

Structural Challenges in Zakat Management and Policy Recommendations for BAZNAS Regency/City

Citra Septiani¹, Ahmad Badrun Kosasih², M. Fahmi Hidayat³

¹UIN Sunan Kalijaga Yogyakarta, Indonesia

²UIN Syarif Hidayatullah Jakarta, Indonesia

³Badan Amil Zakat Nasional, Indonesia

²Corresponding author: ahmad.badrun24@mhs.uinjkt.ac.id

ABSTRACT

Zakat holds significant potential in alleviating poverty and improving community welfare. In Indonesia, zakat management has been increasingly professionalized through national regulations and the establishment of formal institutions such as BAZNAS and LAZ. However, the performance of BAZNAS at the regency and municipal levels remains considerably lower compared to provincial BAZNAS and other zakat institutions. This study aims to examine the key challenges faced by BAZNAS at the local level, using three primary indicators: the National Zakat Index (IZN), the Sharia Compliance Index, and the Transparency Index. The findings reveal that regency/municipal BAZNAS scores lower across macro and micro dimensions, Sharia compliance, and transparency in zakat management. These results highlight the urgent need for evidence-based policy formulation to enhance the effectiveness and professionalism of local zakat institutions. The study recommends strengthening institutional capacity, increasing support from local governments, and promoting strategic collaboration between BAZNAS and the public to build a more impactful and accountable zakat management system.

Keywords: BAZNAS, National Zakat Index, Sharia Compliance, Transparency, Zakat Policy

ABSTRAK

Zakat memiliki potensi besar dalam mengurangi kemiskinan dan meningkatkan kesejahteraan masyarakat. Di Indonesia, pengelolaan zakat semakin profesional melalui penguatan regulasi nasional serta pembentukan lembaga formal seperti Badan Amil Zakat Nasional (BAZNAS) dan Lembaga Amil Zakat (LAZ). Namun, kinerja BAZNAS pada tingkat kabupaten/kota masih relatif lebih rendah dibandingkan BAZNAS provinsi maupun lembaga zakat lainnya. Penelitian ini bertujuan untuk menganalisis tantangan utama yang dihadapi BAZNAS daerah dengan menggunakan tiga indikator utama, yaitu Indeks Zakat Nasional (IZN), Indeks Kepatuhan Syariah, dan Indeks Transparansi. Metode penelitian yang digunakan adalah pendekatan kuantitatif deskriptif dengan analisis komparatif antar level kelembagaan. Hasil penelitian menunjukkan bahwa BAZNAS kabupaten/kota memiliki skor yang lebih rendah pada dimensi makro dan mikro IZN, tingkat kepatuhan syariah, serta transparansi pengelolaan zakat. Temuan ini mengindikasikan adanya kesenjangan kapasitas kelembagaan, tata kelola, dan dukungan pemangku kepentingan di tingkat lokal. Kondisi tersebut berimplikasi pada belum optimalnya peran zakat sebagai instrumen pembangunan sosial. Oleh karena itu, penelitian ini merekomendasikan penguatan kapasitas institusi, peningkatan dukungan pemerintah daerah, serta pengembangan kolaborasi strategis antara BAZNAS, LAZ, dan masyarakat.

Kata Kunci: BAZNAS, Indeks Zakat Nasional, Kepatuhan Syariah, Transparansi, Kebijakan Zakat

Article History: Submitted: 5 January 2026 | Accepted 25 May 2026 | Available Online: 31 May 2026

INTRODUCTION

Zakat has great potential in poverty alleviation efforts and improving community welfare (Ayuniyyah dkk., 2018; Beik & Arsyianti, 2016; Kasri, 2016). Therefore, zakat management needs to be carried out professionally to provide an optimal impact on improving community welfare (Nasri dkk., 2019). The practice of zakat management in Indonesia has been rooted in traditional community practices since the arrival of Islam in the archipelago (Kamal & Mardian, 2019). However, professional zakat management only officially began on October 22, 1968, when the DKI Jakarta Provincial Government established the Zakat, Infak, and Alms Agency (BAZIS) in DKI Jakarta, which was later followed by other regions in Indonesia (Faisal, 2011).

Along with the increasing public demand for professional zakat management, the government has accommodated this by issuing national regulations, namely Law Number 38 of 1999 concerning Zakat Management (Faisal, 2011). This regulation is further strengthened by the active involvement of the state in zakat management, marked by the establishment of the National Zakat Collection Agency (BAZNAS) in 2001. In addition, the issuance of Law Number 23 of 2011 concerning Zakat Management further strengthens the role of the state in zakat management (Nazaruddin, 2022).

The presence of recent regulations has increased the professionalism of zakat management, by establishing its management based on geographical levels, starting from the national, provincial, and district and city levels, which includes state-managed zakat (BAZNAS) and community-managed zakat (LAZ) (Nazaruddin, 2022). BAZNAS holds a very strategic position in zakat management in Indonesia, as the regulation mandates BAZNAS as the national body responsible for zakat management. Similarly, BAZNAS at the provincial, district, and city levels assumes the responsibility for zakat management in their respective regions. Furthermore, Indonesian regulations also encourage active community participation in assisting BAZNAS in collecting and distributing zakat funds by establishing LAZ. This inclusive approach reflects the openness of the regulatory framework to collaboration between the government and the community, which encourages a comprehensive and effective zakat management system.

Although the regulatory framework has proportionally divided zakat governance based on geographical levels, a significant performance gap remains within operational reality. Zakat management carried out by BAZNAS at the district/city level is not optimal in terms of planning, implementation, control, and reporting when compared to BAZNAS at the central, provincial, and LAZ levels (Saidurrahman, 2013). (BAZNAS Center for Zakat Management, 2023) Based on the results of the 2022 National Zakat Index study, the overall performance of zakat management by BAZNAS at the district/city level is still far behind compared to BAZNAS at the provincial level, with an average National Zakat Index (IZN) score of 0.492 for BAZNAS at the provincial level compared to an average IZN score of 0.248 for BAZNAS at the district/city level (BAZNAS Center for Strategic Studies, 2019).

Upon further examination, the performance of BAZNAS districts/cities shows lower scores on the Macro and Micro dimensions of zakat (IZN) compared to BAZNAS provinces. In the Macro dimension, which assesses the readiness of zakat regulations in the regional context, along with the role of local governments in supporting zakat management, BAZNAS districts/cities obtained a score of 0.364, while BAZNAS provinces obtained a higher score of 0.504. Turning to the Micro dimension, which assesses the performance of zakat institutions in terms of both collection and distribution, BAZNAS districts/cities obtained a relatively lower score of 0.231, while BAZNAS provinces obtained a higher score of 0.496 (BAZNAS Center for Strategic Studies, 2019).

Based on performance data from zakat institutions, particularly the district/city BAZNAS, which over the past two years has shown relatively lower figures than the provincial BAZNAS and LAZ, improvements are needed in various aspects of district/city zakat management. However, formulating policies to improve zakat management in districts/cities requires comprehensive empirical studies. This is to ensure effective policy development and implementation, thus positively impacting the performance of the district/city BAZNAS.

This institutional performance disparity has central attention within academic circles, where prior studies have examined zakat management from a range of perspectives. Research on the socioeconomic impact of zakat has demonstrated its potential to alleviate poverty and reduce income inequality (Ayuniyyah et al., 2018; Beik & Arsyianti, 2016; Kasri, 2016), while other works have focused on the professionalization of zakat institutions and the role of formal regulation in enhancing

management quality (Nasri et al., 2019; Nazaruddin, 2022). Comparative studies have analyzed diverse zakat governance models across Muslim-majority countries, including Malaysia, Sudan, and Saudi Arabia, highlighting varying degrees of state involvement and institutional effectiveness (Machado et al., 2018; Razimi et al., 2016). Within the Indonesian context, scholarly attention has been directed toward the dynamics between BAZNAS and community-based LAZ (Saidurrahman, 2013), the centralization-decentralization debate in zakat distribution (Rosadi & Athoillah, 2015), and the impact of regulatory frameworks such as Law No. 23 of 2011 on institutional accountability (Faisal, 2011). Additionally, studies on transparency (Jayanto & Munawaroh, 2019; Nasri et al., 2019) and Sharia compliance (Amalia, 2018; Puspitasari & Darma, 2019) have underscored the governance dimensions that shape the effectiveness of zakat institutions.

Notwithstanding these contributions, several gaps remain in the existing literature. Most studies address zakat management at the national or provincial level, with comparatively limited attention to the structural challenges facing BAZNAS at the regency and city levels, which constitute the frontline of zakat governance in Indonesia. Moreover, while performance disparities across institutional levels have been noted, few studies have systematically applied a multi-criteria decision-making method to identify and prioritize both the root causes of these challenges and the most effective policy responses. This study addresses these gaps by focusing specifically on regency/city BAZNAS institutions and applying the Analytical Network Process (ANP) to generate evidence-based, prioritized policy recommendations an approach that offers greater precision and methodological rigor than descriptive analyses alone.

Drawing upon empirical evidence on the urgency of governance reform and the methodological gaps in prior academic literature, the formulation of policies to improve zakat management at the regency and city levels requires a comprehensive empirical study. Such a study is essential to ensure that the resulting policies are not only well designed but also effective in improving the performance of BAZNAS at the district and city levels. In this context, the present study seeks to examine the various challenges faced by BAZNAS in regencies and cities and to provide relevant policy recommendations to address them. Rather than focusing only on surface-level issues, this research aims to identify the root causes of institutional and managerial constraints so that more targeted, strategic, and impactful policy interventions can be developed. Through this approach, the study is expected to generate a deeper understanding of zakat management problems

at the local level and contribute to the design of effective and sustainable policy solutions.

More specifically, this study has three main objectives. First, it aims to identify the problems that hinder the performance of BAZNAS in regencies and cities in optimizing zakat management within their respective regions. Second, it seeks to provide alternative solutions that may serve as practical references for improving zakat management performance at the local level. Third, it intends to recommend strategic policies for zakat management authorities in Indonesia to strengthen the institutional performance of BAZNAS in regencies and cities. Based on these objectives and the findings indicating that zakat management performance at the district and city levels remains suboptimal, this study is guided by two central research questions. The first question concerns the specific obstacles that hinder the performance of BAZNAS at the district and city levels in managing zakat in their respective regions. The second question addresses what alternative solutions can be proposed as a reference for improving their zakat management performance. Together, these objectives and questions provide the analytical framework for diagnosing key institutional challenges and formulating evidence-based policy recommendations.

METHODS

In analyzing problems and mapping solutions to overcome various challenges faced by BAZNAS at the district and city levels, this study uses a qualitative method, namely the Analytical Network Process (ANP) method to obtain optimal solutions for each problem.

Furthermore, this study aims to comprehensively analyze the factors contributing to the suboptimal management of zakat at the district and city levels of BAZNAS, encompassing systemic, internal, and external challenges. Furthermore, this study seeks to identify the most influential proposed alternative solutions. Therefore, this study requires an appropriate decision-making analysis tool capable of prioritizing each problem and proposed alternative solutions. The prioritization process aims to determine the ranking of solution criteria capable of addressing the challenges in zakat management faced by BAZNAS at the district and city levels.

The most precise and comprehensive method for identifying problems and prioritizing solutions is the Analytic Network Process (ANP). This method offers several advantages compared to similar approaches. ANP is an approach used to assess the

relative priority ratios of specific individual scales. Measurements obtained through the ANP approach reflect the relative assessment of the influence of interconnected or interacting elements. As a result, this method analyzes decision-making (Saaty, 2004).

The ANP model was operationalized through three sequential stages. In the first stage, model construction, variables relevant to the research objectives were identified through a comprehensive review of both theoretical and empirical literature. In the second stage, measuring the ANP model, a questionnaire was developed based on the validated ANP model, consisting of pairwise comparisons between elements within and across clusters. In the third stage, measuring the ratios, the priority scale of each element was determined by representing pairwise comparisons in a matrix that captures the comparative values between clusters or elements, thereby enabling the systematic ranking of each component according to its level of influence.

Thus, it can be concluded that this research falls into the category of research that requires expert decision-making to identify the constraints faced by BAZNAS at the district and city levels and identify alternative solutions to these constraints. Therefore, the ANP method is deemed appropriate for achieving this research objective.

FINDINGS AND DISCUSSION

In the context of zakat management in modern, post-colonial Muslim countries, zakat has become a focal point for governments. Special authorities have been established to handle centralized zakat management systems, such as in Saudi Arabia, which combines zakat management, taxes, and customs through the Zakat, Taxes, and Customs Authority (ZATCA) (Beik dkk., 2021).

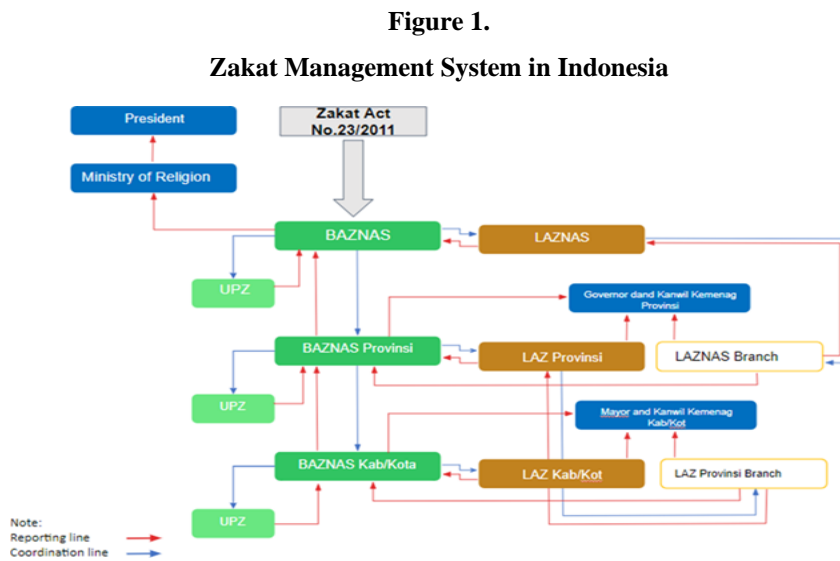
Aside from Saudi Arabia, several other Muslim-majority countries also implement distinctive institutional management models. Zakat management in Sudan has existed since 1984, marked by the issuance of regulations regarding zakat and taxes. An independent institution, the Sudanese Zakat Chamber, was established to oversee zakat management. This position was further strengthened with the introduction of the Zakat Law in 2001, under which the Ministry of Welfare and Social Security assumed responsibility for zakat management in Sudan (Machado dkk., 2018)

Meanwhile, Malaysia formally manages zakat through a centralized approach in each state, directly overseen by the State Islamic Religious Council (SRIC). These councils also serve as advisors to the Sultans of their respective states. The federal

government has no authority to regulate the collection or distribution of zakat (Razimi dkk., 2016). Each state has its own zakat regulations and institutions. The state of Kelantan, for example, has had zakat management regulations since 1907, making it the oldest in Malaysia (Nurhasanah, 2012)

In contrast to the state level decentralization model in Malaysia, Indonesia implement uniform zakat management at all levels of government, from the central, provincial, to district/city levels. At the national level, zakat management is supervised by the National Zakat Agency of the Republic of Indonesia (BAZNAS RI), at the provincial level by the Provincial BAZNAS, and at the district and city levels by the Regency/City BAZNAS (Mahdum, 2023). Zakat management in Indonesia is coordinated and led directly by BAZNAS RI, which is directly responsible to the President through the Minister of Religious Affairs. Likewise, the Provincial BAZNAS and Regency/City BAZNAS are responsible to their respective regional governments (Achmad, 2023). The Indonesian zakat law also authorizes individuals or private entities to assist BAZNAS in collecting and distributing zakat, as regulated by law (Hambali, 2023). Zakat management is directly monitored by the Ministry of Religious Affairs through annual sharia audits conducted periodically (Saoqi, 2023).

Visually, the hierarchical relationships, coordination lines, and reporting pathways among zakat institutions in Indonesia under this regulatory mandate are illustrated in figure 1 below:



Source: Mahdum, 2023

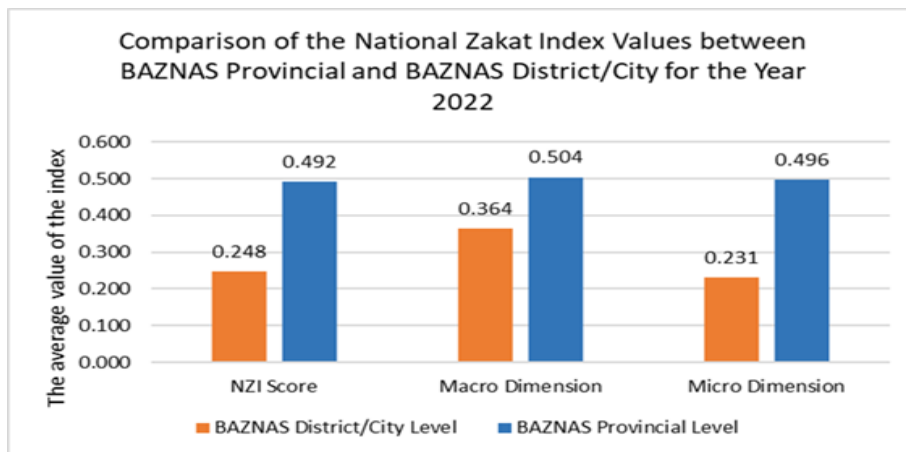
Based on Figure 1, it is evident that Indonesia’s zakat governance adopts a centralized vertical hierarchy under the Zakat Act No. 23/2011. The coordination lines

(indicated by the blue arrows) trace the vertical flow of authority and oversight from BAZNAS RI at the national level down to the provincial and local regency/city branches. Concurrently, the horizontal paths depict the collaborative partnership between the state managed body (BAZNAS) and community-based institutions (LAS) at each correspondence territorial tier.

Although Indonesia's institutional structure is comprehensive and symmetrical, extending from the central to regional governments, as shown in figure 1, significant challenges arise when evaluating the quality of governance at the local operational level. To assess these operational challenges, the National Zakat Agency (BAZNAS) uses baseline measures, primarily the National Zakat Index (NZI), which captures the wide performance gap across institutional levels.

Figure 2.

Comparison of INZ Values between Regency/City and Provincial BAZNAS



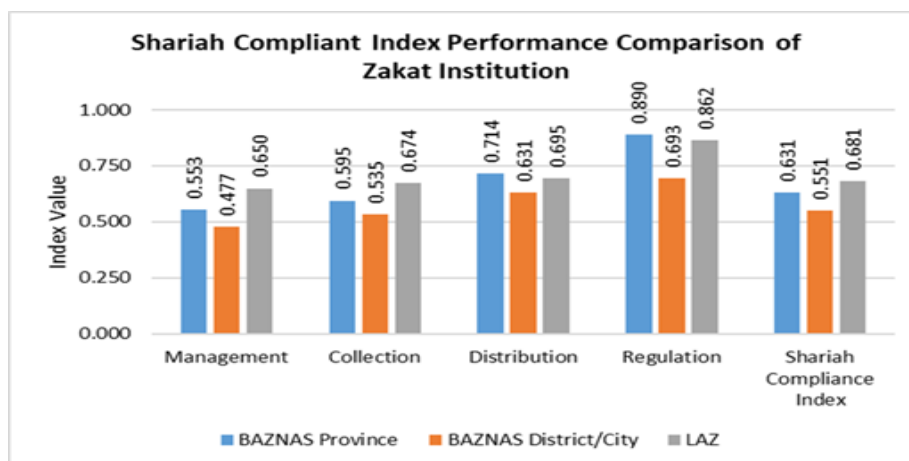
Source: Puskas BAZNAS, 2023

As visually demonstrated in figure 2, the overall performance of zakat management by BAZANS at the district/city level still lags far behind that of BAZNAS at the provincial level. This difference is clearly visible in the average NZI score, where BAZNAS at the provincial level achieved 0.492 compared to an average core of only 0.248 for BAZNAS at the district/city level. Upon further examination of the specific dimensions illustrated in figure 2, the performance of BAZNAS at the macro and micro dimensions of zakat compared to BAZNAS at the provincial level. On the macro dimension, BAZNAS at the district/city level scored 0.364, while BAZNAS at the provincial level scored higher at 0.504. Turning to the micro dimension, BAZNAS at the district/city level scored relatively lower at 0.231, while BAZNAS at the provincial level scored much higher at 0.496 (BAZNAS Strategic Studies Center, 2019)

In addition to the National Zakat Index which highlight this macro level gap, the National Zakat Agency (BAZNAS) conducted a study on the level of sharia compliance of zakat institutions in Indonesia using the Sharia Compliance Index instrument. BAZNAS at the district/city level was also involved in this research initiative, as Sharia compliance is recognized as having a significant impact on zakat management performance (Amalia, 2018; Puspitasari & Darma, 2019). The Sharia Compliance Index is compiled based on four measurement variables, including compliance in management, collection, distribution, and compliance with regulatory provisions (BAZNAS Research Center, 2020). Ensuring high levels of Sharia compliance is therefore not merely a regulatory obligation but a strategic imperative particularly for district and city BAZNAS institutions, where institutional capacity and oversight mechanisms are comparatively more limited. Addressing gaps in Sharia compliance is thus an integral part of any effort to strengthen the performance and credibility of local zakat management systems.

Figure 3.

Comparison of Sharia Compliance Levels of Zakat Collection Institutions



Source: (BAZNAS Center for Strategic Studies, 2019)

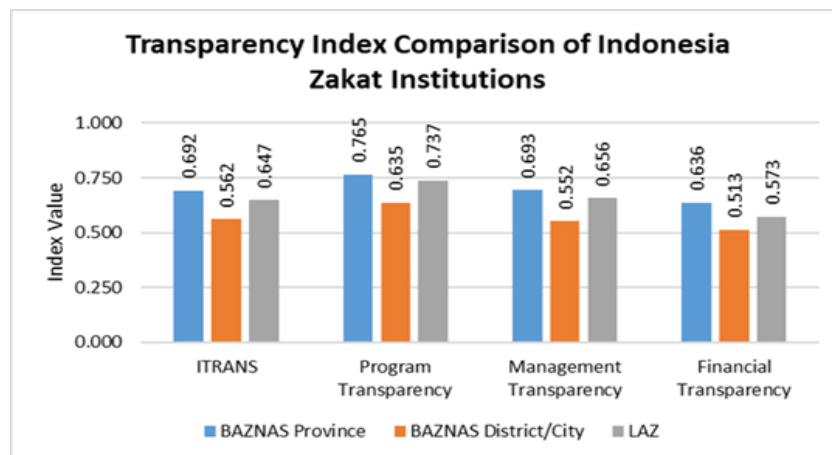
Based on the instrument's measurements, a striking performance disparity was found. In general, the sharia compliance index score of BAZNAS districts/cities is lower than that of BAZNAS and LAZ provinces, with a score of 0.551. This value is consistently reflected in the assessment across all dimensions. Specifically, in the dimension of sharia compliance in management, BAZNAS districts/cities scored lower than BAZNAS and LAZ provinces. Similarly, in the dimension of sharia compliance in zakat collection, distribution, and compliance with regulations, BAZNAS districts/cities showed lower scores than BAZNAS provinces and regions.

In addition to sharia compliance, governance rifts at the district/city level are also

evident in the dimension of public information disclosure. Furthermore, the National Zakat Agency evaluated zakat institutions based on transparency. This approach was taken because transparency has a significant impact on boosting the performance of zakat institutions, particularly from the perspective of zakat collection activities (Jayanto & Munawaroh, 2019). Furthermore, transparency has also been shown to have a positive influence on the financial performance of zakat institutions (Nasri dkk., 2019, hlm. 2). Therefore, a Transparency Index was compiled using three main dimensions: Program Transparency, Management Transparency, and Financial Transparency (BAZNAS Center for Strategic Studies, 2019).

The theoretical and practical need of this parameter is based on the principle that transparency represents another cornerstone of effective zakat management, with demonstrable impacts on both collection performance and the overall financial health of zakat institutions (Jayanto & Munawaroh, 2019; Nasri et al., 2019). The Transparency Index, which measures three key dimensions—Program Transparency, Management Transparency, and Financial Transparency (BAZNAS Center for Strategic Studies, 2019)—provides a structured framework for evaluating how openly and accountably zakat institutions communicate their activities to the public. Greater transparency enables institutions to strengthen donor confidence, attract wider participation from muzaki, and demonstrate responsible stewardship of zakat funds. These factors are essential prerequisites for improving the effectiveness of zakat management, particularly at the local level where institutional credibility must still be actively cultivated.

Figure 4.
Comparison of Transparency Index of Indonesian Zakat Collection Institutions



Source: (BAZNAS Center for Strategic Studies, 2019)

The Empirical conditions shown in Figure 3 further emphasize the existence of similar challenges, Where the transparency Index score for BAZNAS at the district/city level is again in the lowest position.

Analytical Network Process (ANP) approach

The Analytical Network Process (ANP) is a multi-criteria decision-making method that allows for analysis of the interdependencies between elements within a complex system. In this context, the ANP is used to identify priority problems and strategic solutions to improve the performance of BAZNAS districts/cities.

The Analytic Network Process (ANP) is a decision-making method that considers the dependency relationships between criteria and alternatives. To calculate the ANP, the steps include: creating a network model, prioritizing criteria and alternatives, creating a supermatrix, and normalizing the supermatrix.

Steps for calculating ANP:

1. Network Modeling: Identify relevant criteria, subcriteria, and alternatives.
2. Priority Determination: Use pairwise comparisons to determine the priority of each element relative to the other elements that influence it. For each comparison, use an appropriate rating scale. Calculate the eigenvalues and eigenvectors to obtain priority weights.
3. Supermatrix Creation: Arrange the obtained priority weights into a matrix called a supermatrix. A supermatrix consists of several blocks that represent the relationships between elements. The unweighted supermatrix is the initial matrix before normalization.
4. Supermatrix Normalization: Normalize the supermatrix to obtain a weighted supermatrix. Normalization is done by dividing each element in a column by the number of elements in that column.
5. Final Priority Calculation: Raise the weighted supermatrix to a power until it reaches a stable state (the values of the matrix elements do not change significantly). The final priority of each alternative is the value in the corresponding row in the stable supermatrix.

Based on the study results and findings of the BAZNAS Center for Asset Management, the following are the main problems identified and compiled in the ANP network:

Table 1.
Problem Identification (Code: P)

Code	Strategic Solutions
P1	Limited human resource (HR) capacity
P2	Weak local government regulatory and policy support
P3	Minimal use of information technology
P4	Low levels of transparency and public accountability
P5	Lack of public literacy about zakat and participation

The following are alternative strategic solutions based on the results of discussions with experts and literature studies:

Table 2.
Alternative Solution (Code: S)

Code	Strategic Solutions
S1	Periodic training and certification of zakat collectors' human resources
S2	Strengthening synergy with local governments and stakeholders
S3	Digitalization of the zakat management system based on transparency
S4	Regular publication of independent reports and audits
S5	Zakat literacy and community empowerment program

ANP Network Structure

The ANP model establishes interdependent relationships between the elements of Problem (P), Solution (S), and Goal. These relationships are then analyzed through pairwise comparisons to determine the weight and priority of solutions to each problem.

Relationships in ANP:

1. Goal → connected to Problem (P1–P5)
2. Each Problem → connected to all Solutions (S1–S5)

There are interdependencies between Problems (e.g., low human resources contribute to low technology adoption). There are also interdependencies between Solutions (e.g., human resources training supports digitalization and transparency).

ANP Implementation Stages:

1. Model Construction: Identification and mapping of elements in the Goal, Problem, and Solution clusters.
2. Output: Policy recommendations based on the highest priority solutions for each problem.

From data processing and weighting based on zakat and public policy experts, the

following are the results of the analysis of priority solutions for each problem:

Table 3.
ANP Priority Analysis Results

Problems	Top Solutions (Priority 1)	Weight
P1: Limited human resource capacity	S1: Training and certification of zakat collectors	5
P2: Weak local government support	S2: Synergy of regulations and local government support	4
P3: Technology is not yet optimal	S3: Digitalization of zakat management system	3
P4: Low transparency	S4: Independent audit and public reporting	2
P5: Low literacy and participation	S5: Zakat literacy program and participatory socialization	1

ANP Findings

The five main problems and their priority solutions are:

1. P1 (limited human resources) → S1: Amil training and certification
2. P2 (Weak local government support) → S2: Synergy of regulations and local government support
3. P3 (Technology is not yet optimal) → S3: Digitalization of the zakat system
4. P4 (Low transparency) → S4: Independent audit and public reporting
5. P5 (Low literacy) → S5: Zakat literacy and community empowerment

Policy Implications

The results of the ANP method indicate that strengthening human resource capacity and policy synergy are crucial for improving the effectiveness of zakat management in the regions. This aligns with the structural challenges faced by BAZNAS districts/cities. Therefore, strategic policy recommendations include:

1. Designing national training for zakat collectors based on competency and technology.
2. Requires local governments to provide regulatory support and operational budgets for zakat.
3. Building an integrated zakat information system from the center to the district.
4. Implementing technology-based transparency (public dashboard, real-time audit).
5. Activating community and mosque-based zakat literacy programs.

CONCLUSION

Zakat has significant potential to alleviate poverty and improve social welfare. In Indonesia, zakat management has undergone significant development with the establishment of BAZNAS and the enactment of various regulations, such as Law No. 38/1999 and Law No. 23/2011. However, BAZNAS's performance at the district/city level still lags far behind that at the provincial and central levels, as measured by the National Zakat Index (IZN), Sharia Compliance Index, and Transparency Index.

Some of the main issues hindering the optimization of regional BAZNAS are limited human resources, weak local government support, lack of digitalization, low transparency, and minimal literacy and public participation. This study aims to identify these challenges and develop strategic solutions based on the Analytical Network Process (ANP) approach.

The findings of this study identify five main problems along with their corresponding priority solutions. First, the issue of limited human resource capacity (P1) is best addressed through training and certification programs for zakat collectors (S1). Second, weak local government support (P2) requires strengthening regulatory synergy and increasing the role of local governments in supporting zakat management (S2). Third, suboptimal use of technology (P3) can be overcome by accelerating the digitalization of the zakat management system (S3). Fourth, low levels of transparency (P4) necessitate the implementation of independent audits and regular public reporting (S4). Finally, low levels of public literacy and participation (P5) should be addressed through comprehensive zakat literacy programs and community empowerment initiatives (S5).

Conflict of Interest Statement

The authors declare that there is no conflict of interest regarding the publication of this article. This research was conducted independently without any financial, commercial, or personal relationships that could be construed as a potential conflict of interest. All analyses, interpretations, and conclusions presented in this study are solely based on academic considerations and empirical findings.

REFERENCES

- Achmad, N. (2023). Socialization of Zakat Management Regulations and Strengthening of Collection Units (UPZ) [Presentation material delivered at Soedirman University].

- Achmad, N. (2023). *The effectiveness of the Zakat Law 12 years after its enactment in realizing accountable and participatory zakat administration for the community*. BAZNAS.
- Afiyana, I. F., et al. (2019). Challenges of zakat management in Indonesia and zakat literacy. *Accountable Journal*, 16(2), 222–229. <https://doi.org/10.29264/jakt.v16i2.6013>
- Afriadi, F., & Sanrego, Y. D. (2016). Describing the problems of zakat distribution to the poor: Experiences of OPZ BAZNAS, Dompot Dhuafa, and LAZISMU. *Madania*, 20(1), 23–36. <http://dx.doi.org/10.29300/madania.v20i1.83>
- Alam, A. (2018). Problems and solutions for zakat management in Indonesia. *Jurnal Manajemen*, 9(2), 128–136. <https://doi.org/10.32832/jm-uika.v9i2.1533>
- Alam, A., et al. (2023). A study of zakat institution trust: A systematic review for future research directions. *International Journal of Emerging Issues in Islamic Studies*, 3(2), 1–15. <https://doi.org/10.31098/ijeis.v3i2.1419>
- Amalia, E. (2018). Sharia Governance Framework to Strengthen Zakat Management In Indonesia: A Critical Review Of Zakat Regulations. In *Advances in Social Science, Education and Humanities Research*, 162, 133–138. Atlantis Press. <https://doi.org/10.2991/iclj-17.2018.28>
- Ascarya, A., & Yumanita, D. (2018). *Analysis of the low level of zakat management in Indonesia and alternative solutions*. Bank Indonesia Working Paper.
- Asmawi, S. (2017). *Zakat: As the economic strength of the ummah*. Phoenix Publishers.
- Ayuniyyah, Q., et al. (2018). Zakat for Poverty Alleviation and Income Inequality Reduction: West Java, Indonesia. *Journal of Islamic Monetary Economics and Finance*, 4(1), 85–100. <https://doi.org/10.21098/jimf.v4i1.767>
- Aziz, M. I. A., & Susetyo, H. (2020). Dynamics of Zakat Management by the State in Several Provinces in Indonesia after Law Number 23 of 2011. *Journal of Law & Development*, 49(4), 968. <https://doi.org/10.21143/jhp.vol49.no4.2352>
- Beik, I. S., & Arsyianti, L. D. (2016). Measuring the impact of zakat on poverty and welfare using the CIBEST model. *Journal of Islamic Monetary Economics and Finance*, 1, 141–160. <https://doi.org/10.21098/jimf.v1i2.524>.
- Beik, I. S., et al. (2021). Blockchain optimization for greater transparency in zakat management. In M. M. Billah (Ed.), *Islamic FinTech* (pp. 281–297). Springer. https://doi.org/10.1007/978-3-030-45827-0_16
- Dalkey, N., & Helmer, O. (1963). Experimental application of the Delphi method for the use of experts. *Management Science*, 9(3), 458–467. <https://www.jstor.org/stable/2627117>

- Darmawati, D., & Nawarini, A. T. (2016). Potential for zakat collection and its problems in Banyumas and Purbalingga regencies. *Al-Tijary: Jurnal Ekonomi dan Bisnis Islam*, 1(2), 141–150. <https://doi.org/10.21093/at.v1i2.531>
- Faisal, F. (2011). History of zakat management in the Muslim world and Indonesia. *Analisa*, 11(2), 241–272. <https://doi.org/10.24042/AJSK.V11I2.612>
- Hambali, A. (2023). *BAZNAS coordination of LAZ* [Presentation material]. BAZNAS.
- Jayanto, P. Y., & Munawaroh, S. (2019). The influence of reputation, financial report transparency, accountability, religiosity, and trust on professional zakat payment intention. *Jurnal Dinamika Akuntansi*, 11(1), 59–69. <https://doi.org/10.15294/jda.v11i1.18729>
- Kamal, I., & Mardian, S. (2019). Zakat management in Indonesia: A historical review. *Kordinat: Jurnal Komunikasi Antar Perguruan Tinggi Agama Islam*, 18(2). <https://doi.org/10.15408/kordinat.v17i2.9609>
- Kasri, R. A. (2016). Effectiveness of Zakah Targeting in Alleviating Poverty in Indonesia. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 8(2), 169–186. <https://doi.org/10.15408/aiq.v8i2.3005>
- Machado, A. C., Bilo, C., & Helmy, I. (2020). The role of zakat in the provision of social protection: A comparison between Jordan and Sudan. *International Journal of Sociology and Social Policy*, 40(3/4), 236–248. <https://doi.org/10.1108/IJSSP-11-2018-0218>
- Musthofa, M. R., & Possumah, B. T. (2020). Strategi Pengelolaan Zakat: Analisis Komparasi Era Khalifah Umar Bin Abdul Aziz Dan Era Sekarang di Indonesia. *JEMASI: Jurnal Ekonomi Manajemen dan Akuntansi*, 16(1), 1–13. <https://doi.org/10.35449/jemasi.v16i1.57>
- Nasri, R., et al. (2019). Determination of professionalism and transparency and its implications for the financial performance of zakat institutions. *Journal of Islamic Monetary Economics and Finance*, 5(4), 785–806. <https://doi.org/10.21098/jimf.v5i4.1158>
- Nazaruddin, N. (2022). Implementasi Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat (Studi Kasus Baitul Mal Kota Lhokseumawe). *Ibrah: Jurnal Pengabdian Kepada Masyarakat*, 1(1), 13–24. <https://doi.org/10.47766/ibrah.v1i1.548>
- Ningrum, G. H., & Firmansyah, M. (2020). Analisis Manajemen Fundraising Umar bin Khattab dan Relevansinya dengan Pengelolaan Zakat di Indonesia. *MAZAWA: Jurnal Pengelolaan Zakat dan Wakaf*, 1(2), 92–109. <https://doi.org/10.15642/mzw.2020.1.2.92-109>

- Nurhasanah, N. (2012). Zakat di Malaysia dalam Perspektif Ekonomi. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 4(1), 81–100. <https://doi.org/10.15408/aiq.v4i1.2540>
- Pusat Kajian Strategis BAZNAS. (2019). *Indeks Transparansi Organisasi Pengelola Zakat*. Pusat Kajian Strategis BAZNAS.
- Pusat Kajian Strategis BAZNAS. (2020). *Indeks Kepatuhan Syariah: Teori dan Konsep*. Pusat Kajian Strategis BAZNAS.
- Pusat Kajian Strategis BAZNAS. (2023). *Laporan Pengukuran Indeks Zakat Nasional dan Dampak Zakat Terhadap Kesejahteraan Mustahik*. BAZNAS.
- Puspitasari, R. D., & Darma, E. S. (2019). Pengaruh Implementasi Syariah Governance Terhadap Kepuasan dan Loyalitas Muzakki (Studi pada Lembaga Amil Zakat Se-DIY). *Reviu Akuntansi dan Bisnis Indonesia*, 3(1), 67–84. <https://doi.org/10.18196/rab.030137>
- Razimi, M. S. A., et al. (2016). Zakat management in Malaysia: A review. *American-Eurasian Journal of Scientific Research*, 11(6), 453–457. <https://doi.org/10.5829/idosi.aejsr.2016.453.457>
- Reni, R., et al. (2023). Zakat management in the early Islamic era. *Pilar: Jurnal Kajian Islam Kontemporer*, 14(1), 1–14. <https://doi.org/10.26618/p96cj018>
- Ridho, M., et al. (2023). Analysis of constraints for zakat institutions that have not yet implemented PSAK 109 in Indonesia. *Al-Istimrar: Jurnal Ekonomi Syariah*, 2(1), 14–23. <https://doi.org/10.59342/istimrar.v2i1.219>
- Rosadi, A., & Athoillah, M. A. (2015). Distribution of zakat in Indonesia: Between centralization and decentralization. *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan*, 15(2), 237–256. <https://doi.org/10.18326/ijtihad.v15i2.237-256>
- Saaty, T. L. (2004). Decision making—The analytic hierarchy and network process (AHP/ANP). *Journal of Systems Science and Systems Engineering*, 13(1), 1–35. <https://doi.org/10.1007/s11518-006-0151-5>
- Saidurrahman, S. (2013). The politics of zakat management in Indonesia: Tensions between BAZNAS and LAZ. *Journal of Indonesian Islam*, 7(2), 366–382. <https://doi.org/10.15642/JIIS.2013.7.2.366-382>
- Saoqi, A. A. Y. (2023). *Sharia governance in zakat management* [Presentation material]. BAZNAS.
- Wahyuningsih, S., & Makhrus, M. (2019). Pengelolaan Zakat Produktif dalam Pengentasan Kemiskinan di Kabupaten Banyumas. *Journal of Islamic Economic Law*, 2(2), 179–201. <https://doi.org/10.30595/jhes.v2i2.5720>

Widiastuti, T., et al. (2021). Optimizing zakat governance in East Java using analytical network process (ANP): The role of zakat technology (ZakaTech). *Journal of Islamic Accounting and Business Research*, 12(3), 301–319. <https://doi.org/10.1108/JIABR-09-2020-0307>