



Strategy Analysis of ZISWAF Fund Management Using SWOT: Case Study of Mosque in Mimika

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Abstract

This research aims to 1) Analyze the extent of the strengths, weaknesses, opportunities, and challenges for the management of ZISWAF funds of the Mosque in Mimika. 2) Identify appropriate strategies in the management of ZISWAF funds of the Mosque in Mimika. This research focuses on events that occur in mosques and uses qualitative techniques. This type of research uses a qualitative approach with descriptive qualitative research methods. Data was collected through filling out questionnaires and interviews with respondents related to the mosque and analyzing related documents. Based on the results of the study, the management of ZISWAF funds in the mosque in Mimika, on internal factors at the strength point shows the importance of managing Ziswaf funds for the prosperity of the mosque and the community, but the weakness is the human resources of mosque managers who are less effective in carrying out the mandate so that it has an impact on the development of mosque facilities and the management of limited ziswaf funds. On external factors, the Opportunities point shows the positive response of the community regarding the activities of the Mosque and the support of religious leaders and the local government in religious activities made by the Mosque, while the Threats are the many religions that have developed so that Conflicts related to religious interests in Mimika Regency are easy to occur.

Keywords: Mosque, SWOT Strategy, ZISWAF Management

Abstrak

Penelitian ini bertujuan untuk 1) Menganalisis sejauh mana kekuatan, kelemahan, peluang dan tantangan pengelolaan dana ZISWAF Masjid di Mimika. 2) Mengidentifikasi strategi yang tepat dalam pengelolaan dana ZISWAF Masjid di Mimika. Penelitian ini berfokus pada peristiwa yang terjadi di masjid dan menggunakan teknik kualitatif. Jenis penelitian ini menggunakan pendekatan kualitatif dengan metode penelitian deskriptif kualitatif. Pengumpulan data dilakukan melalui pengisian kuesioner dan wawancara terhadap responden terkait masjid serta analisis dokumen terkait. Berdasarkan hasil penelitian pengelolaan dana ZISWAF pada masjid di Mimika pada faktor internal pada titik kekuatan menunjukkan pentingnya pengelolaan dana ZISWAF untuk kesejahteraan masjid dan masyarakat, namun kelemahannya adalah pada sumber daya manusianya. banyaknya pengelola masjid yang kurang efektif dalam menjalankan amanahnya, sehingga berdampak pada pengembangan fasilitas masjid dan pengelolaan dana ZISWAF yang terbatas. Pada faktor eksternal, poin Peluang menunjukkan respon positif masyarakat terhadap aktivitas Masjid dan dukungan para pemuka agama serta pemerintah daerah terhadap kegiatan keagamaan yang dilakukan Masjid, sedangkan Ancaman adalah banyaknya agama yang berkembang sehingga Konflik terkait kepentingan agama di Kabupaten Mimika mudah sekali terjadi.

Kata Kunci: Masjid, Strategi SWOT, Pengelolaan ZISWAF

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Introduction

Management of Zakat, Infaq, Shadaqah, and Waqf (ZISWAF) funds have a very important role in empowering economy people and eradicating poverty. The funds collected from ZISWAF can be used for various social and religious programs aimed at increasing welfare communities, especially in areas with high levels of poverty enough high. One of the areas that became the focus of the study is Mimika, areas that have challenges alone in matters of welfare social and economic its people.

The mosque is one of the institution's religious own role strategic in the collection and management of ZISWAF funds. However, the effective management of these funds is often faced with various challenges, such as lack of source Power skilled humans in management finance, lack of transparency and accountability, as well as low participation public in providing ZISWAF. Therefore, it is necessary to have the right strategy in ZISWAF fund management so that it can be optimized for welfare people.

Based on data from the Ministry of Religion in 2023, shows that there are 299,304 mosques and 363,665 prayer rooms in Indonesia. A very large number. This Certain No can be released from the fact that many Muslims in Indonesia. Mosques are considered a representation of civilized people for Muslims. The magnificent mosque shows the progress of Islamic civilization in place ¹.

Regency Mimika Alone has 79 mosques, one of which is namely the Al Mujahidin Pondok Amor Indah Mosque. This mosque is in one area whose congregation is inhabitant housing. This mosque is also a result of self-reliance from the congregation who stay in housing, regular if housing area always There is facility place worship However specifically in housing This No given facility the.

SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis is one of the methods that can be used to formulate a strategy for managing ZISWAF funds in mosques. With the use of SWOT analysis, mosque managers can identify internal strengths and weaknesses, as well as opportunities and threats externally faced in the management of ZISWAF funds. This is important for formulating effective and efficient strategies in increasing collection as well as utilization of ZISWAF funds.²

Study This will review the ZISWAF fund management strategy in mosques in Mimika with an approach SWOT analysis. It is an expected results study This can give concrete and applicable recommendations for mosque management in optimizing ZISWAF funds for the empowerment community in Mimika.

¹ Sonia Sischa Eka Putri, "Analysis of Mosque Financial Management in Duri City, Riau," *Issn 1337-1103 4*, no. 2 (2022): 13970–76.

² Rola Manjaleni and others, "Improving Accounting Understanding in Mosque Fund Management at the Great Mosque of Cimahi City," *Nanggroe: Jurnal Pengabdian Cendikia 2*, no. 8 (2023): 110–16.

Research methods

Study This focuses on events that occur in the mosque and uses technique qualitative. The research uses methodology descriptive and classified the study as qualitative³. In the research which is based on post-positivism, condition object nature is what becomes the focus (not experiment). The primary instrument used Researchers also utilize triangulation (combination) for collecting data and analysis qualitative or inductive. Findings study This emphasizes the importance of generalization. Therefore, approach study descriptive qualitative is an approach that uses Language experience to explain events that have occurred There is.

a. Types of research

This research uses a qualitative approach based on post-positivism, condition object nature is what becomes the focus (not experiment).

b. Time and Place of Research

This research was conducted from May 2024 to July 2024 in Mimika.

c. Target/Research Subject

Population study There are 79 mosques in the Regency Mimika. The sample is part of the size and arrangement population (Sugiyono, 2013). Research objectives are For to study group This with hope his findings can also be applied to a larger population-wide.

d. Procedure

Purposive sampling, namely a method of election sampling with consideration certain (Sugiyono, 2013). Methodology This is what is used in taking samples. Researchers use the technique of data collection as a tool to collect information. Techniques This relates to abstract ideas of nature practical but No can realize as an object real (Arikunto, 2002).

e. Data, Instruments, and Data Collection Techniques

To get the collected data, researchers Work The same with object study during procedure data collection. Data collection with interviews, questionnaires, documentation, and correspondence.

f. Data Analysis Techniques

In this study, the data analysis techniques that will be used include qualitative and quantitative descriptive, according to the paradigm used, strategy, and application of the model qualitatively with a naturalistic approach. The purpose of this approach is to find and understand certain phenomena in a specific context.

The data analysis process will involve collecting secondary and primary data, which will then be analyzed using the SWOT analysis method. This SWOT analysis aims to evaluate the external and internal environment. The external environment will involve identifying

³ Radix Prima Dewi dan Siti Nur Hidayah, "Metode Study Kasus," *Skripsi*, 2019, 19.

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opportunities and threats that may affect the ZISWAF fund management strategy in mosques in Mimika Regency. Meanwhile, internal analysis will include identifying the strengths and weaknesses of the mosque's internal environment.

Results and Discussion

Regency Mimika, which is located in Papua Province, Indonesia, has a role important in the economy Because the existence mine gold is the world's largest, PT Freeport Indonesia, which is located in the District Tembagapura. The capital city district, Timika, is known with the slogan "Eme Neme Yauware " which means "United, Our Brothers Build." In the context of religion, Al-Azhar Mosque in Timika plays a role as a center of worship and social activities, with various sources of finance like Friday auction, Friday piggy bank, and box charity around. This mosque has income monthly ranging between 20 to 40 million rupiahs, which is used For the development of infrastructure, renovation, and construction of mosques.

Overview of Al-Azhar Mosque

The following table describes the profile General Al-Azhar Mosque:

General description	Description
Source Finance	Friday Auction, Friday Piggy Bank, and Mobile Charity Box
Income Each month	Range 20 – 40 million rupiah
Mosque Teaching Staff / Takmir	Teaching Staff: 5 people, Operator: 1 person, Cleaning Service: 2 people, Muezzin: 1 person, Mosque Imam: 2 people, Admin: 1 person
Overview of the Mosque Environment	Located in the Old Market, the center of Timika city, strategic with amount large congregation. Still in the stage of development so mosque activities have not yet been maximum.
Purpose of Using ZISWAF	Effective especially in the month of Ramadan with management nature consumptive, shared with the congregation according to the funds collected.
Previous Management	Fund Used For development means infrastructure, renovation, and construction of mosques.
Baznas UPZ Decree	Have a Baznas UPZ Decree

Validity and Reliability Test Instrument

Testing validity and reliability instrument study done to ensure that questionnaire used is capable measure variable study in a way effective and consistent. The validity test was done using SPSS software version 26, with criteria that grain statement considered valid if mark count > rtable at level significance $\alpha = 0.05$ (rtable = 0.334). The results show that all statement items on the component Strengths, Weaknesses, Opportunities, and Threats are valid.

Reliability testing was also conducted using SPSS version 26 which refers to Cronbach's Alpha value. If Cronbach's Alpha value > table, then the statement is considered reliable. Reliability test results show that all components own higher Cronbach's Alpha value big from rtable, so that instruments used considered reliable.

Research Data Findings

1. Strengths

Based on the analysis recapitulation questionnaire, factors strength show that the majority of Respondents evaluate ZISWAF fund management as a very important aspect for the prosperity of the mosque. As many as 54.29% of respondents answered 'Very Important', 37.14% answered 'Important', and only 2.88% answered 'Very Not Important'. These results confirm that ZISWAF management has a role significant in supporting mosque activities and the welfare public.

2. Weaknesses

Identified weakness factors cover lack of effectiveness in management source Power man in charge manages ZISWAF funds. Based on response respondents, as many as 34.29% considered a weakness as 'Very Important', while 42.86% rated it as 'Important'. This shows that weakness in management source Power Man can impact negatively on the optimization of ZISWAF funds.

3. Opportunities

On the factor chances, the majority of Respondents evaluate the existence of support from community and religious figures as a very important opportunity For maximizing ZISWAF fund management. As many as 65.71% of respondents evaluate opportunity as 'Very Important', while 28.57% rated it as 'Important'. Indicates the existence of potential big that can utilized to increase the effectiveness of fund management.

4. Threats

Threat factors are faced covering the potential conflict between people and religion that can influence the stability of ZISWAF management. As many as 25.71% of respondents evaluate threat as 'Very Important', and 48.57% rated it as 'Important'. This indicates the need for the right strategy to manage potential threats this is so that it doesn't bother activity religious and social in the mosque.

Research results give a clear picture of internal and external factors that influence the management of ZISWAF funds at the Al-Azhar Mosque. With a deep understanding of the factors said the mosque manager can formulate a more comprehensive strategy effective For optimizing ZISWAF fund management to support the development and welfare of people in Mimika.

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Discussion

1. Explanation of ZISWAF Based on Sharia Principles

The following is an explanation of the sharia principles of ZISWAF (KUA Mimika Regency 2024):

a. Zakat

Zakat is an obligation for every Muslim who can set aside some of his wealth to eight groups who are entitled to receive it. Zakat serves to cleanse wealth and foster social solidarity.

b. Infak

Infak is the voluntary giving of wealth outside the obligation of zakat, intended for anyone in need. Infak increases concern and gratitude.

c. Alms

Almsgiving is the same as infak, but has a broader meaning and is not tied to the eight groups of zakat recipients. Almsgiving is a means to gain rewards and increase piety.

d. Endowment

Waqf is the property that is permanently donated to be used for charity, such as building mosques, schools, and hospitals. Waqf has extensive and sustainable benefits.

2. Audit or Supervision Function

ZISWAF fund management must be carried out with transparency and accountability to ensure that the funds are used by Sharia principles.

The following are some audit and supervision functions in ZISWAF management (KUA Mimika Regency 2024) :

a. Open Reporting: ZISWAF management institutions must routinely report the use of funds to the community, including details of beneficiaries and clear financial reports.

b. Independent Supervision: Supervision by a third party or sharia auditor is carried out periodically to ensure that fund management is by sharia principles.

c. Community Involvement: The community is involved in the oversight process to increase trust and ensure funds are used for the public interest.

3. Mosque Financial Supervision

Supervision is defined as a process of finding and correcting obstacles and important things that hinder expected results. If this happens error, failure, or instructions that are not effective which causes No expected matter to occur, supervision This done. As a result, the task supervision must done. All transactions that occur in an organization, including mosques, must reported in the report finance accountability big answer party mosque administrators in matter finance. Reports that only consist of income and expenses, and

recorded in a way complex that aims to make reporting finance be understood in a way overall moment distributed to the public.⁴

The management of mosque funds is carried out by the mosque administrators, who are also supervised by the Indonesian Mosque Council. Therefore must confirmed that treasury walk with good. Good productive funds and also consumptive allocated to in it. Good internal control and supervision, together with mosque administrators in managing mosque funds, it seems to make the performance of mosque finances better⁵. If the management of mosque finances is better, society will believe in providing funds to the mosque. ⁶ There is a possibility big people around can become regular donors to the mosque.⁷ In essence, the system supervision has a significant impact on the quality management of mosque finances.

4. Management of community funds at Mosques

Development of mosque finances can implemented in a way effective if mosque finances are managed with good. Skills manage the mosque which is a place of worship no one is off from problem management. The manager is the person in charge answer on the operations of the mosque. In general, the organization of the mosque also called idarah or mosque management is divided into two parts : (1) Administration Mosque physical. Management development The physical mosque includes organization, construction, and maintenance of mosques, maintaining the elegance and cleanliness of the mosque, management parks, and provision facilities. (2) Development Function of the Mosque (*Functional*) *Management*). The exploitation of the role of the mosque as the center of worship is How its function develops.⁸

5. Mosque Financial Report

a. Form of Mosque Financial Report

A mosque is a community-owned institution whose wealth is owned by the people and given to their *takmir* to manage. Mosque organizations are non-profit organizations, meaning they work for the benefit of the community rather than for profit. Mosques usually have considerable wealth because they control the land, buildings, furniture, and equipment. The main sources of income for mosques are Waqf, Infaq, Shodaqoh, and Zakat. In addition, mosques also allocate funds for Islamic events including

⁴ Nuriyanto Lilam Kadarin, "The Effect of Masjid Management on People Empowerment in Surabaya City Pengaruh Pengelolaan Masjid terhadap Pemberdayaan Umat di Kota Surabaya," *Jurnal Bimas Islam* 11, no. IV (2018): 749–82.

⁵ Indonesian Journal dan Islamic Jurisprudence, "Implementasi laporan keuangan syariah dan pengelolaan dana untuk pengembangan fungsi masjid yang berkelanjutan 1" 1, no. 4 (2023): 906–29.

⁶ Kadarin, "The Effect of Masjid Management on People Empowerment in Surabaya City Pengaruh Pengelolaan Masjid terhadap Pemberdayaan Umat di Kota Surabaya."

⁷ Kadarin.

⁸ Kadarin.

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celebrating Islamic festivals such as the Prophet's Birthday, Ramadan safari, and 1 Muharram, as well as to maintain the mosque's infrastructure ⁹.

The mosque management, or takmir, is responsible for financial reporting because they carry out their duties with the trust of the community. Reports from the mosque may include:

- 1) Resources / Resources
- 2) Debt/obligation
- 3) Capital and Equity
- 4) Income and Cash Movement

b. Forms of Financial Management in Mosques

Management finances at the mosque can take various forms depending on the policy and structure of the mosque organization concerned. The following are many forms of management general finance found in the mosque:¹⁰

- 1) Mosques collect funds from the congregation through Waqf, Infaq, Shodaqoh, and Zakat or other contributions. This fundraising can be done through donation boxes in the mosque, bank transfers, or digital platforms.
- 2) The mosque records the income received from the congregation. This record includes information about the source of income, the amount received, and the date of receipt. Good income recording is important for managing and tracking the mosque's funding sources.
- 3) The funds collected are used by the mosque to finance its activities and operations. These expenses include employee salary payments, building maintenance, religious activities, social programs, and other operational needs. Mosque expenses must be well documented to ensure transparency and accountability.
- 4) The mosque keeps records of all expenditures made. These records include information on the purpose of the expenditure, the amount spent, and the date of the expenditure. Detailed records of expenditures help in monitoring the use of funds and ensuring compliance with established policies and budgets.
- 5) The mosque prepares financial reports that reflect the financial position and financial performance of the mosque. Balance sheets, profit and loss, and cash flow statements are included in the report. Financial reports must be prepared periodically and follow relevant accounting principles.

⁹ Manjaleni dan others, "Peningkatan Pemahaman Akuntansi dalam Pengelolaan Dana Masjid di Masjid Agung Kota Cimahi."

¹⁰ Putri, "Analisis Pengelolaan Keuangan Masjid di Kota Duri Riau."

- 6) Mosques may engage in internal or external oversight to ensure compliance with financial management policies and procedures. Audits may be conducted regularly to evaluate the integrity and accuracy of financial reporting, and to detect potential irregularities or non-compliance.

Accounting in the mosque is not as complicated as accounting in companies. Donors No will ask for mosque balance, donation, or other things if income and expenses are noted simply and easily.

Conclusion

The study highlights the importance management of ZISWAF funds in the mosque as a tool For increasing Mosque prosperity and the prosperity of society in Mimika. In the analysis of internal factors, found that strength main (strength) of ZISWAF fund management is the role significant played in supporting various activities religious and social. However, the weakness identified main (weakness) is the lack of an effective source of Power man in operation task management, which has an impact on the limited development of Mosque facilities and management of ZISWAF funds overall.

On the side, external, opportunities presented are high support from the community, religious leaders, and government local to activities religious activities initiated by the Mosque. However, threats also emerged from the many religions that have developed in Mimika, which can trigger potential conflict between people's religious if not managed with good.

To overcome existing weaknesses and exploit them opportunity optimally, the recommended strategy is to improve quality source Power Man Mosque management through comprehensive training. With the existence of more human resources Well, ZISWAF fund management can be done in a way more systematic and professional, starting from fundraising up to proper distribution targets and transparent. Improvement This expected can increase the trust public in the management of ZISWAF funds by the Mosque.

In addition, it is important to weave an attitude of tolerance between people religious as well as guard the connection harmonious between inhabitants locals, and immigrants. This will help create a conducive environment for the implementation of mosque programs so that ZISWAF funds can be used optimally for the welfare public without causing conflict. Thus, the implementation of this strategy is expected not only to increase the effective management of ZISWAF funds in the Mosque but also contribute to the development of sustainable social in the Regency Mimika.

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