

Urban Economic Empowerment Strategy Based on a Business Model Canvas: Case Study of the ZCHICKEN Empowerment Program by BAZNAS

Muhammad Malik Sayyid Ahmad*, Titien Yusnita, Arijulmanan
Sahid Islamic Institute, Indonesia.

Article Info

Paper Type:

Research Paper

Received: March 06, 2024

Revised: May 02, 2024

Accepted: May 31, 2024

First Available online: May 31, 2024

Publication Date: May 31, 2024



Ahmad, M. M. S., Yusnita, T., & Arijulmanan, A. (2024). Urban Economic Empowerment Strategy Based on a Business Model Canvas: Case Study of the ZCHICKEN Empowerment Program by BAZNAS. *Review of Islamic Economics and Finance (RIEF)*, 7(1), pp. 127-144.

Abstract

Purpose – This research aims to analyze sharia economic development strategies, the concept of zakat, and optimization using the Business Model Canvas approach in the ZCHICKEN program carried out by BAZNAS to increase the income of small traders.

Methodology - This type of research is descriptive qualitative using analytical tools in the form of the Business Model Canvas for Social Enterprise and SWOT analysis to find relevant strategies.

Findings - The results of this research are that the sharia economic development strategy carried out by BAZNAS in the ZCHICKEN program in Jakarta to increase the income of small traders has succeeded in empowering mustahik by providing opportunities for economic empowerment in the culinary sector through the concept of fried chicken franchises, namely some have reached the nisab, had kifayah, or above the poverty line. The research on the ZCHICKEN program by BAZNAS has successfully empowered small traders, lifting them out of poverty. Implementing productive zakat has shown significant effects on improving the economic conditions of mustahik individuals. The concept of zakat in the ZCHICKEN program is zakatonomics which focuses on the economic aspects of zakat including faith, productivity, and economic justice. The results of the Business Model Canvas identification in the ZCHICKEN BAZNAS program have effectively utilized productive zakat funds by providing capital assistance and training so as to have a positive impact on the welfare of mustahik to build family economic resilience by prioritizing strengths and opportunities.

Keywords: ZCHICKEN BAZNAS Zakat Concept; Urban Economic Empowerment; Business Model Canvas; SWOT Analysis.

*Corresponding author: muhammadmalik.9798@gmail.com

1. INTRODUCTION

Global economic developments in the world have had quite an influence on the Indonesian economy (Marlina et al., 2019; Juliana et al., 2018). Policy steps taken to improve people's welfare and lead to better economic growth through government spending (Nurasyiah et al., 2023; Monoarfa et al., 2023). Economic growth refers to the expansion of employment, capital, trade volume and consumption (Nazara & Waruwu, 2019). Solikin (2018) said that the government in the economic sector represents the country in order to improve the welfare of its people in a sustainable manner. The economic growth of a region is influenced by the autonomous expenditure of the regional government, one of which is DKI Jakarta. MSME (Micro, Small and Medium Enterprises) credit distribution is more focused on the main economic sectors in Jakarta. The largest credit distribution occurred in the wholesale and retail sector at 43.57% (Bank Indonesia, 2022).

The Ministry of Agriculture in the "2022 Chicken Meat Commodity Outlook" stated that, based on the results of production and consumption projections, the balance of purebred chicken meat in Indonesia will be in surplus during the period 2022-2026 (Kementerian Pertanian, 2022).

Table 1. Comparison of Production and Demand for Chicken Meat

Period	Number of Population (millions)	Meat Production (million tons)	Meat Demand (million tons)
2017	2.880,28	3,18	2,85
2018	3.092,23	3,41	3,05
2019	3.169,80	3,5	3,25
2020	2.919,52	3,22	2,72
2021	3.209,66	3,81	3,2

Source: Ministry of Agriculture's 2022 Chicken Meat Commodity Outlook

Chicken meat production tends to be in surplus every year, so the ideal step to maintain prices at the farmer level is to increase demand, both from within and outside the country. Apart from increasing the average per capita consumption of chicken meat, exports are also the most ideal option to absorb excess domestic production. The increase in chicken production costs pushed up the price of chicken meat, both broilers and layers, because it was driven by the increase in corn prices. With a portion reaching 50 percent in the feed structure, the increase in corn prices will also increase feed costs as well as chicken production (KOMPAS, 2023). The obstacles faced by MSMEs "corn chips" in Pandanwangi Village, Blimbing District, Malang City in developing their business are increasing raw material prices, limited human resources, problems with capital, limited facilities and infrastructure, and limited access to product marketing. Corn chip SMEs in Pandanwangi Village, Blimbing District, Malang City have not fully developed well and still need guidance, training and capital support to further advance their business (Anggraeni et al., 2021).

The Central Statistics Agency (BPS) recorded that the largest population of broiler chickens is in West Java, namely 780.10 million heads (Data Indonesia, 2022). The Central Statistics Agency (BPS) also noted that based on region, DKI Jakarta is in second place with an average per capita calorie consumption of meat of 133.01 kcal per day (Badan Pusat Statistik,

2023). BAZNAS has seen this opportunity by launching a mustahik empowerment program to improve the economic level in the culinary sector in the form of crispy chicken products, namely ZCHICKEN. The launch is a series of 1,000 ZCHICKEN business assistance programs to be managed by mustahik on the island of Java.

ZCHICKEN, is one of BAZNAS' empowerment programs through zakat, infaq and shodaqo with a sustainable franchise business concept with a wide market share in the culinary sector in order to improve the community's economy. The ZCHICKEN BAZNAS program provides business capital assistance and also forms a management ecosystem to optimize business. One of them is the formation of a business management group as a distributor of ZCHICKEN raw materials (BAZNAS, 2022). The mustahik will also receive capital assistance and sales carts and complete equipment worth IDR 9,000,000 per person (Kementerian Agama Kabupaten Semarang, 2022). This program is also BAZNAS' commitment to eradicating poverty and improving the welfare of the people so that the benefits can be felt directly by mustahik (BAZNAS, 2023a).

BAZNAS is a zakat institution that was inaugurated by the government and is directly responsible to the President through the Ministry of Religion. The distribution carried out by BAZNAS is divided into two approaches, namely distribution and utilization. Zakat distribution is carried out through four main programs, namely education, health, humanity, and da'wah and advocacy. Utilization is aimed at three programs, namely economy, education and health (Achmad & Tim, 2021). Zakat has an important role in economic development, characterized by moderating social inequality, reviving the people's economy, encouraging the emergence of breakthrough models in alleviating poverty, and developing sources of funding for people's welfare development outside the APBN and APBD (BAZNAS, 2017).

Amalia, Rodoni, & Tahliani (2018) research related to the principles of good organizational governance (good organizational governance) that must be applied so that responsiveness and compliance become the strongest indicators to influence muzakki satisfaction, while reliability is the strongest indicator to influence mustahik satisfaction (Wahab et al., 2016). Apriliyani & Malik (2021) stated that the role of LAZISMU Banjarnegara was in utilizing productive zakat funds in the form of business capital so that there was an increase in the mustahiq economy after receiving this assistance with the qhardhul hasan agreement. Nugrahani & Mulyawisdawati (2019) researched the role of productive zakat in the economic empowerment of mustahiq at LAZ Dompot Dhuafa Republika Yogyakarta in 2017 through economic empowerment from productive zakat funds, namely the Livestock Village program and the Mentas Unggul Institute, as well as by providing socialization, counseling, motivation and ongoing coaching which is very influential for partners buildings that are being empowered.

Putra & Pakkanna (2019) stated that the Bogor City BAZNAS strategy formulation uses the Business Model Canvas (BMC) and Balanced Scorecard (BSC) as the rationale for organizational development. BAZNAS created a strategy map with BSC in four perspectives, namely the financial or social perspective, the customer perspective is increasing ZIS awareness, increasing the collection and distribution of ZIS, increasing the circulation of people's funds towards a just economic life and increasing the dignity of the mustahik towards prosperity, the internal business process perspective, and the learning and growth perspective. Purnamasari & Firdaus (2017) stated that the analysis of zakat collection strategies using the Business Model Canvas approach shows that the zakat collection strategy at BAZNAS includes increasing cooperation with various private and government agencies, including holding seminars and workshops related to zakat.

Fauziah (2021) researching zakat, infaq and shodaqo policies using the Business Model Canvas approach at BAZNAS North Sumatra Province. The ZIS fund collection strategy in each element of the Business Model Canvas provides an explanation of the institution looking for muzakki, maintaining relationships with muzakki and providing services to muzakki. Research related to the LAZ strategy has indeed been carried out several times, but using the Business Model Canvas (BMC) method approach in economic empowerment programs is still limited. Of course, the right strategy is needed for BAZ and LAZ to collect and distribute zakat funds optimally. Several approaches taken to produce the right strategy are through the BMC approach combined with SWOT analysis.

BAZNAS, through its flagship program ZCHICKEN reflects its dedication to poverty alleviation and people's welfare. In addition, this underlines the responsibility of BAZNAS in managing funds entrusted by muzaki effectively to ensure these funds directly benefit mustahik (Fatchurrohman & Asifa, 2023). The distribution of ZCHICKEN BAZNAS outlets will continue to increase to expand its benefits to mustahik so they can transform into muzakki, so it is very feasible to develop strategies in this program. It is hoped that the results of this research can improve the program and become an alternative solution for improving management in BAZNAS and LAZ programs. The Business Model Canvas (BMC) and SWOT method approach can be used as an alternative for both BAZNAS and LAZ to evaluate strategies for empowerment programs for the poor.

2. LITERATURE REVIEW

2.1. Urban Economic Empowerment Strategy

Strategic management is a series of behavioral activities that have a basic and comprehensive form accompanied by steps to determine their implementation, prepared by management and then applied to all company departments (Amri et al., 2018). Understanding power and empowerment is a change process that has a meaningful concept (Mongkito et al., 2022). Moral & Sánchez (2020) states that empowerment includes three elements, namely individual resources (access to resources), agency (the ability to make one's own life choices), and achievement (welfare outcomes). Strategy goes through several stages in the process, in general strategy goes through three stages, namely: a.) Strategy Formulation, b.) Strategy Implementation, and c.) Strategy Evaluation (Yunus, 2016).

Development strategy is a future-oriented action for top management to make and implement decisions to advance more specific business development in response to functional management activities (Budiantoro et al., 2018). This development strategy ensures that the main objectives can be achieved through proper implementation. The concept of economic empowerment may differ depending on personal circumstances and social, political, economic and cultural conditions in the country concerned. Empowerment is the process by which those who do not have the ability to do so make the choice to acquire such ability. Especially in this case, technology can play an important role as an instrument for personal and social empowerment (Golzard, 2020).

Community economic empowerment can also be carried out with ZIS funds because the basic foundations of community empowerment related to social justice are equality, cooperation and mutual sharing. In order to achieve change for the better, the empowerment stage must go through several stages. There are seven steps or stages in this empowerment. This is in accordance with what Soekanto said, namely: a.) Preparation Stage, b.) Assessment Stage, c.)

Alternative Program Planning Stage, d.) Program Formalization Stage, e.) Program Implementation Stage, f.) Evaluation Stage, and g.) Termination Stage (Maryani, 2019). This is what will make people always aware and encouraged to change themselves for the better in the economy by developing the creativity and potential that exists within them.

Sumodiningrat said there were several indicators of the success of the empowerment program, namely: a. Reducing the number of poor people, b. Developing efforts to increase the income of the poor, c. Increasing public awareness of efforts to improve the welfare of the poor in their environment, d. Developing productive efforts of members and groups, stronger group capital, a neater group administration system, and greater group interaction with other groups in society, e. Increasing community capacity and equalizing the income of the poor so that they can meet basic basic needs (Hendri & Suyanto, 2015). The family is the main institution that will make it possible to carry out the important functions of production, consumption, reproduction and accumulation related to individual social and economic empowerment (Shaya & Abu Khait, 2017). Community empowerment aims to increase their income, obtain the goods and services they need, and play a role in the development process and decision making that can affect them (Norman et al., 2023).

The implementation of the MSME development program at Bank Indonesia is carried out based on 3 (three) development pillars, namely corporatization, capacity and financing. The MSME development program in Jakarta in 2022 consists of various activities including the implementation of a series of Jakreatifest activities, the digital onboarding MSME program in collaboration with Bukalapak, MSME product curation activities, as well as the implementation of trade promotions at home and abroad. Apart from that, KPwBI DKI Jakarta Province also continues to encourage sharia economic and financial development through halal certification programs for sharia business actors, as well as economic empowerment of Islamic boarding schools (Bank Indonesia, 2022). Mustahiq empowerment is an effort to strengthen the social and economic status of a community with the aim of strengthening its capacity through support, usually by establishing productive businesses so that the community can increase its income and fulfill its obligations (zakat) paid from the proceeds of its business activities (Yusra, 2021).

2.2. ZCHICKEN BAZNAS Program

The main aim of distributing ZIS funds is to reduce poverty levels. Poverty alleviation efforts have three important aspects, namely economic, social and advocacy. One of the priority programs for national utilization of the urban economy in 2022 by BAZNAS is ZCHICKEN. The ZCHICKEN product is crispy chicken with special spices. ZCHICKEN sells products at affordable prices that have an outlet concept so that many people can enjoy them. Mustahik also established a business group to build a distribution network and control product quality in terms of taste, promotion and service. The ZCHICKEN program can be started in one region. Minimum requirement for 50 ZCHICKEN points in 1 Stock Point. In 2022 BAZNAS will support mustahik by opening 776 ZCHICKEN Outlets in 6 Provinces and having 20 goods distribution stockpoints to ensure the same quality of raw materials is supplied to all outlets. (BAZNAS, 2022c).

BAZNAS, through its flagship program ZCHICKEN, is committed to continuing to improve the businesses of mustahik, not only by providing capital assistance but also by offering intensive support in business development, financial recording, growing self-confidence, and improving mental and spiritual well-being. The intensive mentoring aspect is carried out through training in frying chicken, advertising concepts and business records. The average monthly income of mustahik is around IDR 3,000,000/month. This program reflects BAZNAS' dedication to poverty

alleviation and people's welfare. This shows that as one of the BAZNAS economic empowerment programs for mustahik, ZCHICKEN has the potential to improve the welfare of the beneficiaries (Fatchurrohman & Asifa, 2023).

2.3. Business Model Canvas for Social Enterprises

Ladd (2018) states that entrepreneurs only need to focus on a few of the nine elements of the Business Model Canvas, namely customer segments, value propositions, and channels, because these elements are most correlated with business success. Entrepreneurs who market their business to investors get better feedback and higher funding opportunities using the Business Model Canvas (Sort & Nielsen, 2018). Ojasalo & Ojasalo (2018) revealing about the application of service logic in business model thinking is essential for companies interested in improving their business with service logic thereby influencing their success. Carter & Carter (2020) highlights the importance of business model innovation for long-term success and suggests that contextualized business modeling tools for visual artists may prove significant for arts-based social enterprises. Das et al. (2020) identified that finding partners who can support the development of strategies and capabilities tailored to individual needs is fundamental to Industry 4.0 transformation. The future could see strategic pre-agreements for various projects between parties, ensuring predictability, certainty and security of capital for the parties involved.

Qastharin (2016) discusses the use of the Business Model Canvas as a tool for understanding and innovating social enterprise business models. This research suggests that existing adaptations of the Canvas are insufficient to fully capture the unique characteristics of social enterprises, and proposes new adaptations that include blocks for mission and impact. This research emphasizes the importance of choosing the right Canvas for social enterprises to properly define and innovate their business models in order to improve the social enterprise business models they run. The concept of the Business Model Canvas for social enterprises includes: 1) Mission, namely the block that describes the mission statement regarding the establishment of an institution which is a reference for the success of that institution; 2) Customer segments, namely blocks related to customer service at an institution; 3) Value propositions, namely blocks that rely on the value proposition of an institution to satisfy customers in fulfilling their needs; 4) Channels are blocks that are useful as intermediaries between an institution and customers, both distribution and sales channels; 5) Customer relationships, namely a block that describes the relationship between an institution and customers through customer segmentation; 6) Revenue streams, namely the block regarding the flow of income from the value proposition of an institution; 7) Key resources, namely blocks of resources used by an institution in managing its business; 8) Key activities are blocks that describe all the activities of an institution in carrying out its business; 9) Key partnerships, namely blocks that describe the activities of an institution outside the resources it has; 10) Cost structures are blocks that describe the entire cost structure in an institution; 11) Social impact is a block that describes the expected social impact of an institution and how to measure it.

3. METHODOLOGY

This research is included in the type of qualitative research with a descriptive level of explanation. According to Suyitno (2018) Qualitative research is research based on inductive thinking based on objective and participatory observations of social phenomena. The research is descriptive in nature according to Abdussamad (2021) namely describing the 'meaning of data' or phenomena that can be captured by researchers, by showing evidence. This research focuses

on a case study with one research object. Definition of case study research according to Kusumastuti & Khoiron (2019) namely a research strategy in which researchers study a program, event, activity, process, or group of individuals in detail.

The data collected in this research used two types of data, namely primary data and secondary data. Primary data is the main data and information obtained directly from BAZNAS to obtain the data needed for this research by conducting interviews with the Head of Archives and PPID BAZNAS and the ZCHICKEN BAZNAS Urban Economic Program Staff. as well as conducting survey observations at stock points in the West Jakarta area and the ZCHICKEN BAZNAS Urban Economic Program Coordinator in Jakarta, Beneficiaries of the ZCHICKEN BAZNAS Urban Economic Program in the North Jakarta and West Jakarta areas. Secondary data is data obtained from various library research sources. In this research, researchers will request data directly from BAZNAS and on its official website for 4 years starting from 2020-2023.

The research stages are the first editing stage or what can also be called the data checking stage, the researcher re-examines the data that has been obtained from informants regarding the ZCHICKEN BAZNAS program strategy to confirm whether the data is complete and in accordance with what is needed. Next, Classification, researchers carry out a data classification process, namely by grouping data based on categories to make the data analysis process easier. Then data verification, proving the correctness of the data used to guarantee the authenticity of the data is carried out by meeting the informant and showing whether the results of the interview are in accordance with what was reported. Then in the analysis step, the author uses a descriptive qualitative analysis method with a Business Model Canvas approach for social enterprise which simply describes 11 important elements for the success of a social business and a SWOT analysis. The final stage is drawing conclusions, the researcher will draw conclusions from the data that has been obtained and also analyzed from the previous stages so that a concise final result is obtained regarding the findings from the analysis of this research.

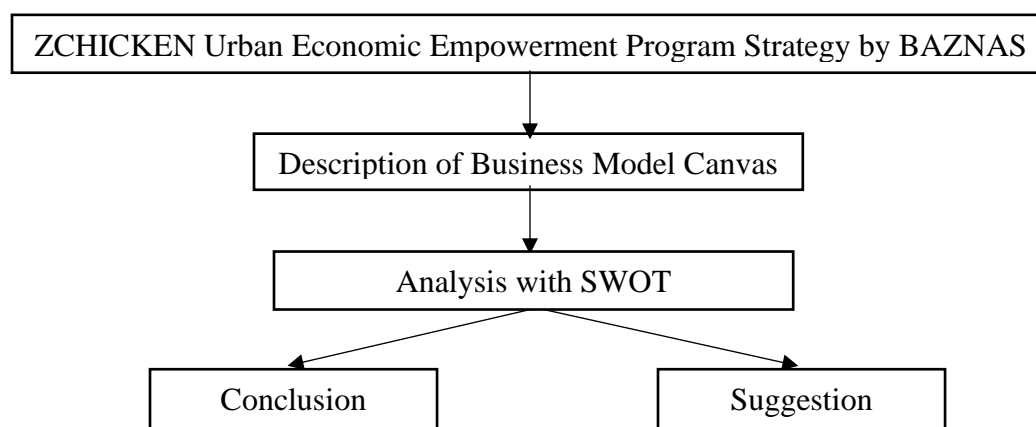


Figure 1. Operational Framework

4. RESULTS AND DISCUSSION

4.1. Internal Environmental Analysis

The internal environmental analysis in this research is the sharia economic development strategy carried out by BAZNAS in the ZCHICKEN program to increase the income of small traders, namely making a development plan for the ZCHICKEN program, namely a) building a mustahik-owned ZCHICKEN business ecosystem from upstream to downstream including chicken farms, chicken slaughterhouses (RPA), distribution center, b) Building a joint venture corporation owned by Mustahik in preparing raw materials and quality standards, c) Expanding the marketing network, d) Building a ZCHICKEN business franchise to expand the sales network.

Research conducted Jannah et al. (2023) analyzing the impact of productive use of zakat funds on the income level of mustahik in Banda Aceh. Factors that influence mustahik's ability to optimize their business are a) Mustahik's lack of knowledge and understanding about entrepreneurship and business management, b) Lack of supervision and assistance given to mustahik in managing their business, c) The impact of external factors such as the COVID-19 pandemic which resulted in decreased sales affect the growth of mustahik businesses, d) Limited access to resources and capital, e) Inadequate knowledge and understanding of the market.

BAZNAS provides solutions to the challenges that exist in society that meet the criteria of poor people and those affected economically by the pandemic, by formulating economic programs that can help the community so that they can provide solutions to these problems. The outcomes achieved from the ZCHICKEN program are: a) Increased mustahik income from Micro & Small Businesses, b) Increased skill capacity of Micro & Small Business actors. The outputs achieved from the ZCHICKEN program are: a) Distribution of business capital assistance funds for mustahik businesses, b) Increased product diversification, product quality and sales, c) Increased ownership of productive assets for target mustahik, d) Establishment of a mustahik joint venture business ecosystem, e) Increasing the capacity of mustahik hard skills in the Micro & Small Business sector, f) Increasing the soft skill capacity of mustahik in the Micro & Small Business sector.

According to Heryati (2023) stated that productive zakat has a significant effect on mustahik's income to improve the mustahik's economic conditions by providing financial assistance and guidance to develop their business. Hafizd et al. (2023) explained that distributing productive zakat is very important to improve the quality of empowered MSMEs, which ultimately supports economic sustainability. BAZNAS directs zakat funds to the ZCHICKEN program which is productive in nature so that funds can grow and continue to develop thereby contributing to the sustainability of the mustahik economy.

4.2. ZCHICKEN Program Zakat Concept

The ZCHICKEN program is one of eight BAZNAS priority programs. One of BAZNAS' efforts to empower people with zakat funds is so that they can be distributed to mustahik so they can be empowered. So in this had kifayah we can determine whether a mustahik should be assisted economically or assisted directly in the form of short-term assistance. Research conducted by Rahmat & Nurzaman (2019) assessing the impact of zakat on mustahiq's independence is clearly visible from the increase in the HDI modification score after receiving zakat. There is a positive correlation between zakat receipts and mustahiq HDI, which shows the positive impact of zakat on community welfare. Study conducted by Ben Jedidia & Guerbouj (2021) found that zakat

stimulates economic growth in Muslim countries by directing funds towards consumption, investment, and government spending.

Dzil Ghifar & Prestianawati (2023) recommends that LAZ routinely provide guidance, assistance and supervision to mustahik who receive productive zakat so that they can understand the impacts, challenges and conditions of mustahik after receiving assistance. Proper management and optimization of zakat collection and distribution, as well as professional and responsible handling of zakat resources, are essential to ensure the productive use of zakat for economic recovery (Isnaini, 2023). BAZNAS with the ZCHICKEN program implements a program to distribute zakat funds to individuals and groups for productive purposes, such as supporting small businesses and entrepreneurship. This helps improve recipient economic conditions and contributes to overall economic recovery.

4.3. Optimization of the ZCHICKEN BAZNAS Program Business Model Canvas Approach

BAZNAS can optimize the ZCHICKEN urban economic empowerment program through eleven components of the Business Model Canvas for Social Enterprise. Based on the results of interviews and observations, the canvas model business that is being implemented through the ZCHICKEN BAZNAS urban economic empowerment program is as follows:

Table 2. Business Model Canvas for Social Enterprise ZCHICKEN

Mission: Achieving Poverty Alleviation through Improving the Mustahik Household Economy in Indonesia				
Key Partners: -Muzakki -Provincial BAZNAS and local cadres -Supplier of raw materials and equipment	Key Activities: -Socialization -Mapping of mustahik potential -Analysis and determination of assessment results -Budget submission and disbursement -Business training for mustahik -Intervention program -Intensive assistance -Supervision and reporting - Mustahik's business, spiritual and institutional independence -Partnership cooperation	Value Propositions: -Spirit of empowerment -Intensive assistance -Product standardization -Strict mustahik assessment Co-creator	Customer Relationships: - Mustahik assistance -Consolidation of commitment -Visiting fellow mustahik outlets - Strategic mustahik location radius -Best service	Customer Segments: -Mustahik -Public Co-creator

	<p>Key Resources: -Central BAZNAS -Provincial BAZNAS -Local cadres -Mustahik -"Full set" of equipment and raw materials</p>	<p>Beneficiary</p>	<p>Channels: - Central BAZNAS -Provincial BAZNAS -Social media -Local cadres -Partnership</p>	<p>beneficiary</p>
<p>Cost Structure: - Mustahik capital assistance "Full set" of equipment and raw materials once at the start -Mustahik program assistance costs</p>		<p>Revenue Streams: -Initial assistance from zakat funds, the source of the funds, -Sales of ZCHICKEN products</p>		
<p>Impact & Measurements: Increasing skills in the economic sector, increasing income, socialization and education, developing programs for greater benefits so as to achieve poverty alleviation.</p>				

Source: personal interview processed by the author, 2023

After identifying each component of the ZCHICKEN BAZNAS business model and describing it on the Business Model Canvas, the next step is to evaluate the business model with a SWOT analysis. SWOT analysis is an effective tool in combining strengths, weaknesses, opportunities and threats through the Business Model Canvas. This SWOT identification describes the strengths, weaknesses, strengths and threats faced by the ZCHICKEN BAZNAS program in each component of the Business Model Canvas:

1. Strength (S)

- a. Availability of zakat funds as initial capital provided by BAZNAS such as a "Full set" of cooking utensils and raw materials, a strong spirit of empowerment and a professional Amil.
- b. Supervision of the program with training, intensive mentoring, and strengthening mustahik commitment
- c. Availability of SOPs for empowerment activities, product quality standardization and BPJPH halal certification
- d. Strategic outlet location according to recommendations from Central/Provincial BAZNAS/regional companion cadres close to partnership stock points.

2. Weakness (W)

- a. Products that are easy for competitors to imitate
- b. The cost of renting a place for some mustahik is expensive because of the different locations of the mustahik outlets
- c. There are no special qualifications for mustahik so institutions have to spend more effort because mustahik learn from scratch
- d. There has not been optimal use of Google maps services or e-commerce applications such as Grabfood or Gofood to target millennial consumers

3. Opportunity (O)

- a. The level of consumption of chicken is quite high and demand for ready-to-eat products is increasing
- b. Technological advances create increasingly attractive product innovation and marketing as well as changes in people's lifestyles that are influenced by trends
- c. There is an opportunity to get business capital assistance from the government or private sector and MSME assistance programs from the government
- d. Support SDG's program number 1) No Poverty, 2) Zero Hunger, 3) Good Health and Well-Being and 10) Reduced Inequalities.

4. Threat (T)

- a. There are substitute products such as meat and fish
- b. Raw material prices fluctuate due to uncertain global economic conditions
- c. Sometimes, there are cases where chicken raw materials from suppliers are not cut the same at certain moments
- d. The emergence of new competitors that could threaten ZCHICKEN BAZNAS' target market.

After identifying the SWOT, the next step is to analyze it to get alternative strategies. Researchers use the SWOT matrix in formulating SO (Strengths-Opportunities) strategies, ST (Strengths-Threats) strategies, WO (Weaknesses-Opportunities) strategies, and WT (Weaknesses-Threats) strategies. The following table 8 shows the 8 best strategies which are a combination of strengths and opportunities (SO strategy), weaknesses and opportunities (WO strategy), strengths and threats (ST strategy), and weaknesses and threats (WT strategy). The explanation of the 8 strategies in the SWOT matrix in table 8 is as follows:

1. Product development innovation to follow market tastes (SO strategy)

This strategy is a combination of strengths and opportunities aimed at adapting ZCHICKEN BAZNAS product innovation to market tastes. Four characteristics of business ethics that have been implemented by Muhammad SAW. must be applied to ZCHICKEN, namely Fathanah (professional), Amanah (trustworthy), Shiddiq (honesty), and Tabligh (product specifications) (Ruslang et al., 2020). ZCHICKEN's program in innovating to develop its products according to market tastes must pay attention to the maqashid of sharia in Islam for the benefit of customers. The implementation of business ethics in accordance with maqashid sharia has good implications for the sustainability of ZCHICKEN's business. Buyers are increasingly trusting ZCHICKEN so they are loyal to continue shopping at ZCHICKEN.

2. Implement a mass customization strategy (SO strategy)

Mass customization is a production process that is tailored to customer needs in the mass market. Through this method, the ZCHICKEN BAZNAS program can offer products with a greater variety, but still pay attention to production quantities so that production costs can be adjusted and selling prices become more affordable. The zakat management laboratory standard explains that there are 3 elements that need to be carried out in marketing products and services, namely first, preparing product and service information according to needs and preparing it for promotional materials. Second, marketing products and services to customers using methods according to established strategies and responding according to procedures. Third, evaluate the marketing results of products and services with data and information on marketing results

arranged according to the type of product and service and their purpose, then evaluate based on the targets set and take corrective action and adjustments to the evaluation results (Pusat Kajian Strategis & Quran, 2021).

3. Add income streams and new beneficiaries with funding sources other than zakat funds (SO strategy)

The BAZNAS ZCHICKEN program has the opportunity to add new beneficiaries through the addition of new ZCHICKEN outlets with empowered mustahik or the transfer of old beneficiary ZCHICKEN carts that are no longer selling to new beneficiaries who are truly committed and willing to try. The ZCHICKEN BAZNAS urban economic empowerment program has the values of trust, honesty and responsibility to all parties. Ryandono et al. (2023) explains how to increase the efficiency of Zakat Institutions, namely: a) Optimizing input to produce multiple outputs, which can help increase the efficiency of Zakat Institutions. b) Upholding the principles of professionalism, accountability and transparency in the management of Zakat Institutions to ensure operational efficiency. c) Increasing the effectiveness and efficiency of services in managing zakat to maximize the benefits of zakat for community welfare and poverty alleviation.

4. Create an online marketing system (WO strategy)

Online marketing is a good strategy for developing a business in this modern era. Currently, customers/buyers rely on the internet to find out information about a product before carrying out a buying and selling transaction. Therefore, it is important for ZCHICKEN BAZNAS products to seize this opportunity by creating social media and location points on Google maps to introduce outlet profiles and provide information on products sold complete with price lists. Research conducted Junidar (2020) examine marketing strategies using integrated digital marketing methods which include content marketing, mobile marketing, sustainable marketing, visual marketing, and personalized marketing. This is useful for increasing customer/buyer confidence so as to bring in new customers or to find new partners. Thus, it is necessary for this program to utilize the features provided by social media so that it can increase engagement with customers, especially millennials.

5. Improving the quality of beneficiaries (WO Strategy)

One of the impacts of technological developments is the growth of e-commerce, which requires BAZNAS to prepare beneficiaries who have knowledge and abilities about the digital world. The methods used by the ZCHICKEN BAZNAS program are: a) Capacity building through seminars or guidance from the government which plays an important role in preparing strategic programs to produce quality beneficiaries such as the Job Training Center program and workshops on e-commerce. b) Mentoring, this method has actually been implemented by BAZNAS and the main key in the ZCHICKEN urban economic empowerment program by sharing knowledge/education, training and intensive supervision with beneficiary partners.

ZCHICKEN BAZNAS products strive to enter the digital world so as to expand market access and establish closer relationships with customers/buyers, marked by the existence of special accounts on Instagram and Whatsapp. The digital era has brought significant changes in various economic matters, be it information transactions, financial transactions, or goods transactions. These changes do not conflict with Islamic economic principles as long as they adhere to the validity of the contract and fulfill the requirements and applicable laws and regulations (Majdina, 2022). Research conducted Amaliah & Adawiyah (2023) explained that

the productive use of zakat aims to ensure that all funds obtained are channeled to mustahik so as to help mustahik become independent and improve their livelihoods.

6. Create a forum and determine qualifications for stock points (ST strategy)

The strength of the ZCHICKEN BAZNAS program is the SP (stock points) as one of the key partners. SP must have strength, namely everything must be systemized, which is a function of meetings and monitoring functions. This can be seen if the mustahik partner only buys flour and buys chicken at the market, for example. If an SP finds a mustahik partner who becomes toxic, they will immediately be given a firm warning or even transferred because this could affect the others. This aims to educate mustahik, that when doing business and collaborating with people, you must be responsible, honest and trustworthy, because if you don't trust your cooperation, it will ruin everything. SP also helps in monitoring the ZCHICKEN program, such as making preparations for monitoring activities, namely collecting data and information related to program planning and implementation, as well as preparing monitoring designs and instruments (Pusat Kajian Strategis & Quran, 2021).

7. Create a raw material control strategy (WT strategy)

Formulating a strategy for controlling raw materials for ZCHICKEN products to overcome threats in the form of rising raw material prices, missed estimates of raw materials, and late delivery of raw materials which can disrupt the ZCHICKEN BAZNAS economic empowerment program. With this control, it is hoped that SP's operational activities will run efficiently. Through this strategy, SP can reduce other costs due to delays in raw materials and large queues of beneficiary partners shopping waiting for orders. Sharia principles in economic activities in general will be a source of provisions that regulate relationship patterns for all actors and stakeholders. In this context, the application of economic behavior both in terms of production and consumption cannot be separated from the context of benefits, namely that raw materials must be chosen as halal and good materials; and the production process does not involve elements that cause harm to the human body. ZIS funds can increase people's purchasing power, which has implications for increasing the supply of goods and services. This then has an impact on increasing production, and also the supply of raw materials which will definitely drive the community's economy (Ibrahim et al., 2021).

8. Improving the quality of stock point services for mustahik beneficiaries (WT strategy)

The beneficiary segment of the ZCHICKEN BAZNAS program is divided into SP and beneficiary partners (ZCHICKEN cart outlets). SP needs to establish closer relationships with its beneficiary partners and also needs to improve its relationships in order to remain loyal to SP. It is easy for beneficiary partners to move to other competitors if there is no relationship binding them with SP. Therefore, it is very necessary to carry out special activities such as assistance and meetings in the form of coaching, mentoring and counseling for beneficiary partners. Creating a market whose main players are mustahik is one of the important things that can encourage mustahik economic independence. This is important to pay attention to because production produced by mustahik also experiences competition with production from non-mustahik (PUSKAS BAZNAS, 2019). Increasing the standard of living of mustahik to become muzakki is expected to encourage the achievement of SDGs goal number one, namely no poverty, number two, namely zero hunger, number three, good health and well-being and SDGs goal number ten, namely reduced inequalities.

5. CONCLUSION

The Sharia Economic development strategy in the ZCHICKEN program in Jakarta carried out by BAZNAS to increase the income of small traders has succeeded in empowering mustahik by providing opportunities for economic empowerment in the culinary sector through the concept of fried chicken franchises, namely those who have reached Nisab, Had Kifayah, or above the Poverty Line . The concept of zakat in the Sharia Economic development program, especially in the ZCHICKEN program in Jakarta, is based on the principles of zakatnomics which combines zakat and economics. Zakatnomics focuses on the economic aspects of zakat both in the macro and micro scope, including faith, productivity, economic justice, and Zakat Institutions. BAZNAS optimizes the ZCHICKEN program in Jakarta to maximize ZIS funds using a Business Model Canvas approach which focuses on strategies for building family economic resilience, increasing welfare and developing micro, small and medium enterprises (MSMEs) by prioritizing strengths and opportunities. In this way, the quality of empowerment with ZIS funds continues to be optimized to increase efficiency and performance.

Acknowledgements

“Muhammad Malik Sayyid Ahmad of the Postgraduate Program, Faculty of Islamic Economics and Business, Sahid Islamic Institute, Bogor, prepared this journal article based on the report Urban Economic Empowerment Strategy Based on a Business Model Canvas (Case Study of the ZCHICKEN Empowerment Program by BAZNAS). This work has been funded by BAZNAS under the programme of BAZNAS Research Scholarship 2023. The opinions expresses here in are those of the authors and do not necessarily reflect the views of funding agency.”

REFERENCES

- Abdussamad, Z. (2021). *Metode Penelitian Kualitatif* (Issue 1). Syakir Media Press.
- Achmad, N., & Tim. (2021). Rencana Strategis BAZNAS Tahun 2020-2025. In *Badan Amil Zakat Nasional (BAZNAS)*.
- Amalia, E., Rodoni, A., & Tahliani, H. (2018). Good Governance in Strengthening the Performance of Zakat Institutions in Indonesia. *International Conference on Islamic Finance, Economics and Business, KnE Social Sciences*, 223–241. <https://doi.org/10.18502/kss.v3i8.2511>
- Amaliah, R., & Adawiyah, R. (2023). Efektivitas Pendayagunaan Zakat Produktif untuk Meningkatkan Kemandirian Mustahik Melalui Usaha Penggemukan Sapi (Studi Pada BAZNAS Kota Balikpapan). *JESM: Jurnal Ekonomi Syariah Mulawarman*, 2(2), 98–108.
- Amri, S., Thantawi, T. R., & M, M. K. (2018). Strategi Pengembangan Wirausaha Syariah Di Kalangan Mahasiswa Institut Agama Islam Sahid Bogor. *Sahid Business Journal*, 1(1), 29–41.
- Anggraeni, F. D., Hardjanto, I., & Hayat, A. (2021). Pengembangan Usaha Mikro, Kecil, Dan Menengah Melalui Fasilitasi Pihak Eksternal Dan Potensi Internal. *Jurnal Administrasi Publik*, 1(6), 1286–1295. <https://doi.org/10.31949/jb.v2i4.1525>
- Apriliyani, S., & Malik, Z. A. (2021). Peran Lembaga Amil Zakat , Infaq dan Shadaqah

- Muhammadiyah (Lazismu) Banjarnegara dalam Meningkatkan Perekonomian Kaum Dhuafa. *Journal Riset Ekonomi Syariah*, 1(1), 7–12.
- Badan Pusat Statistik. (2023). *Konsumsi Kalori Daging Warga Kepulauan Riau Jadi yang Tertinggi se-Indonesia 2023*. Kata Data. <https://databoks.katadata.co.id/datapublish/2023/10/23/konsumsi-kalori-daging-warga-kepulauan-riau-jadi-yang-tertinggi-se-indonesia-2023>
- Bank Indonesia. (2022). *Laporan Perekonomian Provinsi DKI Jakarta Agustus 2022*. <https://peta-hd.com/peta-jakarta/>
- BAZNAS. (2022). *Bantu Kesejahteraan Mustahik, BAZNAS Luncurkan Program Usaha ZChicken di Jawa Timur*. https://baznas.go.id/Press_Release/baca/Bantu_Kesejahteraan_Mustahik,_BAZNAS_Luncurkan_Program_Usaha_ZCHICKEN_di_Jawa_Timur/1201
- Ben Jedidia, K., & Guerbouj, K. (2021). Effects of zakat on the economic growth in selected Islamic countries: empirical evidence. *International Journal of Development Issues*, 20(1), 126–142. <https://doi.org/10.1108/IJDI-05-2020-0100>
- Budiantoro, R. A., Larasati, P. P., & Herianingrum, S. (2018). Strategi Pengembangan Program Pemberdayaan Usaha Mikro Dan Kecil Melalui Pembiayaan Usaha Syariah Di Kota Mojokerto. *Iqtishadia: Jurnal Ekonomi Dan Perbankan Syariah*, 5(2), 285–298. <https://doi.org/10.19105/iqtishadia.v5i2.1937>
- Carter, M., & Carter, C. (2020). The Creative Business Model Canvas. *Social Enterprise Journal*, 16(2), 141–158. <https://doi.org/10.1108/SEJ-03-2019-0018>
- Das, P., Perera, S., Senaratne, S., & Osei-Kyei, R. (2020). Developing A Construction Business Model Transformation Canvas. *Engineering, Construction and Architectural Management*, 28(5), 1423–1439. <https://doi.org/10.1108/ECAM-09-2020-0712>
- Data Indonesia. (2022). *Jumlah Ayam Pedaging di Indonesia Capai 3,11 Miliar pada 2021*. <https://dataindonesia.id/agribisnis-kehutanan/detail/jumlah-ayam-pedaging-di-indonesia-capai-311-miliar-pada-2021>
- Dzil Ghifar, M., & Prestianawati, S. A. (2023). Pengaruh Pendayagunaan Zakat Produktif Terhadap Kesejahteraan Mustahik pada Program Unit Usaha Ekonomi Keluarga. *Islamic Economic And Finance In Focus*, 2(1), 34–42. <http://dx.doi.org/10.21776/ieff>.
- Fatchurrohman, M., & Asifa, S. M. (2023). ZChicken as a mustahik economic empowerment program by BAZNAS : A qualitative analysis. *Journal of Islamic Economics Lariba*, 9(1), 19–34.
- Fauziah. (2021). Strategi Fundraising Zakat, Infak, Dan Sedekah Dengan Pendekatan Business Model Canvas (Studi Kasus Baznas Provinsi Sumatera Utara). *Jurnal Ilmiah Mahasiswa Pendidikan Agama Islam (JIMPAI)*, 1(3), 1–15. <http://repository.umsu.ac.id/handle/123456789/15510>
- Golzard, V. (2020). Economic empowerment of Iranian women through the internet. *Gender in Management*, 35(1), 1–18. <https://doi.org/10.1108/GM-11-2017-0145>
- Hafizd, J. Z., Khoirudin, A., & Anwar, A. F. (2023). Pengaruh Zakat Produktif Terhadap Pemberdayaan Usaha Mikro Kecil Menengah Dan Keberlanjutan Ekonomi Mustahiq Di

- Baznas Kota Cirebon. *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah*, 8(1), 112. <https://doi.org/10.24235/jm.v8i1.13073>
- Hendri, N., & Suyanto. (2015). Analisis Model-Model Pendayagunaan Dana Zakat dalam Pemberdayaan Masyarakat Miskin Kota Lampung. *Jurnal Akuisisi*, 11(2), 63–73.
- Heryati, Y. (2023). Analisis pengaruh zakat produktif terhadap pendapatan mustahik badan amil zakat. *Jurnal Ekonomi, Manajemen Dan Akuntansi*, 25(2), 372–381. <https://journal.feb.unmul.ac.id/index.php/FORUM EKONOMI/article/view/13289>
- Ibrahim, A., Amelia, E., Akbar, N., Kholis, N., Utami, S. A., & Nofrianto. (2021). *Pengantar Ekonomi Islam* (R. Ismal, A. Sakti, M. S. Nurzaman, & L. Tamanni (eds.); Edisi Pert). Departemen Ekonomi dan Keuangan Syariah - Bank Indonesia.
- Isnaini, N. (2023). Zakat Produktif Sebagai Instrument Membangkitkan Kesejahteraan Perekonomian Di Masa Pandemic Covid19. *Jurnal Ekonomika Dan Bisnis Islam*, 6(1), 70–83.
- Jannah, W., Farma, J., & Umuri, K. (2023). Pemanfaatan Dana Zakat Produktif Dan Dampaknya Terhadap Pendapatan Mustahik. *Bidayah : Studi Ilmu-Ilmu Keislaman*, 14(1).
- Juliana, J., Marlina, R., Saadillah, R., & Mariam, S. (2018). Pertumbuhan dan Pemerataan Ekonomi Perspektif Politik Ekonomi Islam. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 2(2), 259-268.
- Junidar, U. (2020). Strategi Pemasaran Digital Lembaga Filantropi Islam (Studi terhadap PKPU dan Rumah Zakat di Indonesia). *Tadabbur: Jurnal Peradaban Islam*, 2(2), 190–218.
- Kementerian Agama Kabupaten Semarang. (2022). *Berdayakan Mustahik, BAZNAS RI Luncurkan Program ZCHICKEN*. <https://jateng.kemenag.go.id/berita/berdayakan-mustahik-baznas-ri-luncurkan-program-ZCHICKEN/>
- Kementerian Pertanian. (2022). Outlook Komoditas Peternakan Daging Ayam Ras Pedaging. *Pusat Data Dan Sistem Informasi Pertanian Sekretariat Jenderal, ISSN 1907-1507*, 75.
- KOMPAS. (2023). *Siklus Menyehatkan Peternak*. <https://www.kompas.id/baca/ekonomi/2023/07/03/siklus-menyehatkan-peternak>
- Kusumastuti, A., & Khoiron, A. M. (2019). *Metode Penelitian Kualitatif* (Issue 1). Lembaga Pendidikan Sukarno Pressindo.
- Ladd, T. (2018). Does The Business Model Canvas Drive Venture Success? *Journal of Research in Marketing and Entrepreneurship*, 20(1), 57–69. <https://doi.org/10.1108/JRME-11-2016-0046>
- Majdina, N. (2022). Understanding Islamic Economic Principles and Their Relevance to Challenges in the Digital Age. *International Research of Economic and Management Education*, 2(1), 1–8.
- Marlina, R., Juliana, J. J., Adila, N. A., & Robbani, M. B. (2019). Islamic Political Economy: Critical Review of Economic Policy in Indonesia. *Review of Islamic Economics and Finance*, 2(1), 47-55.
- Maryani, D. (2019). *Pemberdayaan Masyarakat*. DEEPUBLISH.

- Mongkito, A. W., Mahfudz, & Nurhasana. (2022). Strategi Baznas Kota Kendari Terhadap Pemberdayaan Ekonomi Usaha Mikro Di Kelurahan Bende Kota Kendari. *Al-Kharaj : Journal of Islamic Economic and Business*, 04(1), 37–48.
- Monoarfa, H., Nurasyiah, A., Juliana, J., Rosida, R., & Cakhyaneu, A. (2023). The Impact of Implementing Islamic Wealth Management on Economic Empowerment of Women at the Majelis Taklim Post Covid-19 Pandemic. *Indonesian Journal of Islamic Business and Economics*, 5(2), 151-170.
- Moral, E. M., & Sánchez, A. H. (2020). Recent Evidence on the Evolution of Women’s Empowerment Across Dimensions and Countries: a Multidimensional Index of Women’s Empowerment Across Countries. *Advances in Gender Research*, 29, 13–37. <https://doi.org/10.1108/S1529-212620200000029001>
- Nazara, D. S., & Waruwu, S. K. (2019). Analisis Alokasi Pengeluaran Pemerintah Pada Sektor Publik Terhadap Pertumbuhan Ekonomi Di Kabupaten Nias Barat. *Jurnal Akuntansi Dan Manajemen Pembinas*, 6, 59–67. <http://ejournal.stiepembnas.ac.id>
- Norman, E., Husenudin, A., & Pahlawati, E. (2023). Strategi Baznas Kota Bogor dalam Pemberdayaan Dhu ’ afa melalui Program Bogor Berkah. *Al-Kharaj : Jurnal Ekonomi , Keuangan & Bisnis Syariah*, 5(2), 905–910. <https://doi.org/10.47467/alkharaj.v5i2.560>
- Nugrahani, I. R., & Mulyawisdawati, R. A. (2019). Peran Zakat Produktif dalam Pemberdayaan Ekonomi Mustahiq (Studi Kasus Lembaga Amil Zakat Dompot Dhuafa Republika Yogyakarta 2017). *Jurnal Ekonomi Syariah Indonesia*, 9(1), 30–41.
- Nurasyiah, A., Monoarfa, H., Kusnendi, Firmansyah, Rosida, R., & Ismail, S. (2023). The economic empowerment of women micro-entrepreneurs: How is the Islamic wealth management impact?. *Review of Islamic Economics and Finance (RIEF)*. 6(2), pp. 187-208
- Ojasalo, J., & Ojasalo, K. (2018). Service Logic Business Model Canvas. *Journal of Research in Marketing and Entrepreneurship*, 20(1), 70–98. <https://doi.org/10.1108/JRME-06-2016-0015>
- Purnamasari, D., & Firdaus, A. (2017). Analisis Strategi Penghimpunan Zakat Dengan Pendekatan Business Model Canvas. *Human Fallah*, 4(2), 1–27.
- Pusat Kajian Strategis, B., & Quran, I. I. (2021). Standar Laboratorium Manajemen Zakat. In *Pusat Kajian Strategis - Badan Amil Zakat Nasional (Puskas BAZNAS)*.
- PUSKAS BAZNAS. (2019). *ZAKATNOMICS : Kajian Konsep Dasar*. PUSKAS BAZNAS.
- Putra, B. P., & Pakkanna, M. (2019). Formulasi Strategi Badan Amil Zakat Nasional (BAZNAS) Kota Bogor Dengan Business Model Canvas dan Balanced Scorecard Sebagai Dasar Pemikiran Pengembangan Organisasi. *Jurnal Liquidity*, 8(2), 99–110.
- Qastharin, A. R. (2016). Business Model Canvas for Social Enterprise. *Journal of Business and Economics*, 7(4), 627–637. [https://doi.org/10.15341/jbe\(2155-7950\)/04.07.2016/008](https://doi.org/10.15341/jbe(2155-7950)/04.07.2016/008)
- Rahmat, R. S., & Nurzaman, M. S. (2019). Assesment of zakat distribution: A case study on zakat community development in Bringinsari village, Sukorejo district, Kendal. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(5), 743–766. <https://doi.org/10.1108/IMEFM-12-2018-0412>

- Ruslang, R., Kara, M., & Wahab, A. (2020). Etika Bisnis E-Commerce Shopee Berdasarkan Maqashid Syariah Dalam Mewujudkan Keberlangsungan Bisnis. *Jurnal Ilmiah Ekonomi Islam*, 6(3), 665. <https://doi.org/10.29040/jiei.v6i3.1412>
- Ryandono, M. N. H., Widiastuti, T., Cahyono, E. F., Filianti, D., Qulub, A. S., & Al Mustofa, M. U. (2023). Efficiency of zakat institutions in Indonesia: data envelopment analysis (DEA) vs free disposal hull (FDH) vs super-efficiency DEA. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-05-2021-0144>
- Shaya, N., & Abu Khait, R. (2017). Feminizing leadership in the Middle East: Emirati women empowerment and leadership style. *Gender in Management*, 32(8), 590–608. <https://doi.org/10.1108/GM-07-2016-0143>
- Solikin, A. (2018). Pengeluaran Pemerintah Dan Perkembangan Perekonomian (Hukum Wagner) Di Negara Sedang Berkembang: Tinjauan Sistematis. *Info Artha*, 2(1), 65–89. <https://doi.org/10.31092/jia.v2i1.237>
- Sort, J. C., & Nielsen, C. (2018). Using The Business Model Canvas to Improve Investment Processes. *Journal of Research in Marketing and Entrepreneurship*, 20(1), 10–33. <https://doi.org/10.1108/JRME-11-2016-0048>
- Suyitno. (2018). Metode Penelitian Kualitatif: Konsep, Prinsip, dan Operasionalnya. In *Akademia Pustaka*. Akademia Pustaka.
- Wahab, N. A., Zainol, Z., Bakar, M. A., & Ibrahim, A. Z. (2016). Developing Service Quality Index for Zakat Institutions. *International Journal of Economics and Financial Issues*, 6(2012), 249–258.
- Yunus, E. (2016). *Manajemen Strategis*. CV ANDI OFFSET.
- Yusra, F. (2021). Peran Zakat Produktif Terhadap Pemberdayaan Ekonomi Mustahiq Pada Badan Amil Zakat Nasional Kabupaten Kuantan Singingi. *Jurnal Fakultas Sosial Universitas Islam Kuantan Singingisial Universitas Islam Kuantan Singingi*, 172–188.