

## **Transparency and Accountability in the Management Of Zakat at the Badan Amil Zakat Nasional (BAZNAS) in Kediri City**

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### **ABSTRACT**

This study aims to evaluate the level of transparency and accountability in zakat management at the National Amil Zakat Agency (BAZNAS) in Kediri City. The respondents in this study were 65 muzakki. This research used a quantitative method with a questionnaire as the instrument, which was tested for validity and reliability using the SPSS application. The results of the study indicate that the transparency and accountability in zakat management at BAZNAS Kediri City are in the good category. The validity and reliability tests show that the instruments used in this study are valid, ensuring that the results are scientifically accountable. These findings suggest that BAZNAS Kediri City has successfully fulfilled its role in maintaining muzakki trust through the applied transparency and accountability practices. Therefore, this research is expected to serve as a reference for other zakat management institutions to continually enhance their standards of transparency and accountability in zakat management.

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### **Introduction**

The transparent and accountable management of zakat is key to maintaining the integrity and sustainability of the zakat system within Muslim communities. Zakat is one of the five pillars of Islam and plays a crucial role in improving the social and economic welfare of the ummah. Therefore, it is essential for institutions responsible for managing zakat, including national zakat bodies, to fulfill their duties with a high degree of responsibility.

Transparency in zakat management is a critical principle to ensure public trust in the institutions managing zakat funds. Transparency allows the public to clearly see how zakat funds are collected, managed, and distributed. This not only creates accountability for these institutions but also enables the community to monitor and evaluate the effectiveness of programs funded by zakat.

Accountability in zakat management means optimizing the use of zakat funds to achieve their intended goals, namely alleviating poverty, improving the welfare of the ummah, and strengthening the social and economic foundation of Muslim society. Through efficient management, zakat funds can be distributed timely and accurately to those who are entitled to receive them, thus maximizing the impact on those in need.

Transparent and accountable zakat management is not only a moral obligation but also a critical requirement to effectively achieve the goals of zakat in improving the welfare of the ummah and strengthening the socio-economic foundation of Muslim society. Therefore, the role of national zakat institutions in fulfilling their duties is vital to ensuring the overall success of the zakat system. The implementation of transparency and accountability in every aspect of zakat management can maintain and enhance the trust of muzakki (zakat payers) in zakat

institutions, while the trust of muzakki in these institutions determines their willingness to pay zakat (Nurfadhilah, 2019).

In Indonesia, state-regulated zakat management began in 1968 with the establishment of the Zakat, Infaq, and Sadaqah Board (BAZIS). During the reform era, a law on zakat management was introduced, namely Law No. 38 of 1999, which was motivated by efforts to promote social welfare and the nation's economy. In 2011, Law No. 38 of 1999 was revised and replaced by Law No. 23 of 2011. In this law, it is explicitly stated that there are two types of zakat management institutions in Indonesia: the National Zakat Agency (BAZNAS), which is a government-formed zakat body, and the Amil Zakat Institution (LAZ), which is established by the community. This law mandates that both types of zakat management institutions must contribute to the improvement of community welfare. Therefore, both BAZNAS and LAZ must implement good governance in zakat management.

As one of the zakat institutions, BAZNAS Kediri City strives to implement transparency and accountability in its zakat governance system. Every year, BAZNAS Kediri City conducts zakat socialization programs through both print and electronic media. The results of these efforts have shown that over the past five years, zakat revenue at BAZNAS Kediri City has consistently increased. Table 1 shows the rise in zakat receipts in parallel with the increasing number of muzakki at BAZNAS Kediri City.

**Table 1.** The number of muzakki (zakat payers) and the total zakat collected by BAZNAS Kota Kediri from 2019-2023

<b>Year</b>	<b>Total Zakat</b>	<b>Number of muzakki</b>
2019	922.704.882	134
2020	875.518.561	146
2021	854.652.075	137
2022	1.215.193.878	271
2023	2.868.619.518	292

The significant amount of zakat received by BAZNAS Kediri City is evidence that the implementation of transparency and accountability in zakat management can attract muzakki's interest in paying zakat. Although there was a decrease in zakat revenue in 2021 due to the Covid-19 pandemic, which caused a drastic downturn in Indonesia's economy, BAZNAS Kediri City managed to increase zakat revenue in 2022, reaching IDR 1,215,193,878. It is hoped that BAZNAS Kediri City will continue to raise zakat revenue to improve collective welfare.

To dare, previous research has not found an analysis of the level of transparency and accountability of BAZNAS Kediri City based on muzakki's perceptions. Therefore, this study analyzes muzakki's perceptions to determine the level of transparency and accountability of BAZNAS Kediri City in managing zakat.

## **Literature Review**

### **Zakat Management Institutions**

Zakat management institutions are organizations established to collect, manage, and distribute zakat, infaq, sadaqah, and other religious social funds to those eligible to receive

them, in accordance with Islamic law. These institutions aim to improve the welfare of the ummah and reduce poverty through the proper utilization of funds based on zakat principles.

According to various sources, zakat management institutions serve as intermediaries between muzakki (those obligated to pay zakat) and mustahik (those entitled to receive zakat). These institutions are responsible for ensuring that zakat collected from muzakki is managed professionally, transparently, and effectively, and distributed to mustahik in accordance with religious guidelines. Zakat institutions also play a role in educating and raising awareness about the importance of zakat in Islam and in teaching the correct procedures for paying zakat.

Zakat management institutions can be categorized into two main types: the National Zakat Agency (BAZNAS) and Amil Zakat Institutions (LAZ). BAZNAS is an official body established by the government and authorized to coordinate all zakat management activities at the national level. LAZ, on the other hand, is a private institution licensed by the government to manage zakat. Additionally, there are zakat institutions operating at local or community levels to collect and distribute zakat within specific areas.

Generally, zakat management institutions play a vital role in the Islamic economic system and in promoting the welfare of the ummah. Ongoing research in this field continues to improve zakat management effectiveness, ensuring that collected funds truly benefit those who are eligible to receive them.

KH. Ma'ruf Amin (2021), then Vice President of Indonesia, provided strong views on the importance of good governance within zakat management institutions, such as BAZNAS (National Zakat Agency) and other amil zakat institutions. According to him, zakat institutions play a strategic role in improving the welfare of Muslims in Indonesia. However, to ensure that this role is effectively carried out, KH. Ma'ruf Amin emphasized the need for enhanced transparency and accountability in zakat management.

He stressed that for the public to have full trust in zakat institutions, these organizations must be able to demonstrate professional and open management of funds. This means that zakat institutions should have a clear governance system, with detailed reporting accessible to the public. This way, people can be assured that the zakat funds they contribute are well-managed, properly distributed, and capable of achieving the desired goals, namely poverty alleviation and the welfare of the ummah.

### **Transparency in Zakat Management**

Transparency, in its simplest form, refers to openness. Transparency is one of the essential conditions for achieving good governance. By ensuring transparency in every policy and decision within a government or organization, trust and fairness can continue to grow. Therefore, it is crucial for every agency or organization, including government bodies and other institutions, to implement transparency in their activities.

In Islam, transparency aligns with the principles of tabligh (conveying information) and sidiq (honesty), where all activities or actions must be carried out truthfully and openly, without concealment. Islam prohibits deceit, making transparency a principle that guarantees the right for everyone to access information regarding the activities being conducted.

Implementing transparency in zakat management is essential to create a robust control system between zakat management institutions and stakeholders. This involves not only internal management within the zakat institutions but also external parties, such as muzakki

and the general public. Ultimately, the implementation of transparency helps eliminate suspicion and distrust within society (Nasri, 2019).

Uu Ruzhanul Ulum (2022), Deputy Governor of West Java, highlighted the strategic role of zakat in poverty alleviation efforts in Indonesia, particularly in West Java. In his view, zakat has enormous potential, especially given that the majority of Indonesia's population is Muslim, and thus, zakat can be a primary instrument in supporting social programs and poverty reduction efforts.

Uu emphasized that to maximize this potential, transparency in zakat management must be a top priority. According to him, transparency is key to ensuring that zakat funds are properly distributed to the rightful recipients and used for appropriate social objectives. This includes open reporting and accountability at every stage of zakat management, from collection to distribution. With high levels of transparency, the public can monitor and ensure that their zakat contributions are used effectively and efficiently, with a direct impact on poverty reduction.

### **Accountability in Zakat Management**

Accountability can be understood as the obligation to account for the success or failure of an organization's mission in achieving its predetermined goals and objectives, through periodic accountability mechanisms. Mulawarman defines accountability as a form of responsibility related to adherence to Shariah principles.

The goal of accountability is to provide accountability to the public for the use of government funds to improve the performance of public services. Accountability involves those entrusted by society or individuals with the task of achieving certain goals, ensuring they are held responsible for either success or failure in carrying out their duties. This responsibility directly relates to the bureaucracy's activities in providing services as a return for the rights collected from the public, either directly or indirectly.

Mahmudi (2020), a scholar in public sector management, argues that accountability is a fundamental obligation for the government to ensure the proper use of public resources. According to Mahmudi, accountability involves not only administrative reporting but also transparent disclosure of all activities and policies implemented by the government. This transparency is essential to ensure that the government acts in accordance with the mandate given by the public.

Sedarmayanti (2022), another prominent academic, emphasizes that accountability is an inherent obligation for every individual or organization to account for both success and failure in achieving set goals. Sedarmayanti stresses that accountability is not merely a formality, but a vital element that must be implemented consistently and periodically.

In his view, accountability reflects how an organization adheres to fundamental principles agreed upon beforehand. It encompasses all operational aspects, from planning to implementation, as well as the evaluation of achieved results. Sedarmayanti asserts that without accountability, an organization risks deviating from its primary objectives and losing the trust of stakeholders.

Prof. Dr. H. Zainul Arifin, in his writings and conferences throughout 2023, highlighted the importance of leveraging information technology in zakat management. He argues that technology can significantly enhance the accountability and efficiency of zakat institutions. Prof. Zainul Arifin explains that technology-based systems, such as digital platforms and zakat

management software, facilitate financial reporting, increase transparency, and monitor zakat distribution more accurately. Furthermore, technology aids in real-time data collection and analysis, enabling faster and evidence-based decision-making. Thus, technology not only boosts operational effectiveness but also helps maintain public trust in zakat institutions.

### **Research Methodology**

This research employs a descriptive quantitative method to analyze the perceptions of muzakki (zakat payers) regarding the transparency and accountability of BAZNAS Kota Kediri. The population for this study consists of 292 muzakki who paid zakat through BAZNAS Kota Kediri in 2023. Due to the difficulty in reaching the entire population, a sample of 66 muzakki was selected based on a field survey.

The study uses a closed-ended questionnaire as its instrument. The questionnaire offers respondents four answer options in the form of a Likert scale: Strongly Agree (SA) with a score of 4, Agree (A) with a score of 3, Disagree (D) with a score of 2, and Strongly Disagree (SD) with a score of 1.

To ensure the quality of the instrument, validity and reliability tests were conducted first. Once the instrument was confirmed to be valid and reliable, the research data were collected and tabulated for further descriptive analysis using the Statistical Package for Social Sciences (SPSS) software. The descriptive analysis aims to depict the muzakki's perceptions of the transparency and accountability of BAZNAS Kota Kediri, determining whether it falls into the category of "good" or "not good," based on the following assumptions:

1. H01: , meaning if the average perception of respondents (muzakki) is less than 2.8, then the transparency of BAZNAS Kota Kediri is not good.
2. Ha1: , meaning if the average perception of respondents (muzakki) is greater than 2.8, then the transparency of BAZNAS Kota Kediri is considered good.
3. H02: , meaning if the average perception of respondents (muzakki) is less than 2.8, then the accountability of BAZNAS Kota Kediri is not good.
4. Ha2: , meaning if the average perception of respondents (muzakki) is greater than 2.8, then the accountability of BAZNAS Kota Kediri is considered good.

The average value is derived from categorizing the Likert scale into 5 categories, with an interval of 0.6 obtained using the following formula:

$$\frac{\text{highest score} - \text{lowest score}}{\text{number of categories}} = \frac{4 - 1}{5} = 0,6$$

To present the 5 Likert scale rating categories based on an interval of 0.6, the following is Table 2 that explains these categories :

**Table 2.** likert scale rating categories

<b>No.</b>	<b>Score</b>	<b>Respondent perception score</b>
1	3,40 – 4,00	Very good
2	2,80 - 3,39	Good
3	2,20 - 2,79	Not yet good
4	1,60 - 2,19	Not good
5	1,00 - 1,59	Very bad

## Results and Discussion

### Respondent Characteristics

The respondents in this study consisted of 28 male muzakki (43%) and 37 female muzakki (57%). By age, 17 respondents (27%) were between 25 and 30 years old, 17 respondents (27%) were between 31 and 35 years old, 17 respondents (27%) were between 36 and 40 years old, 9 respondents (12%) were between 41 and 45 years old, and 5 respondents (7%) were between 46 and 50 years old. All respondents are Civil Servants (PNS), including those in local government, offices, and schools.

### Instrument Testing Results

The validation and reliability tests indicate that the research instruments are valid and reliable, as presented in Tables 3 and 4 below:

**Table 3 : Results of the Validity Test.**

Variable	Item Number	Calculated Value	Table Value	Description
Transparency	A1	0,697	0,244	VALID
	A2	0,741		
	A3	0,747		
	A4	0,669		
	A5	0,640		
Accountability	B1	0,792	0,244	VALID
	B2	0,733		
	B3	0,859		
	B4	0,735		
	B5	0,766		

The validity test results show that all questionnaire items are considered valid because the calculated t-value (Thitung) is greater than the table value (Itabel) (Thitung > 0.244). Therefore, it can be concluded that all questionnaire items for the variables in this study are valid.

**Table 4 : Results of the Reliability Test.**

Variable	Cronbach's Alpha	Description
Transparency	0,738	RELIABLE
Accountability	0,835	RELIABLE

The reliability test for the transparency and accountability variables yielded Cronbach's alpha values of 0.738 and 0.835, respectively. Since the Cronbach's alpha values are greater than 0.60, it can be concluded that all variables in this study are reliable.

### Transparency of BAZNAS Kota Kediri

The transparency in zakat management has been implemented by BAZNAS Kota Kediri. According to the perceptions of the muzakki, the transparency of zakat management at BAZNAS Kota Kediri is considered good. Details of the muzakki's assessment of transparency are presented in Table 5 as follows:

**Table 5 : Muzakki Assessment of Transparency at BAZNAS Kota Kediri.**

No.	Statement	SA	A	D	SD	Total Score	Average
A1	BAZNAS Kota Kediri publishes financial reports periodically.	0	2	39	24	217	3,33
A2	BAZNAS Kota Kediri explains all zakat management activities to muzakki.	0	1	44	20	214	3,29
A3	BAZNAS Kota Kediri provides information through mass media regarding zakat management.	0	2	41	22	215	3,30
A4	BAZNAS Kota Kediri presents programs that are easily accessible to the public.	0	1	41	23	223	3.33
A5	I understand the zakat distribution policies implemented by BAZNAS Kota Kediri.	0	0	46	19	214	3,29

The table above presents the analysis of muzakki perceptions regarding the transparency of zakat management at BAZNAS Kota Kediri. The results indicate that the highest average score is 3.33 compared to other statements.

Generally, the average transparency score is 3.30. Referring to the Likert scale rating scores in Table 2, this average score falls within the range of 2.80 – 3.39, which means that transparency at BAZNAS Kota Kediri is considered good. Based on these results, the null hypothesis (H01) is rejected. Therefore, it can be stated that the transparency of zakat management at BAZNAS Kota Kediri is good.

The good transparency of zakat management at BAZNAS Kota Kediri is a result of the zakat management socialization efforts by BAZNAS Kota Kediri. Muzakki can obtain information about zakat management at BAZNAS Kota Kediri through mass media. This indicates that BAZNAS Kota Kediri has effectively utilized mass media to socialize zakat management.

### **Accountability of BAZNAS Kota Kediri**

Accountability in zakat management has been implemented by BAZNAS Kota Kediri. According to the perceptions of the muzakki, the accountability of zakat management at BAZNAS Kota Kediri is considered good. Details of the muzakki's assessment of accountability are presented in Table 6 as follows:

**Table 6 : Muzakki Assessment of Accountability at BAZNAS Kota Kediri**

No.	Statement	SA	A	D	SD	Total Score	Average
B1	The zakat payment system at BAZNAS Kota Kediri is easy.	0	2	41	22	215	3,30
B2	The procedure to become a muzakki at BAZNAS Kota Kediri is simple.	0	1	46	18	212	3,26
B3	BAZNAS Kota Kediri distributes zakat to the right recipients.	0	1	44	20	214	3,29
B4	The information provided by BAZNAS Kota Kediri to muzakki is very accurate.	0	0	48	17	212	3,26

B5	Monitoring and evaluation are conducted on zakat management activities.	0	2	36	27	220	3,38
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The table presented shows the analysis of muzakki perceptions regarding the accountability of zakat management at BAZNAS Kota Kediri. The description reveals that the highest average score is 3.38, while the lowest average score is 3.26.

Generally average score for zakat management accountability at BAZNAS Kota Kediri is 3.29. According to the Likert scale rating in Table 2, this average falls within the range of 2.80 – 3.39. This indicates that accountability at BAZNAS Kota Kediri is considered good. Based on these results, the null hypothesis H02 is rejected, meaning that the accountability of zakat management at BAZNAS Kota Kediri is deemed to be satisfactory.

In general, muzakki assess that BAZNAS Kota Kediri has effectively established zakat management policies. They perceive that the zakat payment system at BAZNAS Kota Kediri is user-friendly, indicating that the institution performs its zakat collection function efficiently. The management policies are also positively perceived, with muzakki recognizing that BAZNAS Kota Kediri has effectively handled record-keeping, storage, and distribution of zakat. The organization is viewed as having accurately distributed zakat to those entitled to receive it. These assessments confirm that BAZNAS Kota Kediri meets the criteria of an accountable institution.

## CONCLUSION

The study on transparency and accountability at BAZNAS Kota Kediri indicates that the institution has effectively implemented both principles, particularly from the perspective of muzakki. Transparency at BAZNAS Kota Kediri is considered adequate, as the institution actively communicates information related to zakat management through various media channels, including financial reports, zakat distribution programs, and activities involving zakat funds. This open communication fosters confidence among muzakki regarding fund allocation and allows them to monitor the use of the zakat they provide.

On the other hand, accountability at BAZNAS is also positively perceived by muzakki, notably due to the ease of zakat payments. BAZNAS Kota Kediri offers various payment methods that facilitate muzakki in fulfilling their zakat obligations, both through online systems and in person. This not only boosts public participation but also reinforces the institution's responsibility in managing zakat funds. With maintained transparency and accountability, BAZNAS Kota Kediri has successfully built strong trust among muzakki, enabling optimal zakat management in the region.

For future research, it is recommended to conduct a more in-depth study on the effectiveness of the transparency and accountability mechanisms applied by BAZNAS Kota Kediri, particularly involving greater participation from both muzakki and recipients (mustahik). Research could focus on the extent to which information disseminated through media is understood and utilized by the public, and how they perceive the clarity and completeness of published financial reports. Additionally, it would be beneficial to explore how digital innovations in zakat payment processes can be further optimized, including by adding new features that simplify tracking contributions for muzakki.



Expanding the scope of research to compare transparency and accountability practices at BAZNAS Kota Kediri with those in other cities could provide a comprehensive understanding of best practices and challenges faced. Further investigation into the impact of zakat management systems on the well-being of mustahik in the area could also be crucial to ensure that managed zakat provides optimal benefits to recipients.

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