

ANALYSIS OF ISSUES IN THE COLLECTION AND UTILIZATION OF ZAKAT, INFAQ, AND SADAQAH (ZIS): A CASE STUDY OF BAZIS PROVINCE DKI JAKARTA

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Abstract

BAZIS DKI is one of the largest zakat, infaq, and sadaqah (ZIS) fund collectors in Indonesia, with its utilization sector focusing on charitable programs involving a large number of beneficiaries. However, there remains a considerable amount of untapped zakat potential, and the utilization programs still show a lack of productive or empowerment-based activities. This study aims to identify problems and propose solutions in the collection and utilization of ZIS funds using the Analytic Network Process (ANP) method. The findings indicate that the main prioritized problem is low public awareness in paying zakat, while the top priority solution is educating the public about the obligation of zakat. Furthermore, respondents highlighted three main problems: low public awareness, lack of donor trust in institutions, and insufficient quantity and quality of zakat management (amil) human resources. The prioritized solutions correspondingly include public education on zakat obligations, enhancement of research and development, and certification of amil human resource quality.

Keywords: *Issues, Solutions, Collection, Utilization, BAZIS DKI Jakarta Province*

Abstrak

BAZIS DKI merupakan salah satu lembaga penghimpun zakat, infak, dan sedekah (ZIS) terbesar di Indonesia dengan fokus penyaluran pada program-program karitatif yang menjangkau banyak penerima manfaat. Namun, masih terdapat potensi zakat yang belum tergarap secara optimal dan program pemanfaatannya masih terbatas pada kegiatan konsumtif, belum banyak mengarah pada kegiatan produktif atau pemberdayaan. Penelitian ini bertujuan untuk mengidentifikasi permasalahan dan solusi pada sektor penghimpunan dan pemanfaatan dana ZIS dengan menggunakan metode Analytic Network Process (ANP). Hasil penelitian menunjukkan bahwa masalah utama yang menjadi prioritas adalah rendahnya kesadaran masyarakat dalam membayar zakat, sedangkan solusi prioritas utama adalah edukasi kepada masyarakat mengenai kewajiban zakat. Selain itu, responden juga mengidentifikasi tiga masalah utama yaitu rendahnya kesadaran masyarakat, kurangnya kepercayaan donor kepada lembaga, serta belum optimalnya jumlah dan kualitas sumber daya manusia (amil) pengelola zakat. Solusi yang menjadi prioritas meliputi edukasi masyarakat tentang kewajiban zakat, peningkatan kegiatan riset dan pengembangan, serta sertifikasi kualitas sumber daya manusia amil zakat.

Kata kunci: *Permasalahan, Solusi, Penghimpunan, Pemanfaatan, BAZIS DKI Provinsi Jakarta*

Introduction

Zakat is the third pillar of Islam, explicitly mentioned in the Holy Qur'an. It is a form of worship related to wealth and plays an essential role in determining societal welfare (Hafidhuddin, 2007). Zakat encompasses two dimensions: the vertical dimension (*habluminallah*) representing the relationship between humans and the Creator, and the horizontal dimension (*habluminannas*) concerning human-to-human relationships. Zakat is a fundamental obligation (*fardh*) for every Muslim who meets specific criteria, similar to other obligatory worship such as prayer, pilgrimage, and fasting.

As of now, no official study has specifically calculated the zakat potential in DKI Jakarta. However, based on the 2015 Gross Regional Domestic Product (GRDP) of DKI Jakarta, which amounted to IDR 1,761 trillion, the estimated zakat potential is IDR 26.4 trillion (1.5% of GRDP). Yet, BAZIS's actual collection that year only reached IDR 134.38 billion, or merely 0.46% of the estimated potential (Kadir, 2016). This large discrepancy highlights the urgent need to strengthen zakat collection and utilization systems with proper ethical and welfare-based principles, as Islamic economics emphasizes the central role of ethics in achieving economic justice and prosperity (Syamsuri et al., 2021).

BAZIS DKI Jakarta was established in 1968 during the tenure of Governor Ali Sadikin through Decision No. Cb. 14/8/18/68 dated December 5, 1968, regarding the formation of a zakat institution based on Islamic law within the DKI Jakarta region. According to the decree, an organizational structure was formed from the provincial level down to the sub-district level, with the main mandate being to collect zakat in the region and distribute it, particularly to the poor and needy (Annual Report 2016, Work Plan 2017).

BAZIS DKI Jakarta carries out various efforts to collect ZIS funds from muzakki (obligated donors). The methods include establishing zakat collection units (UPZ) in Islamic schools, campuses, regional-owned enterprises (BUMD), and hospitals. To facilitate ZIS collection, BAZIS also implemented a payroll mechanism through a mobile app. These methods aim to simplify both the payment process for muzakki and the collection process for BAZIS (Yulianto, 2017).

The collection of ZIS funds can be analyzed by comparing the amounts collected from 2012 to 2016.



Figure 1.1 ZIS Collection Results for 2012-2016

(Source: Activity Report of BAZIS Province of DKI Jakarta, 2016)

The comparison chart above shows a consistent increase in ZIS fund collection. Each year, the collection of ZIS at BAZIS Province of DKI Jakarta has continued to grow. In 2012, BAZIS managed to collect ZIS funds amounting to IDR 81.45 billion. In 2013, the ZIS funds increased by IDR 16.52 billion, reaching IDR 97.97 billion. In 2014, the funds rose by IDR 15.78 billion to IDR 113.76 billion. In 2015, the increase was IDR 20.62 billion, reaching IDR 134.38 billion. Likewise, in 2016, the collected ZIS funds increased by IDR 18.67 billion to a total of IDR 153.06 billion.

Thus, it can be stated that over the past five years, BAZIS Province of DKI Jakarta has experienced growth in ZIS collection, with an estimated annual increase of around 15% (Activity Report 2016, Work Program 2017). Nevertheless, the actual collection of zakat by BAZIS remains far below the zakat potential in Jakarta.

After the collection of ZIS funds, the next step is to distribute the funds to eligible recipients (*mustahik*) in order to alleviate their burden. Based on the 2016 plenary meeting results established by the Governor of DKI Jakarta Regulation No. 127 of 2016 concerning the utilization of ZIS in 2015, the following Figure 2 shows the percentage of ZIS fund utilization.



Figure 1.2 Percentage of ZIS Fund Utilization in 2016

(Source: Activity Report of BAZIS DKI Jakarta Province, 2016)

The diagram above shows that BAZIS of DKI Jakarta Province has utilized ZIS funds amounting to approximately IDR 134.6 billion, consisting of zakat funds totaling IDR 81.6 billion, infaq funds totaling IDR 52.9 billion, and a utilization balance from 2014 of IDR 223 million. This data aligns with the Governor Regulation of DKI Jakarta Province Number 127 of 2016 concerning the utilization of ZIS by BAZIS in 2016.

In utilizing its ZIS funds, BAZIS DKI Jakarta divides the utilization into two categories: zakat fund utilization and infaq/sadaqah fund utilization. This division is necessary due to the different target beneficiaries (asnaf). These utilization programs aim to help mustahik (zakat recipients) transition into becoming muzakki (zakat payers).

According to BPS data (2016), the population of Jakarta in 2016 reached 10.27 million people. Of that number, only 3.75%, or 384.39 thousand people, were classified as poor. According to poverty mapping data from Dompet Dhuafa (2010), 85.74% of Jakarta's population are Muslims. From this data, it can be inferred that the number of potential muzakki in DKI Jakarta is relatively high. It also indicates that the actual collection of zakat funds by BAZIS remains very low.

In the utilization of zakat funds, BAZIS DKI Jakarta has several priority programs:

1. Pious Jakarta,
2. Smart Jakarta,
3. Independent Jakarta,
4. Caring Jakarta, and
5. Zakat-Aware Jakarta.

These priority programs are implemented to improve the welfare of mustahik under BAZIS DKI Jakarta. The utilization is provided in the form of personal aid, program-based aid, and infrastructure aid.

Personal aid is provided directly to individuals who fall into the eight asnaf categories. Program-based aid refers to financial assistance for a series of activities conducted by BAZIS to increase religious piety among the community. Infrastructure aid is in the form of financial support for the construction of religious buildings such as mosques and Islamic learning centers (majelis ta'lim).

However, the utilization of ZIS still faces challenges, particularly in terms of productive activities or community empowerment programs, which are still lacking. BAZIS's current utilization is still largely dominated by charitable programs, which offer limited opportunity for mustahik to transition into muzakki. This situation is compounded by the fact that the people of DKI Jakarta tend to have complex and difficult-to-manage characteristics.

Based on the background presented above, the author is interested in conducting a study entitled:

“Analysis of Issues in the Collection and Utilization of Zakat, Infaq, and Sadaqah (Case Study: BAZIS DKI Jakarta Province).”

Literature Review

Zakat Collection

Fundraising is an activity aimed at mobilizing funds and other resources from the public to finance programs and operational activities of an organization, thereby achieving its objectives (2016). The collection of zakat is carried out by two types of institutions: *Badan Amil Zakat* (BAZ), established by the government, and *Lembaga Amil Zakat* (LAZ), formed by the community and legitimized by the government. The success of zakat collection depends heavily on institutional trust and credibility, similar to how auditor reputation and profit management significantly influence sukuk ratings in Indonesia, showing that transparency and accountability are critical in Islamic financial institutions (Juniyanto, 2021).

Zakat Utilization

As stated in the Governor Regulation of DKI Jakarta Province Number 127 of 2016 on the utilization of zakat, infaq, and sadaqah at BAZIS in 2016, the effective distribution and use of ZIS (zakat, infaq, and sadaqah) should be aligned with their purpose and function, taking into consideration the real needs and aspirations of the people of DKI Jakarta. The utilization process carried out by BAZIS DKI Jakarta strives to be selective, fair, and equitable.

Although the aid provided may not fully meet all the needs of the beneficiaries (*mustahik*), it aims to offer partial relief and reduce their burdens.

To improve public welfare in DKI Jakarta, BAZIS has launched a set of priority programs under the initiative Prosperous Jakarta, which includes:

1. Pious Jakarta
2. Smart Jakarta
3. Self-Reliant Jakarta
4. Caring Jakarta
5. Zakat-Aware Jakarta

Productive Zakat

In its management, zakat can also be distributed through productive mechanisms. According to the Decree of the Minister of Religious Affairs of the Republic of Indonesia No. 581 of 1999 on the implementation of Law No. 38 of 1999 concerning Zakat Management (Article 29), productive zakat distribution must follow clear procedures:

1. Conducting feasibility studies
2. Determining the type of productive enterprise
3. Providing guidance and counseling
4. Monitoring, controlling, and supervising activities
5. Conducting evaluations
6. Preparing reports

There are typically two forms of zakat distribution: **consumptive** and **productive**. Winoto (2011) outlines the categories as follows:

1. **Traditional Consumptive**, which refers to zakat given directly to the recipients (*mustahik*) to meet their daily needs.
2. **Creative Consumptive**, which refers to zakat given in the form of consumable goods used to assist the poor in overcoming their social and economic problems.
3. **Conventional Productive**, which refers to zakat distributed in the form of productive assets that generate income, enabling the recipients to sustain their livelihoods.
4. **Creative Productive**, which refers to zakat distributed in the form of revolving capital, either for funding social projects, social development, school construction, or as business capital to support and develop the businesses of small traders or entrepreneurs.

Previous Studies

There are several studies that have analyzed issues in the collection and utilization of ZIS (Zakat, Infaq, and Sadaqah), as outlined below:

First, a study conducted by Antonio Antonio et al. (2010) aimed to identify potential problems in zakat management in Indonesia, which can serve as a basis for providing appropriate alternative solutions and policy strategies to address these issues. This study used the Analytic Network Process (ANP) method and found that internally, the issue of standardizing **amil** (zakat administrators) is the primary concern that must be resolved immediately. Externally, the most urgent issue is the formulation of a blueprint by the government authorities as a form of full support for zakat implementation in Indonesia.

Second, a study conducted by Darmawati et al. (2010) aimed to analyze the strengths, weaknesses, opportunities, and obstacles, along with the challenges faced by Zakat Collecting Agencies (LAZ) in managing ZIS funds. The study used a qualitative approach with data collected through interviews, questionnaires, and literature reviews. Effective zakat, infaq, and sadaqah management is necessary to strengthen the institution. One of the strategic management systems used is the **Balanced Scorecard** approach, which provides indicators and measurements from four perspectives:

1. Financial Perspective
2. Internal Business Perspective
3. Customer Perspective
4. Innovation and Learning Perspective

Problems faced by LAZ in managing ZIS include:

1. A lack of human resources willing to be involved, resulting in heavier workloads for existing staff;
2. Issues related to institutional status and legal recognition – although most LAZs in Banyumas Regency already have legal foundation status as foundations, the draft Zakat Law requires LAZs to obtain national or provincial status.

This study suggests that the Regional Zakat Agency (BAZDA) should implement comprehensive strategic planning by changing its short-term and long-term planning patterns. LAZ managers should be professionals without additional responsibilities outside the organization. Furthermore, LAZ should pay more attention to the welfare of full-time employees by providing proper compensation and leadership, and also be more responsive to the interests of donors and beneficiaries in terms of reliability, empathy, and facilities provision.

Third, a study by Ahmad Arrasyid (2012) aimed to analyze the problems found in the management and utilization of zakat in Indonesia. Zakat management includes the collection from **muzakki** (zakat payers) and the equitable distribution to **mustahik** (zakat recipients). However, in practice, the utilization process has not been effectively implemented to help elevate mustahik out of poverty. The study used the ANP method and identified three key aspects to overcome zakat utilization problems:

1. Institutional aspect
2. Government aspect
3. Stakeholder aspect (muzakki and mustahik)

The most influential solution was the government aspect (weight = 0.721), followed by the institutional aspect (weight = 0.67). The most dominant government solutions include:

1. Implementation of a zakat management blueprint
2. Institutionalization in zakat execution
3. Synergy between national and regional budgets (APBN/APBD) and zakat funds for poverty alleviation programs

Institutional solutions include:

1. Optimizing the quantity and quality of zakat administrators (amil)
2. Enhancing the use of productive zakat
3. Increasing awareness and educational training for mustahik welfare

Fourth, a study by Arif Kusmanto (2014) discussed how the people of Semarang City have the potential to fulfill their zakat obligations as part of poverty alleviation efforts. However, this potential has not been optimally explored. The study examined:

1. ZIS fund collection patterns
2. Factors influencing ZIS fund collection
3. The role of National Zakat Institutions (LAZNAS) in collecting ZIS funds

The study, using a qualitative descriptive method with a sociological approach and qualitative data analysis, found that institutions such as DPUDT, PKPU, and Rumah Zakat Semarang have relatively good patterns in ZIS fund collection.

Research Methodology

Sources and Types of Data

This study utilizes both primary and secondary data. Secondary data were obtained from various sources, including printed and electronic literature. Primary data were collected through the following methods:

1. In-depth Interview

This refers to detailed interviews conducted to gather comprehensive information regarding the issues discussed in this research. Through the interviews, the author obtained data related to the problems in the collection and utilization of ZIS (Zakat, Infaq, and Sadaqah) at BAZIS of DKI Jakarta Province.

2. Respondents

The respondents in this study are experts consisting of practitioners, academics, and regulators in the field of zakat.

The list of respondents in this study is as follows:

Tabel 3. 1 Daftar Responden Penelitian

Research Respondents		
No	Nama Responden	Position of Respondent
1.	R. Jumhana	Head of Zakat Collection Division, BAZIS of DKI Jakarta Province
2.	Drs. Muhammad Chabib	Head of Zakat Utilization Division, BAZIS of DKI Jakarta Province
2.	M. Fitriani Kadir	Staff of Zakat Collection Division, BAZIS of DKI Jakarta Province
3.	Khonsa Tsabita, M. Ec	Researcher at BAZNAS
4.	Qurroh Ayuniyyah, M. Ec	Lecturer at UIKA Bogor
5.	Abdul Mughni	Lecturer at Tazkia University

6. Unang Fauzi

Lecturer at Tazkia University

The data and information representing the opinions of the experts are organized in the form of a framework model. Once the questionnaire responses or opinions have been collected, the next step undertaken by the researcher is to analyze the results using the **Super Decisions** software.

Overview of the Analytic Network Process (ANP) Method

According to Saaty (2003) in Ascarya (2005), ANP is a general theory of relative measurement used to derive composite priority ratios from individual ratio scales that reflect the relative measurement of the influence of interacting elements with respect to control criteria. This method was first developed by Thomas L. Saaty as an extension of the Analytic Hierarchy Process (AHP). ANP is a new approach in decision-making processes that does not rely on assumptions.

Ascarya (2005) explains that ANP has several advantages, including its ability to assist researchers in synthesizing a number of factors within a network. Furthermore, its conceptual simplicity makes ANP a more general and easier methodology to apply in diverse qualitative studies such as decision-making, forecasting, evaluation, mapping, strategizing, resource allocation, and others. Additionally, comparisons within the ANP framework are more objective, predictions are more accurate, and results are more stable.

The ANP method is used to determine the overall influence of all criteria and alternatives. Therefore, all criteria must be organized and prioritized within a network framework, performing comparisons and synthesis to obtain a ranking of these criteria. Then, the influence of elements in the feedback system is derived by considering each criterion. Finally, these influences are weighted according to the importance level of the criteria and summed to obtain the overall influence of each element (Saaty and Vargas, 2006: 8).

Research Stages

This research consists of four stages:

1. Preliminary Stage

At this stage, the research interest is identified and the research object is determined. Then, a literature review of previous related studies is conducted before deciding on the research topic and title. This is followed by the formulation of the research problem, research objectives, and a data collection plan aligned with the research needs.

2. Data Collection

At this stage, the construction of the model design is carried out, followed by validation of the framework or model, deciding whether to use a one-level or two-level structure. Next, a questionnaire is prepared to assist in collecting primary data from respondents. Surveys are then conducted with experts and practitioners.

3. Data Processing

Data processing is conducted using appropriate methods, assisted by the Super Decisions software and MS Excel.

4. Result Interpretation

At this stage, conclusions and recommendations related to the conducted research are drawn.

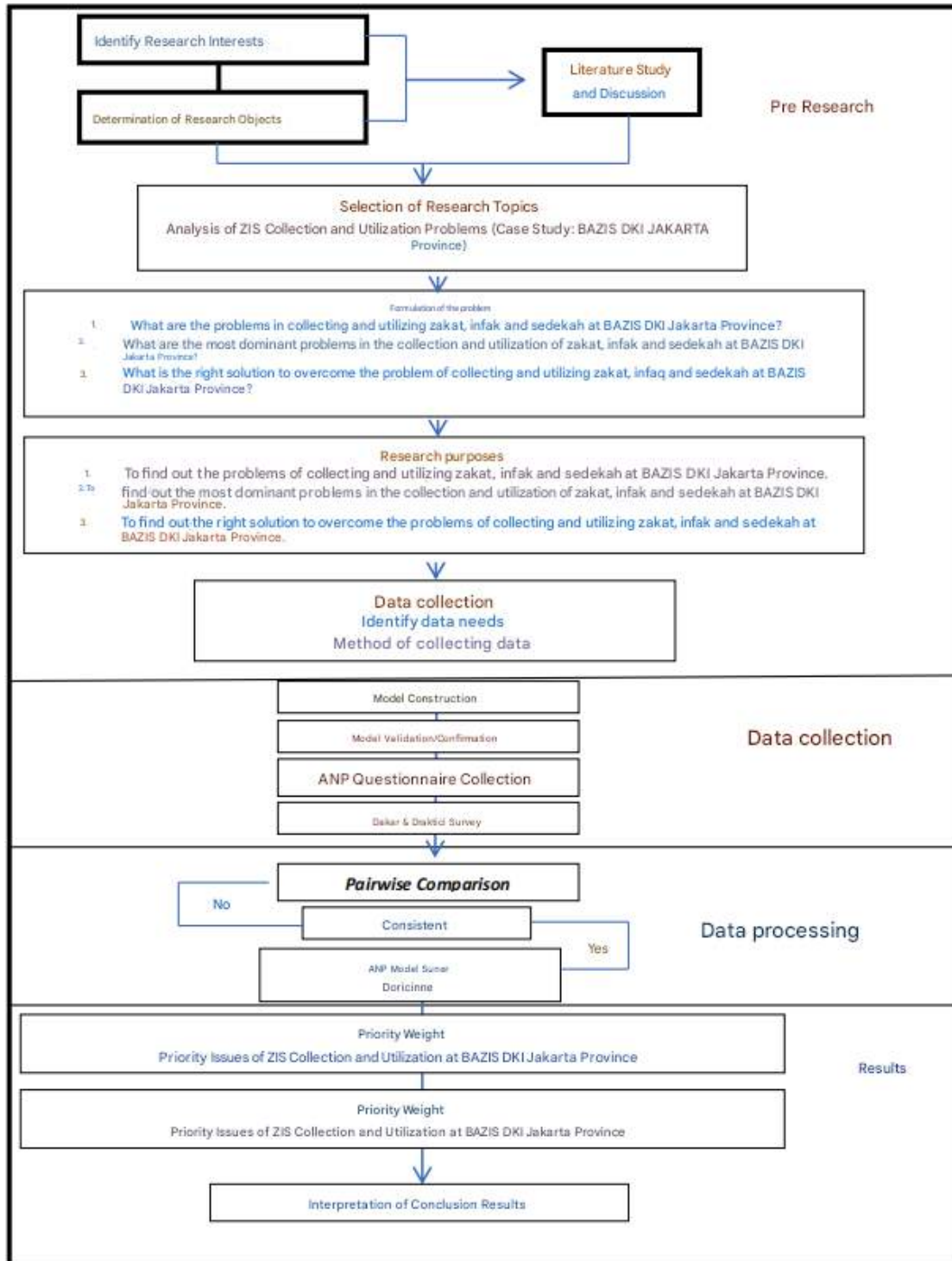


Figure 3.2 Research Flowchart
 Source: Ascarya, processed by the Author (2017)

Result Analysis

a. Geometric Mean

To determine the individual assessment results from respondents and to establish a group consensus, the evaluation is conducted by calculating the Geometric Mean (Thomas Saaty, 2006). Respondents' comparative answers are combined to form a consensus. The Geometric Mean is a type of average calculation that indicates a tendency or specific value (Ascarya, 2010). The formula for calculating the Geometric Mean is as follows:

$$GM_k = (R_1 * R_2 * \dots * R_n)^{1/n}$$

Dimana, GM = *Geometric Mean*

R = Responden

n = Jumlah Responden

b. Rater Agreement

Rater Agreement is a measure that shows the level of conformity (agreement) among respondents on an issue within a cluster. The tool used to measure Rater Agreement is Kendall's Coefficient of Concordance (W ; $0 < W \leq 1$).

$W=1$ indicates perfect agreement. The steps to calculate Rater Agreement are:

1. **Transpose** the data,
2. **Ranking**, by ordering the normalized values from highest to lowest, then summing them,
3. **Calculate the value of W.**

The formula to calculate WWW is:

$$U = (T_1 + T_2 + \dots + T_p) / p$$

$$S = (T_1 - U)^2 + (T_2 - U)^2 + \dots + (T_p - U)^2$$

$$\text{MaxS} = (n - U)^2 + (2n - U)^2 + \dots + (pn - U)^2$$

$$W = S / \text{MaxS}$$

Dimana :U = nilai rata-rata total *ranking*

S = jumlah kuadrat deviasi

p = jumlah node

n = jumlah responden

If the agreement value obtained is 1 ($W=1W = 1W=1$), it means there is perfect agreement among all respondents. Conversely, if $W=0W = 0W=0$ or close to 0, it indicates disagreement among respondents.

Results and Discussion

Problem Decomposition

The author conducted in-depth interviews and literature studies with experts and practitioners. The in-depth interviews were obtained through interviews with several experts regarding the issues raised by the author about the problems of collection and utilization of ZIS at BAZIS Provincial DKI Jakarta. Overall, the author conducted a literature study by searching various references from theses, undergraduate theses, and journals that could be used as references and theoretical foundations for the facts explained by the experts during the in-depth interviews.

The problems at BAZIS Provincial DKI Jakarta are divided into two main clusters: the issue of ZIS collection and the issue of ZIS utilization. Additionally, there is a solutions cluster, which includes solutions for ZIS collection and utilization. The author will explain these in more detail in the following sections:

A. Collection Issues

The problems related to collection are the primary concern in zakat management, especially at BAZIS Provincial DKI Jakarta. BAZIS Provincial DKI Jakarta is the only zakat institution that achieves the largest collection nationwide in Indonesia. However, this achievement does not guarantee the absence of problems in ZIS collection. The issues related to ZIS collection include:

1. Limited number of qualified human resources (HR)

The problem of limited qualified HR frequently occurs in zakat institutions. For smooth zakat management in an institution/organization, qualified HR is very much needed. Zakat officers (amil) must be truly qualified and professional. Therefore, a standard qualification system for zakat officers is required. Ultimately, a certification system and feasibility test (fit and proper test) for HR involved as zakat officers are necessary (Antonio, et al., 2010; Huda, et al., 2014).

2. Minimal mass media socialization

This issue is very important to solve because BAZIS should be known and recognized by everyone through social media and mass media. Information

related to BAZIS Provincial DKI Jakarta, its programs, and everything related to BAZIS should be broadcasted through television, radio, and newspapers. Learning from other zakat institutions such as Dompot Dhuafa, which was once affiliated with *Republika* newspaper and provided extensive information, although it is no longer associated with *Republika*. Similarly, BAZNAS is affiliated with *Media Indonesia* and has its own exclusive column to publish news about BAZNAS (Kadir M., 2017).

3. Existence of similar zakat institutions or other zakat bodies in DKI Jakarta

Indonesia has many zakat institutions/bodies. In DKI Jakarta, there are two zakat institutions: the National Zakat Board (BAZNAS) and the Zakat, Infaq, and Shadaqah Agency (BAZIS). While this could be seen as a problem due to competition, it can also be viewed as an opportunity for cooperation with Jakarta local government units, corporate CSR, or other zakat institutions (Kadir, 2016).

4. Lack of donor trust in the institution

Public trust greatly affects the sustainability of a zakat institution/body. Due to the lack of information systems about BAZIS, collections are not maximized. Muzaki (zakat payers) tend to give zakat to "people" rather than "institutions," resulting in poor zakat management and negative effects such as only showcasing poverty, lack of empowerment, no education, creating dependency, mis-targeting, and mismanagement. This indicates that public trust in zakat management organizations is still relatively low (Kadir M., 2016; Antonio, et al., 2010).

5. Lack of public awareness in paying ZIS

On one hand, society is increasingly aware of zakat obligations, but on the other hand, many people remain unaware of their zakat duties (Arifin, 2017; Antonio, et al., 2010; Nasution, et al., 2015).

B. Utilization Issues

Utilization problems relate to how zakat officers utilize mustahik (zakat recipients) to improve their status to become muzakki (zakat payers). BAZIS programs aim to assist the community not only materially but also by developing mustahik to be independent individuals, not always dependent on zakat institutions. The goal is for mustahik to be productive rather than consumptive.

1. Lack of innovation in community empowerment

BAZIS Provincial DKI Jakarta, as the official zakat institution in Jakarta, should maintain a database of muzakki and mustahik, including how many potential

muzakki and mustahik are in Jakarta and where the largest concentration of mustahik is located. This would enable optimal implementation of empowerment programs (Kadir M., 2016; Antonio, et al., 2010).

2. Insufficient quantity and quality of Amil HR

In this context, HR refers to experts in utilization who understand the existing systems. Experts may retire or be reassigned from BAZIS without suitable replacements, impacting program continuity (Santosa, 2017; Arrasyid, 2012).

3. Mustahik abusing aid from the institution

Some mustahik misuse aid given, relying only on charitable assistance that only temporarily alleviates burdens without long-term benefits. The complexity of society in Jakarta makes it challenging for zakat officers to manage effectively (Santosa, 2017).

4. Local government regulations still limit BAZIS

BAZIS is still under the local government's authority regarding programs, requiring approval to avoid overlap with government social, health, and education programs (Kadir M., 2017).

5. Mustahik's dependency behavior

Some recipients continuously ask for aid and spend it consumptively without initiative to use funds productively to generate sustainable outcomes (Mufti, 2017).

C. Collection Solutions

Solutions are proposed to address the problems. From the two main issues at BAZIS Provincial DKI Jakarta – collection and utilization – solutions for collection are as follows:

1. Certification of Amil HR quality

Certification is a method to ensure quality amil HR so that collection programs at BAZIS run properly. BAZIS still faces challenges due to amil quality, especially when employees are transferred from other agencies without proper zakat knowledge (Huda, et al., 2014).

2. Enhance mass media relations to increase BAZIS public awareness

Like other LAZ institutions affiliated with Republika and other media, BAZIS should expand relations so program news can be published via television and mass media (Kadir M., 2017).

3. Synergize with relevant LAZ/BAZ

LAZ/BAZ should synergize as partners in collecting and managing ZIS, as both aim to collect zakat from the wealthy and distribute it to the poor (Santosa, 2017).

4. Increase socialization about BAZIS Provincial DKI Jakarta's programs

Donor trust is low due to insufficient information about the institution and poor socialization of its history and background (Arifin, 2017).

5. Educate the public about the obligation to pay zakat

Providing understanding and awareness strengthens the motivation to pay zakat (Huda, et al., 2014).

D. Utilization Solutions

To address utilization problems, the following solutions are proposed:

1. Enhance research and development

BAZIS should maintain databases on muzakki and mustahik, their numbers, and locations for better program implementation (Kadir M., 2017).

2. Management training and collaboration with universities to fulfill the need for professional Amil

Management training is a short-term step to meet current amil needs, while university collaboration is a medium to long-term step to ensure the availability of professional amil in the future (Huda, et al., 2014).

3. Be more selective and monitor aid recipients

Improve field surveys to monitor potential dishonesty among mustahik towards amil expectations (Santosa, 2017).

4. Collaborate with local government work units (SKPD) related to BAZIS programs

To ease communication and avoid program overlap, BAZIS is expected to synergize with SKPD for broader program reach (Kadir M., 2017).

5. Improve training related to mustahik

Develop training programs for mustahik to shift from charitable assistance to productive empowerment, helping them use funds as business capital to improve their status to muzakki (Mufti, 2017).

ANP Conceptual Framework

The problems at BAZIS Provincial DKI Jakarta are divided into two clusters. From these two clusters, nodes emerge. Nodes from the collection issues are:

- i. Limited number of qualified HR;
- ii. Minimal mass media socialization;
- iii. Existence of similar zakat institutions or other zakat bodies in DKI;
- iv. Lack of donor trust in the institution;
- v. Lack of public awareness in paying ZIS.

Nodes from the utilization issues cluster are:

- i. Lack of innovation in community empowerment;
- ii. Insufficient quantity and quality of Amil HR;
- iii. Mustahik abusing aid given by the institution;
- iv. Local government regulations still limiting BAZIS;
- v. Mustahik's persistent dependency behavior.

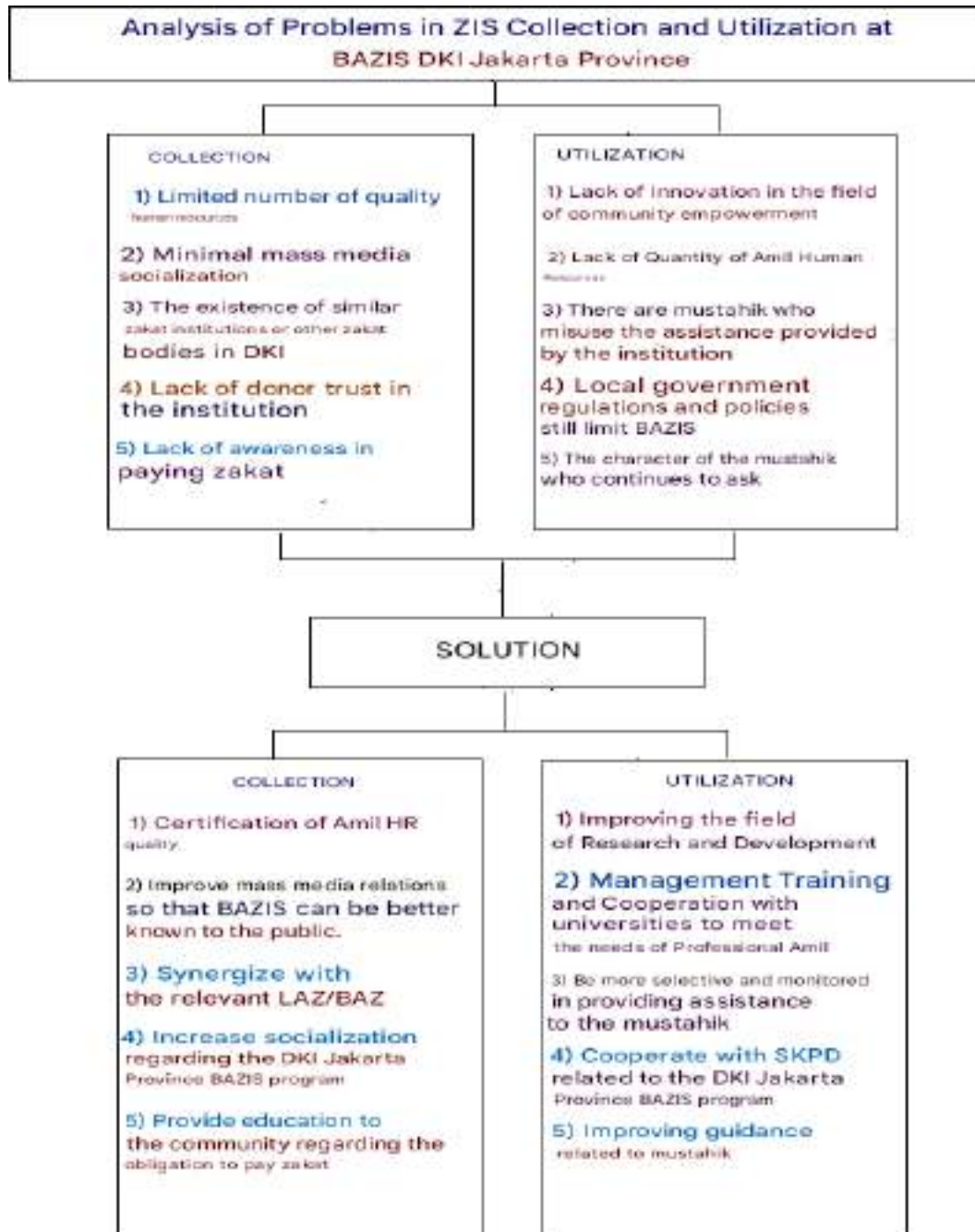


Figure 4.1 Conceptual Framework
(Source: Processed Data by the Author, 2017)

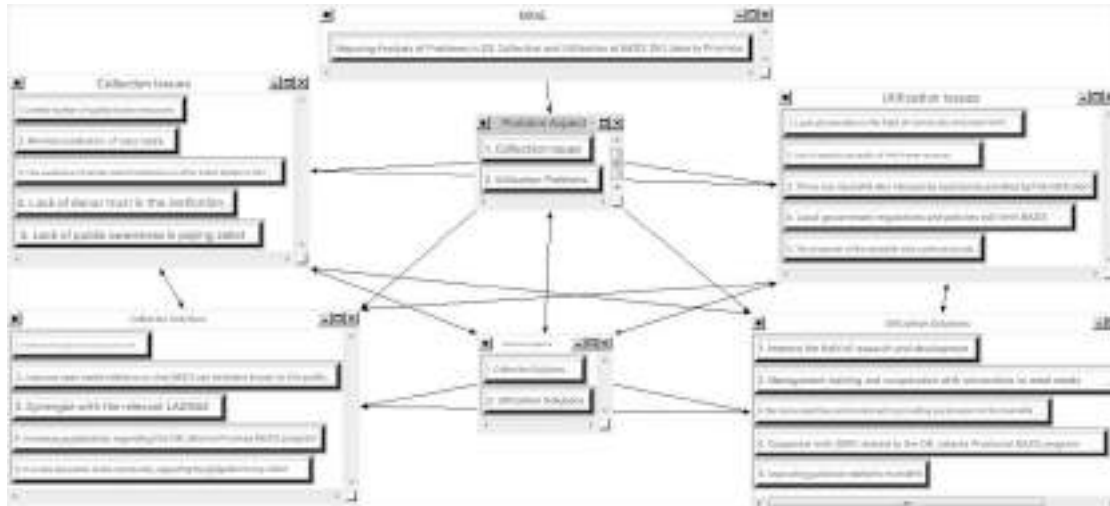


Figure 4.2 Conceptual Framework
(Source: Processed Data by the Author, 2017)

Results of Rater Agreement and Geometric Mean on Problems

Discussion of Rater Agreement Results on Problems

Based on the data processing conducted by the author, it was found that the level of agreement among respondents within the problem cluster, as shown in Figure 9, reflects issues related to the collection and distribution of ZIS. These are in accordance with the results of interviews and questionnaire responses. The overall agreement level was $W = 0.692$. However, the geometric mean results on the problems, as shown in Figure 9, indicate that the collection issue had a higher geometric mean value of 0.5039. This means that the respondents agreed that the dominant issue in BAZIS of DKI Jakarta Province lies in the ZIS collection process.

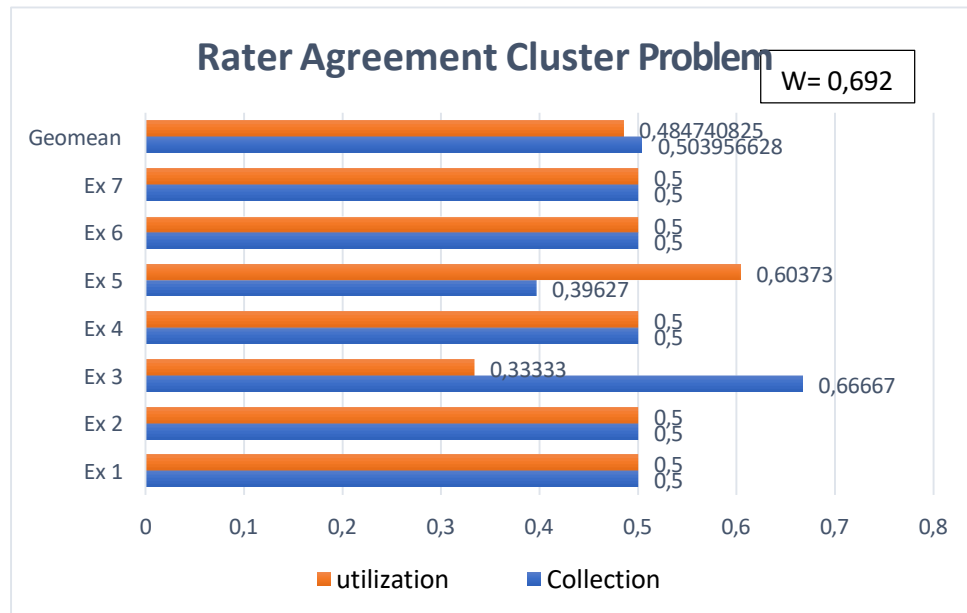


Figure 4.3 Conceptual Framework
(Source: Processed Data by the Author, 2017)

Then, based on data processing related to the collection issues, the level of agreement among respondents regarding collection issues—as shown in Figure 10—indicates that the problems related to zakat collection at BAZIS of DKI Jakarta Province reached an agreement level of $W = 0.692$. Based on the geometric mean value of collection issues, respondents agreed that the most dominant problem in zakat collection is 'the lack of public awareness in paying zakat', with a value of 0.5039.

According to the interview with Mr. Arifin (2017), the issue of zakat collection at BAZIS still revolves around the low awareness among muzakki to pay zakat. This issue is considered quite crucial because not all Muslims in Jakarta are willing to pay zakat (maal). Muslims around the world should understand that zakat is obligatory as it is one of the pillars of Islam. If someone does not fulfill one of these pillars, it could be said that the person is not a complete Muslim. Moreover, in the Qur'an, Allah has conveyed many matters related to zakat.

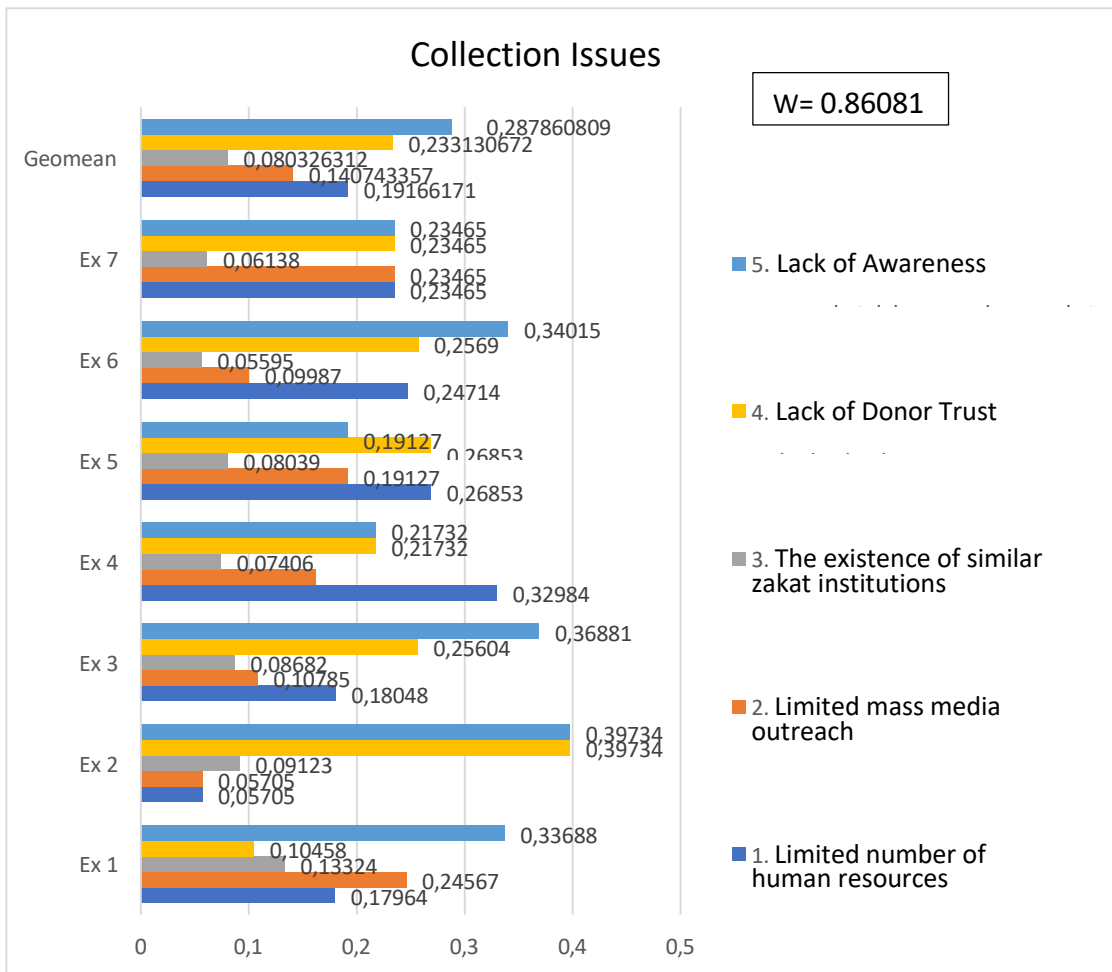


Figure 4.4 Rater Agreement on Collection Issues
 (Source: Super Decisions and Microsoft Excel)

Next, through data processing on the utilization issue aspect, the respondent agreement value shown in Figure 11 indicates that the utilization problems at BAZIS Province of DKI Jakarta have an agreement level of $W = 0.8971$. Based on the geometric mean value for the utilization problems, the dominant issue agreed upon by the respondents is the lack of quantity and quality of amil human resources, with a geometric mean value of 0.2320.

Dedi (2017) stated that the case of expert human resources in utilization is still considered minimal due to both the number and quality of experts reaching retirement age, with no equivalent replacements available.

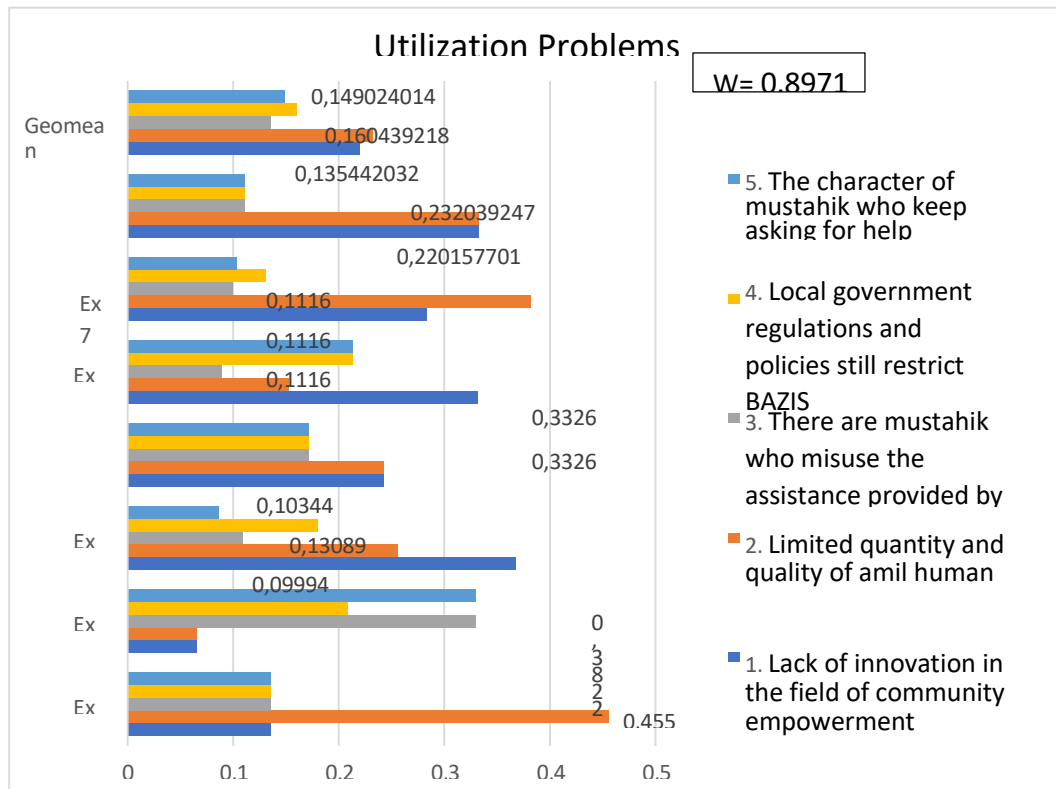


Figure 4.5 Rater Agreement on Utilization Issues
(Source: Super Decision and Microsoft Excel)

Geometric Mean Results of Issues

In this subsection, the researcher will explain the priority order of issues, starting from the collection problems to the utilization problems. The following are the contributions of each element within the problem aspect network:

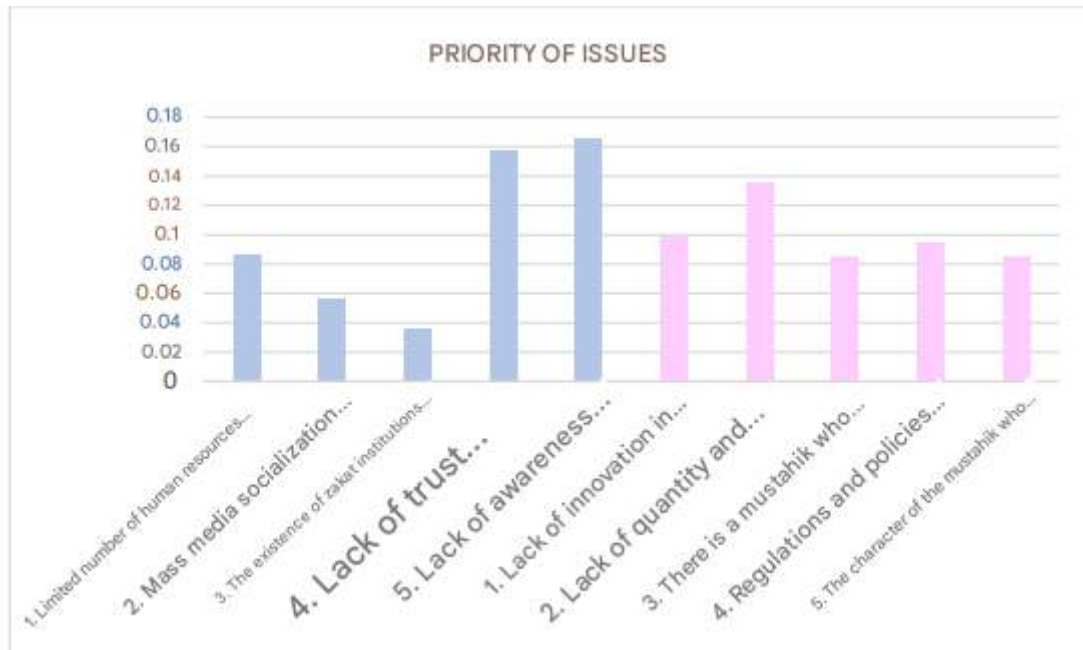


Figure 4.6 Geometric Mean of Problem Clusters
(Source: Super Decision and Microsoft Excel)

From the results presented in Figure 12 above, it is concluded that all respondents prioritize the lack of public awareness in paying zakat as the main issue in the collection problems, which was agreed upon by all 7 respondents. Antonio (2010) explains that the awareness of Muslims to pay ZIS is still relatively low due to a misunderstanding that paying ZIS will reduce their wealth. In fact, if public funds, especially ZIS, can be optimized, it is clear that Indonesia would not need to rely on aid from other countries.

The second priority problem is the lack of donor trust in the institution regarding collection issues. The third priority problem is the limited quantity and quality of amil human resources in the utilization issues.

Rater Agreement and Geometric Mean Results of Solutions

Discussion of Rater Agreement Results on Solutions

Based on the data processing conducted by the author, it was found that the level of agreement among respondents on the solution cluster, as shown in Figure 13, explains the solutions for collection and utilization according to the results of interviews and questionnaire responses. Overall, the level of agreement is $W = 0.5062$. Furthermore, the geometric mean value is 0.5119. These results indicate that the respondents agree the dominant solution at BAZIS Province of DKI Jakarta is related to collection solutions.

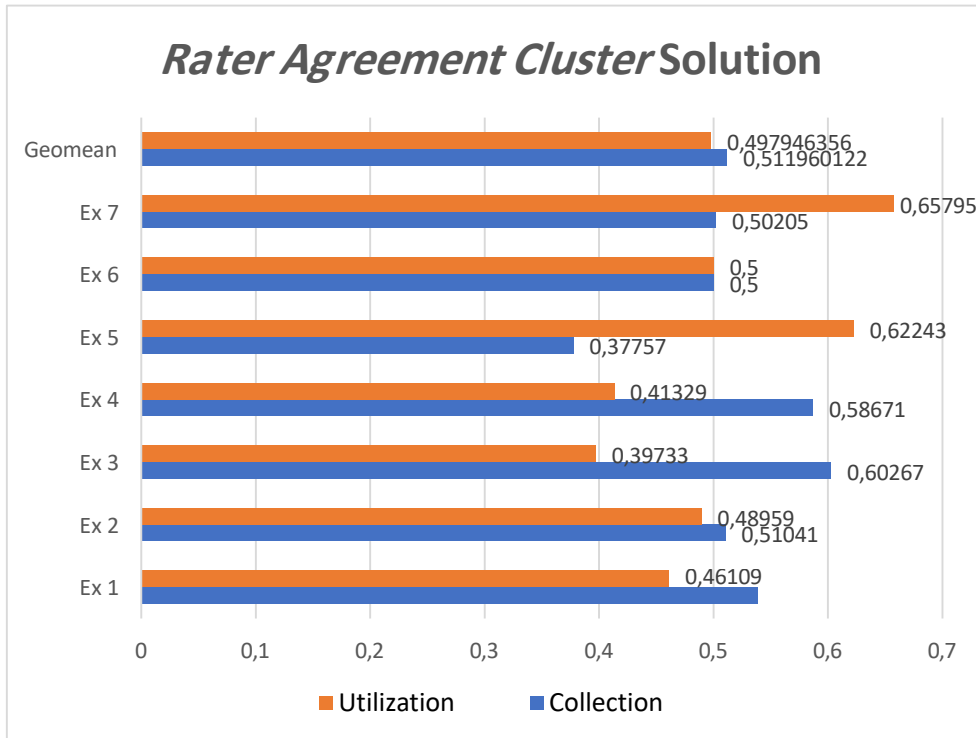


Figure 4.7 Rater Agreement of Solution Cluster
 (Source: Super Decision and Microsoft Excel)

Then, through data processing on the collection solution aspect, the level of respondent agreement on the collection solution obtained in Figure 14 shows that the solution for collection in BAZIS of DKI Jakarta Province has an agreement level of $W = 0.793$. Based on the geometric mean value of the collection solution, the respondents agreed that the dominant solution is "educating the public about the obligation of paying zakat," with a value of 0.22805. This value indicates that the solution is the most dominant among other collection solutions.

The success of a zakat institution/organization can be seen through its relationship with the wider community in promoting programs or any information related to BAZIS of DKI Jakarta Province. This can be done through collaboration with television stations, newspapers, or social media to increase public awareness of BAZIS.

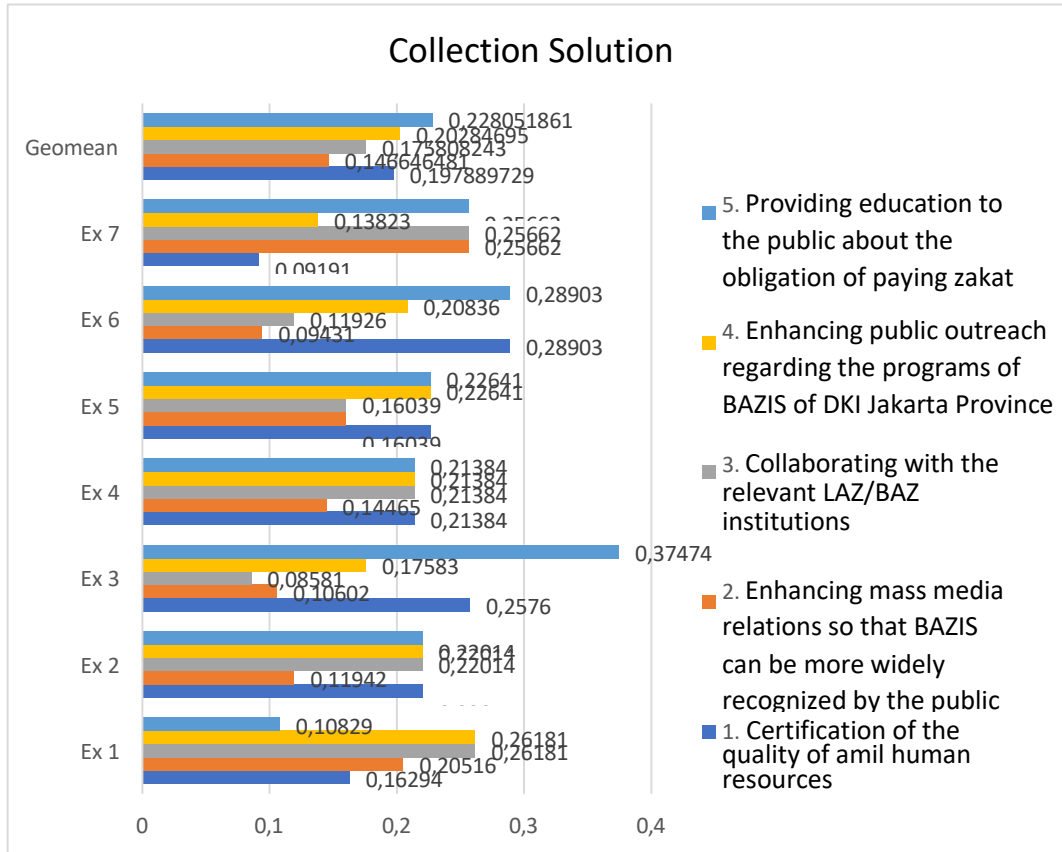


Figure 4.7 Rater Agreement of the Collection Solution
 (Source: Super Decision and Microsoft Excel)

Next, through the data processing on the aspect of utilization solutions, the respondents' agreement value shown in Figure 15 indicates that the utilization solution at BAZIS of DKI Jakarta Province has an agreement level of $W = 0.816$. Meanwhile, based on the geometric mean value of the utilization solutions, the data shows that the dominant utilization solution agreed upon by the respondents is “enhancing research and development” with a geometric mean value of 0.25245.

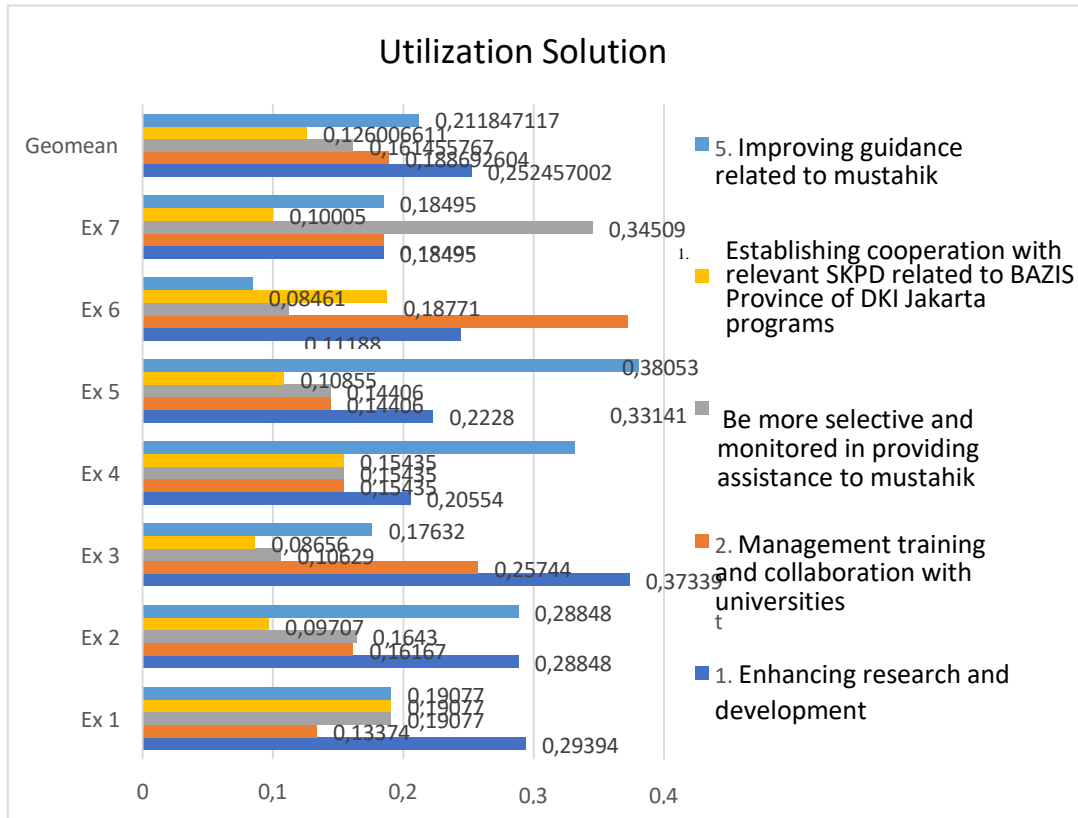


Figure 4.8 Rater Agreement on Utilization Solutions
(Source: Super Decision and Microsoft Excel)

Geometric Mean Results of Solutions

In this subsection, the researcher will explain the order of priority of solutions, starting from collection solutions and utilization issues. The following are the contributions of each element in the solution aspect network:



Figure 4.9 Geometric Mean of Solution Clusters
(Source: Super Decision and Microsoft Excel)

Based on the results presented in Figure 16 above, it is concluded that the priority of all respondents is "providing education to the public regarding the obligation to pay zakat." According to Huda et al. (2014), understanding creates awareness, and awareness provides a stronger motivation to pay zakat. Rian (2016) also agrees that the research and development sector at BAZIS has not been running effectively. This is further supported by the limited number of qualified amil human resources. Currently, BAZIS only has one person in the Research and Development Subdivision, who also serves as the Head of the Subdivision (Kasubag. Litbang), without any staff. Therefore, BAZIS's program formulation is still lacking in terms of data and thorough planning.

The second priority is "improving the research and development sector" in empowerment. The third priority is "certifying the quality of human resources in collection.

Conclusion

a. There are several factors that become problems in collection and utilization at BAZIS Province of DKI Jakarta. These problems are divided into collection issues and utilization issues. The collection problems faced by BAZIS Province of DKI Jakarta are: 1) limited number of qualified human resources; 2) minimal mass media socialization; 3) the existence of similar zakat institutions or other zakat bodies in DKI; 4) lack of donor trust in the institution; 5) lack of awareness in paying zakat. Meanwhile, the utilization problems faced by BAZIS Province of DKI Jakarta are: 1) lack of innovation in community empowerment; 2) limited quantity and quality of amil human resources; 3) the presence of mustahik who misuse the assistance provided by the institution; 4) local

government regulations and policies still restrict BAZIS; 5) mustahik characters who keep asking for aid.

b. The priority problems concluded from the respondents are: 1) lack of public awareness in paying zakat; 2) lack of donor trust in the institution; 3) limited quantity and quality of amil human resources.

c. The priority solutions concluded from the respondents are: 1) providing education to the public about the obligation to pay zakat, which is the main priority solution agreed upon by all respondents; 2) improving research and development; 3) certification of the quality of amil human resources.

Recommendations

1. For BAZIS Province of DKI Jakarta, as an official zakat management body established by the local government, based on the research analyzing the problems in the collection and utilization fields and using solutions, 1) providing education to the community about the obligation to pay zakat is the main priority solution agreed upon by all respondents, 2) improving research and development; 3) certification of the quality of amil human resources. These efforts aim to resolve the issues in collection and utilization in the management of zakat, especially at BAZIS Province of DKI Jakarta.

2. For academics, the author hopes that there will be more research discussing BAZIS, as well as studies conducted by zakat institutions or educational institutions regarding the zakat potential in DKI Jakarta and data on muzakki and mustahik.

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