

EFFECTIVENESS OF ZAKAT, INFAK, AND SHADAQOH MANAGEMENT AT BAZNAS USING ANALYTICAL NETWORK PROCESS (ANP)

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Abstract

The aim of this study is to evaluate and assess the effectiveness of Zakat, Infak, and Shadaqoh (ZIS) management at BAZNAS Bandung Regency. This evaluation is crucial as ZIS serves both as an act of worship and a form of muamalah for every Muslim. The research employs a quantitative approach using the Analytical Network Process (ANP) to identify priority issues and solutions in managing ZIS funds at BAZNAS Bandung Regency. Data for this study were collected through several stages: conducting in-depth interviews with practitioners, distributing questionnaires to two practitioners, creating an ANP network using Super Decision software, and finally prioritizing the issues and solutions. The findings indicate that ZIS fund management at BAZNAS Bandung Regency is not yet effective. Key issues include management practices at BAZNAS, social media engagement, and government involvement. Respondents suggested that BAZNAS should enhance its accountability and transparency in socialization efforts, collaborate with other entities, utilize resources more effectively, improve management practices, educate and support existing personnel to better leverage social media for promoting and advertising BAZNAS, and advocate for local government regulations and revisions to ZIS management policies.

Keywords: *Accountable, Transparent, Government, Social Media, Decision.*

Abstrak

Tujuan dari penelitian ini adalah untuk mengevaluasi dan menilai efektivitas manajemen Zakat, Infak, dan Shadaqoh (ZIS) di BAZNAS Kabupaten Bandung. Evaluasi ini sangat penting karena ZIS berfungsi baik sebagai tindakan ibadah maupun bentuk muamalah bagi setiap Muslim. Penelitian ini menggunakan pendekatan kuantitatif dengan metode Analytical Network Process (ANP) untuk mengidentifikasi masalah prioritas dan solusi dalam mengelola dana ZIS di BAZNAS Kabupaten Bandung. Data untuk penelitian ini dikumpulkan melalui beberapa tahap: melakukan wawancara mendalam dengan praktisi, menyebarkan kuesioner kepada dua praktisi, membuat jaringan ANP menggunakan perangkat lunak Super Decision, dan akhirnya memprioritaskan masalah dan solusinya. Temuan menunjukkan bahwa pengelolaan dana ZIS di BAZNAS Kabupaten Bandung belum efektif. Masalah utama meliputi praktik manajemen di BAZNAS, keterlibatan media sosial, dan keterlibatan pemerintah. Responden menyarankan agar BAZNAS meningkatkan akuntabilitas dan transparansi dalam upaya sosialisasi, berkolaborasi dengan entitas lain, memanfaatkan sumber daya secara lebih efektif, meningkatkan praktik manajemen, mendidik dan mendukung personel yang ada untuk memanfaatkan media sosial dalam mempromosikan dan mengiklankan BAZNAS, serta mengadvokasi peraturan pemerintah daerah dan revisi kebijakan pengelolaan ZIS.

Kata kunci: Akuntabel, Transparan, Pemerintah, Media Sosial, Keputusan.

1. Introduction

Zakat, Infak, and Shodaqoh (ZIS) are vital tools for individuals, particularly for Muslims. These elements play a multifaceted role, serving not only as acts of worship but also as means of providing for one's needs. Therefore, optimizing and effectively managing ZIS funds is essential to fully harness their potential in bolstering the Ummah's economy. In Indonesia, ZIS management is handled by legally recognized institutions or organizations, such as the National Amil Zakat Agency (BAZNAS), which was established by the government. According to Government Regulation (PP) No. 14 of 2014, Article 1, Paragraph 1, zakat management encompasses a series of activities including the planning, execution, and coordination of the collection, distribution, and utilization of zakat (RI 2014).

The huge potential of zakat in Indonesia in supporting and helping the country to alleviate poverty needs to be the main focus so that the level of people's welfare also increases. Quoting from the official website of BAZNAS RI, in 2021 the acquisition of ZIS in Indonesia amounted to more than 11 trillion. The acquisition value is a calculation from all BAZNAS provincial, district / city levels and Amil Zaat Institutions (LAZ) throughout Indonesia. Every year the number of acquisitions continues to increase cumulatively so that the management carried out by BAZNAS or LAZ must be effective, starting from collection, management to distribution.

The effectiveness of ZIS fund management can be realized if the process of collecting, processing, and distributing funds runs optimally. This means that BAZNAS as one of the institutions in charge of managing the people's benevolent fund in the form of ZIS must have good performance. This is in accordance with the principles of zakat management, namely: trust, expediency, justice, legal certainty, integration and accountability (Ambarsari et al. 2020).

The main purpose of good ZIS fund management is to generate trust from the community so that they feel calm when entrusting their zakat, infak, and sadaqoh to responsible institutions. One form of instrument that can be a benchmark to describe the process of good fund management is financial statements. Financial statements are a form of written reports that

describe quantitative information and data regarding changes (profit and loss, capital, balance sheet, cash flow, financial statement notes) and results achieved in a certain period so as to describe the condition of a company (Yanuarmawan 2018).

A good financial reporting system is simply a reporting system that avoids various forms of manipulation for certain interests and describes conditions that are in accordance with existing facts. Financial statements in a philanthropic organization such as BAZNAS are needed by internal parties in making decisions and the general public (external) to assess the performance of BAZNAS itself so that when the financial statements are presented in accordance with existing rules, the public will increase their trust and can illustrate the level of effectiveness of good ZIS fund management.

Siagian posits that effectiveness refers to the use of resources, facilities, and infrastructure in a predetermined manner to produce a specific quantity of goods or services for the activities being conducted. Effectiveness reflects the degree of success in meeting established targets; thus, if the outcomes of activities approach the set targets, it indicates a higher level of effectiveness (Ambia 2018). In the context of ZIS at BAZNAS, the more suitable the planning and the results of the management implementation, the higher the level of effectiveness. Vice versa, when effectiveness is low, it indicates that there are problems that hinder the process of success of a plan.

BAZNAS Bandung Regency in carrying out its functions is assisted and supported by the local government, namely the Bandung Regency Government. The assistance and support from the government is in the form of increasing the socialization of ZIS and BAZNAS itself to the people of Bandung Regency in general. In addition, another form of support is in the form of indirect supervision because basically BAZNAS is a zakat institution formed by the government. This causes BAZNAS to have a good and effective management concept as a tangible form of Government Regulation Number 14 of 2014.

Speaking about the effectiveness of zakat fund management at the National Amil Zakat Agency of Bandung Regency through an interview conducted by researchers with M Yassir as ZIS Collection Staff that he said: "BAZNAS Bandung Regency itself has problems in terms of less

than optimal amounts of ZIS funds collected and does not have financial statements that can be accessed by the general public.". The two problems are related, namely when the funds collected are fairly stagnant or even limited and not balanced with the distribution needed, several contributing factors are lack of socialization about ZIS to the general public and lack of transparency in terms of financial reporting.

However, some of these problems cannot be directly claimed as the main problems that hinder the effectiveness of ZIS management in BAZNAS Bandung Regency so that a study is needed to determine the main factors or problems that cause it so that future solutions taken can optimally overcome the shortcomings of BAZNAS in managing ZIS. One of the studies to overcome this is through network analysis, where existing problems are associated with existing goals, criteria and alternatives or known as the *Analytic Network Process (ANP)* method.

Several studies have been conducted in the field of Islamic economics both at the conceptual and practical levels. According to research by Irman Firmansyah and Wawan Sukmana in 2014, the analysis identified that issues affecting zakat management at BAZNAS Tasikmalaya City stem from both internal and external factors. The most significant internal issue is the inadequate performance of leaders and OPZs (Zakat Management Organizations). On the other hand, external challenges include the lack of regional regulations (PERDA) concerning zakat distribution to institutions and insufficient public awareness about BAZNAS. Meanwhile, the solution to solve the problem of zakat at BAZNAS Tasikmalaya City to its very influential internal problem is to maximize the performance of leaders with transparency and distribution. Then, the solution to the external problem is the need for socialization of BAZNAS to the local community and the support of scholars (Firmansyah & Sukmana, 2014).

Arin Setiyowati's research in 2017 based on the results of research shows that the ZISWAF management and distribution system carried out by LAZISMU Surabaya City which allocates ZISWAF funds from muzakki to be allocated 100% to be distributed to mustahik in various forms, both consumptive and productive, which has an impact on improving the economic welfare of the people (Setiyowati, 2018).

In Arif Budiman's research in 2018, based on the results of his research, the management of zakat funds in Rumah Gemilang Indonesia has not met the effectiveness criteria because there is no specific data to strengthen the fulfillment of a criterion, where the criteria that have been achieved are efficiency, satisfaction, adaptation and development (Budiman, 2018).

Aliman Syahuri Zein's research in 2019 is based on the results of his research that BAZNAS Mandailing Natal has not operated optimally, especially in management such as distribution, because BAZNAS has not become an independent institution but an institution that is still under the control of the local government (Zein, 2019). Meanwhile, the research of Azim Kidwai and Mohamed El Mehdi Zidani in 2020 based on the results of their research shows that in a new approach to zakat management it is necessary to pay attention to two things to achieve effective management, namely first, zakat funds must be received by people who have been mentioned in the Quran. Second, zakat funds should not be used to cover expenses or salaries (Kidwai & Zidani, 2020).

Thus, the author is interested in conducting research on the level of effectiveness in the concept of managing zakat, infak, and shodaqoh funds in BAZNAS Bandung Regency. Therefore, the author conducted a study entitled *The Effectiveness of Zakat, Infak, and Shadaqoh Management at Baznas Bandung Regency Using the Analytical Network Process (ANP) Approach*.

2. Literature Review

Zakat, infak, and shodaqoh are concepts or things that can be used as a means of worship and muamalah for Muslims so that it also serves as a way to alleviate poverty and inequality in society. This can be achieved if the management process is carried out by the right party and with the concept of effective management so that the optimization of the potential of zakat, infak and shodaqoh becomes more optimal. Zakat, infak, and shodaqoh will be explained in more detail in the following description:

Zakat

In (Wibowo 2015), it is explained that linguistically (*lughat*), zakat means blessing, growing and developing (*al-namaa*), fertility or increasing (HR. At-Tirmidhi) or it can also mean to set aside or purify (QS. A-Tawbah: 10). It is called zakat because it can develop and keep the property that has been taken from harm. According to Ibn Taymiah, the heart and property of the person who pays the zakat become pure and clean and develop meaningfully. According to Islamic law (*shara'*), zakat is defined as a mandatory obligation on wealth or a specified amount of property that must be given to a designated group within a certain timeframe. This obligation is binding, not merely a recommendation, and applies to every Muslim (regardless of age or mental state) who possesses wealth that meets the nisab threshold. The designated group to receive zakat includes the *mustakihin*, categorized into eight *asnaf*. Zakat must be given at specific times: annually for gold, silver, and trade assets; at harvest time for crops; upon discovery for *rikaz*; and during Ramadan before the 'Id prayer for zakat fitrah. The linguistic and legal understanding of zakat is closely related, as spending zakat purifies and increases one's wealth, making it blessed and fruitful (Hafidhuddin, 2002). In Islam, zakat is classified into two main types:

Zakat Fitrah, which is zakat that must be paid by every Muslim on behalf of himself and under his responsibility, at the end of Ramadan, before Eid prayers, if the person concerned has excess property for the needs of that day and night. The rate paid is one *sha'* (approximately 2.2 kilograms [or what is usually fulfilled to 2.5 kilograms] of the staple material of each region). According to some scholars, zakat fitrah can also be cashed in the form of currency value at the zakat rate, especially if it is more beneficial for the poor who receive it so that the relationship is stronger with the zakat payer than the relationship with property, this zakat is also known as *zakat diri (zakatul abdaan)*;

Zakat Harta (*zakatul amwaaal / zakat maal*), is zakat that must be cashed on property ownership with special provisions related to the type of property, nominal limit (*nishab*), and zakat rate. This zakat is called zakat maal because of its stronger association with property than its association with the owner. Therefore, the conditions are more related to the property than to the owner.

Infak

Quoting from (Taher, Sarib, and Bukido 2017), linguistically, infak comes the term "anfaqa" originates from the Arabic word meaning to spend or allocate resources (such as wealth) for a particular purpose. In sharia terminology, infak refers to the act of spending a portion of one's property or income for a cause mandated by Islamic teachings (Hafidhuddin, 1988). According to the Indonesian Dictionary, infak encompasses the distribution of assets, including both zakat and non-zakat contributions. In sharia terms, infak specifically denotes spending a part of one's wealth or income for purposes prescribed by Islamic law.

Therefore, infak is different from zakat, infak does not recognize nisab or the amount of property that is legally determined. Infak should not be given to certain mustahik, but to anyone such as parents, relatives, orphans, poor people, or people who are on the way. The definition of infak is voluntary expenditure that someone does. God gives freedom to the owner to determine the type of property, how much should be handed over. Every time he obtained Rizki, as much as he wanted.

Shodaqoh

Shodaqoh has a broader meaning than infak and zakat. Giving something (kindness) to others can be said to be almsgiving. This is in line with what is explained in (Sami and HR 2014), shadaqoh comes from Arabic which in Indonesian is interpreted as alms, which is refers to a voluntary and spontaneous gift given by a Muslim to others, without restrictions on space, time, or amount (Masykur, 2008: 15). It is an act of charity performed out of goodwill, aiming solely for the pleasure and reward of Allah Almighty. The term shadaqoh is derived from the Arabic word shiddiq, which signifies truthfulness. The linguistic meaning of shadaqoh is to justify something. Shadaqoh according to language is something given with the aim of getting closer to Allah SWT (Sanusi, 2009: 9).

Management of Zakat, Infak, and Shadaqoh Management

In (Hadi, 2010) it is explained that the management of zakat, infak and shadaqoh will not be achieved optimally if it does not implement good management. Management in an organization like BAZNAS is very important because it basically has the aim to cultivate, develop and manage zakat to a better level for the lives of Muslim communities in particular.

In the context of zakat management, the purpose of zakat will be achieved when zakat is managed properly based on management principles. In other words, zakat management is an intermediary for achieving perfection in the implementation of zakat. Therefore, the collection of zakat should be based on management principles. Managing zakat can use James Stoner's theory. The management model encompasses the processes of planning, organizing, implementing, and controlling. These four management principles can be applied to the administration of zakat (Hasan, 2011).

Effectiveness

Effectiveness, derived from the term "effective," refers to the degree of success in achieving predetermined objectives. It is closely related to the comparison between expected outcomes and actual results. Effectiveness can be evaluated from multiple perspectives and is often associated with efficiency. According to Arthur G. Gedeian et al. in their book *Organization Theory and Design*, effectiveness is defined as: "The greater the extent to which an organization's goals are met or surpassed, the greater its effectiveness" (Gedeian et al., 1991: 61).

From this perspective, higher achievement of organizational goals equates to greater effectiveness. This understanding suggests that the more goals an organization achieves, the more successful it is in its endeavors. Therefore, effectiveness involves achieving the desired impact or outcome and highlights the results or effects in reaching objectives, reflecting the level of success or excellence in meeting set goals and varying values.

Effectiveness Measures

Effectiveness can be assessed by evaluating the outcomes achieved by an organization. It is measured based on whether the organization reaches its established goals. If the organization

successfully meets its goals, it is considered to be functioning effectively. Importantly, effectiveness does not consider the cost of achieving these goals; it simply assesses whether the processes or activities have met the intended objectives.

Goal Achievement

Achievement should be seen as a process involving a series of efforts to reach goals. To ensure the successful attainment of the final objective, it is crucial to break the process into phases. This includes both dividing the achievement into smaller, manageable parts and structuring it over a timeline. The success of reaching goals depends on several factors, including the timeframe and the specific, concrete targets set.

Integration

Integration measures an organization's capacity to conduct socialization, build consensus, and communicate effectively with other organizations. It focuses on the process of engaging and coordinating with various external entities.

Adaptation

Adaptation refers to an organization's ability to adjust to its environment. To evaluate this, benchmarks are used for processes such as recruitment and staffing.

3. Method

This research employs a quantitative approach utilizing the Analytical Network Process (ANP) method to address issues in zakat fund management, infak, and sadaqah at BAZNAS Bandung Regency. Additionally, the study involves field research, where data is collected directly from the site. The research utilizes both primary and secondary data sources. The subjects of the study include officers or staff from BAZNAS Bandung Regency who have detailed knowledge of the challenges affecting the effectiveness of ZIS management. The data analysis

techniques include descriptive analysis, the Analytical Network Process (ANP) method with Model Construction, ANP Network, Pairwise Comparison, and Cluster Analysis.

4. Result and Discussions

Descriptive Analysis

After the researchers conducted interviews in the field, the researchers found problems that occurred in the management of zakat, infak, and sadaqah at the National Amil Zakat Agency (BAZNAS) Bandung Regency, including the problem of funds collected smaller than the need for funds for distribution due to obstacles in management carried out by BAZNAS, less optimal use of social media to be used as a means of managing ZIS, Financial reports that can be consumed by the general public do not exist, and there has not been optimal socialization carried out by the Bandung Regency Government and BAZNAS itself.

Model construction

The ANP method model is constructed based on a literature review, both theoretical and empirical, and through in-depth interviews with selected respondents, which include two practitioners. The researchers thoroughly analyze the information obtained from these interviews to identify the actual problems faced. Following the identification of these issues, a questionnaire addressing the problems is created and reviewed with the pre-determined respondents. All identified problems are then organized into clusters and nodes to develop an ANP network, detailed as follows:

Table 1 Cluster and Node Problems

Cluster	Node
BAZNAS	Socialization has not yet been carried out
	There is no transparency in financial reports
	Unequal utilization
	Management is not yet optimal
Social Media	Slow updating of information or activities on the social media used
	Lack of video content to educate the public in entrusting ZIS

	<p>There is minimal information presented on the official BAZNAS Bandung Regency website</p>
<p>Government</p>	<p>Lack of support from local government</p>
	<p>Not optimal supervision from local government</p>
	<p>Lack of benefits from the government</p>
	<p>The low role of the Ministry of Religion</p>
<p>Alternative Solution</p>	<p>BAZNAS must carry out socialization, be more accountable and transparent, collaborate with other parties, utilize it evenly, and improve its management.</p>
	<p>Local governments need to issue regulations regarding zakat management, as well as revise supporting regulations such as incentives/allowances</p> <p>It is necessary to provide education and assistance to existing human resources so that each division is able to utilize social media as a means of introducing and advertising BAZNAS to the general public.</p>

The problems that have been submitted by the informants will then be processed using Super Decision software in the form of a network. Furthermore, after the problem is processed with Super Decision software, a questionnaire is prepared and will be asked again to the respondents who have been determined. Based on the determination of criteria, clusters and nodes of the effectiveness of zakat fund management in BAZNAS Bandung Regency are arranged in the form of complex networks. The reason for choosing the complex network is because of the many problems that occur in BAZNAS Bandung Regency.

Analytical Network Process

From the problems presented by practitioners listed in table 4.1 then the next step is to form an ANP network structure related to the problems of effectiveness of zakat fund management at the National Amil Zakat Agency (BAZNAS) Bandung Regency. This aims to provide a simple picture of the relationship between various problems and existing solutions. The network structure of the *Analytical Network Process* is as follows:

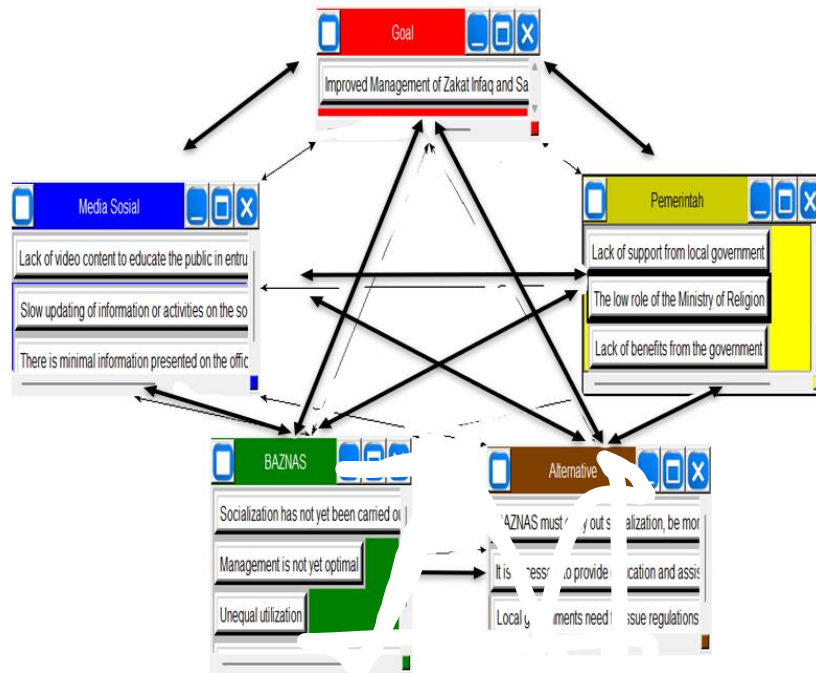


Figure 1 ANP Network Structure

Figure 1 illustrates how each node is interconnected within an ANP network. Nodes within the same cluster can influence each other (inner dependence), while also impacting nodes in other clusters (outer dependence). The ANP method aims to assess the overall influence of each element. Therefore, all nodes need to be organized and prioritized within a network or control hierarchy. Researchers must compare and synthesize these nodes to establish their order of priority. This involves deriving the influence of nodes through feedback and carefully considering each node. The final step is to weight the results based on the significance of each node, with priority results determined from comparisons in clusters based on questionnaire responses from the respondents.

Pairwise Comparison

The data collected from the completed questionnaires will be processed using Super Decision software version 2.10 and Microsoft Excel to determine the priority of each node. The findings will be displayed in the form of a table as follows:

Table 2 Data from Synthesis of Respondent Values on Aspects of Problem Nodes and Solution Nodes

Node Description in the Problem Cluster	R1	R2	NR	Priority
BAZNAS				
Socialization has not yet been carried out	0,20754	0,17881	0,193175	4
There is no transparency in financial reports	0,20754	0,33238	0,26996	2
Unequal utilization	0,29246	0,15643	0,224445	3
Management is not yet optimal	0,29246	0,33238	0,31242	1
Social Media				
Slow updating of information or activities on the social media used	0,20515	0,20605	0,2056	3
Lack of video content to educate the public in entrusting ZIS	0,3059	0,5879	0,4469	1
There is minimal information presented on the official BAZNAS Bandung Regency website	0,48895	0,20605	0,3475	2
Government				
Lack of support from local government	0,22166	0,22467	0,223165	4
Not optimal supervision from local government	0,23351	0,21994	0,226725	3
Lack of benefits from the government	0,25499	0,26355	0,25927	2
The low role of the Ministry of Religion	0,28984	0,29184	0,29084	1
Node Description in the Alternative Cluster Solution	R1	R2	NR	Priority
BAZNAS must carry out socialization, be more accountable and transparent, collaborate with other parties, utilize it evenly, and improve its management.	0,73276	0,75697	0,744865	1
Local governments need to issue regulations regarding zakat management, as well as revise supporting regulations such as incentives/allowances	0,13362	0,10501	0,119315	3
It is necessary to provide education and assistance to existing human resources so that each division is able to utilize social media as a means of introducing and advertising BAZNAS to the general public.	0,13362	0,13802	0,13582	2

Source: Data results worked out with Software Super Decision and Microsoft Excel

Cluster Analysis

Table 2 illustrates the synthesis results in each *existing* cluster, where the *cluster* consists of several aspects related to the problem and effectiveness of ZIS management in BAZNAS Bandung Regency. Based on the data processing results from the Super Decision software, which were then

exported to Microsoft Excel, the prioritization of problems according to the respondents' opinions is illustrated in the diagrams below:

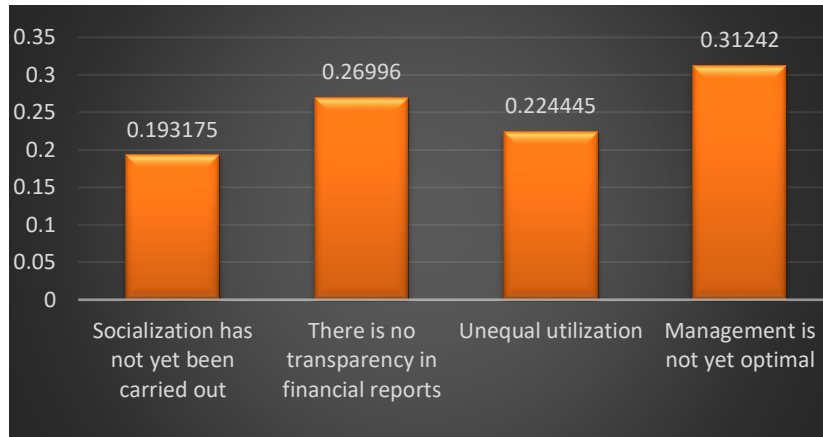


Figure 2 Cluster Priority BAZNAS Issues
 Source: processed using Microsoft Excel

Figure 2 explains that in the BAZNAS *cluster* problem consisting of four problem nodes, the first priority is located in the Management section of management that has not been maximized by 0.31242, and the second priority is followed by No transparency of financial statements of 0.26996, the third priority lies in Uneven Utilization of 0.224445, and the fourth priority lies in Not yet done socialization amounted to 0.193175. The results of the research on the BAZNAS problem cluster are in line with the results of Arif Budiman's research, where the main factors causing the ineffectiveness of zakat management in Rumah Gemilang Indonesia are aspects of efficiency, satisfaction, adaptation and development (Budiman, 2018). These aspects are part of a management management.

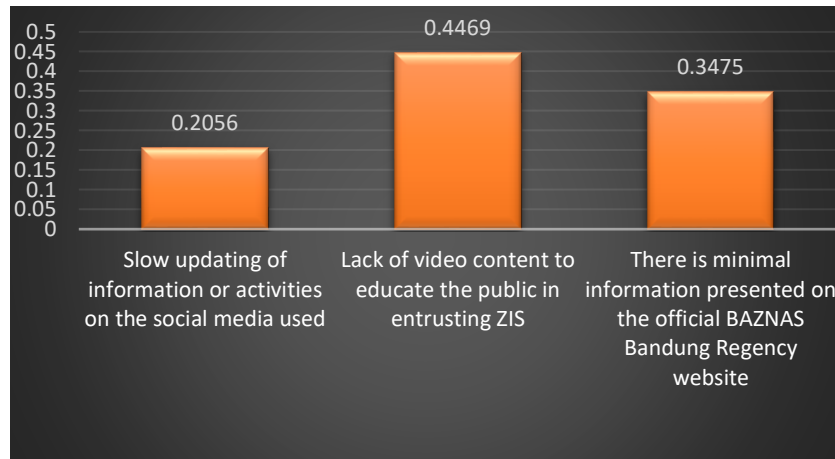


Figure 3 Social Media Problem Cluster Priorities

Source: processed using Microsoft Excel

Figure 3 the Social Media problem cluster consists of three problem nodes, which occupy the top priority is the lack of video content to educate the public in entrusting ZIS by 0.4469, the second priority lies in the lack of information presented on the official website of BAZNAS Bandung Regency of 0.3475, after that followed by the slow *update* Information or activities on social media used amounted to 0.2056. The results of research on the Social Media cluster are in line with research conducted by Vista Marchena, where LAZISMU Menteng Central Jakarta has succeeded in increasing public literacy and zakat awareness through its digital platforms, one of which is through video content (Brilianty, 2022). Therefore, video content is one of the important aspects in ZIS management so that BAZNAS Bandung Regency needs to evaluate it.

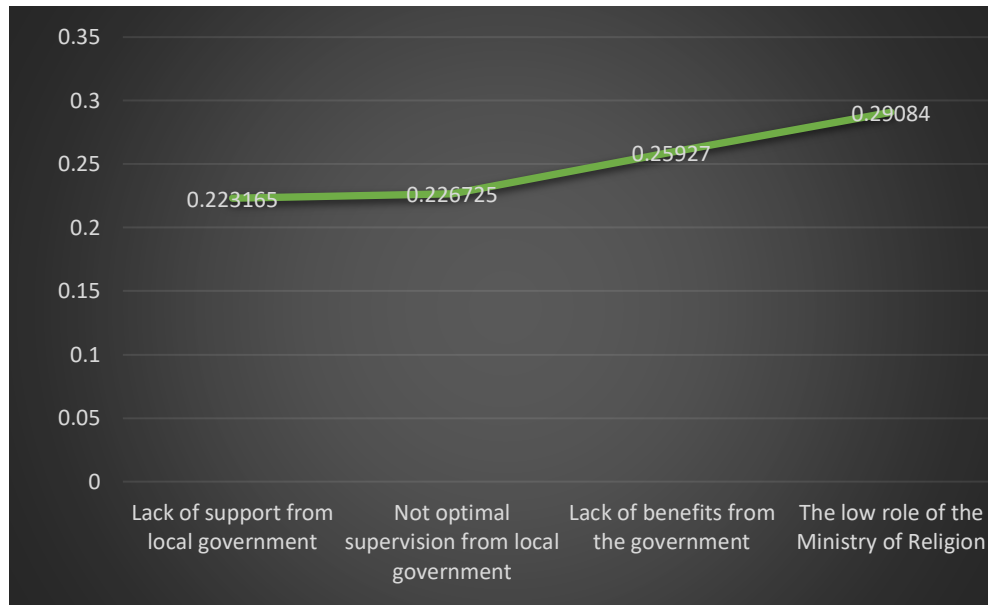


Figure 4 Government Cluster Priorities
 Source: processed using Microsoft Excel

Figure 4 illustrates that the main problem in the Government *cluster* is the low role of the Ministry of Religion of 0.29084, then the second problem is the lack of government allowances of 0.25927. Then, the third problem is the lack of optimal supervision from the local government of 0.226725, and the last problem is the lack of support from the local government of 0.223165. The results of this study are directly proportional to the results of the research obtained (Fatmawari, et al. 2016), where the management and supervision of ZIS carried out by BAZNAS Wejo Regency has not been effective due to the lack of role and supervision from the Ministry of Religious Affairs of Wejo Regency.

From the cluster and also the problem nodes that have been given priority, the next step is to formulate solutions in overcoming existing problems both in the BAZNAS cluster, Social Media, and also the Government. By giving priority to aspects of problem solutions in the form of *feedback* taken from data that has been processed. Furthermore, after these problems are analyzed, solutions will be found using a priority scale such as the diagram below:

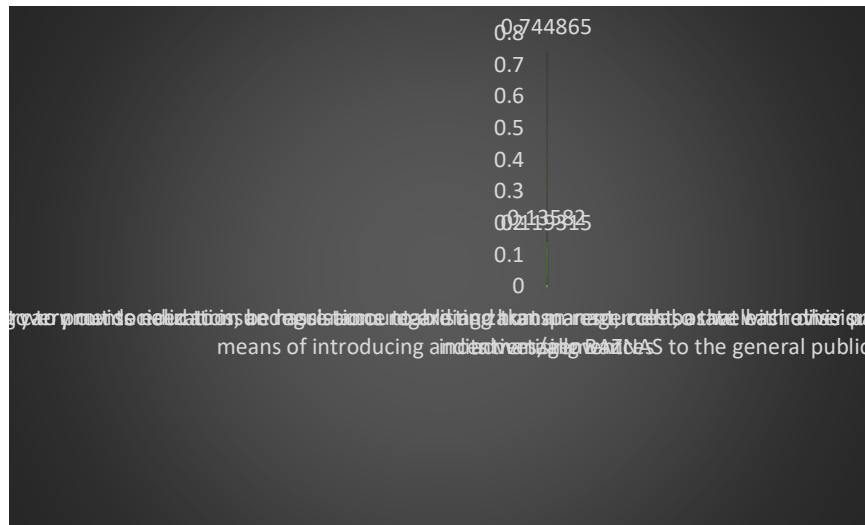


Figure 5 Priority Cluster Solution
 Source: processed using Microsoft Excel

After describing the problems related to the ineffective management of ZIS funds in BAZNAS Bandung Regency, the next step is to outline the right solution to improve the problem of ZIS fund management so that it can be managed effectively. The processed ANP data for solution priorities respondents agreed to provide solutions for the BAZNAS cluster, Social Media and also the Government, where each solution has been combined in one solution in each *cluster*. From diagram 4, the respondents agreed that problems in the BAZNAS *cluster* should be resolved to improve the management of ZIS funds in BAZNAS Bandung Regency.

Based on interviews that have been conducted with informants, the problem of BAZNAS is the main problem that must be corrected, where there are still many things that cannot be carried out by BAZNAS such as management that has not been maximized, there is no transparency of financial statements, uneven utilization, has not been socialized so that respondents agreed that this problem occupies the first priority to be solved with the solution BAZNAS Bandung Regency must do socialization, more accountability and transparency, collaborating with other parties, utilizing it equally, and improving its management management by 0.744865.

The second solution priority that must be resolved is related to the Social Media *cluster* problem to support the management carried out by BAZNAS, where in this Social Media

problem there are three problem nodes, namely the lack of video content to educate the public in improving ZIS, the lack of information presented on the official website of BAZNAS Bandung Regency, and the slow update information or activities on social media used so that respondents agreed that the second priority in the solution *cluster* occupied by BAZNAS needs to educate and assist existing human resources so that each division is able to use social media as a means of introducing and advertising BAZNAS to the general public amounting to 0.13582.

Third, the priority that must be done is related to the Government cluster, where in this *cluster* there are four problem nodes, namely: the low role of the Ministry of Agriculture, lack of government benefits, not optimal supervision from local governments, and lack of support from local governments so that respondents agree that Government nodes are the third or last priority to be resolved with solutions Local governments need to issue regulations on zakat management (ZIS) and revise supporting regulations such as incentives/allowances with a value of 0.119315.

The results of research on this solution cluster are in line with research (Hamdani, et al. 2019), where the most important solution is the substance of the Zakat Core Principles (ZCP) that must be implemented, BAZNAS must be formally and financially independent as well as continuous socialization and education. Therefore, in other words, BAZNAS Bandung Regency must increase its potential and capabilities so that ZIS management can be more effective.

4. Conclusion

From the study's results and discussion, it can be concluded that the management of ZIS funds at BAZNAS Bandung Regency has not been effective. This is evident from the overall responses showing a high level of agreement on existing issues across various clusters: BAZNAS, Social Media, and Government. In the BAZNAS cluster, the top priority issue is the underperformance in management, with an agreement level of 0.31242. In the Social Media cluster, the main concern is the lack of video content for public education about ZIS, with a respondent agreement rate of 0.4469. For the Government cluster, the primary issue is the limited role of the Ministry of Religion, with an agreement level of 0.29084.

To address these problems and improve the effectiveness of ZIS fund management at BAZNAS Bandung Regency, respondents suggested that BAZNAS should focus on socialization, enhance accountability and transparency, collaborate with other parties, ensure even resource utilization, and improve management, with an agreement level of 0.744865. For the Social Media cluster, the recommendation is for BAZNAS to educate and support its human resources to effectively use social media for introducing and promoting BAZNAS, with an agreement level of 0.13582. Finally, for the Government cluster, the solution is for the local government to issue regulations on zakat management (ZIS) and revise supporting regulations, such as incentives/allowances, with a value of 0.119315.

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