

## **Ummah Business Market (UBM): Mosque-Based MSME Empowerment Application for Optimization of SDGs in the Time of Covid-19**

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### **Abstract:**

*During the covid-19 pandemic, MSME business activities have decreased and have received small profits. Operations of mosques and amil institutions also experienced a decline. So, it needs an innovation that synergizes the community with MSMEs and mosques to increase the profits in economic and social activities that can encourage economic recovery. In this case, the mosque becomes the center of religious, economic, and social activities. The purpose of this study is to identify and produce a development model for the use of the Ummah Business Market (UBM) for mosque-based MSME empowerment applications and support post-Covid-19 economic recovery and poverty reduction as stated in the SDGs in goals 1 and 8. This study uses primary data with the type of action research that raises issues, makes solutions, and compiles a review of solutions from the Ummah Business Market (UBM) application process in empowering MSMEs during the pandemic. The results of this study indicate that the use and innovation of the mosque-based Ummah Business Market (UBM) application can increase operations and income for MSMEs and mosques, as well as create new jobs. In addition, able to optimize funds. Thus, benefits are obtained for economic recovery, poverty alleviation, and decent work. Ummah Business Market (UBM) also fosters a new attitude of society towards the economy and society, namely care, safe, and sharia.*

**Keywords:** *Synergy; Innovation; Mosques; MSMEs; Halal Industry*

### **Introduction**

The Covid-19 outbreak has had a very large impact on human life in all aspects or fields, especially in the fields of economy, health, and education. Health levels are declining, many people have died due to Covid-19. If other countries decide to lockdown, then Indonesia

decides to enforce Community Activities Restrictions Enforcement which has been in effect since January 11, 2021, and the Indonesian government raises the level of PPKM to Emergency PPKM starting on July 3, 2021. On 15 July 2021, the total number of COVID-19 cases in Indonesia is more than 3.17 million people and more than 83,000 people have been confirmed to have died (Setiawan, 2021).

In the economic field, COVID-19 has caused a decline in the mobility and productivity of large and small-scale economic activities (Indayani & Hartono, 2020). The policy also has an impact on the sustainability of economic actors such as companies, MSMEs, business people, and sellers. As a result, the number of unemployed in Indonesia reached 8.75 million people as of February 2021 and the increase in the number increased by 26.26% compared to last year's period of 6.93 million. In addition, many MSMEs or business people or sellers are cutting their opening hours shorter due to new regulations from the government to break the chain of the spread of COVID-19, so the profits they get have decreased quite drastically. (Sakti, 2021).

The existence of this policy also causes a decrease in the level of religion, social, and mobility of places of worship (Syafii, 2021) especially mosques or prayer rooms because the majority of Indonesia's population is Muslim. However, due to COVID-19 and the implementation of policies such as the Community Activities Restrictions Enforcement, which requires the public to worship at home, the mosque is quiet.

The problems above are experienced by most of all Indonesian citizens without exception, ranging from large to small businesses who feel quite large losses and lack of income as well as weakening philanthropic activities in places of worship and amil institutions. One area that feels these problems is East Java Province. More than 3.5 million MSMEs were recorded in 2019, while in 2019 the City of Surabaya recorded more than 600,000 MSMEs and one of the sub-districts in the city of Surabaya with the highest number of MSMEs is

the Tenggilis Mejoyo sub-district. The number of mosques or prayer rooms in the city of Surabaya is approximately 1,050, while the number of mosques or prayer rooms in the Tenggilis Mejoyo sub-district is approximately 30. In the Tenggilis Mejoyo sub-district, more precisely located in Tenggilis Kauman, there is a tempe village that produces tempe and various processed tempe. However, with the acknowledgment from the tempe village business people, they said that since the Covid-19 outbreak, they had difficulty producing and marketing tempe and its processed tempe, especially since the implementation of the Emergency PPKM. As a result, their profit or turnover, or income decreases. They also explained that the increase in the price of production materials was not commensurate with the income of the product.

Tenggilis Mejoyo sub-district also has a large urban market, namely the Kendangsari market. Kendangsari market is recorded to have approximately 100 market sellers. According to the Kendangsari market sellers, since the Covid-19 outbreak and several government policies, especially the Emergency PPKM, trading activities have decreased and the market has become quiet, so their sales have decreased and their profits have been small. Many of them were forced to close their kiosks due to a lack of funds to recover their capital and cover losses. Kendangsari Village also has residents who are very creative and productive. One of them is Kendangsari RT 07 which has the name "Vegetable Village" due to the enthusiasm of its citizens to cultivate hydroponic green vegetables. Besides Kendangsari RT 07, there is Kendangsari RT 08 which has the name Kampung Jelanta due to the enthusiasm of its citizens to cultivate oil refining. And there is Kendangsari RT 03 which has the name of a business village because most of its residents are dominated by sellers who synergize their products from suppliers, middle sellers to retail sellers such as Amallah Catering who always buys vegetables from Kedai Sayur Bu Pah. The residents of Kendangsari RT 03, RT 07, and RT 08 explained that the profits they got during the Covid-19 period

were very small and dropped drastically. They also find it difficult to market their products.

Kendangsari Village also has a mosque or prayer room, approximately 15 mosques or prayer rooms, but since Covid-19 the mosque or prayer room has become quiet. In addition, in the Kendangsari sub-district, there are 2 orphanages, but according to the administrators of the orphanages, they have difficulty getting new donations and donors due to the operation of the orphanage which is not running normally and is still in the adjustment phase with the Covid-19 conditions. There is one mosque that operates not only as a place of worship but as a place to run the economy, as well as a social place. The operation of the mosque is carried out like the era of the Prophet Muhammad. A mosque is a place for worship, a social place, a place of commerce, and an assembly of knowledge (Kurniawan, 2014). Thus, the mosque does not function as a narrow function but functions widely and brings benefits to everyone. The mosque is the Darussalam Kendangsari mosque which has operations as a place of worship and social as well as a place to carry out economic activities.

The Darussalam Kendangsari Mosque has products that are produced directly by the mosque management and the youth of the Darussalam Kendangsari Mosque, ranging from clothing and food needs such as Muslim clothes, hijab, contour masks, distilled coconut oil, hydroponic Pak Choy, and spicy snacks. In addition, the Darussalam Kendangsari Mosque has distribution products that come from the local community with the distribution of the results that have been agreed upon by the relevant parties, namely the Darussalam Kendangsari Mosque and the community around Kendangsari who entrust their products to sell the Darussalam Kendangsari Mosque.

The Darussalam Kendangsari Mosque also has several community programs that can build awareness, improve education, improve Islamic spiritual arts, and the religious nature of the community such as recitation, distribution of donations to the poor,

Arabic English classes, archery classes, calligraphy classes, and tahfidz Qur'an. According to the explanation from the mosque management and the youth of the Darussalam Kendangsari mosque, if under normal conditions, they get very large donations and sales income and get a large number of new donors and worshipers. Their profits from 2017 to February 2020 increased by 80.45%. However, since the Covid-19 outbreak, they have experienced a drastic decline in income and donations, and the number of pilgrims and donors is fairly constant. The administrators of the mosque and the youth of the Darussalam Kendangsari mosque are trying to make the mosque's operations run properly amid a pandemic.

With the economic problems faced by Indonesian people such as the Kendangsari village community, both MSME actors range from micro, medium, and large business actors as well as mosque administrators or amil institutions. Namely, MSMEs and mosques that get the minimum profit, deserted mosques and amil institutions, and people who have lost their jobs. So, an effort is needed to increase the level of the economy and grow Islamic philanthropy and improve the wheels of economic activity. These efforts require action and thoughts from the community. Through a community that helps, cares, is creative, sensitive, and innovative can encourage to create something useful (Andayani et al., 2021). Therefore, synergy is needed from all elements of society to survive and adapt during the pandemic and help the government to stabilize the stimulus in all fields affected by COVID-19.

In an era of increasingly rapid technology like now, people can take advantage of existing technological developments as a device or bridge in this effort. Taking a persuasive approach to the community through the use of technology can develop community empowerment because people cannot be separated from the world of technology such as social media, cellphones, and computers (Wahyudi & Sukmasari, 2014). Given that in the current era, several countries such as Japan and Korea have entered 5.0 technology, while Indonesia

has entered 4.0 technology (Satya, 2018). This can be used to build a technology that can persuasively invite people to create a new ecosystem where the ecosystem can increase MSME profits, increase the level of social awareness, and enliven the mosque or prayer room.

One of the residents of Kendangsari, precisely Kendangsari RT 03, the first author in this study, created a mobile phone application that can increase MSME profits, invite people to enliven the mosque, and care for each other, and create new jobs. The application is a form of community service. The application is called Ummah Business Market (UBM) which focuses on empowering middle-class communities such as mosques, amil institutions, and MSMEs. The application can be a breakthrough and program that helps innovation strategies in the economic and philanthropic fields during a pandemic. In addition, it results in delays in achieving the values of SDGs 1 and 8 regarding poverty alleviation and the provision of decent work.

This study does not only explain community service by using the Ummah Business Market application in helping mosques, amil institutions, and MSMEs, but also aims to produce a flow of innovation strategy models that are specifically related to optimizing the values of SDGs 1 and 8 during a pandemic on the economy and philanthropy in mosques, amil institutions, and SMEs. Referring to the background of the problems described, this study discussing on some problems. The first, how the Ummah Business Market (UBM) application can increase MSME profits, distribute the mosque funds and amil institutions, and enliven mosque activities during the pandemic. Second, how to model the innovation strategy for optimizing the value of SDGs 1 and 8 by utilizing applications.

## **Result**

This research is qualitative research using action research methods. Qualitative research is research based on the philosophy of post positivism which is used to examine the condition of natural objects (Sugiyono, 2016). Meanwhile, action research is collective self-reflective research conducted by participants in social sciences and

education to improve understanding and carry out their work. (Zakariah et al., 2020). The main objective in this research is that the community can adapt to COVID-19 so that they can improve community practices in the economic field in business operations and activate appropriate activities for MSMEs, mosques, and amil institutions. In addition, the purpose of this research is to develop new skills or approaches to increase economic activity by utilizing technology in the form of the Ummah Business Market application.

This study uses primary data types that is obtained directly from informants (Sugiyono, 2019). The data is generated from direct interviews, down to the field, and in-depth interviews. This research was conducted from January 1, 2019, to June 30, 2021, which was located in Kendangsari RT 03 and interviewed MSME actors, mosques, amil institutions, and several residents such as Kendangsari market sellers, fruit vegetable sellers, shops or shops, or grocery stores for staple foods. those in Kendangsari RT 03, sallahs or owners of fast food or snack shops in Kendangsari RT 03, caterers or shop owners or food shops in Kendangsari RT 03, suppliers of staple foods in Kendangsari RT 03, Pondok Aitam nurul karomah as an amil institution, and the Darussalam Kendangsari Mosque, and the At Taubah Kendangsari Mosque.

This research involves MSME actors, mosques, amil institutions, and local community organizations such as sub-district administrators, village administrators, RT RW administrators, youth organizations, mosque or mushollah administrators ranging from ta'mir to mosque youth, market administrators, market sellers. , sellers or grocery store owners of staple foods and cuisines, caterers or owners of food stalls or food businesses, suppliers of food staples, as well as administrators of amil institutions. The stages in this research include the following:

1. Diagnosing

In January 2019, Eka Mega Pertiwi saw the situation of the MSMEs around him, especially in his place of residence, namely

Kendangsari RT 3. According to him at that time, MSMEs were in a running up condition or stage of development. This is supported by data on catering income belonging to Mrs. Eka Mega Pertiwi, namely Amallah Catering which shows that catering income from 2018 to 2019 has experienced a considerable increase. However, 2020 experienced a fairly volatile decline. In addition, Eka Mega Pertiwi, who was entrusted with being the youth treasurer of the Darussalam Kendangsari Mosque, saw that the Darussalam Kendangsari Mosque was very crowded and the income from the sale of its products was very large. However, during the pandemic, the Darussalam Kendangsari mosque became quiet and the income from selling its products decreased. This is supported by data on sales of the Darussalam Kendangsari mosque. Eka Mega Pertiwi also looked at the condition of market sellers, suppliers or suppliers, and shop or grocery store owners, considering that Eka Mega Pertiwi's Grandmother and Grandfather were suppliers and owners of shops or grocery stores that run normally, both in production and distribution, so that the profits are maximized. However, during the pandemic, it decreased.

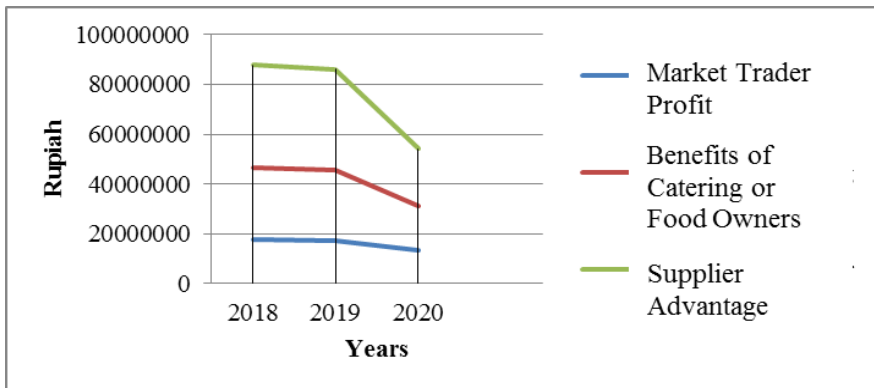
Seeing the condition of MSMEs and mosques from January to March 2019 where the 2019 pandemic did not yet exist, but MSMEs and mosques were in a running up condition or stage of development, Eka Mega Pertiwi designed the Ummah Business Market application which functioned as a platform for buying and selling basic food and clothing. online that are sold by MSMEs such as markets, grocery stores, suppliers, and small and medium enterprises, as well as platforms that provide information on mosque activities and invite people to donate. The application also provides employment opportunities for people who need jobs to become couriers or delivery orders. Then, in March 2020, the COVID-19 pandemic emerged. According to Amallah Catering, who has joined Ummah Business Market as a partner, Ummah Business Market has had a positive influence on its business both during the pandemic and



before. The same thing was also acknowledged by Mrs. Pah as the owner of a grocery store and Mr. Pri as a seller at the Kendangsari market or Mr. Agus as a supplier. In addition, according to the management of the Darussalam Kendangsari mosque, the Ummah Business Market has a positive influence on the business and operations of the mosque.

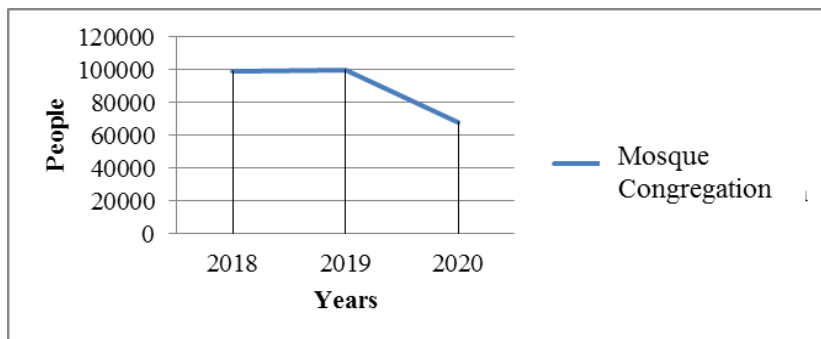
Initially, the problems that occurred were MSMEs, mosques, and amil institutions that were running up or in the development stage towards higher quality. Until finally it turned into a problem that was affected by Covid-19 so that it had a negative and detrimental effect on all. Through the Ummah Business Market which has been designed and implemented in 2019 and continues to improve until now. Thus, these problems can be overcome. However, the application still has to be improved and developed both in terms of systems and human resources so that its implementation or application can be used in the long term, considering the human capabilities that must be trained and the rapid development of technology.

*Picture 1 Average Profit of MSMEs in Surabaya City in 2018-2020*



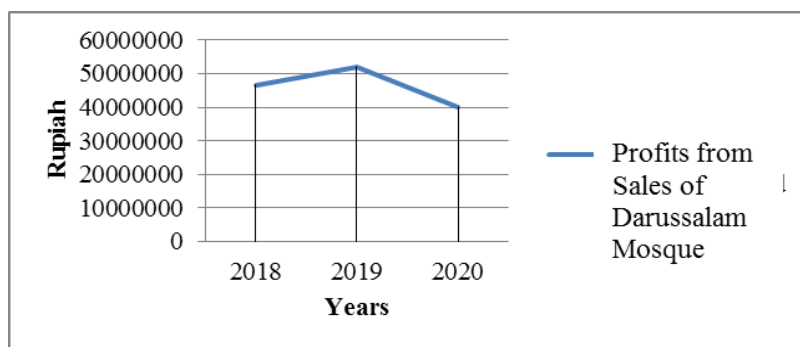
Source: Field Data Analysis

Picture 2 Congregation of Darussalam Mosque Kendangsari Surabaya



Source: Field Data Analysis

Picture 3 Profits from Sales of Darussalam Mosque in 2018-2020



Source: Field Data Analysis

## 2. Action planning

The action plans carried out in this study include observing several community activities including children, MSMEs, mosques, and amil institutions before Covid-19, and community activities including children, MSMEs, mosques, and amil institutions that were carried out during covid-19. Then, make a design for the Ummah Business Market application and program it. Then, conduct socialization to the residents of Kendangsari, especially Kendangsari RT 07. Socialization is also a testing activity for the application so that Eka Mega Pertiwi can make improvements to the application. Furthermore, conducting training for parties related to the

application, starting from residents including children, MSMEs, mosques, to amil institutions.

*Picture 4 MSME Data Collection Activities and Kendangsari Mosque Surabaya Assisted by Kendangsari Surabaya Youth Organization*



### 3. Action taking

From January 1 to February 28, 2019, she carried out field trips to observe several community activities including children, MSMEs, mosques, and amil institutions. So, it was found that they needed a platform that helped them in doing business, increasing income, increasing profits, facilitating marketing, and getting a decent job. From March 1 to April 30, 2019, the Ummah Business Market application was created and adapted to the problems faced by MSMEs Kendangsari RT 03, Darussalam Kendangsari Mosque, Nurul Karomah Aitam Pondok Amil as an amil institution, and several residents who need work. On August 9 to 31 2019 testing the Ummah Business Market application and socialized it to the public. The testing involved MSMEs, mosques, amil institutions, and residents. Meanwhile, the socialization was attended by all residents of Kendangsari, government officials such as sub-districts, urban villages, and RT RW. In addition, the socialization was attended by MSMEs ranging from market sellers, shop or shop owners, owners of catering or food stalls or food businesses, and suppliers, who are in the Kendangsari village as well as mosque or prayer room administrators, and administrators of amil institutions. In the

socialization and testing, Eka Mega Pertiwi created a telegram and WhatsApp group for residents as partners and users to channel information if the application had trouble. A group is a place for complaints when the application is under maintenance. From September 1 to 30, 2019, the Ummah Business Market application system was repaired. From October 1 to 31, 2019, socialization and training were carried out for parties who partnered with the Ummah Business Market application such as MSMEs, mosques, and amil institutions. So, from August 9, 2019, Ummah Business Market can be used by users or the public.

*Picture 5 Ummah Business Market (UBM) Application Testing Activities with the Management of the Darussalam Mosque Kendangsari Surabaya*



#### 4. Evaluating

Evaluation is carried out to make improvements to each Ummah Business Market application device system. In addition, the evaluation is used to conduct reviews and repairs when COVID-19 entered Indonesia for the first time. Because according to Eka Mega Pertiwi as the owner and founder of the application, thinking about the sustainability and future sustainability of the digital application,

whether the application can be used in any condition and long term or not. Moreover, March 2, 2020, is the first date for Corona to enter Indonesia (Damaledo, 2021). This prompted Eka Mega Pertiwi and her team to repair the Ummah Business Market application so that the application can run and can be used in the long term, without being affected by COVID-19 or other emergencies conditions experienced by Indonesia and the world.

*Picture 6 Evaluation and Monitoring of Ummah Business Market (UBM) Applications with MSMEs and Darussalam Mosque Kendangsari Surabaya*



## 5. Learning

The Ummah Business Market application will always carry out repairs and reviews so that it has a positive impact on the community and can be used en masse. In addition, Eka Mega Pertiwi and her team provide training for partners who are considered less capable in technology. The training has been started in July 2019. Training for partners who join is carried out every 2 times a month.

## Discussion

### **Mosque-Based Entrepreneurship Digitalization in Community Empowerment**

The growing technology brings a positive impact on the wider community in all fields. The COVID-19 situation has brought about changes in people's attitudes or behavior. In the economic field, people must be able to shop without crowds and sellers must be able

to market their wares without meeting face to face. During a pandemic like this, businesspeople must have online marketing skills. By utilizing technology and digital marketing, they will get big profits (Fakhriyyah et al., 2020). Therefore, we need an innovation that makes it easier for people to shop online and make it easier for sellers to market their wares online. However, both the community and the seller still have minimal technological knowledge. So, we need special training for the community so that they can market their merchandise online. In this case, there are residents of Kendangsari RT 03 who take action for a community empowerment program called UBM Ragers by targeting the community to have maximum technological knowledge so that they can carry out productive activities with economic value so that they earn a lot of income and can give charity.

UBM Ragers is said to be a community empowerment program that persuades the community to increase economic and social activities. By involving the mosque as the center of economic and social activities, the community can develop and have great potential in the business world. The method used by UBM Ragers is socialization and classes containing MSME actors, both mosques, grocery stores, or markets and suppliers. They are given theory and practice about online business using the Ummah Business Market (UBM) application so that they can sell their products online to all regions. UBM Ragers is expected to be able to provide digital economic and social education services for MSMEs, especially mosques and market sellers so that MSMEs can advance to class and the mosque to become a center for the social economy. Through UBM Ragers the mosque has become a place of worship as well as a place of the economy and the concept is like the first mosque founded by the Prophet and his companions. Mosques get broad benefits, ranging from mosque products that sell well, congregations and donors who are increasing even though they are online, to even distribution of alms or donations.

### **Ummah Business Market (UBM) MSME Empowerment Application Based on Mosque**

In 2019, MSMEs in Kendangsari are in a running up condition or in the stage of developing into a business with a large turnover. However, 2020 is a year of struggle for MSMEs because they have to try harder so that the business they run does not go bankrupt due to Covid-19. The growth of Covid-19 cases in Indonesia has experienced a very fluctuating movement, including the Covid-19 case that occurred in Surabaya. Surabaya is the largest city that contributes the most Covid-19 cases. Many MSMEs in Surabaya have suffered substantial losses, including traditional market sellers, caterers or food stall owners, and suppliers or suppliers. One of the traditional markets in Surabaya that has suffered a large loss is the Kendangsari market, where 125 traditional market sellers make a small profit. Suppliers or suppliers in some rural areas such as Nganjuk also get a small turnover. In addition, the profits obtained by the owners of food stalls or catering located in the Kendangsari Village, Surabaya, and Cibitung Village, Bekasi get small sales results.

In addition, this Covid-19 caused the operation and liquidity of the mosque or prayer room to decrease. Mosques or prayer rooms that have products have experienced a very drastic decline in sales so that mosques or prayer rooms do not get big profits. In addition, the activities of the mosque or prayer room are hampered, so that the atmosphere of the mosque or prayer room becomes quiet. One of them is Darussalam Mosque, Kendangsari. Seeing the problems that occur, Ummah Business Market (UBM) is here to be a solution for market sellers, caterers or food stall owners, suppliers or suppliers, and mosques to improve operations, liquidity, and profitability. In addition, Ummah Business Market (UBM) can help people who need work and help people to shop for food and clothing needs without leaving the house, and invite people to like to donate and enliven mosque activities.

UBM is an acronym for Ummah Business Market, a mosque-based mobile phone application that empowers MSMEs. UBM is

dominated by green and white colors and is symbolized by 3 curved lines and 1 black horizontal line with the intention that UBM is a solution in the economic and social fields to increase profitability, liquidity, operations, and social value. It is called Ummah Business Market because this application synergizes mosques, traditional market sellers, suppliers or suppliers of fruit vegetables or cooking spices, and catering or food stall owners. The word Ummah means that the application has a positive value in the field of social economy and the community can access it as well as partner regardless of their religion. The word Business has the means that the application has a selling value and social value and can move the wheels of commerce which are interrelated between consumers, distributors, and producers so that MSMEs can generate large profits or returns. Meanwhile, the word Market means that this application is a place that sells food and clothing needs in the form of fast food, cooking ingredients, fruit vegetables, and worship equipment. In addition, a place that invites people to like to donate and enliven mosque activities as well as a place that can open new jobs.

The purpose of establishing the UBM application is to invite the public to shop for food and clothing needs provided by mosques, market sellers, suppliers or suppliers, and catering or food stall owners. In addition, he invites the public to enliven mosque activities and likes to donate. As well as being community land to get additional living costs. The vision of UBM is to become a mosque-based mobile phone application that can help all people in the economic and social fields and can improve the operations, profitability, and liquidity of for-profit and non-profit businesses. Meanwhile, the missions of UBM include:

1. Synergize the community with mosques, market sellers, suppliers or suppliers, and caterers or food stall owners.
2. Collaborate with all partners.
3. Protecting the community to be productive and creative.



*Picture 7 Main Display of Ummah Business Market (UBM) Application*



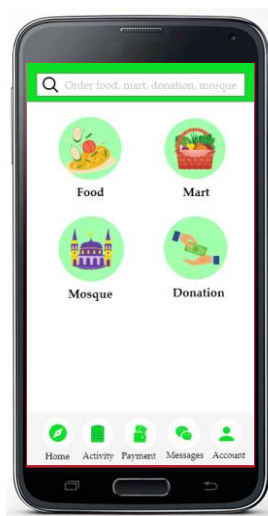
The UBM application has good prospects for the long term. UBM makes it easy for people who don't have time to cook, shop for kitchen needs, shop for worship needs, and donate. People just need to stay at home or in another place, UBM delivery will send the product according to what was ordered. In addition, UBM provides convenience for people who have free time to participate in mosque activities. UBM provides convenience for mosques, market sellers, suppliers or suppliers, and caterers or food stall owners to improve their operations and profitability. UBM also provides opportunities for people who need work to become delivery people. Although the pilot of the UBM application is a mosque, it does not close the non-Muslim community as users or partners. Because there are catering partners or food stall owners, market sellers, and suppliers or suppliers who provide non-halal products for non-Muslim communities. And automatically the UBM application system will provide a non-halal label on every product offered.

UBM has been operating since August 2019 now and already has 130 users and has partnered with 55 deliveries, 25 market sellers and 3 market sellers provide non-halal cooking ingredients, 5 suppliers or suppliers and there are 2 suppliers or suppliers. which supplies non-halal food ingredients, 22 caterers or food stall owners

and there are 3 caterers or food stall owners providing non-halal ready-to-eat food, 3 mosques, and 1 prayer room which has products for sale. Users or users can access UBM through the UBM application system link. The UBM application system link is distributed by the founder, co-founder, and partners. In this case, the UBM application cannot be accessed en masse and still requires a system database amplifier to minimize the problems that occur. So, the UBM team provides a telegram channel to connect users or users with partners in anticipation of the application system is in trouble or maintenance. In addition, it provides a service call. Meanwhile, regarding the data security of users or users and partners, a secure database has been integrated. Every new transaction or information from UBM will be notified via e-mail, telegram channel, and menu notification. UBM provides services that are very responsive, friendly, safe, healthy, clean, and popular, to increase the closeness between users and partners.

*Picture 8 Display of Ummah Business Market (UBM) Application Menu*

*Features*



Users can access all the features provided by UBM including:

a) Shop or Food

In this feature, the user can order ready-to-eat food that is processed by the caterer or the owner of the food stall and

mosque.

b) Cooking Ingredients or Mart

In this feature, users can order food ingredients in the form of meat, fish, spices, vegetables, fruit, and necessities sold by market sellers, suppliers or suppliers, and mosques.

c) Mosque

In this feature, users can receive information on mosque activities and products sold by mosques, either in the form of ready-to-eat food or cooking ingredients, or worship utensils. If the product is in the form of ready-to-eat food or cooking ingredients, it will automatically be connected to the features of the shop (food) or cooking ingredients (mart).

d) Donation

In this feature, users can get information from mosques or LAZIS that need funds, so users can donate either in the form of money, clothes, fast food, or other items.

UBM can run from the funds of the founder, co-founder, and 1 investor which functions as capital and is an investment. In addition, obtaining development capital from the administrative costs of partners is an investment. Capital is used to buy servers. Meanwhile, administrative costs are used to pay the salaries of the UBM team.

<b>Initial Capital</b>			
Founder	1	Rp 1.000.000	Rp 1.000.000
Co-Founder	1	Rp 1.000.000	Rp 1.000.000
Investor	1	Rp 1.000.000	Rp 1.000.000
Total			Rp 3.000.000
Administrative costs:			
Mosque	3	Rp 300.000	Rp 900.000
Prayer room	1	Rp 300.000	Rp 300.000
Market sellers	25	Rp 350.000	Rp 8.750.000
Catering atau Food Owners	22	Rp 350.000	Rp 7.700.000
Supplier	4	Rp 400.000	Rp 1.600.000
Total Administration Fee			Rp 19.250.000
Total Development Capital			Rp 22.250.000

The operational costs incurred each month are as follows.

<b>Operating Costs</b>			
<b>Salary expense</b>			
Founder	1	Rp 3.000.000	Rp 3.000.000
Co-Founder	1	Rp 3.000.000	Rp 3.000.000
Admin	2	Rp 2.000.000	Rp 4.000.000
IT	3	Rp 2.000.000	Rp 6.000.000
Total Cost of Salary Each Month			Rp 16.000.000
<b>Monthly Electricity Cost</b>			Rp 100.000
Total Cost of Salary Each Month			Rp 16.100.000
Total Operating Costs Each Year			Rp 193.200.000

UBM took a profit of Rp. 1.550.00 each item for products in the form of ready-to-eat food and clothing needs, both from mosques or prayer rooms and catering or food stall owners. Meanwhile, for food ingredients, fruit vegetables, and basic food products sold by mosques or prayer rooms and market sellers, UBM takes a profit of Rp. 1,450.00 for each item. And, for food ingredients, fruit vegetables, and basic food products sold by suppliers or suppliers, UBM takes a profit of Rp. 1.750.00 for each item. Automatically, delivery will get a fee of Rp. 5,000.00/km. So, from 130 users who use the UBM feature, the sales amount is obtained as follows.

The user buys 1 item (per unit)			
Fast food from mosques or prayer rooms and catering or food stall owners	Rp 1.550		
Clothing needs from the mosque or prayer room	Rp 1.550		
Cooking ingredients, fruit vegetables, and necessities from mosques and market sellers	Rp 1.450		
Cooking ingredients, fruit vegetables, and necessities from suppliers	Rp 1.750		
	Rp 6.300		
Daily	Rp 6.300	130	Rp 819.000
Monthly	Rp 819.000	30	Rp 24.570.000
Annually	Rp 24.570.000	12	Rp 294. 840.000

The assumption above is that if each user buys a product 1 item per unit. It is possible that each user must buy more than 1 item per unit and repeat orders so that it can be ascertained that the gross

profit obtained by UBM every year is more than Rp. 294,840,000.00. From the gross profit minus expenses or factory overhead costs, so that a net profit of Rp. 101,640,000.00. Based on UBM's net profit each year, UBM can distribute dividends to investors of 20.5% per year. Meanwhile, dividends for mosques or prayer rooms as investors get dividends of 13.5% per year. Dividends for market sellers and catering or food stall owners as investors are 14% each. And, dividends for suppliers as investors are 14.5%. Meanwhile, the rest will be distributed for factory operations and rewards for delivery and the UBM team.

MSMEs who join UBM get great benefits. Their profits increase by an average of 90.5% every month. This was acknowledged by Ulul Amallah as the owner of Amallah Catering, since joining UBM, his business has made huge profits and its customers have reached Papua. In addition, UBM can assist mosques in mosque operations and businesses owned by mosques. Through UBM the mosque becomes crowded, the number of worshipers and donors is increasing, and the sales profit is large. Ummah Business Market can become a digital platform that synergizes all elements of society by absorbing the field of technology that is functioned to improve the economy, religious and social of the community, as well as Ummah Business Market's operations applying sharia principles and providing useful training for the development of community capabilities.

### **Economic Opportunity for the Community Through Ummah Business Market (UBM) MSME Empowerment Application Based on Mosque**

One of the consequences of the COVID-19 pandemic is that many people have lost their jobs or some companies have been forced to send their employees home to minimize the company's operational costs (Muslim, 2020). Thus, the unemployment rate is increasing. In addition, many MSMEs experience a decrease in turnover or the profits they get are very small. The existence of the Ummah Business Market (UBM) can overcome these problems.

Ummah Business Market (UBM) provides new jobs for people who have lost their jobs to become couriers. They only need to register themselves online, be 17 years old with proof of having a resident identity card, and be able to ride a motorbike proven to have a driving license. Cumbi is the name of the UBM courier. Cumbi will get a tariff according to the location of the delivery. If Cumbi while delivering an order has an accident, then UBM will provide health and vehicle repair initiatives. Ummah Business Market (UBM) also opens job opportunities for the community as admin, IT, developer, accountant, and teaching staff. Every month, Cumbi and other employees will get a bonus from UBM in the form of bonus money and alternative money. This also applies to every Islamic holiday and other Islamic anniversaries, Cumbi and other employees will get THR and gifts.

Ummah Business Market (UBM) provides a new place for MSMEs from mosques, market sellers, suppliers, caterers, farmers, breeders, to food owners to get big profits and new customers during a pandemic. They simply sell it online on the UBM application, so many buyers from all over Indonesia will buy their products. Every two weeks, the UBM teaching team will provide free business classes for MSMEs. So, it is hoped that with this business class, MSMEs can become MSME communities that are independent, responsive, intelligent, and competent. In addition, MSMEs can survive in any situation such as the Covid-19 pandemic situation and MSMEs can also compete locally and globally. MSMEs that join UBM will synergize with each other, for example, the mosque needs food for routine recitation events, then the mosque can buy food at the catering in the UBM application. Or, market sellers who need mustard in large quantities, then they can buy the mustard from suppliers or farmers in the UBM application. Thus, SMEs can interact and make it easier for people to get goods according to their prices and needs. In addition, people do not need to leave their homes, they

only need to use their mobile phones and the payment is very easy, either via COD or online.

### **Social Innovation and Philanthropy Islam Through Ummah Business Market (UBM) MSME Empowerment Application Based on Mosque**

During this pandemic, many people are more concerned with their interests. Thus, religious moderation during a pandemic is an emergency. This causes religious disparities, mosques become deserted, and people do not have concern for others. Whereas religious moderation during a pandemic is very important and if it goes normally it will create or build a culture of optimism and strengthen each other (Syatar et al., 2020). Ummah Business Market (UBM) invites people to care, help each other, and be sensitive to the environment. People can shop while donating. The public will also get information on mosque activities ranging from lectures to studies. Non-Muslim communities can buy non-halal food in the UBM application because UBM provides halal and non-halal labels on food and clothing products. In addition, non-Muslim communities can donate and get information on mosque activities. Thus, Ummah Business Market (UBM) can invite the community to contribute and synergize with each other regardless of religion.

People who donate can donate their funds or change money from their purchases in the UBM application directly to the mosque or prayer room or orphanage or amil institution listed in the UBM application. Or the public can donate food or goods purchased through the UBM application. People simply order their products and choose the location of the mosque or musholla or orphanage or amil institution, either listed in the UBM application or outside the UBM application. The UBM Courier will deliver the donated goods to the intended address. For mosques or prayer rooms or orphanages or amil institutions that receive the donation, they will upload the donation report on the UBM application, so that the public can find out the distribution of the donation. So, people don't just shop, but people can donate, and get spiritual showers. It is hoped that the

Ummah Business Market (UBM) can become a media for da'wah, information media, and a media for channeling funds that are on target.

### **Optimization Model of Ummah Business Market (UBM) Mosque - Based MSME Empowerment Application in Supporting SDGs**

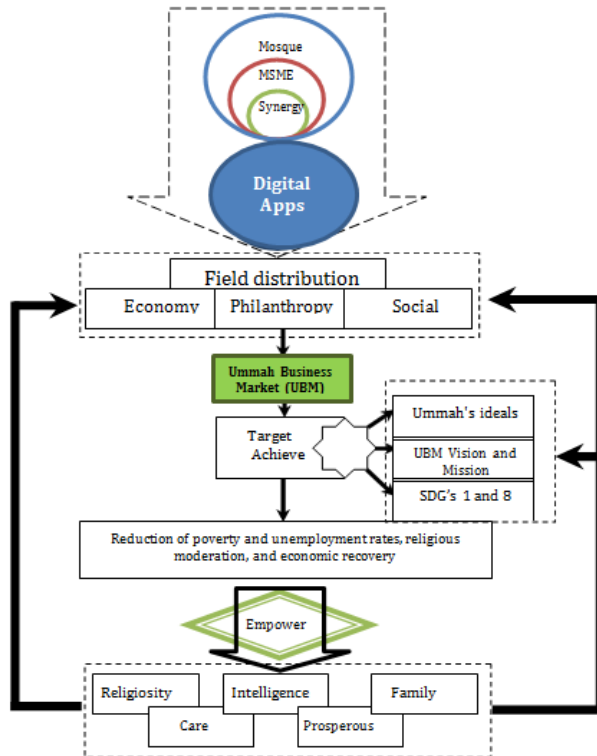
The core part of this research is the preparation of the model used to optimize the utility value of the Ummah Business Market (UBM) application. This model is based on data and information obtained from the field using in-depth interviews and focus group discussions as data and information collection techniques. This model was built to provide understanding to readers, especially those with scientific and practitioner backgrounds in the fields of business, Islamic economics, and Islamic philanthropy. Ummah Business Market (UBM) application is a digital innovation in the fields of business, economy, philanthropy, and social. The application makes it easy for people to shop for basic needs, clothing, and food online. The goods sold come from mosques, market sellers, and MSMEs. The public can also donate and get information on mosque activities. Thus, the mosque becomes the center of the economy, philanthropy, and society. The Ummah Business Market (UBM) application also opens new jobs as a courier to deliver orders according to the place of order.

Through the Ummah Business Market (UBM), MSMEs and mosques synergize with each other and MSMEs become independent and resilient communities. While the mosque is not only a place of worship, but the mosque can be a market and a fund-raising institution, as well as a means of education. MSMEs who join the Ummah Business Market (UBM) get a very large income. Meanwhile, mosques that join the Ummah Business Market (UBM) get a very large income and increase the number of worshipers and donors. So that Ummah Business Market (UBM) has targets and goals, namely reducing poverty, opening new jobs, religious moderation, improving mosque welfare, and preparing MSMEs to be more ready to compete



globally, skillfully independent, or in other words preparing them to get a decent job. This is in line with the ideals of the ummah in general, the vision and mission of the mosque, economic recovery, and the ideals of the world agenda as stated in the first and eighth Sustainable Development Goals (SDGs). All of these things are to create a society that is empowered in terms of religiosity, intelligence, kinship, caring, and welfare (wealth). This can be simplified into a model as follows.

Picture 9 Ummah Business Market (UBM) Optimization Model for Mosque-Based MSME Empowerment Applications to Support SDGs



### Conclusion and Suggestion

The Ummah Business Market (UBM) application is a form of technology utilization that can empower people in the economic and social fields. With the use of technology-based mobile phone

applications, it can persuasively persuade the public. Through the Ummah Business Market (UBM) application, people can easily shop for food and clothing needs online wherever they are. In addition, through the Ummah Business Market (UBM) application, MSMEs ranging from market sellers to mosques that have their products can get bigger profits. Also, mosques and amil institutions are becoming more crowded and the donations are getting more. Community empowerment by utilizing technology in the form of mobile phone applications such as the Ummah Business Market application can create changes in people's behavior for the better and more productive. The Ummah Business Market (UBM) application can persuade the public persuasively and discover new social and economic behavioral fields, namely care, safe, and shari'a'. In addition, the Ummah Business Market (UBM) optimization model for mosque-based MSME empowerment applications can encourage economic recovery, alleviate poverty, and provide decent jobs. In this case, it is in line with SDGs goals 1 and 8.

The government and the community must support and assist each other in dealing with existing problems. The government can provide funding for the Ummah Business Market application so that it can be felt by the general public and the public. Meanwhile, the public can become users or users so that the products of UBM partners can be sold and partners can get big profits. With the support of the government and users, it will help Ummah Business Market in empowering the community in the economic field. The founders and owners of Ummah Business Market must always make improvements and breakthroughs so that the application can have a more positive impact on society.

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