# Development of strategy formulation with scenario planning approach case study on Zakat House

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**Abstract**
**Purpose:** This study aims to provide strategic solutions for Rumah Zakat over the next ten years using a scenario planning approach. It focuses on identifying driving forces, critical uncertainties, and possible future scenarios in the zakat industry, and formulating adaptive strategies.

**Research Methodology:** A qualitative descriptive design was employed, with data collected through in-depth interviews involving internal and external stakeholders, supported by secondary data. PESTEL and Porter's Five Forces analyses identified 29 driving forces, which were assessed using an impact/uncertainty matrix and developed into a 2×2 scenario matrix, producing four potential future situations.

**Results:** Four scenarios were generated: Jumping Frog, Accelerate to Excellence, The Struggle, and Business as Usual as a reference description of the conditions that need to be considered when dealing with uncertain conditions in the future, so that the institution can determine its strategic direction more optimally. Institutions need to consider the implications and options strategies in each scenario to strengthen the ability of today's institutions to deal with various conditions that will arise in the future.

**Conclusion:** Scenario planning enables Rumah Zakat to anticipate and prepare for various future conditions, reducing risks from environmental uncertainties. Implementing common strategies such as collaborating with government zakat institutions, leveraging CSR funds, fostering talent, digitizing processes, and innovating business models will enhance institutional resilience and competitiveness..

**Limitations:** The study is limited to a single case, a qualitative data scope, and a small number of expert informants, making generalization cautious.

**Contribution:** This research contributes to strategic management in Islamic philanthropy by demonstrating the practical application of scenario planning for adaptive and sustainable long-term strategy formulation.

**Keywords:** *Philanthropy, Scenario Planning, Strategic Management, Zakat*

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## 1. Introduction

In the reform era, the Decree of the Minister of Religious Affairs Number 581 of 1999 concerning the Implementation of Law Number 38 of 1999 and the Decree of the Director General of Islamic Community Guidance and Hajj Affairs Number D-291 of 2000 concerning the Technical Guidelines for Zakat Management were issued. Based on this Law, zakat can be managed either by a government-

formed amil institution, the Zakat Amil Agency (BAZ), or by a community-formed amil institution, the Zakat Amil Institution (LAZ). The 1999 Zakat Management Law was later amended to Law Number 23 of 2011, and Government Regulation Number 14 of 2014 was issued to implement it. During the era of President Susilo Bambang Yudhoyono, Presidential Instruction Number 3 of 2014 was issued concerning the optimization of zakat collection in ministries/institutions, regional governments, BUMN, and BUMD through BAZNAS.

This discourse emerged from a statement by Noor Achmad, the Chairman of the National Zakat Agency (Baznas). He said that this discourse actually emerged from the issuance of Presidential Instruction (Inpres) Number 3 of 2014 concerning the Optimization of Zakat Collection in Ministries/Institutions, Secretariat General of State Institutions, Secretariat General of State Commissions, Regional Governments, State-Owned Enterprises, and Regional-Owned Enterprises through the National Zakat Agency. In 2018, the idea of creating a Presidential Regulation (Perpres) emerged. The idea has received the blessing of President Joko Widodo (Jokowi), but it has not been realized because of the busyness of various national agendas, including dealing with Covid-19. BAZNAS wants President Jokowi to issue a Presidential Regulation that requires ministers and heads of related institutions to facilitate the obligations of civil servants, TNI, Polri, and BUMN employees, especially those who are Muslim and whose income has reached the equivalent of at least 85 g of gold per year to pay zakat, which is deducted per month at 2.5 percent automatically. The proposal is that this policy will be mandatory for them but not for private employees. In the private sector, cooperation with corporations (Putri & Utama, 2024).

Another phenomenon concerns making zakat a state financial instrument. With the potential for national zakat to reach Rp. 327 T per year, Amalia Adininggar Widyasanti, Expert Staff of the Minister of National Development Planning (PPN/Bappenas) for Economic Synergy and Financing, said that zakat management could be more beneficial by helping achieve the Sustainable Development Goals (SDGs). Zakat funds can be used to help government development programs for social needs. Scenario planning is an effective strategic planning tool for medium-to long-term planning under uncertain conditions (Imelda, 2023). Scenario planning is a method for determining what will happen in the future events to reduce the risks that can arise from dynamic and complex environmental changes. According to Schwartz (1996), scenario planning is a tool for ordering perceptions about alternative future environments in which decisions might be played out.

The ideal time frame for scenario planning design is five to ten years in the future. A time frame of less than five years makes it difficult to find major trends, and important changes cannot be predicted on such a short scale (Marciano, Fergnani, & Robiati, 2024). However, a time frame that is too long often leads to speculation. Finally, the identified scenarios in the zakat industry must be responded to by Rumah Zakat using the right strategy (Fahim, Al Mamun, Hossain, Chakma, & Hassan, 2022; Suherna & Nasiatin, 2023). Based on this background, the researcher raised the topic "Development of Strategy Formulation with a Scenario Planning Approach, Case Study at Rumah Zakat" to respond to the uncertainty of the future of Rumah Zakat in running its organization.

## 1.1 Problem Formulation

Based on the above description, the following research objectives can be stated:
1. What are the driving forces and critical uncertainties that will impact the sustainability of the zakat industry over the next five to 10 years?
2. What is the future scenario for the zakat industry?
3. What is the zakat industry's impact on Rumah Zakat?
4. What is Rumah Zakat's strategy for responding to the impact of zakat industry scenarios?

## 1.2 Research Objectives

This study aims to offer a strategic solution for Rumah Zakat within a time frame of 10 years. Scenario planning analysis was used to solve the problems faced. The objectives of this study were as follows:

1. Identify the driving forces and critical uncertainties of the zakat industry over the next five to ten years.
2. Develop scenario planning for Rumah Zakat based on the macro environment and industry competition using a 2 × 2 matrix scenario framework of four possible future situations.
3. Identify the impacts and strategic options of each scenario over a five-year period
4. Develop strategic imperatives for Rumah Zakat to implement all scenarios.

## 2. Literature Review
### 2.1 Previous Theories and Research
#### 2.1.1 Planning
Planning is a process of thinking and comprehensively determining what will be done to achieve the predetermined goals. Iskandar and Subekan (2016) stated that there are many definitions of planning, but they believe that some of the most important are as follows:
1. Billy E. Goetz, who stated that planning is the ability to choose from various possibilities that are available and which are considered most appropriate to achieve goals.
2. Drucker stated that planning is a continuous work process that includes making important decisions that must be carried out systematically, making estimates using what is known about the future, organizing all efforts that are considered necessary to implement decisions that have been made, and measuring the success of the implementation of decisions.
3. Levey and Loomba stated that planning is a process of analyzing and understanding the system adopted, formulating general and specific goals to be achieved, estimating all capabilities owned, outlining all possibilities that can be done to achieve these goals, analyzing the effectiveness of the various possibilities, compiling complete details of the chosen possibilities, and binding them in a continuous monitoring system to achieve an optimal relationship between the resulting plan and the adopted system.

From these definitions, it can be concluded that planning is a series of processes for determining future actions, accompanied by logical and continuous considerations to utilize existing resources as much as possible to achieve specific goals. Subsequently, the strategy formulation stage ends with the creation, evaluation, and consideration of alternative strategies. These alternative strategies are based on the goals that have been set and the internal and external factors that are considered. Subsequently, the company implemented its planned strategy. Measuring and assessing a company's performance is the final step in the strategy management process. In this process, internal and external factors are important to determine whether the company has achieved the goals set, so that the company can take the necessary actions. According to Trisusanti, Arifuddin, and Umar (2023), companies can use strategic management to determine their future achievements proactively. Through the systematic, logical, and rational selection of alternative strategies, strategic management can help companies create better strategies. Many small business owners, Presidents, Managers, and Chief Executive Officers have realized the importance of implementing strategic management.

#### 2.1.2 Scenario Planning
*Scenario planning is related to strategic planning, not just scenario writing.* Scenario planning is an effective strategic planning tool for medium-to long-term planning under uncertain conditions (Sridjaya & Yuniarto, 2023). *Scenario planning is a method for determining what will happen in the future events to reduce the risks that can arise from dynamic and complex environmental changes.* Scenario planning helps to sharpen strategy, plan for unexpected situations, and keep looking in the right direction and at the right problems. *Scenario writing is a useful tool for planning and learning. Thinking about scenarios helps us understand the logic of development, driving forces, key factors, players, and potential influences. Scenario planning is a way to prepare for the future when traditional strategic planning is no longer relevant.*

Scenario planning is useful for implementing an organization's alternative strategic plans and is effective in identifying uncertain situations in the future. Scenario planning describes what is desired, expected, and might happen, as well as what is not desired (Faqih, 2014). Scenario planning is neither

a vision nor a forecast. Differences between Scenario Planning, Vision, and Forecasting. From the definitions above, it can be concluded that scenario planning is a method for compiling strategic planning and a learning process in which a person's perception is directed toward seeing a picture of the future that might happen or the desired future. Scenario planning is not only used for one purpose, but can also be used for several purposes. Scenario planning can inspire the production of ideas or concepts.

### 2.1.3 Stages of Scenario Planning

According to Cairns and Wright (2019), there are 8 stages in the scenario process has eight stages, which are explained as follows.

1) Determine the key focal issue

At this stage, the key issues of concern are defined, and the timescale of the scenario is set. In deciding on an appropriate future timeframe, the use of scenarios should not extend so far into the future that it requires 'science fiction' thinking, or so far into the future that it is reasonably predictable.

2) Determining the Driving Forces

The process of identifying the driving forces is undertaken first on an individual basis to gain a range of perspectives on the focal uncertainties and to ensure that they are recorded and presented as such. To do this, it is helpful to encourage thinking within the broad PESTEL (political, economic, social, technological, ecological, and legal) framework.

3) Grouping Driving Forces

The purpose of clustering the driving forces is to find a set (from an infinite number of possibilities) of relationships to identify a small number (approximately 10-12 maximum) of higher-level factors that directly influence the major issue of concern.

4) Impact and Uncertainty Analysis

One way to do this is to use trend and uncertainty analysis. Once the drivers are collected, the factors that have the potential to influence future developments must be analyzed to identify the most relevant factors (Schwartz, 1996). One common way to perform this task is to rank the factors according to their level of uncertainty and potential impact on the system under investigation using an impact/uncertainty grid (Berg, Scholten, Schachter, & Blok, 2021). As illustrated in Figure 1, the impact/uncertainty grid is divided into three sections:

a. The bottom of the grid contains factors that are considered to have a relatively small impact on future development, such as these 'secondary elements' that were not considered in the scenario-planning process.

b. The top left of the grid contains factors that are considered to have the potential to significantly influence future developments, but whose future behavior is relatively easy to predict. These 'Significant Trends' are then used in scenario development.

c. The top right of the grid contains 'critical uncertainties.' These factors have a large impact on future development paths and a high degree of uncertainty, thus representing the most important elements for scenario development.
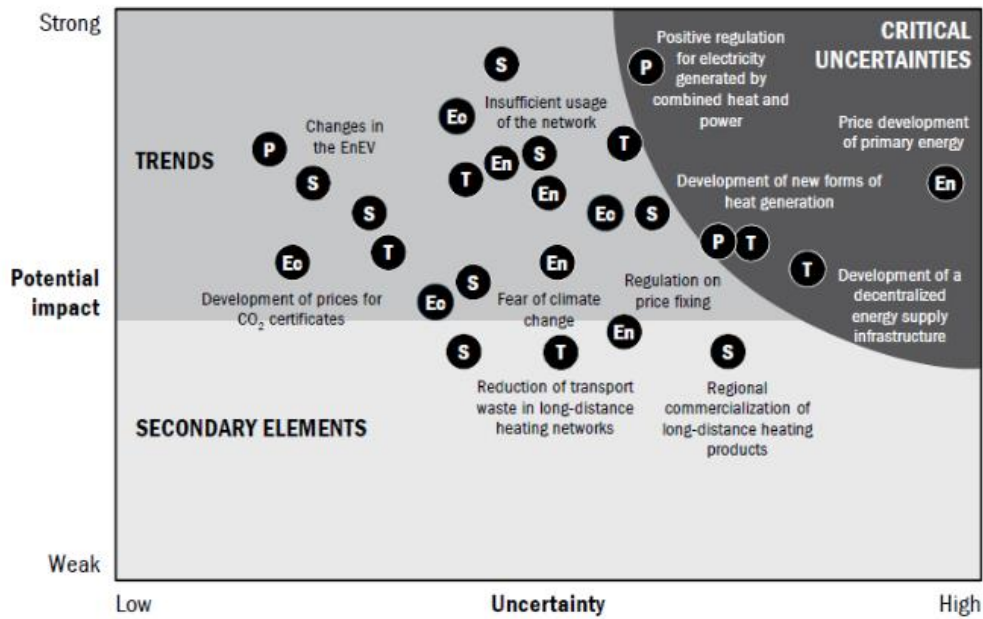
Figure 1. *Impact/Uncertainty Grid*

5) Scenario Building

After analyzing the trend relationship, scenarios were created based on predictions of what would happen in the future. Scenario making is performed by combining two uncertainties (uncertainty) (Syukriadi & Sunitiyoso, 2021). The combination of the two uncertainties/drivers uses qualitative reasoning such as "what would happen if that happened?" " What developments would be adopted, and what could bring it to that point?". A simple method is to systematically combine two factors simultaneously and add the others to the appropriate combinations. Scenario analysis assumes the use of both parts of the brain, namely, analysis and imagination. A description of the results of the cross-scenario is presented in Figure 2.
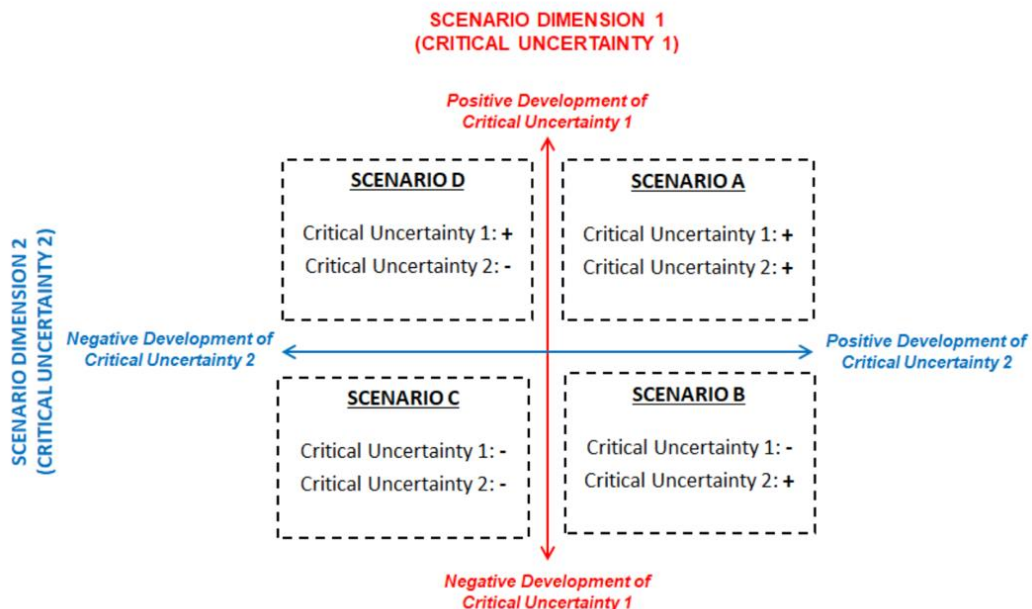


Figure 2. Scenario Matrix

6) *Strategy Definition*

Various strategic options and decisions can be tested against possible future conditions after scenarios are created (Berg et al., 2021). At this stage, the most flexible strategy can be found using conventional assessment, evaluation instruments, and methods.

### 2.1.4 PESTEL Analysis

Politics, economics, society, technology, environment, and law (PESTEL) analysis is a tool commonly used in marketing to evaluate the different external factors that impact an organization. It is important for every business to consider several external forces before making any decisions. Paramadita, Umar, and Kurniawan (2020) describes PESTEL analysis as a useful tool to understand the 'big picture' of an environment in which a company operates. According to Yüksel (2012), one of the advantages of PESTEL analysis is that it provides data and information that companies can use to predict future conditions. Because of its simple framework, PESTEL analysis makes problem analysis easy. PESTEL analysis is a framework for evaluating situations and assessing a company's position, strategy, marketing plans, and ideas (Mabhanda, 2022).

### 2.1.5 Porter Five Forces Analysis

Porter's Five Forces Model was developed by Michael Porter of the Harvard Business School in 1979 and is a framework for industry analysis and business strategy development. This model is widely used to determine strategies in various industries. The intensity of competition among firms varies across industries. The threat of new entrants, bargaining power of suppliers, bargaining power of buyers, rivalry among existing competitors, and threat of substitute products and services are some of the forces that determine the intensity of competition in an industry.

### 2.2 Framework of Thought

A conceptual framework is a logical structure that presents an integrated approach to exploring a research problem. This shows the series of actions the researcher wants to take in a study (Adom, Hussein, & Agyem, 2018). The conceptual framework for this study is presented in a diagram similar to that shown below. The process of developing scenario planning to strategy involves several components that will form the possible future of a company or organization.

## 3. Research Methods

### 3.1 Type of Research

This study uses a qualitative research method to determine the right scenario used by Rumah Zakat for the next 5–10 years. Qualitative research is less patterned and places more emphasis on an in-depth understanding of a particular topic rather than on generalization, with the results more closely related to the interpretation of field data (Nurrisa & Hermina, 2025). Therefore, this study was classified as descriptive research. According to Siedlecki (2020), the purpose of descriptive research is to collect information that provides a picture of the subject. The collected data were defined as a description of the characteristics of the subject, event, or condition being studied.

Based on this analysis, this study collected data based on the organizational groups. According to Sekaran and Bougie (2016), if data are obtained from individuals in each group, they can be included in the group analysis unit. The background of this study was not contrived because it was conducted in a normal environment. As stated by Ruhyana (2023), research conducted in a normal environment is contrived. Based on the implementation time, researchers obtained cross-sectional data. A cross-sectional study is one in which data collection is carried out only once in a few days, weeks, or months to obtain data that are relevant to the research question.

### 3.2 Operational Variables

Variables have values that can vary and change. The variables are abstract descriptions of the state of research objects. Therefore, it is necessary to describe this in research so that abstract variables can be measured in a process commonly known as operationalization. According to Konjala and Wulansari (2025), operational variables are the process of reducing the variables included in the research statement

into the smallest part so that their size and classification can be known, making it easier to evaluate the data needed for the statement. The operational variables are as follows.

Table 1. Interview Protocol

| Tools | Draft | Variables | Question |
|---|---|---|---|
| PESTEL | According to Yüksel (2012), PESTEL analysis provides data and information that the company can use to predict situations and conditions that will occur in the future. | Political Factors | 1. The new president has been elected and after being inaugurated will immediately form a new cabinet. Regarding the management of zakat in Indonesia, in your opinion, what is the direction of the new government's policy on the management of zakat in Indonesia for the next 5 to 10 years? What are the implications for the management of zakat in Indonesia? |
| | | Economic Factors | 1. Coordinating Minister for Maritime Affairs and Investment Luhut said that in the next 10 years Indonesia's GDP will increase to USD 3 trillion with an average per capita income of USD 10,000, what do you think the impact will be on the Zakat Industry in Indonesia? |
| | | Social Factors | 1. How does the impact of changes in social values and norms in society potentially influence the level of community participation and awareness in paying zakat?<br>2. What is your opinion regarding the impact of lifestyle factors and consumption trends in society in the next 5 to 10 years on the priority of people's spending on zakat? |
| | | Technology factors | 1. What impact will technological developments in the next 5 to 10 years have on the zakat industry in Indonesia?<br>2. What are the biggest challenges facing the zakat industry in adopting technology in the next 5 to 10 years? |
| | | Environmental Factors | 1. Do environmental issues have an influence on the future of the zakat industry? |
| | | Legal Factors | 1. There are 3 proposed schemes for zakat management, namely the state fully manages, the state as a manager assisted by the community, the state and community manage zakat equally by meeting zakat management standards. In your opinion, where will the regulation of zakat management in Indonesia go? |
| *Five Forces Porter's* | According to (Rothaermel, 2017) this analysis will identify the potential for different industry | *Threat of New Entrance* | 1. In the next 5 to 10 years, what is the trend of the presence of new zakat institutions?<br>2. Related to point 1 above, what is the long-term impact on the development of the zakat industry in the next 5 to 10 years? |

| | Threat of substitute product or services | 1. In the next 5 to 10 years, will the empowerment products of Zakat Management Organizations still be relevant?<br>2. What do you think about the form of empowerment programs that are almost the same between Zakat Management Organizations? Will it be a threat? |
|---|---|---|
| profits and to position the company to gain and maintain competitive advantage. | | |
| | Bergaining power of customers | 1. In your opinion, what will the bargaining power of customers be in the next 5 to 10 years, when there are more and more zakat management organizations, easy internet access to obtain information related to products and services of zakat management organizations, even information on people who need to be helped directly without going through zakat management institutions, and what are the implications for the zakat industry in Indonesia? |
| | Bargaining power of suppliers | 1. In 2023, the total number of players in the zakat industry will be 665 organizations. How do you see the role of supplier bargaining power? |
| | Rivalry among existing competitors | 1. In 2023, the total number of players in the zakat industry will be 665 organizations. What do you think about the trend of "competition" in the zakat industry in Indonesia in the next 5 to 10 years?<br>2. BAZNAS as a representative of the state in the zakat industry, in your opinion what will BAZNAS' position be in the national zakat industry in the future? |

### 3.3 Research Stages

In this study, it is important to adopt a systematic approach that includes several stages to ensure comprehensive and rigorous research. The following stages were carried out by the researcher during the research process:
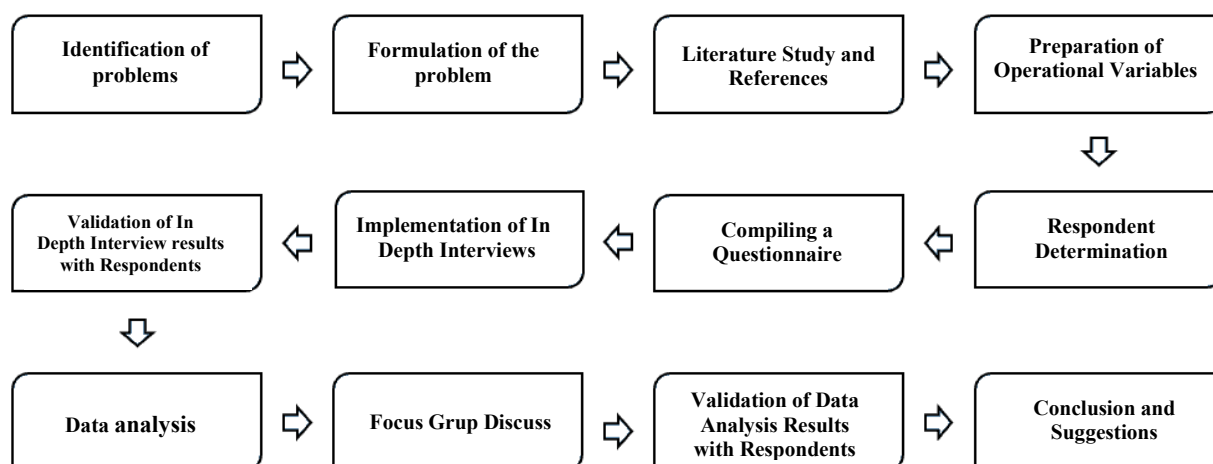


Figure 3. Research Stages Chart

### 3.4 Population and Sample

When selecting samples, researchers considered certain factors. These considerations are taken into account because the person is considered to know the most about what the researcher expects. The sources in this study are top and middle management from Rumah Zakat, the Head of FOZ (Forum Zakat), donors, and the government. The sources determined by the researcher were as follows:

Table 2. List of Sources

| No | Name | Code | Position/ Role |
|----|------|------|----------------|
| 1. | H. Yayan Somantri, SE | Internal | Board of Supervisors |
| 2. | Murni Alit Baginda, ST., MM | Internal | BOD |
| 3. | Dr. M. Sobirin, MPd | Internal | BOD |
| 4. | Faradina Astri N, ST. MBA | Internal | GM Business Development |
| 5. | Bambang Suherman | Ekternal | Chairman of Zakat Forum |
| 6. | Budi Utomo | Ekternal | Platinum individual donors |
| 7. | Nur Efendi, SSi, M. | Eksternal | Indonesian Zakat Figures |
| 8. | Dr. Ahmad Juwaini S.E., M.M | Eksternal | KNEKS / Government |

### 3.5 Data Collection and Data Sources

Data collection is the most strategic step in research because the main purpose of this study was to obtain data (Sugiyono, 2017). The importance of data collection in a study requires a researcher to plan the research that will be conducted well. This study used qualitative data. Qualitative data are expressed in the form of sentences and descriptions of conversations and can even be in the form of short stories. In this study, an archive strategy was used in the form of primary data collection (in-depth interviews) and secondary data grouped as follows.

#### 3.5.1 Primary data

The primary data in this study were obtained from in-depth interviews. In-depth interviews are an approach to seeking information in qualitative research. The in-depth interview method is a traditional face-to-face interview conducted directly. By conducting in-depth interviews, researchers can obtain information orally from sources. According to Indrawati (2015), the advantage of in-depth interviews is that they provide sufficient insight from each individual and are good for understanding unusual behaviors. Primary data were collected based on the results of interviews and questionnaires, and secondary data were obtained based on the results of the studies.

### 3.6 Validity & Reliability Test

This research was conducted by collecting data qualitatively; therefore, a validity test was also conducted qualitatively, namely, the data validity test. According to Sugiyono (2017), validity is the level of accuracy between the data that occur in the research object and the power that the researcher can report. Validation was performed to produce accurate data. To ensure that the research results are valid, the research instrument must be tested for its validity.

The data validity test began by collecting all data obtained through observations and interviews. The researcher then analyzed the results by comparing them with several related studies and references from expert sources. To ensure the validity of the interview data, we conducted a credibility test using source triangulation and member checks. Donkoh and Mensah (2023) stated that triangulation in credibility testing involves checking data from various sources in different ways and at different times. Member checking is the process of verifying the data provided by researchers to data providers. If the data found by the researcher are accepted by the data provider, it means that the data are valid and increase credibility and trust. However, if the data found by the researcher are not accepted by the data provider and if the differences are significant, the researcher must change their conclusions and follow what the data provider provides.

### 3.7 Data Analysis Techniques

According to Salim and Rahmat (2022), qualitative data analysis is conducted interactively and continues until the data are saturated. The activities of data analysis were as follows:

1) Data Collection

To collect the data, observations, in-depth interviews, and documentation were used, a method known as triangulation. The data collected were diverse because they were collected over days or months.

2) Data Reduction

This data reduction means summarizing, selecting, and choosing important elements from the obtained data so that the reduced data can provide a clearer picture for the researchers.

3) Data Display

*In qualitative research, data are usually presented in the form of charts, brief descriptions, flowchart diagrams, and relationships between categories. However, the most common method for presenting data in qualitative research is the narrative text.*

## 4. Result and Discussion

### 4.1 Respondent Characteristics

In this study, primary data were obtained by conducting interviews with eight expert sources from internal and external circles.

Table 3. Research Respondent Details

| No | Name of Source | Code | Position | Implementation date | Interview Duration | Reasons for Selecting the Resource Person |
|---|---|---|---|---|---|---|
| Internal Rumah Zakat | | | | | | |
| 1 | Yayan Somantri | YS | Board Of Supervisors | May 14, 2024 | 48 Minutes | To obtain internal information of the Institution (PESTEL and Porter 5 Forces) |
| 2 | Muhamad Sobirin | MS | BoD RZ | June 12, 2024 | 48 Minutes | To obtain internal information of the Institution (PESTEL and Porter 5 Forces) |
| 3 | Murni Alit Baginda | MA | BoD RZ | June 7, 2024 | 34 Minutes | To obtain internal information of the Institution (PESTEL and Porter 5 Forces) |
| 4 | Faradina Astri | FA | GM Bisdev and Corsec | June 3, 2024 | 47 Minutes | To obtain internal information of the Institution (PESTEL and Porter 5 Forces) |
| Ekternal Rumah Zakat | | | | | | |
| 1 | Nur Efendi | NE | Zakat Figures | May 13, 2024 | 52 Minutes | To obtain external information on the Institution (PESTEL and Porter 5 Forces) |
| 2 | Bambang Suherman | BS | Chairman of FOZ | June 11, 2024 | 1 Hour 1 Minute | To obtain external information of the Institution (PESTEL and Porter 5 Forces) |
| 3 | Ahmad Juwaini | AJ | KNEKS | June 10, 2024 | 41 Minutes | To obtain external information of the Institution (PESTEL and Porter 5 Forces) |
| 4 | Budi Utomo | BU | Donors | June 11, 2024 | 40 Minutes | To obtain external information of the |

### 4.2  Research Results
#### 4.2.1  PESTEL Analysis
1) Politics

Politics will significantly influence the future of the Zakat Industry. The election of the new President & Vice President is a point that needs to be considered when determining the strategic steps that Rumah Zakat needs to take from a political perspective. This factor greatly influences the future direction of zakat management policies. The President and Vice President have the authority to determine the cabinet, especially the Minister of Religion and Appointment of the BAZNAS RI Commissioners. The Minister of Religion is one of the government officials who acts as a regulator and supervisor of zakat management in Indonesia and can recommend candidates for BAZNAS RI leaders who will later be approved by the President and Vice President. The Minister of Religion and BAZNAS RI have the power to determine changes to the applicable law (UU), namely Law No. 23 of 2011 concerning Zakat Management, or Issue Ministerial Regulations (PERMEN) / BAZNAS Regulations (PERBAZNAS).

*"Every change in the political regime will have an impact on regulations; the options are only two forms, centralization or decentralization, if what is currently running is more decentralized. It is necessary to study and explore the track records of Presidential Candidates when managing institutions. If you look at the three Presidential Candidates yesterday, only one proposed change, while the others tended to continue"* ( Efendi, personal interview, 2024).

Therefore, if it is associated, the discourse for change cannot be said to be a priority. Therefore, the dynamics of the discussion of change will roll between the Zakat Institutions of the community, the government, and the DPR, which ultimately depends on a greater power to encourage change. On the other hand, there is a statement of support from a government institution, namely, BAZNAS RI, that it will support one of the campaign promises of the elected President & Vice President using zakat funds. This statement was driven by the fact that the budget that the government will disburse for the program is too large to require alternative funding.

*"Zakat is important because it is an alternative source of funding outside the APBN/APBD that can be used to make the new government's programs a success."* (Bambang Suherman, personal interview, 2024).

There is also discourse on government policy to change Zakat into a legitimate financial instrument. This still correlates with the government's alternative funding plans. Studies also describe the possibility of strengthening the position of Zakat as a legitimate state financial instrument, such as the APBN. However, Ulama Ijtima concluded that Indonesia is not a religious state; thus, Zakat management is not suitable for direct state management and remains a source of religious financial funds.

*"There is also an issue about Zakat as a State Financial Instrument, so the direction is towards centralization. However, the study concluded that it does not seem ready to go in that direction yet. Ulama Ijtima concluded that our country is not a religious state, so the management of Zakat is a management that is not managed by the state. The government pays attention to regulating it through laws, ministerial regulations, and the formation of regulatory bodies. If we look at the previous government, this law is very easy to change, so Rumah Zakat anticipates centralization occurring "*(Murni Alit, Personal Interview, 2024).

2) Economy

The economy will significantly affect the future of the Zakat Industry. Indonesia 's Emas 2045 is a vision of realizing a developed country. As a developing country, Indonesia has set a GDP target of USD 3 trillion or USD 10,000 income per capita, which means that it can increase up to three times in the next 10 years. This increase will certainly impact people's purchasing power, which is linear with their ability to donate. However, this change does not have a direct impact on increasing the number of

Indonesians who pay zakat; there will only be an increase in collection because the value of the money has increased or the nominal payment obligation has increased.

*"Maybe. The per capita income of Indonesians may increase, but will this contribute to the collection of Zakat? In my opinion, this is not because many people pay zakat but because the value of money has increased. So the amount of zakat also increases."* (Ahmad Juwaini, Interview 2024).

The increase in the number of Indonesian people paying zakat depends on a person's understanding of their obligation as a Muslim to pay zakat. If a person does not understand the obligation of Zakat, an increase in a person's income will not directly increase the collection of Zakat.

*"Zakat is related to a person's understanding of their obligation as a Muslim to pay. If the person does not understand the obligation of Zakat, perhaps an increase in a person's income will not directly increase the collection of Zakat." (*Yayan Somantri, interview, 2024).

Thus, how can Zakat Institutions provide an understanding to the next generation, who will become high-income citizens, to understand the obligation to pay Zakat and be trusted to be the place where they pay their Zakat?

3) Social

Social factors greatly influence the future of the Zakat Industry. Indonesia is today dominated by two generations, Generation X, born in 1981-1996 and Generation Y, born in 1997-2012. Based on the 2020 population census, these two generations account for 53.81% of Indonesia's total population. Zakat institutions have included generation factors as the main factors in building awareness of zakat. This generation has different culture, interaction patterns, and habits from previous generations. They are native users of technology and live in a world where access to information is rapid and open. Having a high level of concern for helping the community, this is also reflected in research on Indonesia as a generous country in the world for six years.

*"Based on the survey, Indonesia is considered to have a high level of concern for helping and assisting people, even people we do not know. This is inseparable from the values that are continuously taught. Gen Z likes to be together/crowded, so it is just a matter of how these values should be enlivened or made fun of. Gen Z's perspective on mutual cooperation is based on an angle that they think is fun*" (Yayan Somantri, interview, 2024).

In terms of donations, this generation is still relatively small in nominal value because they still have low incomes, but there are also those who earn large incomes from new activities, such as influencers on social media earning income through YouTube adsense, endorsements, etc. This job is considered new in this era, so the MUI adjusts by issuing a fatwa that influencers/celebgrams are also subject to zakat.

*"The composition of generation Z has dominated Indonesian society; if you look at the nominal donations, it is still small because they do not have a larger income, but there are already those who have donated, so that is good"* (Murni Alit, interview 2024).

Zakat activists believe that Zakat literacy in Indonesia increases annually. It is just that zakat has not been a top priority in allocating the personal financial budget of the Indonesian people that needs to be spent first. According to Islam, the first expenditure is not a personal expenditure, but an expression of the sustenance given; the first expenditure is based on religion. To be aware of zakat, we must also be taught about personal Islamic financial management (IFM). When they have money, it is used not only to fulfill desires but also to teach how to allocate 2-3 years, right? The simple theory is that when we have income, at least there must be funds that we save, with a maximum of 20%. Then, we must be able to live sufficiently because 80% of our income, 20% of which is allocated for something unexpected, such as illness or being fired from work.

4) Technology

Technological factors significantly influence the future of the Zakat Industry. For Zakat institutions, the technological factor is one of the biggest factors, besides the management scheme, that significantly changes the approach to service patterns. What has been felt from the existence of technology is how the pattern of society donating has changed to be more cashless than before, where zakat payments were still made at the nearest office/mosque. The increasingly wide digital channel makes it easy to pay zakat anywhere and anytime.

*This technology makes it easier to include zakat. Currently, people do not pay zakat in cash. Technology also accelerates socialization and provides understanding.* (Yayan Somantri, interview, 2024).

*"What is clear is convenience. This refers to the convenience of paying zakat. Convenience in the service of paying Zakat and its distribution. With this convenience, zakat can be managed even faster"* (Ahmad Juwaini, Interview 2024).

Institutions that cannot adapt to these developments tend to be left behind or even closed down because they are not quick enough to adapt to technology. The potential for increasingly large technological developments provides the possibility of increasing the reach, speed, convenience, and transparency of service management in Zakat institutions. This requires institutions to adapt and provide better digital services.

5) Environment

The role of Zakat in environmental issues was initially limited because Zakat funds had to be distributed to those in need of assistance. However, based on the fatwa results, the MUI assessed that zakat plays an important role in disaster mitigation. Disasters ultimately also have an impact on the birth of new poverty, such as the destruction of houses and loss of property. Participation in disaster issues also makes the impact of zakat institutions more felt by the community.

*"First, the frequency of disasters has grown significantly over time, and information about disasters throughout Indonesia has increased every month. Second, a massive number of environmental issue management actors communicate with the public so that the public can easily obtain important and good information about disasters that occur. Including zakat institutions where the idea of zakat is limited in its distribution by asnaf, the reality is that disasters usually occur and cause the birth of new poverty with the loss of economic or social assets such as loss of livelihoods "*(Bambang Suherman, Interview 2024).

However, environmental issues, such as tree planting, are still considered by the community as donations that are not very important. However, public awareness is starting to move in the chapter on activities such as paying attention to each household waste, sustainable approaches from companies, and shifting corporate activities to environmentally friendly practices. Zakat institutions have long been involved in environment-related programs. An increasing number of institutions are currently involved in addressing environmental issues.

6) Laws/Regulations

Legal and regulatory factors significantly influence the future of the Zakat Industry. The National Sharia Economic Committee (KNEKS) issued three management scheme options: the first is the state fully managed, the second is the state assisted by the community, and the third is the state and community management equally. Today, the second scheme is used, with the state assisted by the community for management. Based on the opinions of zakat activists, Law No. 23 of 2011, as the highest reference for zakat management law in Indonesia today, is proposed to be revised to separate the functions of regulators and operators that BAZNAS currently has.

*"In my opinion, it will tend towards the status quo. Thus, zakat management in Indonesia will remain as it is now if the law is not revised. If there is a revision, I see the possibility of a revision that actually*

*leads to the relationship between the government zakat management organization and the community zakat management organization being equal."* (Ahmad Juwaini, interview, 2024)

However, the policy direction could change towards centralism, where there is a discourse that Zakat wants to be considered as one of the state financial instruments, no longer a religious financial instrument, depending on the policy direction of the new president, vice president, and Minister of Religion from the elected cabinet.

*"If the final choice is centralization, then the reference is Zakat management, as in Malaysia. LAZ from the community is not allowed to collect zakat funds; only BAZNAS is. From the national level to the city/district level, BAZNAS has the authority to collect, while the role of LAZ is only as a distribution institution."* (Nur Efendi, interview, 2024).

### 4.3 Porter's Five Forces Analysis
#### 4.3.1 Threat of New Entrance
Threat of New Entrance Analysis that affects the development of the Zakat Industry. The growth of Zakat institutions in the last five years has been significant, with 665 legal Zakat institutions from BAZNAS at the national, provincial, and city/district levels, and LAZ at the national, provincial, and city/district levels in 2023. The encouragement of institutional permits from the Ministry of Religion is based on the fact that there is still a gap between the potential and realization of the collection, which is still far from expectations.

*"The Ministry is indeed giving more permits to institutions that are currently in the process of obtaining permits. On the one hand, it is because the potential and realization are still far away, so this is an opportunity for many Zakat institutions to optimize this potential."* (Murni Alit, interview 2024).

This convenience has also begun to be responded to by various zakat activists in that the effectiveness of collection is not only from increasing the number of institutions that are permitted. However, how the regulations that are running can create a good development environment, in this case, what is meant is the role of BAZNAS, which has two legs as a regulator and operator.

*"If the simple math is 300 trillion, is there 50 trillion collected? The zakat institution should not have its permits made difficult, but should be made strict in monitoring and continuing its operations."* (Bambang Suherman, Interview 2024).

#### 4.3.2 Threat of substitute product or services
Threat analysis of substitute products or services affecting the development of the Zakat Industry. *The program rolled out today is still relevant for the next ten years because the poverty rate remains high. There are still several notes on government policies to improve community welfare that need to be covered by zakat institutions. Zakat institutions typically have two types of programs: charitable and empowerment. Empowerment focuses on the long term, whereas charity meets short-term needs.*

*"The issue of similarity will be a challenge in the future, ultimately making it difficult to continue entering the product area. However, if we examine this more deeply, each institution has a different level of focus on the topic. Some are more into one-off programs and some are long-term programs."* (Ahmad Juwaini, Interview 2024).

Although each institution offers similar services, their approaches differentiate them. This is a threat from an academic perspective because there are many discrepancies in the distribution of one beneficiary from several Zakat institutions.

#### 4.3.3 Bargaining Power of Customers
Easy access to information and many alternative zakat institutions in Indonesia from the National level to the mosque level, make donor bargaining power very high for donations to institutions. The non-

existent switching cost gives donors the freedom to pay their zakat to any institution. Therefore, the most expected institution is in accordance with the donor's expectations. The expected institution is innovative, adaptive, trusted, transparent, and accountable, and pays attention to the needs of its customers.

*"A pure market model will be applied. The donors will become stronger as a result. Donors will choose the institution they think is in line with their expectations"* (Ahmad Juwaini, Interview 2024).

*"We need high effort to maintain engagement with donors, Back to the same or different programs. Efforts should also be made to obtain new donors and formulate strategies to attract them to donate. Have to think creatively amidst the many choices of institutions'* (Faradina Astri, interview, 2024).

### 4.3.4 Bargaining power of suppliers

The main goal of the company is to seek profit, while the ability of the institution to pay talent depends on its resources owned by the institution. If an institution has a good collection and appreciates the profession, it creates a higher bargaining power.

*"If we narrow down this supplier, meaning labor, it is still very high. Few workers view Amil as a promising profession. Although BNSP certification has already been established in Indonesia, it is still not strong enough to strengthen the positioning of the institution as a bargaining power for HR recruitment.*

*HR still sees work in companies that are product- or service-oriented as being more productive. As the mindset is different, the company aims to make money. In zakat institutions, the ability to pay institutions to productive talent is very dependent on the resources managed by the institution"* ( Suherman, Interview 2024).

Lastly, institutions also need training and education to increase their capacity outside internal training, although their bargaining power will be adjusted to the relevance of the competency training provided.

### 4.3.5 Rivalry among existing competitors

Rivalry analysis among existing competitors that influence the development of the Zakat Industry. The number of zakat institutions that receive permits to collect and distribute funds creates competition in the same pool.

*"The point is that competition will become increasingly tight. The community cannot be seen as a collection of rich people who are like robots, silent and do not protest. They look for a lot of information. In such a community, zakat managers must win the hearts of the community. Thus, LAZ and BAZ will do various things to show themselves so that they can be accessed or accepted by potential donors."* (Ahmad Juwaini, Interview 2024). If BAZNAS's dual role as a regulator and executor is maintained, it will be even stronger in the future.

*"The position of BAZNAS will be stronger, even leading to centralization. The clear face of managing this great potential is BAZNAS, and they also want to make a greater contribution"* (Muhammad Sobirin, interview, 2024).

*"BAZNAS will be the sole player, while LAZ will be the distributing institution, he said. NU and Muhammadiyah will also benefit from a larger portion of distribution to them"* (Nur Efendi, interview, 2024).

To obtain critical uncertainties that are used as a benchmark for compiling baseline futures and alternative futures, a visualization of nine driving forces is compiled into an impact uncertainty grid based on the average impact and uncertainty values obtained from the sources, so that the matrix below is obtained.
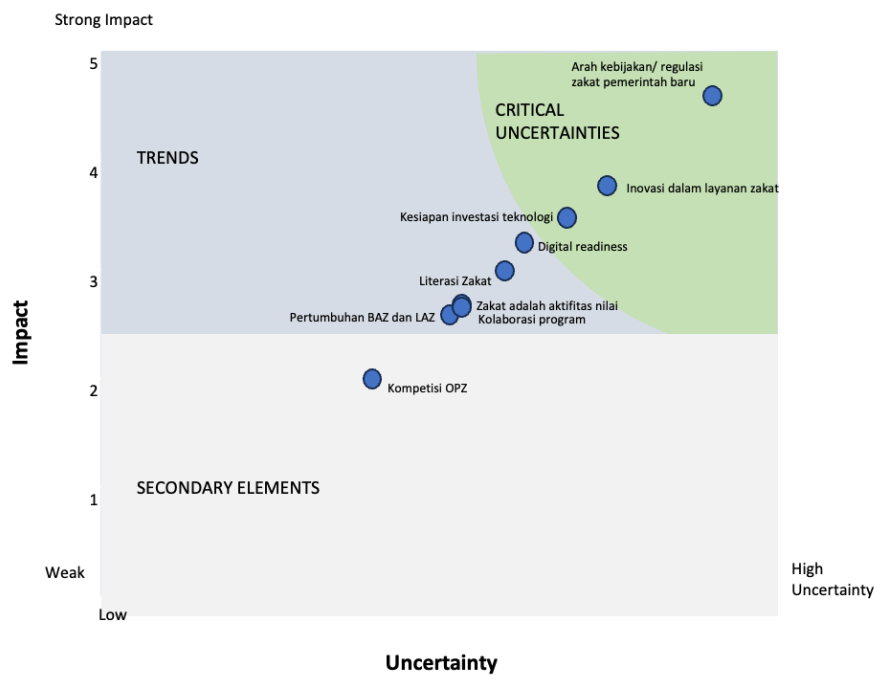
Figure 4. Impact Uncertainty Matrix

Based on the results of the image above, the direction of policy, regulation, and innovation in zakat services are critical uncertainties in Indonesia's zakat industry. The direction of zakat policy/regulation shows how the zakat industry in Indonesia will be greatly influenced by state policy, whether the state fully manages it, whether the state is a manager assisted by the community, and whether the state and community manage zakat equally by meeting zakat management standards. Zakat service innovation shows how zakat management institutions need to innovate in the context of collection, management, and distribution. Thus, it can be concluded that Rumah Zakat needs to develop a strategy to become a strategic partner of government institutions while strengthening partnerships with companies to access non-zakat funds as an alternative financing. This is a translation of the strategy of creating a new business model with a new strategy supported by digitalization in all internal processes of Rumah Zakat.

## 5. Conclusion
### 5.1 Conclusion
Scenario planning can be used by Ruma Zakat to prepare for all possibilities that may occur in the future. Based on the results of the review and analysis of external and internal factors that impact the institution and the results of the scenario planning analysis, the following conclusions can be drawn.
1. Driving Forces of the zakat industry are identified based on the results of the PESTEL and Porter Five Forces analysis obtained from the interview process with identified 29 driving forces for the Zakat Industry
2. Critical uncertainties in the zakat industry in Indonesia are the direction of zakat policy/regulation and Zakat service innovation
3. There are 4 scenarios produced, namely Jumping Frog, Accelerate to Excellence, The Struggle, and Business as Usual as a reference for describing conditions that need to be considered in facing uncertain conditions in the future, so that institutions can determine the strategic direction of the institution that is more optimal
4. Rumah Zakat needs to consider the implications and option strategies in each scenario to strengthen the institution's ability today in facing various conditions that will arise in the future.
5. Rumah Zakat in responding to the impact of the zakat industry scenario can implement the Common Strategy recommendations, namely (1) becoming a collaborator of government zakat institutions, (2) establishing partnerships with companies to access CSR funds as an alternative financing for empowerment programs, (3) Preparing new talents to increase organizational competitiveness, (4)

implementing digitalization in all lines of the institution and (5) Creating a new business model/new strategy. This is a concrete step for institutions to respond to all scenarios that are formed.

### 5.2 Suggestions

1. The scenarios produced in this study can be used by Rumah Zakat management to develop medium- and long-term strategies to ensure the continued existence of Rumah Zakat and all its activities.
2. Rumah Zakat needs to prepare stages to be able to utilize the scenarios produced from this study, namely:
   a. First, the current position was identified based on the developed scenario.
   b. Second, external conditions should be periodically monitored to anticipate the direction of changes in the zakat industry under the new government policy.
   c. Third, we examine the internal conditions to measure Ruma Zakat's ability to adapt to changes in the zakat industry.
   d. Explore the influence of the health technology industry (healthtech) on hospitals by involving speakers from healthtech companies, associations, and research institutions.
   e. This study explores key focal issues related to policy factors to enrich the understanding of the dynamics of policy influence on the future of Zakat Management Organizations and the impact of innovation in increasing zakat collection achievements.
   f. Further exploration of the driving forces will allow for more optimal research results.
   g. Given the limited research on scenario planning in the field of philanthropy, especially Islamic philanthropy, this research can be developed for philanthropy other than Islamic philanthropy or for non-faith-based philanthropy.

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