supported and assisted. During the Covid-19 period, the Zakat Collection Unit (UPZ) of the Great Mosque of Kediri City was still able to provide productive assistance and consumptive assistance for old and new mustahik.

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ЯК ПІДВИЩИТИ ДОХОДИ СОЦІАЛЬНИХ ФОНДІВ ПІД ЧАС ПАНДЕМІЇ COVID-19
В ІНДОНЕЗІЇ?
(ДОСЛІДЖЕННЯ ПРО ВЕЛИКУ МЕЧЕТЬ МІСТА КЕДІРИ, СХІДНА ЯВА, ІНДОНЕЗІЯ)

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Метою даного дослідження є розробка стратегії роботи підрозділу по збору закят (UPZ) у Великій мечеті міста Кедири, яка приведе до збільшення надходжень до соціальних фондів під час пандемії. У період з 2020 року через спалахи Covid доходи соціального фонду в відділенні збору закит Великої мечеті міста Кедири знизилися приблизно на 25%. Це пов’язано, в першу чергу, із занепадом економіки, що веде до того, що люди змінюють свою

поведінку по відношенню до напрямку своїх благодійних коштів. Все це веде до того, що підрозділ по збору закят Великої мечеті Кедири продумало стратегію збільшення соціальних фондів, щоб мустахікі, що стали її членами, могли як і раніше отримувати допомогу в звичайному режимі. Об’єктом даного дослідження є UPZ Великої мечеті міста Кедири. Збір даних проводився шляхом проведення прямих інтерв’ю з керівництвом відділу зі збору закят Великої мечеті Кедири. Суб’єктом аналізу в цьому дослідженні використовується теорія ісламської маркетингової стратегії. UPZ Great Mosque в місті Кедири реалізував обрану стратегію, а саме: використання цифрового маркетингу та розповсюдження брошур та звернень під час звичайних недільних читань і п’ятничних молитвених зібрань.

Ключові слова: маркетинг по шаріату, цифровий маркетинг, відділ по збору закят (УПЗ).

КАК ПОВЫСИТЬ ДОХОДЫ СОЦИАЛЬНЫХ ФОНДОВ ВО ВРЕМЯ ПАНДЕМИИ COVID-19 В ИНДОНЕЗИИ?
(ИССЛЕДОВАНИЕ О БОЛЬШОЙ МЕЧЕТИ ГОРОДА КЕДИРИ, ВОСТОЧНАЯ ЯВА, ИНДОНЕЗИЯ)

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Целью данного исследования является разработка стратегии работы подразделения по сбору закята (УПЗ) в Большой мечети города Кедири, которая приведёт к увеличению поступлений в социальные фонды во время пандемии. В период с 2020 года из-за вспышки Covid доходы социального фонда в отделении сбора закята Большой мечети города Кедири снизились примерно на 25%. Это связано, в первую очередь, с упадком экономики, что ведёт к тому, что люди меняют свое поведение в отношении благотворительности. Всё это ведёт к тому, что подразделение по сбору закята Большой мечети города Кедири продумало стратегию увеличения социальных фондов, чтобы мустахики, ставшие её членами, могли по-прежнему получать помощь в обычном режиме. Объектом данного исследования является UPZ Великой мечети города Кедири. Сбор данных проводился путем проведения прямых интервью с руководством отдела по сбору закята Великой мечети Кедири. В качестве субъекта анализа в этом исследовании используется теория исламской маркетинговой стратегии. UPZ Great Mosque в городе Кедири реализовал выбранную стратегию а именно: использование цифрового маркетинга и распространение брошюр и обращений во время обычных воскресных чтений и п’ятничных молитвенных собраний.

Ключевые слова: маркетинг по шариату, цифровой маркетинг, отдел по сбору закята (УПЗ).