

**EFFICIENCY ANALYSIS OF INDONESIAN ZAKAT  
INSTITUTIONS AT THE PROVINCIAL LEVEL****DENI PRAYUDA**

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**ABSTRACT**

This research aims to evaluate the efficiency of the National Zakat Agency (BAZNAS) at the provincial level in Indonesia. The study utilizes data from seven provincial BAZNAS offices that issued financial reports during the period of 2020-2022. Data Envelopment Analysis (DEA) with a production approach is adopted as a research method. The input variables include personnel costs, operational costs, and total assets, while the output variables encompass the costs of zakat collection and the costs of zakat distribution of zakat. The research findings highlight significant variations in efficiency levels among provinces. DKI Jakarta and DI Yogyakarta provinces stand out with the highest efficiency scores, while Bengkulu, and Sumatera Utara show lower efficiency. These findings are crucial as they indicate opportunities to enhance zakat management efficiency in several provinces, emphasizing the importance of efficient zakat management in poverty alleviation efforts. The implications of this research are highly relevant for policymakers and stakeholders in optimizing zakat collection and utilization. This research makes a unique contribution by identifying efficiency variations among provinces and offering recommendations for provinces with low efficiency to adopt best practices from more efficient provinces.

**Keywords:** Efficient, BAZNAS, Province, Data Envelopment Analysis

## INTRODUCTION

Poverty is one of the primary challenges facing Indonesia, a country characterized by social, economic, and cultural diversity. In March 2023, the number of poor people in Indonesia reached 25.90 million (BPS, 2023). Despite various efforts to address this issue, the reality is that many people still live below the poverty line. Factors such as income distribution inequality, lack of access to education and healthcare, and a shortage of productive employment opportunities are major contributors to the high poverty rate. Therefore, there is a need for effective and sustainable instruments to reduce the poverty level in Indonesia.

Islam has a primary instrument that functions as a mechanism for redistributing wealth from the haves to the have-nots, namely zakat (Sudirman & Syaifuddin, 2007). Islamic teachings explicitly assert the principle that economic activities should not be monopolized by a few individuals or groups but should be conducted collectively to achieve shared prosperity. This concept aims to empower and uplift the community, as societal disempowerment is often caused by limited economic access to various sectors. In efforts to enhance the welfare of the community, Islam mandates the payment of zakat, infak, and sadaqah (ZIS). This action is not only religious but also possesses strong social and economic dimensions, aimed at reducing inequality and enhancing general welfare. Through the obligation to pay ZIS, Muslims are expected to actively contribute to creating a more inclusive and fair economy (Syafiq, 2018).

Zakat is considered an alternative solution to address social and economic inequality, especially in reducing poverty levels. Zakat is deemed effective in redistributing wealth and enhancing community welfare (Ghufran et al., 2023). Research conducted by Ariyani indicates that, compared to poverty alleviation programs managed by governments and companies through Corporate Social Responsibility (CSR), the implementation of zakat programs is more successful. These findings suggest that zakat-based poverty alleviation plans can serve as a beneficial model for policymakers in designing more effective poverty reduction strategies (Ariyani, 2016).

The function of zakat as a poverty alleviation instrument has indeed been mandated by Law No. 23 of 2011 concerning Zakat Management, which states

that zakat management is aimed at realizing community welfare and poverty alleviation. Therefore, all activities and derivative activities involving the utilization of zakat funds must be directed towards alleviating poverty within society. In efforts to alleviate poverty, the government allocated a budget for poverty alleviation from the State Budget (APBN) amounting to Rp. 431 trillion in 2022. Meanwhile, the contribution to the poverty alleviation budget from zakat (BAZNAS and LAZ) amounted to Rp. 22 trillion or 5.1% (BAZNAS, 2023).

However, inefficiency in zakat institutions and a lack of transparency in zakat distribution can have negative consequences. The loss of public trust in zakat institutions can occur as a consequence of inefficiency and ambiguity in zakat fund management (Al-Mamun et al., 2020). This can hinder zakat collection behavior. Therefore, in-depth analysis of zakat institution efficiency is needed to ensure that zakat fund management can meet societal expectations and create positive social impacts (Abioyea et al., 2011).

The researcher is interested in studying BAZNAS at the provincial level due to contextual differences that can influence the implementation of zakat management in each region. Provinces in Indonesia exhibit diversity in economic, social, and cultural conditions that can impact how zakat is collected, managed, and distributed. By understanding these differences, the researcher hopes to provide more targeted recommendations to enhance efficiency in zakat management at the provincial level.

Many studies on zakat efficiency have been conducted, such as those by Akbar et al (2022), Muslimah & Akbar (2021), Ryandono et al (2023), Hasan & Muhammad (2023), and Ghufuran et al (2023). Moreover, two studies of Adinugroho et al (2024) & Riani et al (2024) compared efficiency of zakat institutions in Indonesia and Malaysia. However, these studies mainly focus on Zakat Institutions (OPZ) at the national level. So far, there has been no study on the efficiency of OPZ at the provincial level in Indonesia.

Therefore, this research aims to fill this gap by focusing on provincial-scale BAZNAS. This study is expected to complement the existing understanding of zakat management institutions' efficiency in Indonesia, particularly at the provincial level, and provide more specific recommendations for improvements in zakat fund management in the future. This study aims to analyze the efficiency level of Badan Amil Zakat Nasional (BAZNAS) in

Indonesian provinces in the last three years (2020-2022) using the Data Envelopment Analysis (DEA) method.

## LITERATURE REVIEW

### Efficiency Concept

Efficiency can be defined as the condition in which a certain outcome can be achieved with minimal input usage. This concept serves as one of the theoretical parameters to measure the performance of an organization, and its philosophy involves the organization's ability to produce optimal outcomes using the available inputs. In this study, the non-parametric frontier measurement method Data Envelopment Analysis (DEA) is employed to assess the efficiency of Badan Amil Zakat Nasional (BAZNAS) in Indonesian provinces. There exists a line, referred to as the frontier line, connecting inputs and outputs in the production process, and this line will be illustrated as a way to evaluate BAZNAS efficiency.

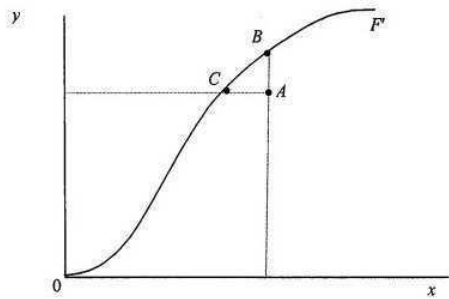


Figure 1: Frontier Line

The frontier line indicates that an organization at point A is considered inefficient because it can technically increase its output to point B without adding inputs, or it can reach point C with the same output level but using fewer inputs (Coelli et al., 2005).

### Efficiency of Zakat Institutions

An efficient institution is one that can minimize costs in producing a certain output (input-oriented) or maximize profits using existing input combinations (output-oriented) (Srivastava, 1999). Zakat is mentioned more than a hundred times in the Quran; thus, efficient zakat management is crucial. Amil plays a core

role in managing zakat institutions, and they need to uphold the principles of professionalism, accountability, and transparency, as well as operate effectively and efficiently (Rustyani & Rosyidi, 2018).

BAZNAS, in managing zakat funds, plays the role of *amil* responsible for collecting, managing, and distributing zakat. BAZNAS, whose funding sources come from the community, state-owned enterprises (BUMN), private industries, and the state budget allocated by the Ministry of Religious Affairs, is expected to efficiently utilize these funds. This institution is expected to play a significant role in advancing the socio-economic goals of zakat. Therefore, efficient management is crucial (Wahab & Rahim Abdul Rahman, 2012). Optimal levels of efficiency and productivity will reflect good zakat fund management. Good governance indicators are highly needed, where efficiency and effectiveness serve as standards to evaluate the performance of zakat management institutions. This is also a form of accountability monitoring for zakat management institutions (Noor et al., 2012). Thus, efficient operational management will impact the success of zakat's role for the *mustahik*.

Zakat institutions in Indonesia consist of Badan Amil Zakat Nasional (BAZNAS) as the national zakat management body that is directly responsible to the government, followed by provincial and regency/city BAZNAS that function to manage zakat at the regional and local levels. Provincial BAZNAS is formed upon the governor's proposal, while regency/city BAZNAS is established based on the proposal of the regent/mayor, both of which must coordinate with the central BAZNAS. In addition, there are Zakat Amil Institutions (LAZ), which are community initiatives to assist in the collection and distribution of zakat, and they must also obtain approval from the government and report their activities to BAZNAS. This structure aims to improve transparency and accountability in zakat management, as well as ensure that assistance reaches those in need effectively (Bahrul, 2017).

According to Law Number 23 of 2011, zakat management in Indonesia is carried out by Badan Amil Zakat Nasional (BAZNAS) established by the government and Lembaga Amil Zakat (LAZ) managed by the community (Hasan, 2022). BAZNAS is responsible for zakat management from the national to the district/city level. In carrying out their duties and functions, BAZNAS, provincial BAZNAS, and district/city BAZNAS can establish zakat collection unit (UPZ) in government agencies, BUMN, BUMD, private companies,

Indonesian representatives abroad, as well as at the sub-district, village, or other locations. BAZNAS and LAZ, as institutions entrusted by the government and the community to manage all matters related to zakat in Indonesia, need to have structured and systematic zakat management. Therefore, zakat institutions must work efficiently to tap the huge zakat potentials and to distribute the collected funds for the betterment of ummah (JUNAEDI, 2023).

## **RESEARCH METHODOLOGY**

### **Data**

This study compares the performance of provincial-level BAZNAS in Indonesia over the period from 2020 to 2022. Based on data tracing, only 7 BAZNAS have complete data. Input variables include personnel costs, operational expenses, and total assets, while output variables are Receipt of Funds and disbursed. The operational definition of input variables includes personnel costs (salaries, wages, allowances), operational cost (office expenses, transportation, human resource development, and other expenses), and total assets (all assets owned). Meanwhile, output variables are defined as Receipt of Funds (total of zakat, infaq, and sedekah collected) and Distribution of Funds (total funds distributed to the eight categories of ashnaf).

The selection of inputs and outputs is based on the production approach, because BAZNAS is considered to produce products in the form of zakat fund collection and distribution. This approach is adjusted to the unique characteristics of BAZNAS as a zakat management institution. Although BAZNAS functions as a financial institution with an intermediary role similar to a bank, the difference lies in its non-profit operational purpose. BAZNAS does not seek profit from its operational activities (BAZNAS, 2019). Therefore, to analyze the efficiency of BAZNAS more precisely, the production approach was chosen as the analysis method. This approach is considered more suitable to measure the efficiency of zakat management institution because it considers its characteristics as a producer that produces two main outputs: the collection of ZISWAF funds from muzakki and the distribution of those funds to mustahik.

### **Research Method**

This research employs a quantitative research approach with a nonparametric method using Data Envelopment Analysis (DEA). The DEA method was

chosen for its ability to measure the relative efficiency of various decision-making units (DMUs) that use multiple inputs and outputs. Data analysis was conducted using the MAXDEA software, which enables researchers to evaluate the relative efficiency of BAZNAS based on panel data collected during the research period. Efficiency is measured by a ratio approaching 1, indicating high efficiency, while approaching 0 indicates low efficiency.

RESULTS & ANALYSIS

Operational Development of Provincial National Amil Zakat Agencies in Indonesia

The operational development of Badan Amil Zakat Nasional (BAZNAS) in Indonesia from 2020 to 2022 shows significant dynamics in terms of total assets, operational costs, and employee costs in each province. From the available data, it can be seen that each province experienced varied changes in terms of the management of zakat funds, both in terms of collection and distribution of zakat funds.

Table 1: Operational Development of Provincial BAZNAS in Indonesia 2020-2022

Baznas Provinsi	X1 Total Aset	X2 Biaya Operasional	X3 Biaya Personalia	Y1 Penghimpunan Dana	Y2 Penyaluran Dana
Banten 2020	7,097,399,369	2,370,736,308	136,981,380	19,423,093,680	19,018,149,090
Banten 2021	8,842,305,851	1,094,980,770	1,516,489,703	23,369,554,887	21,594,992,256
Banten 2022	7,610,122,593	1,586,477,793	2,703,835,935	25,780,204,442	26,784,644,196
Bengkulu 2021	1,063,680,483	391,509,985	539,971,841	9,020,964,485	5,941,361,645
Bengkulu 2022	796,181,048	1,071,799,057	901,713,411	2,301,397,262	4,456,920,068
DI Yogyakarta 2020	287,449,580	561,549,526	108,000,000	5,521,357,911	5,654,278,390
DI Yogyakarta 2021	218,666,835	670,085,963	104,400,000	12,340,181,116	12,395,236,722
DI Yogyakarta 2022	452,765,177	761,607,860	114,000,000	13,560,828,538	13,284,974,228
DKI Jakarta 2020	55,189,746,279	3,734,399,474	11,007,645,583	111,470,697,720	142,913,143,595
DKI Jakarta 2021	69,625,258,715	11,721,427,931	15,512,403,290	187,725,159,470	197,881,016,139
DKI Jakarta 2022	56,204,542,590	15,648,478,376	14,646,190,145	214,530,436,636	219,972,788,743
Jawa Barat 2020	19,356,739,517	1,345,372,647	2,269,771,168	45,917,058,395	30,077,374,280
Jawa Barat 2021	6,774,394,624	6,549,537,099	3,593,628,097	38,406,821,663	49,937,279,492
Jawa Barat 2022	17,487,063,092	7,064,814,908	5,370,782,815	48,777,346,024	40,739,706,190
Nusa Tenggara Barat 2020	10,071,361,187	1,289,909,812	2,870,249,777	28,366,696,961	29,932,663,069
Nusa Tenggara Barat 2021	11,138,636,110	944,798,999	3,119,386,853	31,143,225,370	30,317,072,579
Nusa Tenggara Barat 2022	13,755,091,060	1,108,652,512	3,499,204,957	22,377,432,118	12,450,091,959
Riau 2020	4,553,908,103	617,414,490	512,391,951	16,160,535,927	15,755,962,749
Riau 2021	7,339,153,179	1,769,978,370	813,457,772	16,313,056,157	13,324,558,887
Riau 2022	11,851,039,644	3,365,641,006	1,494,134,641	39,232,335,957	34,804,560,009
Sumatera Barat 2020	13,642,770,208	1,289,566,280	1,121,263,200	25,112,936,641	24,998,450,687
Sumatera Barat 2021	11,982,581,727	3,046,457,948	3,406,310,476	28,078,518,719	29,939,413,578
Sumatera Barat 2022	11,996,890,273	3,491,158,179	4,102,299,025	31,041,554,841	33,096,605,685
Sumatera Utara 2020	16,767,037,842	2,477,371,074	467,770,000	10,528,670,205	6,570,611,573
Sumatera Utara 2021	9,646,124,790	3,512,743,094	501,761,500	9,279,930,463	14,691,320,248
Sumatera Utara 2022	24,041,604,669	8,333,178,284	1,255,045,000	18,071,346,270	10,835,829,416
Mean	15,299,712,098	3,300,755,683	3,141,888,020	39,763,513,148	40,283,423,287

Source: Processed by the author

Banten recorded an increase in total assets from 2020 to 2021, but a decrease in 2022. Operating costs and personnel costs experienced significant increases over the three-year period. The collection and distribution of zakat funds in Banten showed steady growth, with a significant spike in the distribution of funds in 2022.

Bengkulu experienced a decline in total assets from 2021 to 2022, with operational and personnel costs increasing in 2022. Despite these rising costs, the collection and distribution of zakat funds actually declined sharply in 2022, reflecting challenges in the effectiveness of fund management.

DI Yogyakarta maintains remarkable stability in its performance. Total assets show an increase in 2022 after a slight decrease in 2021. Operating costs and personnel costs are relatively stable with a slight increase. The collection and distribution of zakat funds in DI Yogyakarta continues to increase every year, showing continued efficiency in fund management.

DKI Jakarta showed the most consistent and strong performance among all provinces. Total assets saw a significant increase from 2020 to 2021, although there was a slight decrease in 2022. Operating costs and personnel costs also continued to increase steadily over the three years. The collection and distribution of zakat funds in DKI Jakarta continued to grow significantly, reflecting the efficiency and effectiveness of fund management by BAZNAS DKI Jakarta.

West Java experienced significant fluctuations in total assets, with a sharp decline in 2021 but a rebound in 2022. Operating costs and personnel costs also show a sharp increase in 2022. The collection and distribution of zakat funds in West Java vary, but overall show an increasing trend.

NTB shows a gradual increase in total assets from 2020 to 2022. Personnel costs also increased every year. However, in 2022, there is a sharp decline in the collection and distribution of zakat funds, indicating challenges in maintaining efficiency in that year.

Riau recorded a significant increase in total assets from 2020 to 2022, with operating costs and personnel costs also rising sharply. The collection and distribution of zakat funds in Riau showed substantial growth, especially in 2022, reflecting effective management in the distribution of zakat funds.

West Sumatra also showed significant increases in total assets, operational costs, and personnel costs. The collection and distribution of zakat funds in



West Sumatra increased every year from 2020 to 2022. This growth shows that BAZNAS West Sumatera is able to improve efficiency in fund collection and distribution.

North Sumatra recorded significant fluctuations in its performance. Despite a large increase in total assets and operating expenses in 2022, the distribution of zakat funds in North Sumatra was inconsistent and even decreased compared to the increase in zakat fund collection. This indicates a challenge in the efficient distribution of the collected funds.

Overall, although some provinces such as DKI Jakarta and DI Yogyakarta show consistent and efficient performance, other provinces such as North Sumatra and Bengkulu face challenges in maintaining efficiency, especially in terms of zakat fund distribution.

**Efficiency Analysis of Provincial BAZNAS in Indonesia 2020-2022**

The efficiency analysis of the Badan Amil Zakat Nasional (BAZNAS) in Indonesia was conducted using the production approach by considering several input and output variables. The input variables used include total assets, operational costs, and personnel costs. While the output variables include the collection and distribution of funds.

The input and output data were then analyzed using the Data Envelopment Analysis (DEA) method to measure the work efficiency of each provincial BAZNAS. The DEA method used is the Variable Return to Scale (VRS) model with output orientation, which focuses on maximizing the output value with limited inputs.

Based on the input and output data from 2020 to 2022, the results of the efficiency analysis of the provincial BAZNAS using the DEA VRS method resulted in the efficiency score of each provincial BAZNAS. The efficiency score was then used to categorize each provincial BAZNAS into the efficient or inefficient category. The efficiency results obtained from the data processing are as follows:

**Table 2:** Results of Efficiency Calculation with DEA Method in 2020-2022

BAZNAS Name	Year	Score	Category
Banten	2020	1.00	Efficient
	2021	0.83	Inefficient

	2022	0.85	Inefficient
Bengkulu	2021	1.00	Efficient
	2022	0.29	Inefficient
DI Yogyakarta	2020	1.00	Efficient
	2021	1.00	Efficient
	2022	1.00	Efficient
DKI Jakarta	2020	1.00	Efficient
	2021	1.00	Efficient
	2022	1.00	Efficient
West Java	2020	1.00	Efficient
	2021	1.00	Efficient
	2022	0.64	Inefficient
West Nusa Tenggara	2020	0.90	Inefficient
	2021	1.00	Efficient
	2022	0.62	Inefficient
Riau	2020	1.00	Efficient
	2021	0.62	Inefficient
	2022	1.00	Efficient
West Sumatra	2020	0.99	Inefficient
	2021	0.59	Inefficient
	2022	0.61	Inefficient
North Sumatra	2020	0.44	Inefficient
	2021	0.61	Inefficient
	2022	0.51	Inefficient

*Source: Processed by the author*

The table illustrates the efficiency scores of Provincial BAZNAS in Indonesia from 2020 to 2022. The efficiency score is measured in a range from 0 to 1, where 1 indicates maximum efficiency and 0 indicates inability to achieve efficiency. From the table, it can be seen that most provinces showed variations in their efficiency over the three-year period.

In 2020, BAZNAS in five provinces namely Banten, DI Yogyakarta, DKI Jakarta, West Java, and Riau received the efficient category with a score of 1.00. Meanwhile, BAZNAS in West Nusa Tenggara and North Sumatra were categorized as inefficient with scores of 0.90 and 0.44 respectively. BAZNAS in West Sumatra was also in the inefficient category with a score of 0.99.

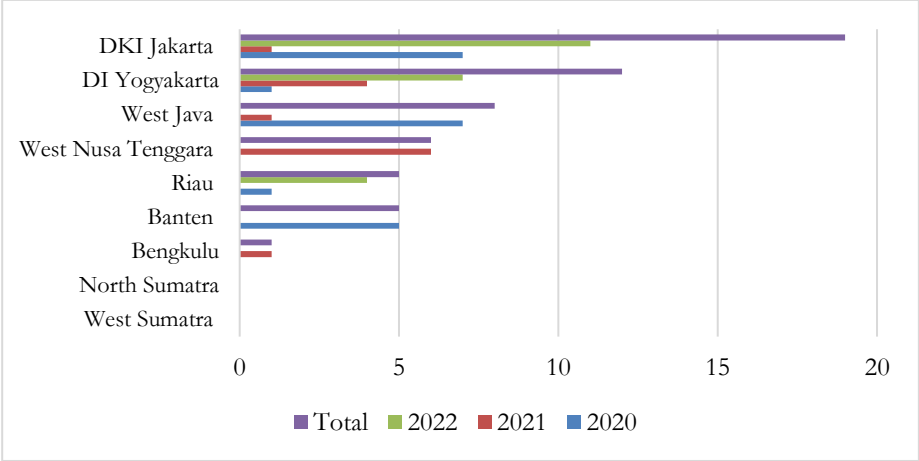
In 2021, there was a decrease in efficiency scores in several provinces. BAZNAS DI Yogyakarta, DKI Jakarta, West Java, and Bengkulu remained efficient with a score of 1.00. However, BAZNAS Banten, Riau, West Sumatra, and North Sumatra fell to inefficient with scores of 0.83; 0.62; 0.59; and 0.61, respectively. In contrast, BAZNAS West Nusa Tenggara improved to become efficient with a score of 1.00.

In 2022, there was an increase and decrease in efficiency scores in several provinces. BAZNAS DKI Jakarta, DI Yogyakarta, and Riau remained consistently efficient with a score of 1.00. However, BAZNAS West Java and West Nusa Tenggara fell to inefficiency with scores of 0.64 and 0.62, respectively. BAZNAS Banten and North Sumatra were also still in the inefficient category with scores of 0.85 and 0.51 respectively, while Bengkulu experienced a significant decline to become inefficient with a score of 0.29.

In general, in those three years, BAZNAS DKI Jakarta and DI Yogyakarta were always able to work efficiently and got the highest score of 1.00. In contrast, BAZNAS North Sumatra always received the inefficient category with the lowest score. This shows that the working ability of BAZNAS in each province is different in terms of program implementation and target achievement.

**Provincial BAZNAS Efficiency *Benchmarking* in Indonesia**

**Table 3:** Provincial BAZNAS Efficiency *Benchmarking* in Indonesia



*Source: Processed by the author*

Based on the benchmarking analysis of the most frequently referred BAZNAS in Data Envelopment Analysis (DEA) during the period 2020 to 2022, BAZNAS DKI Jakarta emerged as the most referred institution. In 2022, BAZNAS DKI Jakarta was referred to 11 times, and during the period 2020 to 2022, the total referrals reached 19 times. This shows that BAZNAS DKI Jakarta is among the best zakat institutions among those observed in this study.

In addition to BAZNAS DKI Jakarta, BAZNAS DI Yogyakarta is also an important benchmark, with a total of 12 referrals during the same period, including seven in 2022. BAZNAS West Java recorded significant referrals in 2020 with seven, but no referrals in 2022. BAZNAS West Nusa Tenggara had fairly frequent referrals in 2021 with six, but no referrals in 2020 and 2022. Meanwhile, BAZNAS Banten, Riau and Bengkulu had fewer referrals, with Banten and Riau each getting five referrals, while Bengkulu only one. BAZNAS West Sumatra and North Sumatra had no referrals at all during the period.

BAZNAS DKI Jakarta became a BAZNAS with a highly efficient value thanks to various strategic initiatives implemented. BAZNAS DKI Jakarta won the "Indonesia Fundraising Award 2021" from the Indonesian Fundraising Institute. (BAZNAS Public Relations, 2024) which reflects their achievements in zakat collection. Their main innovation is the launch of Simpul Kebajikan platform, which simplifies the process of collecting and managing zakat, and improves efficiency (Ulum, 2023). In addition, BAZNAS DKI Jakarta implements a well-thought-out strategic planning with a Strategic Plan (Renstra) that includes essential elements in planning, helping to systematically improve the organization's performance (Suwito, 2024).

In terms of performance measurement, BAZNAS DKI Jakarta uses Key Performance Indicators (KPIs) with the Balanced Scorecard (BSC) approach. (Suwito, 2024). This approach has accelerated the institution's performance and improved services to the community. They also managed to increase zakat income by 48% as well as the number of muzakki, signaling the effectiveness of the implemented zakat management strategy. Transparency and accountability are also key strengths of BAZNAS DKI Jakarta, which has consistently maintained an Unqualified Opinion (WTP) on their financial statements. (Public Relations of BAZNAS RI, 2022). This increases public trust and efficiency of zakat management, making BAZNAS DKI Jakarta a model of success in zakat management.

Meanwhile, BAZNAS DIY Province is also one of the most efficient institutions thanks to several key factors. The institution demonstrates excellent management with continuous efforts to improve the quality of Zakat, Infaq, and Shodaqoh (ZIS) management. The increase in the National Zakat index and the receipt of the national BAZNAS Award reflect the high standard of their management. BAZNAS DIY actively collaborates with various institutions, such as Faculty of Psychology, Faculty of Economics UII, and LKBH UII, to improve the performance and efficiency of ZIS management and strengthen their operational capacity. In addition, BAZNAS DIY focuses on mustahik development and economic recovery, including muallaf and support to small and medium enterprises. With an integrated approach in management, cooperation, and economic empowerment, BAZNAS DIY Province succeeded in achieving high efficiency in the management of zakat funds. (Jogjapro Public Relations, 2020).

### **Potential Improvement of Provincial BAZNAS**

After knowing the efficiency score of each Provincial BAZNAS that is considered inefficient or has a score below 1.00, then an analysis is carried out regarding the amount of Potential Improvement (PI). PI is the percentage of the difference between the actual value of performance and the optimal target value that can be achieved.

The optimal target value is obtained from the results of the efficiency analysis on the Provincial BAZNAS which is already at the optimal efficiency point. Meanwhile, the actual performance value is taken from the Provincial BAZNAS which is considered inefficient. The percentage of the difference between the two values shows how much potential improvement can be made by the related institutions in order to reach the optimal efficiency point (Rustyani & Rosyidi, 2018).

By knowing the amount of PI, it is expected that the inefficient Provincial BAZNAS can formulate corrective measures on input and output variables that are considered not optimal. This is so that these institutions can improve their performance and efficiency score in the following years.

Potential Improvement of BAZNAS Banten

Table 4: Potential Improvement of BAZNAS Banten

Banten 2022			
Input and Output Variables	Actual (Rp)	Target (Rp)	PI
Total Assets	7,610,122,593	7,610,122,593	0%
Operational Costs	1,586,477,793	1,586,477,793	0%
Personnel Costs	2,703,835,935	1,886,866,505	-30%
Fund Raising	25,780,204,442	30,502,341,773	18%
Fund Disbursement	26,784,644,196	31,690,763,872	18%

Source: Processed by the author

In 2022, BAZNAS Banten has not yet reached the optimal level of efficiency. This is reflected in the actual personnel costs of Rp2,703,835,935, which far exceeds the target set of Rp1,886,866,505. If this condition is allowed, there will be a waste in the management of personnel costs amounting to Rp816,969,430 per year. In addition, the collection of zakat funds only reached Rp25,780,204,442, which is still 18% less than the target of Rp30,502,341,773.

To improve efficiency, some adjustment measures need to be taken. Personnel costs should be reduced by 30%, bringing it to Rp1,886,866,505, which can save Rp816,969,430. In addition, zakat collection needs to be increased by 18%, amounting to IDR4,722,137,331, in order to reach the target of IDR30,502,341,773. With this adjustment, it is expected that BAZNAS Banten can manage its finances more efficiently.

This adjustment is expected to have a positive impact on the distribution of zakat funds. The target of fund distribution should be increased by 18%, to Rp31,690,763,872, from the previous target of Rp26,784,644,196. This increase allows more zakat to be channeled for the welfare of the poor. Productive zakat programs can help beneficiaries (mustahik) to get out of poverty and improve their living standards (Syarif, 2024). With these performance improvements, BAZNAS Banten is expected to achieve a better level of efficiency in 2022, in line with the main objective in distributing zakat for the welfare of the community.

Potential Improvement of BAZNAS Bengkulu

Table 5: Potential Improvement of BAZNAS Bengkulu

Bengkulu 2022			
Input and Output Variables	Actual (Rp)	Target (Rp)	PI
Total Assets	796,181,048	796,181,048	0%
Operational Costs	1,071,799,057	1,071,799,057	0%
Personnel Costs	901,713,411	361,448,722	-60%
Fund Raising	2,301,397,262	14,569,113,119	533%
Fund Disbursement	4,456,920,068	15,329,555,981	244%

Source: Processed by the author

In 2022, BAZNAS Bengkulu continued to face challenges in achieving optimal efficiency. This is evident from several input and output variables that did not align with the set targets. Personnel costs were recorded at Rp901,713,411, significantly exceeding the target of Rp361,448,722, resulting in a difference of Rp540,264,689 or approximately 60%. This discrepancy highlights the need for improved management of personnel costs to avoid burdening the institution's overall performance.

To reduce personnel costs without causing significant negative impact, BAZNAS Bengkulu can optimize its organizational structure by evaluating ineffective positions and reducing task duplication (Mulyanty, 2024). Additionally, implementing technology to automate administrative processes and providing training to employees to enhance work efficiency can reduce the need for additional personnel (Ramadhani et al., 2023). Another approach is outsourcing non-critical functions and reviewing operational budgets to eliminate cost inefficiencies.

On the other hand, although zakat fund collection has increased, the amount achieved is still far from the set target. Zakat fund collection reached Rp2,301,397,262, which is Rp12,267,715,857, or about 533% below the target of Rp14,569,113,119. While this increase demonstrates significant potential that has yet to be fully harnessed by BAZNAS Bengkulu, it is still insufficient to meet the optimal target. If not addressed, this shortfall could hinder the distribution of funds to mustahik. The distribution of funds has also not met the expected

target. The funds distributed were recorded at Rp4,456,920,068, far below the target of Rp15,329,555,981, with a shortfall of Rp10,872,635,913 or around 244%. This shows that the funds collected have not been fully used for the planned programs, resulting in many mustahiks who have not received the assistance they need.

To increase efficiency, several corrective measures need to be implemented immediately. First, personnel costs should be reduced by 60%, reaching a target of Rp361,448,722. This reduction is expected to save the budget which can then be allocated for other more urgent needs. Second, the collection of zakat funds needs to be increased significantly, up to 533% from the current achievement to reach the target of Rp14,569,113,119. Strategic measures, such as strengthening zakat campaign and increasing muzakki trust, need to be implemented to achieve the target.

In addition, the distribution of funds must be a top priority. With the increase in fund collection, the distribution target must also be increased by 244%, to Rp15,329,555,981. With additional funds of Rp10,872,635,913, BAZNAS Bengkulu is expected to be able to distribute assistance to more mustahik, so that the impact of zakat for the welfare of the community can be felt more.

With this strategy, BAZNAS Bengkulu is expected to improve its efficiency and perform its social religious duties better, ensuring that the collected zakat can be channeled optimally for the welfare of the people.

### Potential Improvement of BAZNAS West Java

**Table 6:** Potential Improvement of BAZNAS West Java

West Java 2022			
Input and Output Variables	Actual (Rp)	Target (Rp)	PI
Total Assets	17,487,063,092	17,487,063,092	0%
Operational Costs	7,064,814,908	7,064,814,908	0%
Personnel Costs	5,370,782,815	5,338,136,273	-1%
Fund Raising	48,777,346,024	75,845,632,065	55%
Fund Disbursement	40,739,706,190	82,092,317,278	102%

*Source: Processed by the author*



In 2022, BAZNAS West Java has not achieved an optimal level of efficiency, as reflected in the input and output variables that have not met the target. Personnel costs were recorded at Rp5,370,782,815, which slightly exceeded the target of Rp5,338,136,273. This excess cost has the potential to cause waste and reduce the efficiency of personnel cost management. In addition, the collection of zakat funds amounting to Rp48,777,346,024 is still far below the target of Rp75,845,632,065, requiring an additional Rp27,068,286,041 to optimally fund the distribution of funds.

To improve efficiency, several adjustment measures need to be taken. On the input side, personnel costs should be reduced by 1% to IDR5,338,136,273, which is expected to save IDR32,646,542 per year. Zakat collection also needs to be increased by 55% to Rp75,845,632,065. This increase of Rp27,068,286,041 will allow for greater funding of fund distribution. BAZNAS West Java needs to strengthen its zakat collection strategy and update its zakat fund distribution strategy to ensure its effectiveness and efficiency (Amymie, 2017).

The impact of this significant increase in the collection of zakat funds is an increase in the distribution of funds for the poor and other mustahik. The target for the distribution of zakat funds needs to be increased by 102% to Rp82,092,317,278. This increase, which amounted to Rp41,352,611,088, will allow more mustahik to receive benefits. With this achievement, BAZNAS West Java is expected to operate more efficiently and optimally in accordance with its function as a zakat management institution. Higher efficiency improvement is expected to be achieved in the coming years.

### Potential Improvement of BAZNAS West Nusa Tenggara

**Table 7:** Potential Improvement of BAZNAS West Nusa Tenggara

West Nusa Tenggara 2022			
Input and Output Variables	Actual (Rp)	Target (Rp)	PI
Total Assets	13,755,091,060	13,755,091,060	0%
Operational Costs	1,108,652,512	1,108,652,512	0%
Personnel Costs	3,499,204,957	2,895,892,083	-17%
Fund Raising	22,377,432,118	36,144,157,386	62%
Fund Disbursement	12,450,091,959	30,795,330,032	147%

*Source: Processed by the author*

In 2022, BAZNAS West Nusa Tenggara (NTB) has not yet reached the optimal level of efficiency. This can be seen from the personnel costs that reached Rp3,499,204,957, exceeding the predetermined target of Rp2,895,892,083 with a difference of Rp603,312,874. Without adjustment, significant wastage in the management of personnel costs may occur. In addition, the collection of zakat funds of Rp22,377,432,118 is still far below the target of Rp36,144,157,386, with a shortfall of Rp13,766,725,268.

To increase efficiency, several corrective measures need to be taken. First, personnel costs should be reduced by 17% to Rp2,895,892,083, which will save Rp603,312,874. Second, zakat collection needs to be increased by 62% to IDR36,144,157,386, requiring an additional IDR13,766,725,268 to be sufficient to fund a larger distribution of funds.

In addition, the distribution of zakat funds also needs to be increased by 147% to Rp30,795,330,032, with an increase of Rp18,345,238,073 from the current actual distribution. This increase will allow more zakat to be channeled to the poor and other mustahik. With these adjustment measures, it is expected that BAZNAS NTB can achieve 100% efficiency level by 2022, in line with its function in managing zakat for the welfare of the people.

**Potential Improvement of BAZNAS West Sumatera**

**Table 8:** Potential Improvement of BAZNAS West Sumatera

West Sumatra 2022			
Input and Output Variables	Actual (Rp)	Target (Rp)	PI
Total Assets	11,996,890,273	11,996,890,273	0%
Operational Costs	3,491,158,179	3,491,158,179	0%
Personnel Costs	4,102,299,025	3,068,001,873	-25%
Fund Raising	31,041,554,841	52,058,883,770	68%
Fund Disbursement	33,096,605,685	53,987,163,777	63%

*Source: Processed by the author*

In 2022, BAZNAS West Sumatra has not reached the optimal level of efficiency. This can be seen from several variables that have not met the expected target. Personnel costs recorded at Rp4,102,299,025 far exceeded the

target set at Rp3,068,001,873, with a difference of Rp1,034,297,152 or about 25%. This wastage indicates the need for improvement in the management of employee costs to prevent negative impacts on the overall performance of the institution. In addition, the collection of zakat funds that reached Rp31,041,554,841 was still far below the target of Rp52,058,883,770, with a shortfall of Rp21,017,328,929. This shortfall indicates that the funds collected have not been sufficient to optimally fund the planned programs.

To improve efficiency, several strategic measures need to be taken. On the input side, personnel cost should be reduced by 25% to Rp3,068,001,873, which will save around Rp1,034,297,152 per year. On the output side, zakat fund collection needs to be increased by 68% to Rp52,058,883,770, requiring an additional Rp21,017,328,929, to ensure that fund distribution programs can be implemented as planned.

Furthermore, the zakat fund distribution target also needs to be increased by 63% to Rp53,987,163,777, which means an increase of Rp20,890,558,092 from the current actual distribution. This increase is expected to expand the distribution of zakat to the poor and other mustahik. Although BAZNAS West Sumatera has experienced an increase in zakat collection every year, this achievement is still far from the maximum potential. One of the causes is the high dependence on zakat from the State Civil Apparatus (ASN), while the awareness of the general public to pay zakat is still low and human resources at BAZNAS West Sumatra are still inadequate (Asrida, 2022).

With this adjustment, it is expected that BAZNAS West Sumatra can achieve 100% efficiency by 2022, in accordance with its function in managing zakat for the welfare of the community. If this achievement is realized, this zakat institution will be able to carry out its social religious duties better and have a greater positive impact on the welfare of the people.

**Potential Improvement of BAZNAS North Sumatra**

**Table 9:** Potential Improvement of BAZNAS North Sumatra

North Sumatra 2022			
Input and Output Variables	Actual (Rp)	Target (Rp)	PI
Total Assets	24,041,604,669	11,013,591,008	-54%

Operational Costs	8,333,178,284	3,190,368,681	-62%
Personnel Costs	1,255,045,000	1,255,045,000	0%
Fund Raising	18,071,346,270	35,742,542,460	98%
Fund Disbursement	10,835,829,416	32,023,468,567	196%

*Source: Processed by the author*

In 2022, the efficiency of BAZNAS North Sumatra was still not optimal. This can be seen from several key indicators that show discrepancies with the predetermined targets. Total assets were recorded at Rp24,041,604,669, far exceeding the target of Rp11,013,591,008, with a difference of Rp13,028,013,661 or about 54%. The existence of these very large assets indicates the potential for waste in asset management, which could have a negative impact on the performance of the institution if not handled appropriately.

On the other hand, the collection of zakat funds only reached Rp18,071,346,270, which is almost half of the target of Rp35,742,542,460, with a shortfall of Rp17,671,196,190. The low amount of funds collected has the potential to hamper the implementation of planned distribution programs.

One of the main factors contributing to this inefficiency is the very high operating costs, which amounted to Rp8,333,178,284. This amount far exceeded the target of Rp3,190,368,681, with a difference of Rp5,142,809,603 or around 62%. This shows that the management of daily operational activities is still not optimal and risks causing budget waste. In addition, the distribution of funds was recorded at Rp10,835,829,416, which was also far below the target of Rp32,023,468,567, with a shortfall of Rp21,187,639,151 or around 196%. This limitation shows that the available funds are not sufficient to support the planned distribution programs.

To improve efficiency, several corrective measures need to be implemented immediately. First, total assets need to be reduced by 54% to reach the target of Rp11,013,591,008, to avoid waste in asset management. Second, operational costs should be reduced by 62% to meet the target of Rp3,190,368,681, to improve efficiency in managing daily activities. Third, the collection of zakat funds needs to be increased by 98% to Rp35,742,542,460, with an additional Rp17,671,196,190, to ensure sufficient funds are available to fund larger programs.

Research by Hasibuan (2019) identified several challenges faced by BAZNAS North Sumatra, such as low productivity in empowering MSMEs and the impact of the COVID-19 pandemic which has led to a decrease in the number of muzakki as well as the potential zakat that can be obtained. To overcome these challenges, BAZNAS needs to increase empowerment efforts, including providing training to beneficiaries, as well as addressing the decline in zakat potential.

Improving the distribution of funds should be a top priority. If zakat collection can be increased, then fund distribution also needs to be increased by 196% to Rp32,023,468,567, with an additional Rp21,187,639,151. With these steps, it is expected that BAZNAS North Sumatera can improve its operational efficiency and be more effective in carrying out its social religious duties, thus providing a greater positive impact on the welfare of the community.

## CONCLUSION

Based on the analysis that has been conducted on the operational efficiency of the Provincial National Zakat Agency (BAZNAS) in Indonesia during the period 2020 to 2022, it can be concluded that there are significant variations in performance and efficiency across provinces. Some provinces, such as DKI Jakarta and DI Yogyakarta, showed consistent and efficient performance with a maximum efficiency score of 1.00 each year. These provinces become the benchmark for other BAZNAS because they manage zakat funds effectively and efficiently. However, not all provincial BAZNAS show optimal performance. Some provinces, such as North Sumatera and Bengkulu, experienced challenges in achieving efficiency, especially in terms of fund management and zakat distribution. The fluctuation of efficiency score experienced by BAZNAS in these provinces indicates that there is room for improvement that needs to be immediately identified and addressed.

Further analysis shows that efficiency improvement can be achieved by making adjustments to input and output variables that are considered not optimal. For example, by reducing personnel costs and increasing the collection of zakat funds, the Provincial BAZNAS can reduce waste and increase the capacity of zakat distribution. These strategic steps are important to ensure that the collected zakat funds can be channeled maximally to mustahik, so that the impact of zakat on community welfare can be felt more. Although there are

provinces that have managed to achieve optimal efficiency, some provinces still need to make improvements in the management of zakat funds. Therefore, the provincial BAZNAS in Indonesia should continue to strive to improve their performance by identifying potential improvements and implementing effective strategies, in order to achieve optimal efficiency in the management of zakat. This will not only increase public trust, but will also strengthen the role of BAZNAS in supporting social and economic development in their respective regions.

## **SUGGESTIONS**

### **Suggestions for Future Researchers**

Future researchers are expected to expand the scope of research by considering external factors such as economic conditions and government policies that can affect BAZNAS performance. In addition, further research can integrate other methods such as External Factor Analysis or Tobit Regression to understand more deeply the variables that affect operational efficiency. Researchers can also consider conducting comparative studies with other zakat institutions, both at the national and international levels, to gain a broader perspective.

### **Suggestions for the Government**

The government is expected to provide more support in the form of regulations that strengthen the role of BAZNAS in zakat management. Such support can be in the form of increased budget allocation for training and capacity building of amil zakat, as well as the establishment of policies that encourage transparency and accountability in zakat management. In addition, the government needs to strengthen the synergy between BAZNAS and other institutions engaged in social welfare to ensure more effective and efficient distribution of zakat.

### **Suggestions for the Provincial BAZNAS**

As an institution that has a big responsibility in collecting and distributing zakat funds, BAZNAS must focus on output orientation, which is to increase the output value by optimally utilizing existing inputs. Based on the DEA VRS model used in this study, some provincial BAZNAS need to improve their effectiveness in collecting and distributing zakat funds. For that, more aggressive strategic steps are needed, such as utilizing digital technology and social media to

reach potential muzakki and expanding cooperation networks with various institutions.

To strengthen performance, provincial BAZNAS should emulate best practices from institutions that have proven to be efficient, such as BAZNAS DKI Jakarta and DI Yogyakarta. BAZNAS DKI Jakarta, with its strategic and innovative approach to zakat collection and management, as well as effective implementation of key performance indicators (KPI), can be a model for other provinces in improving efficiency. BAZNAS DI Yogyakarta also shows high achievements in the management of zakat funds which can be a reference in terms of management and economic empowerment. Adopting the successful approach of these more efficient BAZNAS, while adjusting to local conditions, can help other provinces in achieving better efficiency and improving overall performance. Overall, although DKI Jakarta and DI Yogyakarta BAZNAS show efficient performance, other provinces face challenges in managing zakat funds that need to be addressed with strategic measures. Future actions should include regular monitoring of BAZNAS efficiency and performance across provinces, as well as implementation of the improvement recommendations outlined. Planned and sustainable improvements are expected to increase the efficiency of zakat fund management in all provinces, which in turn will maximize the benefits of zakat for the poor and underprivileged

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