

IKOPZ: Measuring The Health Index of Zakat, Infaq, and Sadaqah Fund Management in BAZNAS Special Region of Jakarta Province

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ABSTRAK

Penelitian ini bertujuan untuk mengukur akuntabilitas pengelolaan dana Zakat, Infak, dan Sedekah di Badan Amil Zakat Nasional Provinsi Daerah Khusus Jakarta atau BAZNAS atau BAZIS Provinsi Daerah Khusus Jakarta. Penggunaan Indeks Kesehatan Organisasi Pengelola Zakat atau IKOPZ yang dikembangkan oleh Pusat Kajian Strategis BAZNAS melalui pendekatan *mixed method* dengan strategi *sequential explanatory* digunakan dalam penelitian ini. Pengujian dilakukan dengan menilai faktor keuangan dan manajemen dengan total delapan puluh lima indikator. Penelitian ini menunjukkan bahwa BAZNAS Provinsi Daerah Khusus Jakarta selama tahun 2020 hingga 2021 secara berturut memiliki kondisi tingkat kesehatan yang baik sebagai hasil dari pengelolaan usaha yang baik. Kebaruan dalam penelitian ini adalah adanya penyempurnaan pengukuran menggunakan IKOPZ yang lebih komprehensif dibanding metode lainnya seperti Zakat Core Principle, Indeks Zakat Nasional, dan sebagainya. Sebagai gambaran, dalam IKOPZ mengukur faktor keuangan yang terdiri dari aktivitas, operasional, likuiditas, dan pertumbuhan, sedangkan faktor manajemen diukur melalui penilaian manajemen umum, manajemen risiko, dan kepatuhan syariah. Hasil penelitian berimplikasi praktik untuk mendukung akuntabilitas dalam pengelolaan dana ZIS. Bagi organisasi pengelola zakat lainnya, penelitian ini dapat menjadi referensi untuk mengembangkan dan memperkuat tata kelola organisasi. Untuk beberapa industri sejenis seperti organisasi nirlaba, mungkin beberapa indikator dalam faktor keuangan maupun manajemen di penelitian ini dapat juga dijadikan sebagai referensi.

Kata kunci: Akuntabilitas; BAZNAS; Zakat; Indeks kesehatan organisasi pengelola zakat

ABSTRACT

This study aims to measure the accountability of the management of Zakat, Infaq, and Sadaqah funds at the DKI Jakarta Provincial National Amil Zakat Agency or BAZNAS or BAZIS Special Region of Jakarta. The use of the Zakat Management Organization Health Index or IKOPZ, developed by the BAZNAS Center for Strategic Studies (Puskas BAZNAS) through a mixed method approach with a sequential explanatory strategy was used in this study. The test was conducted by assessing financial and management factors with a total of eighty-five indicators. This research shows that BAZNAS of Special Region of Jakarta from 2020 to 2021 consecutively has a good health level condition because of good business management. The novelty in this research is the improvement of measurement based on IKOPZ which is more comprehensive than other methods such as Zakat Core Principle, National Zakat Index, and so on. As an example, IKOPZ measures financial factors consisting of activity, operations, liquidity, and growth, while management factors are measured through an assessment of general management, risk management, and sharia compliance. The research results have practical implications to support the accountability of ZIS fund management. For other zakat management organizations, this research can be a reference to develop and strengthen organizational governance. For some similar industries such as non-profit organizations, perhaps some indicators in financial and management factors in this study can also be used as a reference.

Keywords: Accountability; BAZNAS; Zakat; Zakat management organization health index

INTRODUCTION

This study aims to examine the health index of zakat, infaq, and sadaqah (ZIS) fund management by the Amil Zakat Agency. The background of this research is the role of zakat, infaq, and sadaqah as Islamic financial instruments that have an important role in empowering society through wealth redistribution. In a democratic country such as Indonesia, no public sector organization can escape to implement accountability (Wicaksono, 2015). Badan Amil Zakat Nasional (BAZNAS) or Badan Amil Zakat, Infaq, dan Sedekah (BAZIS) is an institution that is expected to ensure accountability in the management of ZIS and other social religious funds. BAZNAS acts as an institution that manages ZIS funds for the benefit of the welfare of the people in Indonesia. The responsibility of managing ZIS funds properly and accountably so that people in need (*mustahik*) can benefit.

In managing ZIS, BAZNAS needs to implement good governance and distribution so that it can achieve goals for all stakeholders effectively and efficiently. ZIS management by BAZNAS must be able to have a positive impact and if it is able to be managed properly. For example, Special Region of Jakarta as one of the areas that is densely populated and has economic challenges such as poverty, is the focus of attention in managing ZIS funds. In overcoming poverty, the government has taken strategic steps to protect the poor from social inequality and ensure economic equality and justice can be achieved (Setiawan, 2017). As an overview in the Special Region of Jakarta Province based on data from the Central Bureau of Statistics (BPS) from 2021-2023, there are more than 450 thousand poor people. This enormous number requires social organizations such as BAZNAS to work well. This condition is the basis why it is necessary to test the accountability in the management of ZIS by zakat management organizations (OPZ) using a case study of BAZNAS (BAZIS) Jakarta Province.

The Amil Zakat Agency in Special Region of Jakarta was established by the Decree of the Governor of DKI Jakarta Number Cb. 14/8/18/68 which was issued on December 5, 1968. This regulation emphasized that the implementation of BAZNAS must be based on the principles of Islamic law. Along with the decree, the organizational structure of Badan Amil Zakat (BAZ) was established from the DKI Jakarta Provincial level to the sub-district level, with the main task of collecting zakat in the DKI Jakarta area and distributing it mainly to the poor. To expand the operational scope and to face the increasing complexity of zakat problems in Special Region of Jakarta, the Governor of Special Region of Jakarta in 1973, through Decree Number D.III/B/14/6/73 dated December 22, 1973, made improvements to BAZ, making it the Amil Zakat and Infaq/Shadaqah Agency which was later abbreviated as BAZIS. BAZNAS (BAZIS) of Special Region of Jakarta is a non-structural government institution that has the responsibility of managing zakat at the provincial level. This institution was established based on the Decree of the Minister of Religious Affairs No. 118 of 2014 which stipulates the establishment of the Provincial National Amil Zakat Agency. With a vision of “*Becoming a collaborative node of goodness in advancing and making Jakartans happy*” and a motto of “*Zakat Makes Us Happy*”, BAZNAS (BAZIS) of Special Region of Jakarta operates at Graha Mental Spiritual Building 5th floor, Jl. Awaludin II, Kebon Melati Village, Tanah Abang District, Central Jakarta. The determination of the case study at this organization was based on the ease and completeness of access to primary and secondary information.

The management of public funds, as carried out by BAZNAS (BAZIS) of Special Region of Jakarta, must be carried out in accordance with financial principles and the characteristics of BAZNAS/LAZ. Financial management starts from the budgeting stage. BAZNAS/LAZ prepares a budget in the form of an Annual Work Plan and Budget that includes work programs and fund allocations for a one-year period. This annual work plan and budget, serves as a guide in the implementation of activities. When realizing the budget, BAZNAS/LAZ must also consider aspects of liquidity or the availability of cash and cash equivalents, to reduce the risk of channeling funds. Therefore, in seeking funds, BAZNAS/LAZ needs to refer to the Annual Work Plan and Budget that has been prepared and approved. In addition to fundraising, financial transaction activities must also follow applicable regulations. All financial transactions must be recorded and booked in accordance with the provisions of the applicable Financial Accounting Standards, especially PSAK 409 (revised 2022) concerning Accounting for Zakat, Infaq and Alms. This recording process involves all stages of accounting, starting from transaction input to the financial reporting stage. As for financial reporting, BAZNAS/LAZ financial statements are prepared with reference to PSAK 401 (adjustment 2022):

Presentation of Sharia Financial Statements which includes a statement of financial position, statement of activities, statement of cash flows, and notes to financial statements.

The management of BAZNAS is an alternative funding in overcoming poverty. Thus, this institution is authorized to achieve the purpose of zakat, which is to improve the welfare of the people, by conducting effective and efficient distribution and utilization. However, in practice, there are still many zakat distributions made by *amil* that are not appropriate for benefits (Hartatik, 2015). Research conducted by Harisah & Zainulloh (2019) shows that there is still a lack of public trust in zakat management institutions, both private and government, and there is still a lack of socialization carried out by zakat management institutions. The role of socialization is very important in public sector financial management such as that carried out by BAZNAS. Laili (2021) examines that the socialization of information on financial accounting standards has a significant positive effect on the accountability of financial statements. This means that the better the socialization carried out by an institution, the better the accountability of the resulting output will be. Thus, providing accountable information is an effort to maintain the trust of the people when entrusting the mandate in the form of ZIS to the Amil Zakat Agency and Amil Zakat Institution as public sector organizations (Suwidya et al., 2023).

The importance of accountability in the management of ZIS funds is the main basis for this research. Therefore, this research involves the application of the Zakat Management Organization Health Index (IKOPZ) to evaluate and measure the health of ZIS fund management at BAZNAS (BAZIS) Special Region of Jakarta. The selection of IKOPZ as an indicator in the research is because this measuring instrument is a form of integration of previous zakat management indexes and guidelines such as the National Zakat Index (IZN) 2.0, Zakat Core Principle (ZCP) Implementation Index, Sharia Compliance Index (IKSOPZ), Transparency Index, Zakat Management Risk Management, Utilization Index, and OPZ Financial Ratio. IKOPZ does not replace other measurement, but rather complements them, for example, ZCP provides basic principles and universal guidelines, while IKOPZ provides a more in-depth and specific assessment to help identify areas that require improvement and encourage continuous improvement in the performance management of zakat management organizations in Indonesia. Therefore, IKOPZ is more comprehensive and precise in measuring and determining the health level of zakat institutions such as BAZNAS. By detailing the accountability of ZIS fund management through the OPZ Health Index, it is hoped that this research can contribute to a deeper understanding of the performance of BAZNAS (BAZIS) Special Region of Jakarta in managing ZIS funds. This research contributes to the field of faith-based public sector accounting, governance, and organizational performance.

Accountability is one of the indicators in public sector accounting. The role of accountability in public sector organizations is as a form of accountability for the failure or success of a mission and goals that have been planned through a medium periodically (Zawawi, 2019). Therefore, accountability in the public sector is very important. Accountability is generally used to describe the level of accountability of a person or a particular institution related to its administrative system and financial performance (Mashadi, 2019). This accountability is a form of reporting a person or institution for every activity carried out, not only limited to business matters. Sinclair (1995) states that accountability is a “valuable concept that is sought after but elusive” and that accountability “exists in various forms and is sustained and given additional dimensions of meaning by its context”. From this concept it appears that accountability is necessary but needs a process for its development. In practice, accountability is often considered the same as responsibility. However, the two have different meanings. Accountability is an obligation of responsibility that must be achieved, while responsibility is an obligation to be accountable. It is this difference that underlies that something that is accountable must be responsible.

In the public sector accountability holds a very important role. Mardiasmo (2009) divides accountability into two, namely upward accountability (vertical) and equal accountability (horizontal). This division is based on who this accountability is addressed to. Vertical accountability is accountability for fund management to higher authorities (Kusumasari, 2015). The practice of this accountability is for example the accountability of work units (agencies) to the local government, then the local government to the central government, the central government to the House of Representatives (DPR). In other practices, vertical accountability requires government officials to report “downwards” to the public, for example, the implementation of elections, referendums, and

various public accountability mechanisms that involve pressure from the public. Horizontal accountability, on the other hand, is accountability to the wider community. It requires government officials to report “sideways” to other officials and state institutions, the examples are independent electoral bodies, the Corruption Eradication Commission, and legislative investigative commissions. In short, Imawan et al. (2019) stated that vertical accountability is a form of mandate for the authority obtained while horizontal accountability is a form of service ethos to the community. The difference between the two types of accountabilities explains that both must be fulfilled simultaneously. Both accountability classifications are carried out as a form of responsibility of a trustee or management for the act of using potential resources to the trustor (Salle, 2015).

In implementing accountability, an institution or agency needs to pay attention to several aspects. Kusumasari (2015) emphasized that accountability is a relationship. The relationship in question is a two-party relationship between individuals/groups/institutions with the state and society. The authorizer is responsible for providing adequate direction, guidance, and allocating resources in accordance with their duties and functions. On the other hand, individuals/groups/institutions are responsible for fulfilling all their obligations. Therefore, in accountability, the relationship that occurs is a responsible relationship between the two parties. Accountability is also results oriented. This means that the expected results of accountability are responsible, fair and innovative behavior of the parties. In this context, each individual/group/institution is required to be responsible in carrying out their duties and obligations, and always act and strive to contribute to achieving maximum results (Zulkarnaen, 2019). Furthermore, another role of accountability is that it requires reporting.

Performance reports are a manifestation of accountability. By providing a performance report, it means being able to explain the actions and results that have been achieved by individuals/groups/institutions and being able to provide concrete evidence of the results and processes that have been carried out (Zulkarnaen, 2019). In the bureaucratic world, the form of accountability for everyone is in the form of a report based on a work contract, while for government institutions it is LAKIP (Government Agency Performance Accountability Report). Accountability also requires consequences (accountability is meaningless without consequences). This is because accountability is an obligation, so obligations show responsibility, and responsibility produces consequences (Zulkarnaen, 2019). These consequences can be in the form of rewards or sanctions. Both formally given and in the form of other legitimacy received. Furthermore, accountability also has the aspect of improving performance, which is in the proactive accountability approach. Accountability is interpreted as a relationship and process that is planned to achieve goals that have been set from the beginning, the placement of appropriate resources, and performance evaluation (Zulkarnaen, 2019). In this case, the process of each individual/group/institution will be held accountable actively involved in the evaluation process and focused on improving performance. Based on this, accountability must fulfill these five aspects to maintain good relations with stakeholders.

The application of these aspects of accountability is related to the role of accountability in the public sector. Public accountability has three main functions (Bovens, 2007), namely to provide democratic control (democratic role); by building a system that involves broader stakeholders and users (including the community, the private sector, the legislature, the judiciary and within the government itself at the level of ministries, agencies and regions). Accountability prevents corruption and abuse of power (constitutional role). And finally, accountability serves to improve the efficiency and effectiveness (learning role) of the operational activities carried out. So that accountability is important to ensure values such as efficiency, effectiveness, reliability and predictability (Widyatama et al., 2017). Thus, with appropriate accountability measurements, it can provide an overview that an organization has implemented governance including socialization properly.

While zakat is an alternative source of funds for poverty alleviation. Zakat management can be done through institutions established by the government or institutions such as the Amil Zakat Institution. In addition to institutions formed by the government or institutions, the organization and management of zakat can also be carried out by mosques and other private social institutions. Zakat management by government institutions, for example, is done through BAZNAS. This institution is an official body established by the government that is tasked with collecting, managing, and distributing zakat, infaq, and alms at the national level and is also responsible for overseeing the management of zakat based on Islamic law, trustworthiness, benefit, justice, legal certainty, integration and accountability (Aini & Mundir, 2020). BAZNAS in organizing zakat management is guided by the principles of public fund

management and Islam, for example, in Law No. 23 of 2011, BAZNAS applies the 3A principle, namely *Aman Syar'i* (Secure Sharia), *Aman Regulasi* (Secure Regulation), and *Aman NKRI* (Secure the Republic of Indonesia).

The *Aman Syar'i* principle requires BAZNAS to manage zakat in accordance with the provisions of the sources of Islamic law, namely the Qur'an and Sunnah, maintaining conformity with religious values in every step of zakat management. This principle emphasizes on compliance with sharia laws reflected in the applicable zakat regulations in every zakat management activity such as sorting and selecting images or media or content used to campaign for zakat (Achmad & Handayani, 2022). While the *Aman Regulasi* principle instructs BAZNAS to carry out zakat management by complying with the provisions of applicable laws and regulations, affirming compliance in the legal realm to ensure the integrity and compliance of the institution. In this principle, the zakat management of each OPZ/LPZ refers to Law Number 23 Year 2011 and its derivatives, namely Government Regulation (PP), Minister of Religious Affairs Regulation (PMA), Presidential Decree (Kepres), Decree of the Minister of Religious Affairs (KMA), Presidential Regulation (Perpres), Presidential Instruction (Inpres), BAZNAS Regulation (Perbaznas), and other regulations (Achmad & Handayani, 2022). The last principle is that zakat management must also fulfill the principle of *Aman NKRI*. This principle is a guideline for BAZNAS to conduct zakat management that not only strengthens the unity of citizens, but also avoids involvement in terrorism activities or acts. In this principle, every OPZ/LPZ needs to ensure that the distribution of zakat has a positive impact on the Republic of Indonesia and does not support movements that threaten the Republic of Indonesia such as distributing zakat to terrorist groups, parties that damage the Republic of Indonesia, and separatist organizations (Achmad & Handayani, 2022). This is done through the application of a prudent attitude in raising funds and carefully discussing the assistance channeled at home and abroad.

In addition to these principles, BAZNAS must follow generally accepted fund management standards. An example is the establishment of standard operating procedures (SOPs). Good and standardized management can be achieved by establishing and implementing SOP guidelines that are used to assess the performance of public organizations in the form of responsiveness, responsibility, and accountability of their performance (Taufiq, 2019). The implementation of SOPs is carried out to help BAZNAS carry out zakat management operations consistently. The impact of the implementation of this SOP is to improve the efficiency and effectiveness of BAZNAS operations with standardized procedures. So that it helps BAZNAS to be more easily accountable for its performance. In addition to SOPs, management needs to pay attention to the interaction aspect. Interaction in this case is the communication between the trustor (*muzakki*) and the beneficiaries (*mustahik*) and other stakeholders. The importance of the relationship of mutual help between *muzakki* and *mustahik* is emphasized through building a two-way communication platform and organizing activities that facilitate direct interaction. The form of interaction can be in the form of synergy and collaboration with zakat institutions, government, companies, and civil society organizations. This is done to enhance collaboration among relevant stakeholders.

The problems faced by BAZNAS in managing ZIS require continuous measurement or evaluation of performance and governance. This is what encourages research to test accountability in the management of ZIS funds at BAZNAS by emphasizing financial and management aspects as a whole. This research uses the case of BAZNAS DKI Jakarta with the period 2020 to 2022 as the research time span. The selection of this time span is to provide a comprehensive picture of the accountability of ZIS fund management by BAZNAS (BAZIS) Special Region of Jakarta. During this period, various economic, social and policy dynamics may have influenced the way ZIS funds are managed and contributed to community welfare.

RESEARCH METHOD

This study aims to examine the management of Zakat, Infaq, and Sadaqah (ZIS) funds at BAZNAS (BAZIS) Special Region of Jakarta during the period 2020 to 2022. Data collection in this study used a literature study that collected written sources from financial reports. In addition, written data is also collected to support research analysis such as archives, books, documents, and writings. After that, the data will be analyzed by conducting an assessment with a mixed method approach, which is a combination of qualitative and quantitative. The mixed method approach is carried out with

the Sequential Exploratory Design model. According to Sugiyono (2012) the sequential exploratory design method model is a method that is carried out sequentially starting from qualitative and then quantitative methods. The output of the qualitative method will be the source of material for the advanced process in the quantitative method.

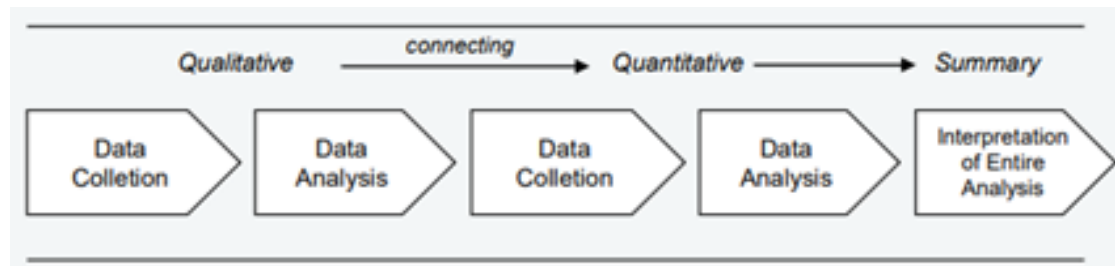


Figure 1. Sequential Exploratory Design

Source: Sugiyono (2012)

Part of the Sequential Exploratory Design for this research focused on assessment through the Index of Health of Zakat Management Organizations (IKOPZ). The IKOPZ data analysis technique measures the ability of OPZ to carry out activities in the continuity of the institution. IKOPZ assessment includes financial and management factors with a total of 7 variables (V), 24 dimensions (D), and 85 indicators (X) (Pusat Kajian Strategis BAZNAS, 2021). Financial factors are measured quantitatively through available financial data, while management factors are measured qualitatively.

Furthermore, the measurement is carried out using a variable ranking formula with a weight given to each dimension or indicator. The preparation of this measurement method was carried out through several stages (Pusat Kajian Strategis BAZNAS, 2021). The stages of preparing the IKOPZ consist of three stages, namely desk study, Focus Group Discussion (FGD), and preparation of the calculation model. Stages 1 and 2 were analyzed using qualitative methods, while stage 3 used quantitative methods. In the desk study stage, data was collected through documentation of primary documents such as indices published by Puskas BAZNAS and benchmarks from OJK and the Ministry of Cooperatives and SMEs. The second stage in the form of FGDs was conducted three times: first with the internal team of Puskas BAZNAS, second in the form of Public Hearing with experts, and third again with the Team from Puskas BAZNAS to finalize the components and methods of index calculation. The final stage was the preparation of the final components and calculation model based on input from the three FGDs. This resulted in the following formula:

Activity variable ranking formula (V1)

$$V_1 = 0.50D_1 + 0.30D_2 + 0.20D_3$$

Operational variable ranking formula (V2)

$$V_2 = 0.50D_4 + 0.50D_5$$

Liquidity variable ranking formula (V3)

$$V_3 = 0.33X_{25} + 0.33X_{26} + 0.33X_{27}$$

Growth variable ranking formula (V4)

$$V_4 = 0.50D_6 + 0.30D_7 + 0.20D_8$$

General Management variable ranking formula (V5)

$$V_5 = 0.13D_9 + 0.13D_{10} + 0.13D_{11} + 0.13D_{12} + 0.13D_{13} + 0.13D_{14} + 0.13D_{15} + 0.13D_{16}$$

Risk Management variable ranking formula (V6)

$$V_6 = 0.25D_{17} + 0.15D_{18} + 0.30D_{19} + 0.15D_{20} + 0.15D_{21}$$

Sharia Compliance variable ranking formula (V7)

$$V_7 = 0.15D_{22} + 0.50D_{23} + 0.35D_{24}$$

After determining the variable ranking, then determine the ranking at the factor level, namely financial factors, and management factors. The formula is as follows (Pusat Kajian Strategis BAZNAS, 2021).

$$\text{IKOPZ Finance} = 0.45V_1 + 0.25V_2 + 0.15V_3 + 0.15V_4$$

$$\text{IKOPZ Management} = 0.30V_5 + 0.40V_6 + 0.30V_7$$

The IKOPZ rating scale is used as the result using a composite rating scale of 1 to 5. The determination of the IKOPZ composite rating is carried out with a conversion matrix of the financial factor rating and management factor rating. These two factors are then determined into the health of business management. The criteria for determining the IKOPZ composite rating are as follows (Pusat Kajian Strategis BAZNAS, 2021):

Table 1. Criteria for Determining IKOPZ Composite Rating

1	2	3	4	5
OPZ has a very good level of health because of excellent business management.	OPZ has a good level of health because of good business management.	OPZ has fairly good health condition because of good business management.	OPZ has a less than good health condition because of poor business management.	OPZ has a poor state of health because of poor business management.

Source: Pusat Kajian Strategis BAZNAS (2021)

RESULT AND DISCUSSION

In the context of IKOPZ financial factors, based on Table 2 in the Activity variable (V1) is a variable used to assess how effective OPZ is in distributing ZIS funds that have been collected. The results of the calculation of this variable show that in D1 regarding the Allocation to Collection Ratio (ACR) in 2020 shows a score of 0.7500, then in 2021 it gets a score of 0.8750, and in 2022 it gets a score of 0.7500. In D2 regarding the Turnover Ratio in 2020 shows a score of 0.8500, in 2021 it gets a score of 0.9000, and in 2022 it gets a score of 0.8500. Then for D3 regarding the Fund Distribution Ratio in 2020 has a score of 0.0667, in 2021 it gets a score of 0.1333, and 2022 gets a score of 0.0667. In the operational variable (V2) in Table 2 which is used to measure how efficient OPZ's operating costs are against the funds raised, there is D4, namely the Efficiency Ratio which in 2020 received a score of 1.8333 and in 2021 and 2022 had stable results with a score of 2. Then for D5 regarding the Amil Rights Ratio appears to have constant results with a score of 0.3750.

The liquidity variable (V3) in Table 2 is a variable that reflects the ability of BAZNAS to fulfill its short-term obligations. Based on calculations conducted by researchers, the liquidity variable which has current ratio, quick ratio, and cash ratio indicators has stable results with a score of 0.3333 from 2020 to 2022. The growth variable (V4) is used to measure the development of ZIS fund collection by BAZNAS from the previous year. Based on Table 2 in the growth variable there is Growth of Collection (D6) which in 2020 and 2021 received a score of 0.5000 and in 2022 received a score of 1.3333. In D7 regarding Growth of Allocation continues to increase every year. In 2020 it got a score of 1 and increased in 2021 to get a score of 0.9000 until finally in 2022 it got a result of 0.4000. In D8 regarding Growth of Operational Expense in 2020 received a score of 0.2000 and in 2021 resulted in a score of 0.6000 then for 2022 it increased by getting a result of 0.4000.

Table 2. Financial Factor Measurement Results of Variable 1 to 4

Variables Dimensions	Activity (V1)			Operational (V2)		Liquidity (V3)			Growth (V4)		
	D1	D2	D3	D4	D5				D6	D7	D8
Score 2020	0.7500	0.8500	0.0667	1.8333	0.3750	0.3333	0.3333	0.3333	0.5000	1.0000	0.2000
Score 2021	0.8750	0.9000	0.1333	2.0000	0.3750	0.3333	0.3333	0.3333	0.5000	0.9000	0.6000
Score 2022	0.7500	0.8500	0.0667	2.0000	0.3750	0.3333	0.3333	0.3333	1.3333	0.4000	0.4000

Source: Data Processed

Based on the results of these measurements, it can be concluded that the IKOPZ financial factor from 2020 to 2022, shows that BAZNAS Special Region of Jakarta has been effective and efficient in collecting and distributing ZIS funds, has been effective in using amil funds for operational activities, has been able to fulfill short-term obligations, and has experienced an increase in the collection and distribution of ZIS funds. Whereas in the turnover of funds and the efficiency of collection and operational costs still tend to be ineffective. Based on Abdillah (2014), this can be overcome by creating an innovative zakat distribution model in order to optimize the distribution of ZIS funds so

that they do not settle for too long. Some other ways to overcome this can be done by evaluating the zakat program to ensure that zakat funds are used effectively, optimizing the efficient use of human resources to help reduce collection and operational costs, and identifying costs that can be optimized to improve the operational efficiency of BAZNAS.

While in Table 3, the general management variable (V5) shows very good and consistent results on the general management of ZIS management. It can be seen in D9 related to the vision and mission getting a score of 0.1250 consecutively from 2020 to 2022. In D10 related to the strategic plan also received the same score consecutively from 2020 to 2022, amounting to 0.1250. Related to the annual budget work plan in D11 shows consistent results from 2020 to 2022 of 0.1250. In the dimension of amil's knowledge and understanding of the vision, mission, objectives, strategic plan and RKAT (D12), organizational structure (D13), and duties and authority of OPZ leaders (D14) received the same and consistent score from 2020 to 2022 of 0.1250. The score on D15 related to standard operating procedures (SOP) is 0.5000, consistent from 2020 to 2022. D16 related to reporting received a consistent score of 0.1250 from 2020 to 2022.

Table 3. Financial Factor Measurement Results of Variable 5

Variables		General Management (V5)							
Dimensions		D9	D10	D11	D12	D13	D14	D15	D16
Score	2020	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.5000	0.1250
Score	2021	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.5000	0.1250
Score	2022	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.5000	0.1250

Source: Data Processed

In Table 4 related to risk management variables (V6) shows very good results, OPZ management is very adequate in identifying and controlling strategic, educational, operational, reporting and compliance risks. This can be seen in the dimensions of strategic risk (D17), educational risk (D18), operational risk (D19), and compliance risk (D21) which received consistent scores consecutively from 2020 to 2022, namely 0.3333; 0.1500; 0.4143; and 0.1500. Meanwhile, in the reporting risk dimension (D20) there was an improvement in the score from 0.1800 in 2020 to 0.1500 in 2021 and 2022. The sharia compliance variable (V7) in table 4 shows the results that OPZ adequately follows the applicable provisions. This can be seen in the dimensions of sharia policy (D22), sharia supervisor (D23), and code of ethics (D24) consistently from 2020 to 2022 getting scores of 0.4500; 1.5000; and 1.0500 respectively.

Table 4. Financial Factor Measurement Results of Variable 6 and 7

Variables		Risk Management (V6)					Sharia Compliance (V7)		
Dimensions		D17	D18	D19	D20	D21	D22	D23	D24
Score	2020	0.3333	0.1500	0.4143	0.1800	0.1500	0.4500	1.5000	1.0500
Score	2021	0.3333	0.1500	0.4143	0.1500	0.1500	0.4500	1.5000	1.0500
Score	2022	0.3333	0.1500	0.4143	0.1500	0.1500	0.4500	1.5000	1.0500

Source: Data Processed

The overall management factor IKOPZ carried out by BAZNAS (BAZIS) of Special Region of Jakarta during 2020 to 2021, shows that this institution has good quality governance, adequate risk management, and complies with applicable sharia principles. Improvement of indicators in the sharia variable management factor can be done by means of, for example, publication of policy documents in the form of SK / SOPs that have been ratified, the existence of a certified Sharia Supervisory Board (DPS), SOPs related to sharia consideration and supervision, publication of sharia supervision reports that are published regularly every year, SOP / SK on the Amil zakat code of ethics, and the existence of a special unit that enforces the Amil zakat code of ethics and is stated in the SK /SOP. This condition makes OPZ can achieve the maximum rank to fully follow the applicable sharia provisions.

Overall, IKOPZ from 2020 to 2022 shows that BAZNAS (BASIS) Special Region of Jakarta has a fairly good health level condition as a result of good business management. This is indicated by the achievement of the IKOPZ ranking at rank 3 consecutively from 2020 to 2022.

Table 5. IKOPZ Calculation Result

Factors		Financial				Management		
Variables		V1	V2	V3	V4	V5	V6	V7
Weight		0.45	0.25	0.15	0.15	0.30	0.40	0.30
Rank	2020	2	2	1	2	1	1	3
Rank	2021	2	2	1	2	1	1	3
Rank	2022	2	2	1	2	1	1	3
Score	2020	0.7500	0.5521	0.1500	0.2550	0.4125	0.4910	0.9000
Score	2021	0.8588	0.5938	0.1500	0.3000	0.4125	0.4790	0.9000
Score	2022	0.7500	0.5938	0.1500	0.3200	0.4125	0.4790	0.9000
Composit	2020	2				2		
Composit	2021	2				2		
Composit	2022	2				2		
IKOPZ	2020	3						
IKOPZ	2021	3						
IKOPZ	2022	3						

Source: Data Processed

The management of zakat, infaq and sadaqah (ZIS) by zakat management organizations is carried out to collect, manage and distribute ZIS efficiently. This management is intended to optimize the use of ZIS funds. Accountability is the key in optimizing the use of ZIS funds. Where the role of accountability in public sector organizations is as a form of accountability for the failure or success of a mission and goals that have been planned through a media periodically (Zawawi, 2019). In ZIS management, the accountability of BAZNAS is the key to management. Strengthening the BAZNAS organization is a top priority considering that BAZNAS collects and manages public funds. This condition places transparency, accountability, and high ethics in internal governance as an important foundation. The practice of accountability in the public sector is demonstrated, among other things, through accountability to the organizational structure and the public. This is done as a form of management accountability for the use of resources provided by the public as a trust giver (Salle, 2015). In the management of ZIS by BAZNAS, the form of accountability is carried out in the form of a performance report prepared for each period in accordance with Law Number 23 of 2011 concerning Zakat Management and Government Regulation Number 14 of 2014 concerning the Implementation of Law Number 23 of 2011.

The implementation of accountability must fulfill several roles, such as the role of reporting. The presentation of reporting is something that public sector institutions such as BAZNAS need to strive to achieve. This is done as a form of accountability. Reporting in the management of ZIS carried out by BAZNAS refers to the annual report which is published periodically both through print and electronic media. The principle of reporting using PSAK 409 provides guidance on the recognition, measurement, presentation, and disclosure of zakat, infaq, and sadaqah in the financial statements. Meanwhile, the recording of ZIS management financial statements at BAZNAS should be carried out in accordance with generally accepted accounting principles and provide clear and transparent information regarding the collection, allocation, and use of ZIS funds in accordance with applicable amil zakat regulations and objectives. In the case of ZIS management by BAZNAS (BAZIS) DKI Jakarta, it shows that the annual performance report has only been published in full and published since 2019. This condition shows that although the regulation at the provincial level of BAZNAS (BAZIS) DKI Jakarta has been established since 2014, the reporting has only been consistently issued periodically in the last few years.

In this case, related to the application of ZIS management accountability by BAZNAS, management must refer to the principles of effectiveness and efficiency. This measurement is needed to determine the effectiveness and efficiency of the management of ZIS funds by BAZNAS. One of them is by using the Zakat Management Organization Health Index (IKOPZ). The use of this measuring instrument is intended to measure the ability of OPZ to carry out activities in the continuity of the institution (Pusat Kajian Strategis BAZNAS, 2021). The basis of measurement using IKOPZ is

an assessment that includes financial and management factors. In this study, BAZNAS (BAZIS) of Special Region of Jakarta received the third index rank, which shows that there is still potential for improvement even though it has indicated that this OPZ has a good health level condition because of good business management. BAZNAS (BAZIS) of Special Region of Jakarta has achieved what should be accounted for, but improvements can still be made in several variables in the IKOPZ measurement. So that it can be said to be responsible and accountable and fulfill the aspects of accountability as mentioned by (Kusumasari, 2015) and (Zulkarnaen, 2019). On the other hand, this third rank for 3 consecutive years indicates that the impact of COVID-19 in 2020 and beyond did not have a significant effect. This can be seen from the stability of the scores obtained from each variable which does not provide too extreme fluctuations. Thus, this research is also in line with other research conducted by Amri (2022) that the COVID-19 pandemic that hit, proved not to have a significant impact on the performance of amil zakat institutions based on activity ratios.

Measuring the health index of zakat management can affect the performance of the Zakat Management Organization (OPZ) in carrying out its activities and maintaining the continuity of the institution. Performance measurement is part of accountability in terms of fulfilling responsibilities and reports. In practice, the implementation of performance measurement as part of this accountability is divided into two types, namely vertical and horizontal. The results of the analysis on BAZNAS (BAZIS) Special Region of Jakarta in financial and management factors show that vertical accountability has been fulfilled. This can be seen in the variables in the management factor that get good ratings such as general management (V5) and risk management (V6). One example of the conditions shown from the indicators is compliance with the publication of annual performance reports that have been audited by independent auditors continuously since 2020. While horizontally, there is still a need for more massive socialization to the wider community. In this study, the optimization of zakat collection can be achieved through the development of effective public campaigns to increase public awareness. The utilization of information technology, such as mobile applications and online payments, is expected to facilitate the process of collecting zakat. This is in line with the research of Yuliasih et al. (2021) which views the need for increased socialization to the public through various media if OPZ wants to increase the collection and distribution of zakat funds.

The effectiveness of ZIS management is part of measuring organizational performance within the scope of accountability. This is because with the effectiveness of ZIS management, the distribution carried out is right on target to the recipients. Meeting the effectiveness target is a must, because by carrying out the ZIS management function effectively, it can optimize the rotation of ZIS managed funds to be smoother. In addition to the effective element, efficiency is a benchmark in public financial management. The management of Zakat, Infaq, Sadaqah, and Social Community Funds (ZIS-DSKL) must be carried out efficiently by developing a targeted mechanism, utilizing data and technology to identify *mustahik* who needs assistance, and conducting regular evaluations of funded projects. Referring to financial management by BAZNAS, efficiency and effectiveness are shown through activity (V2) and operational (V2) variables, each of which is ranked second. This shows that BAZNAS (BAZIS) DKI Jakarta has been effective in distributing ZIS funds and efficient in collecting and managing ZIS funds. Nevertheless, this can still be improved to achieve the best ranking by optimizing performance on the dimensions of ZIS fund turnover and its efficiency ratio. Therefore, in line with the opinion of Yuliasih et al. (2021) if improving the quality of amil, in this case the DKI Jakarta BAZNAS (BAZIS) needs to be carried out continuously. This is done to increase the collection and distribution of ZIS funds in order to achieve an optimal index rating.

CONCLUSION

The accountability of ZIS management by the Amil Zakat Agency is an Islamic financial instrument in empowering the community's economy through efficient and effective wealth redistribution. In practice, this distribution cannot be done with the right benefits. There are several factors that cause this condition, lack of socialization and public trust in zakat management institutions are factors that affect the distribution of ZIS to the right benefits. Whereas the management of ZIS cannot be separated from the measurement and governance that is sustainable. The use of IKOPZ to measure the accountability of ZIS management by BAZNAS in this study shows a fairly good level of health (score 3) in business management, while financial management is still in the good category

(score 2). The form of accountability for ZIS management has been carried out with reference to PSAK 409. The organization's annual performance reports have been audited by independent auditors on an ongoing basis. This explains that the management and risk factor variables have been met. On the other hand, socialization is still a factor that requires special attention from the organization. Departing from the analysis of the ZIS management performance report by BAZNAS shows that the management of public funds by non-profit organizations can be carried out efficiently and effectively, but horizontal reporting to the public is still not fulfilled, causing organizational accountability to be considered weak.

This research shows that ZIS management is still in the good and good categories. These results indicate that there are several factors that can have a positive effect. This condition opens opportunities for further research by focusing on the intensity of the dominant factors in determining accountability, effectiveness, and efficiency of management. This research shows that the weak socialization of ZIS fund management, both collection and distribution, causes low public trust in zakat management institutions. This condition has an impact on the distribution of funds to empower the community's economy. Therefore, this study recommends ZIS management organizations to intensively socialize ZIS management to build public awareness. This research is limited to the management of ZIS funds by BAZNAS Special Region of Jakarta with special characteristics and only with the IKOPZ measurement method. Similar research on different religious non-profit organizations and other measurement methods will provide different results.

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