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Evaluating Zakat Management Efficiency and Institutional Capacity through the International Standard of Zakat Management Framework

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ABSTRACT

This study aims to evaluate the efficiency and capacity of the National Zakat Agency (BAZNAS) using the International Standard of Zakat Management (ISZM) and identify implications for zakat management education. The study employed a quantitative descriptive design using audited and available BAZNAS financial reports for 2020–2022 selected through purposive sampling. Data were analyzed through ISZM-based ratio calculations, data condensation, data display, verification, and triangulation. The results show that efficiency performance was generally poor in 2020 and 2021, with most indicators classified as poor, but improved substantially in 2022 when all efficiency indicators were categorized as good. Institutional capacity was strong throughout the period, although main revenue growth was poor in 2020 and program expense growth was poor in 2022. The study concludes that adaptability, financial resilience, and resource management are essential for zakat governance. The findings imply that BAZNAS should strengthen adaptive management, digital fundraising, and program planning, while zakat management education should emphasize crisis management, adaptive leadership, financial literacy, and case-based learning to develop skilled and resilient zakat managers.

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INTRODUCTION

Zakat is an Islamic economic instrument that has a strategic function in realizing social justice, reducing inequality, and strengthening community welfare. This point shows that the optimization of zakat is not only related to the fulfillment of religious obligations, but also to strengthening an inclusive economic distribution system (Ridho et al., 2025; Rizal et al., 2023). This research is important because effective zakat management can turn socio-religious funds into productive resources for the mustahik group. Evidence shows that the collection of national ZIS-DSKL reached around IDR 22 trillion in 2022, an increase of 84.16% compared to the previous year (Fakhruddin et al., 2024; Nashirudin et al., 2025). This increase shows the great potential of zakat as an instrument of development. In conclusion, an evaluation of the efficiency and capacity of zakat management institutions is needed so that the growth of collection is followed by improving the quality of governance, distribution, empowerment, and the impact of community welfare in a sustainable manner for the wider community, especially vulnerable groups who need direct economic access and social protection (Bashori et al., 2024; Esa et al., 2025; Httpsdoi.Org et al., 2023).

Although the potential for zakat is increasing, the community still faces problems in ensuring that zakat funds are managed efficiently, transparently, accountably, and able to generate sustainable benefits (Hasan et al., 2024; Husain et al., 2024). The general problem arises when the increase in collection is not always accompanied by adequate institutional capacity, a measurable management system, and the ability to optimize organizational resources. In the Indonesian context, the government has stipulated Law Number 23 of 2011 concerning Zakat Management which places BAZNAS as an official institution in the management of zakat nationally (Mahmudi, 2025; Marliyah et al., 2024; Widiastuti et al., 2025). However, regulations alone are not enough to ensure the effectiveness of the organization if it is not accompanied by a comprehensive performance evaluation. This problem has become increasingly important because zakat institutions are required to answer the needs of mustahik while maintaining the trust of muzaki (Bin-Nashwan, 2025; Fauziah & Sahida, 2024). Therefore, measuring the efficiency and capacity of BAZNAS is an academic and practical need in the long term and increases the legitimacy of the institution in the eyes of the wider public.

The phenomenon of zakat management in Indonesia shows positive developments as well as institutional challenges. National economic growth in 2022 is on a positive trend, 5.02% in the first quarter, 5.45% in the second quarter, and 5.72% in the third quarter (Wartoyo et al., 2024). This condition opens up space to improve people's ability to pay zakat. At the same time, the collection of ZIS-DSKL increased significantly and reached around IDR 22 trillion in 2022 (Ashfahany & Ishlahudin, 2023; Azwar et al., 2026). Digitization of payments also expands access and ease of zakat collection. However, the increase in funds collected presents new demands on BAZNAS' capacity to manage resources, distribute funds in a targeted manner, and account for performance to the public (Prayuda & Akbar, 2025). This phenomenon shows that the success of zakat management is not enough to be assessed based on the number of collections, but also through process efficiency, organizational capacity, and overall institutional governance quality nationally and sustainably (Atiya et al., 2020; Esa et al., 2025).

A number of studies on zakat management have discussed the effectiveness, accountability, governance, digitalization, and contribution of zakat to welfare. The Islamic economic perspective places zakat as an instrument of redistribution that can support equity and economic empowerment. At the institutional level, BAZNAS has developed the National Zakat Index (IZN) since 2017 as an instrument for evaluating the development of zakat in various regions (Rohmania & Sholihah, 2023; Wijayanti, 2025). Meanwhile, the International

Standard of Zakat Management (ISZM) was introduced as a framework to assess aspects of zakat management, including effectiveness, efficiency, accountability, and transparency (Citra & Hariyadi, 2024; Mukhlishin et al., 2024). However, previous studies have tended to use specific aggregation, distribution, or index indicators separately. The weakness is that the relationship between operational efficiency and institutional capacity of BAZNAS has not been widely studied in an integrated manner using international management standards as the basis for strategic evaluation. This gap demonstrates the need for research that integrates performance measures with in-depth and contextual institutional capacity analysis.

The literature provides an important foundation, but there are still research gaps that need to be filled. IZN-based measurement is more oriented towards the condition of zakat development in a multidimensional manner, while ISZM offers a managerial perspective that emphasizes more on the quality of organizational management (Aprianto, 2023; Fadhilah & Fitanto, 2025). These differences in orientation open up opportunities to examine how the efficiency and capacity of BAZNAS can be understood simultaneously as the foundation of institutional sustainability. In addition, previous research has not strongly linked the results of the performance evaluation of zakat institutions with the need for the development of zakat management education (Atiya et al., 2020; Riani et al., 2024). In fact, findings regarding weaknesses in efficiency, resource capacity, and governance can be the basis for formulating competencies that need to be developed in the education of prospective amil and zakat managers. Thus, this study places institutional evaluation not just as a measurement activity, but as a source of knowledge to strengthen the professionalization of zakat management (Aswad & Suminto, 2026; Rohmania & Sholihah, 2023). This approach is important for institutional improvement recommendations.

This research lies in the integration of the measurement of efficiency and capacity of BAZNAS with the perspective of the International Standard of Zakat Management as an evaluation framework as well as the basis for the development of zakat management education. This approach expands on previous studies that generally assessed the success of zakat through the amount of collection, distribution, or index of zakat development. The novelty of the research lies in the effort to read institutional performance more comprehensively, then translate the results of the evaluation into strategic implications for strengthening the competence of zakat management. This is important to be resolved because the growth of zakat funds without increasing the capacity of managers has the potential to cause inefficiency, reduce public trust, and limit the impact of mustahik empowerment. Therefore, ISZM-based evaluation is needed to produce an empirical picture of the management condition of BAZNAS and formulate directions for organizational improvement and zakat management education that are relevant to the demands of professionalism and accountability in today's digital era.

Based on these problems, the research problem of this research is how the level of efficiency and capacity of BAZNAS based on the International Standard of Zakat Management, and how the results of these measurements can be directed to strengthen zakat management education. The current argument of this study is that the better the efficiency of resource management and the stronger the institutional capacity of BAZNAS, the greater the opportunity for the institution to produce effective, accountable, and sustainable zakat governance. Efficiency is not only related to cost savings, but also the ability to produce zakat service output optimally from available resources. Capacity includes organizational capabilities, human resources, systems, governance, and technology adaptation in carrying out collection and distribution functions. Thus, this research is directed to produce an empirical evaluation as well as strategic recommendations for institutional strengthening of BAZNAS and the development of zakat management education based on competencies, standards, and needs.

RESEARCH METHODS

This study employed a quantitative approach with a descriptive research design, selected to objectively measure and describe the efficiency and managerial capacity of the National Zakat Agency (BAZNAS) based on the indicators of the International Standard of Zakat Management (ISZM) during the 2020–2022 period. The study was conducted at the National Zakat Agency (BAZNAS) of the Republic of Indonesia, which was selected because BAZNAS is the official institution responsible for national zakat management and provides publicly accessible financial reports suitable for institutional performance evaluation. The data consisted of BAZNAS financial reports for 2020–2022. Data were collected through document analysis, involving the identification, collection, examination, and recording of relevant financial information. The sampling technique was purposive sampling, with the criteria that the financial reports had undergone an audit, had been officially published by BAZNAS, and covered the 2020–2022 period representing the COVID-19 pandemic.

Data analysis was conducted systematically through data condensation, data display, and conclusion drawing and verification. During data condensation, relevant financial information was selected, classified, and organized according to the efficiency and managerial capacity indicators specified in ISZM. The condensed data were subsequently presented in tables containing the relevant financial components and calculated ratios to facilitate systematic interpretation. Quantitative analysis was performed by calculating the ratios for each efficiency and capacity indicator based on the ISZM framework. The results were then compared across 2020, 2021, and 2022 to identify changes and trends in BAZNAS efficiency and managerial capacity. The verification stage involved interpreting the calculated results in accordance with the established ISZM indicators and examining the consistency of findings across the observation period. This procedure enabled the study to provide both numerical measurements and an overall description of institutional performance.

Data validity was ensured through source triangulation, document verification, and consistency checking. Source triangulation was conducted by comparing information contained in BAZNAS financial reports with other relevant official documents, including annual reports, institutional publications, and zakat management reports issued by BAZNAS. Each dataset was also examined to ensure its consistency with the specified research period, audited status, and ISZM indicators. The validity process involved repeated checking from data collection and processing through interpretation to minimize recording errors, inconsistencies, and misinterpretation. The use of officially published and auditable financial documents further strengthened the credibility and traceability of the data. Through these procedures, the study ensured that the analyzed data were sufficiently reliable and valid to support conclusions regarding BAZNAS efficiency and managerial capacity and to formulate strategic implications for strengthening zakat management education and institutional governance.

RESULTS AND DISCUSSION

Results

The efficiency and capacity levels of the National Board of Zakat (BAZNAS) serve as key indicators in the measurement of the International Standard of Zakat Management (ISZM). This measurement aims to objectively assess zakat management performance. Presented below are the calculated results for BAZNAS efficiency and capacity variables for the 2020–2022 period, based on the established ISZM indicators and measurement criteria.

Table 1. ISZM Efficiency and Capacity Criteria

Ratio	Comparison of Average Value and Ratio Value	Description
Program Expense Ratio	Average > Ratio	Poor
	Average < Ratio	Good
Operational Expense Ratio	Average > Ratio	Good
	Average < Ratio	Poor
Fundraising Expense Ratio	Average > Ratio	Good
	Average < Ratio	Poor
Fundraising Efficiency	Average > Ratio	Good
	Average < Ratio	Poor
Main Revenue Growth	Average > Ratio	Poor
	Average < Ratio	Good
Program Expense Growth	Average < Ratio	Poor
	Average > Ratio	Good
Working Capital Ratio	Average > Ratio	Poor
	Average < Ratio	Good

Source: Journal of Islamic Accounting and Finance.

Table 1 presents the criteria for assessing BAZNAS efficiency and capacity based on ISZM indicators. The interpretation depends on comparing each ratio with its average value. Lower program expense, main revenue growth, and working capital ratios are generally considered better, while higher operational expense, fundraising expense, fundraising efficiency, and program expense growth ratios indicate better performance. These criteria provide a standardized basis for evaluating institutional performance. By comparing actual ratios with their respective averages, the assessment can identify whether BAZNAS demonstrates good or poor efficiency and capacity during the observed period.

Table 2. BAZNAS Efficiency and Capacity Indicators

Variable	Indicator	Value
Efficiency	Program Expense Ratio	0.81
	Operational Expense Ratio	0.16
	Fundraising Expense Ratio	0.03
	Fundraising Efficiency	0.03
Capacity	Main Revenue Growth	4.33
	Program Expense Growth	4.81
	Working Capital Ratio	0.01

Table 2 shows that BAZNAS's efficiency indicators consist of a program expense ratio of 0.81, operational expense ratio of 0.16, fundraising expense ratio of 0.03, and fundraising efficiency of 0.03. These figures indicate that program-related expenses constitute the largest proportion of expenditures, while operational and fundraising expenses remain relatively low. Meanwhile, capacity indicators show main revenue growth of 4.33 and program expense growth of 4.81, suggesting substantial organizational growth accompanied by increased program spending. The working capital ratio of 0.01 indicates limited working capital relative to overall financial resources.

Efficiency Variable

Table 3. Efficiency Indicators of BAZNAS in 2020

Ratio	Average	Ratio Value	Description
Program Expense Ratio	0.81	0.80	Poor
Operational Expense Ratio	0.16	0.15	Good
Fundraising Expense Ratio	0.03	0.04	Poor
Fundraising Efficiency	0.03	0.04	Poor

Table 3 shows that BAZNAS's efficiency performance in 2020 was generally poor. The program expense ratio was 0.80, slightly below the average of 0.81, indicating less favorable performance based on the established criteria. The operational expense ratio reached 0.15 compared with an average of 0.16 and was categorized as good. However, the fundraising expense ratio and fundraising efficiency both reached 0.04, exceeding their respective average of 0.03 and resulting in poor classifications. Overall, these findings indicate that the COVID-19 pandemic created operational challenges, particularly in fundraising activities and program implementation.

Table 4. Efficiency Indicators of BAZNAS in 2021

Ratio	Average	Ratio Value	Description
Program Expense Ratio	0.81	0.80	Poor
Operational Expense Ratio	0.16	0.17	Poor
Fundraising Expense Ratio	0.03	0.04	Poor
Fundraising Efficiency	0.03	0.04	Poor

Table 4 shows that BAZNAS experienced relatively weak efficiency performance across all indicators in 2021. The program expense ratio was 0.80, below the average of 0.81, and was categorized as poor. The operational expense ratio increased to 0.17, exceeding the average of 0.16, while the fundraising expense ratio and fundraising efficiency remained at 0.04 compared with an average of 0.03. Consequently, all indicators were classified as poor. This condition suggests that the continuing effects of the COVID-19 pandemic constrained operational flexibility, fundraising activities, and the effective management of zakat resources during 2021.

Table 5. Efficiency Indicators of BAZNAS in 2022

Ratio	Average	Ratio Value	Description
Program Expense Ratio	0.81	0.82	Good
Operational Expense Ratio	0.16	0.15	Good
Fundraising Expense Ratio	0.03	0.01	Good
Fundraising Efficiency	0.03	0.01	Good

Table 5 shows that BAZNAS's efficiency performance improved significantly in 2022, with all four indicators categorized as good. The program expense ratio increased to 0.82, exceeding the average of 0.81, while the operational expense ratio decreased to 0.15 compared with an average of 0.16. Furthermore, the fundraising expense ratio and fundraising efficiency declined to 0.01, below the average of 0.03. These findings indicate improved resource utilization and fundraising management. The improvement coincided with the transition toward the new normal, which supported the restoration of social mobility, economic activities, and the operational capacity of zakat institutions.

The efficiency results for 2020–2022 reveal a clear transition from relatively weak performance during 2020–2021 toward substantially improved performance in 2022. The findings demonstrate that external crises, particularly the COVID-19 pandemic, can directly affect fundraising, operational management, and zakat distribution. From the perspective of zakat management education, this pattern highlights the importance of preparing future zakat managers to operate effectively under uncertain conditions. Zakat management curricula should therefore incorporate crisis management, adaptive leadership, digital fundraising, and case-based learning. The improved performance in 2022 also indicates the importance of organizational learning and institutional flexibility in responding to changing socio-economic conditions. Consequently, professional zakat education should develop human resources capable of making rapid, strategic, and evidence-based decisions during both normal and crisis situations.

Capacity Variable

Table 6. BAZNAS Capacity Indicators in 2020

Ratio	Average	Ratio Value	Description
Main Revenue Growth	4.33	3.05	Poor
Program Expense Growth	4.81	3.53	Good
Working Capital Ratio	0.01	0.01	Good

Table 6 shows that BAZNAS capacity performance in 2020 was generally good, although the main revenue growth indicator was categorized as poor. The main revenue growth ratio of 3.05 was below the average of 4.33, indicating limited revenue growth during the initial period of the COVID-19 pandemic. Meanwhile, program expense growth reached 3.53 compared with an average of 4.81 and was classified as good. The working capital ratio remained at 0.01, equal to the average, and was also categorized as good. These findings indicate that BAZNAS maintained financial stability and program capacity despite pandemic-related restrictions.

Table 7. BAZNAS Capacity Indicators in 2021

Ratio	Average	Ratio Value	Description
Main Revenue Growth	4.33	4.48	Good
Program Expense Growth	4.81	4.79	Good
Working Capital Ratio	0.01	0.01	Good

Table 7 shows that all capacity indicators of BAZNAS in 2021 were categorized as good. Main revenue growth reached 4.48, exceeding the average of 4.33, indicating an improvement in the institution's ability to generate zakat revenue during the peak of the COVID-19 pandemic. Program expense growth was 4.79, slightly below the average of 4.81, but remained within the good category. Meanwhile, the working capital ratio remained stable at 0.01, equal to the average. These results suggest that BAZNAS demonstrated strong organizational adaptability and financial resilience, potentially supported by digital fundraising and strengthened online zakat management systems.

Table 8. BAZNAS Capacity Indicators in 2022

Ratio	Average	Ratio Value	Description
Main Revenue Growth	4.33	5.46	Good
Program Expense Growth	4.81	6.12	Poor
Working Capital Ratio	0.01	0.00	Good

Table 8 shows that BAZNAS capacity performance in 2022 remained generally good, although program expense growth was categorized as poor. Main revenue growth increased substantially to 5.46, exceeding the average of 4.33, indicating stronger revenue-generating capacity as economic and social activities recovered. However, program expense growth reached 6.12, exceeding the average of 4.81 and indicating less favorable performance according to the ISZM criteria. The working capital ratio declined to 0.00 but remained categorized as good. This pattern suggests that increased revenue was accompanied by greater program expenditure, highlighting the need for stronger planning and program management during the post-pandemic recovery period.

Discussion

The findings demonstrate that BAZNAS's efficiency varied substantially across the 2020–2022 period. In 2020, three of four efficiency indicators were categorized as poor, while all indicators were poor in 2021. In contrast, all efficiency indicators became good in 2022 (Norvadewi et al., 2021; Sobaya et al., 2026). This pattern is consistent with the study's argument that institutional performance is influenced by external crises and organizational adaptability (Fajar & , 2024; Nisak, 2025). The findings support the literature's view that zakat management should be evaluated beyond collection volume by considering efficiency, accountability, and institutional governance (Tjahjani et al., 2025). The improvement in 2022 further indicates that institutional flexibility and organizational learning can support recovery after crisis. Theoretically, this strengthens ISZM as a useful framework for understanding zakat management performance during changing socioeconomic conditions.

The capacity findings reveal a different pattern from efficiency. In 2020, BAZNAS demonstrated good capacity in program expense growth and working capital, although main revenue growth remained poor (Effendi & Makmun, 2025; Guntoro et al., 2023). In 2021, all capacity indicators were categorized as good, indicating organizational resilience despite the continuing pandemic. However, in 2022, program expense growth became poor despite stronger main revenue growth. This finding complements the literature emphasizing that institutional capacity cannot be assessed solely from revenue performance. (S. A. Salamun et al., 2022; Sumarni, 2021) The divergence between increasing revenue and program expenditure highlights the importance of planning, resource allocation, and implementation capacity. Theoretically, the result expands the understanding of organizational capacity by showing that financial growth does not automatically guarantee proportional program effectiveness.

The findings also contribute to the literature on zakat management by connecting efficiency and institutional capacity with the broader framework of ISZM. Previous approaches identified in this study have commonly emphasized zakat collection, distribution, or multidimensional indices, while the present research integrates operational efficiency and organizational capacity within a managerial framework (Fadlan et al., 2025; A. Salamun et al., 2024). The results show that efficiency and capacity may develop differently across the same period, meaning that a zakat institution can maintain financial resilience while experiencing weaknesses in particular efficiency dimensions (Aulia & Sugiarti, 2025; Nisa et al., 2026; Nurhayati et al., 2026). This distinction represents an important theoretical contribution because it demonstrates that institutional performance is multidimensional. Practically, BAZNAS can use this integrated assessment to identify specific areas requiring improvement rather than relying exclusively on aggregate collection or distribution figures (Ansoriyah et al., 2020; Choirin et al., 2024; Nuha et al., 2022).

Another important contribution concerns the relationship between institutional performance and zakat management education. The study argues that institutional evaluation should function not merely as a measurement activity but also as a source of knowledge for developing professional zakat managers (Zulaikha, 2025). The fluctuating efficiency results during the pandemic demonstrate the importance of crisis management, adaptive leadership, digital fundraising, and organizational flexibility (Afif et al., 2023; Mustaffa et al., 2025; Zakiy & Falikhatun, 2024). Meanwhile, the capacity results indicate the need for stronger competencies in financial resilience, program planning, and resource allocation. Therefore, the theoretical implication is that zakat management education should incorporate organizational learning and adaptive management perspectives (Makhrus et al., 2023). Practically, educational institutions can employ case-based learning using real zakat management challenges to prepare future amil with analytical, strategic, technological, and crisis-response competencies.

Overall, the research contributes by demonstrating that ISZM-based evaluation can connect institutional performance assessment with strategic development of zakat management. The results indicate that BAZNAS achieved its strongest efficiency performance in 2022, while capacity remained relatively good throughout the observation period despite variations in individual indicators (Adinugroho et al., 2024; Falikhatun et al., 2024; Ramadhita et al., 2022). These findings support the argument that stronger resource management and institutional capacity create greater opportunities for effective, accountable, and sustainable zakat governance. The practical implication is that BAZNAS should strengthen adaptive planning, digital management, program expenditure control, and continuous organizational learning. At the same time, zakat management education should translate these institutional needs into competency-based curricula (Ashfahany & Ishlahudin, 2023; Azwar et al., 2026). Thus, the study contributes simultaneously to zakat management theory, institutional governance practice, and professional education for future zakat managers.

CONCLUSION

This study concludes that BAZNAS demonstrated fluctuating efficiency and relatively strong institutional capacity during 2020–2022. Efficiency was generally poor in 2020–2021 but improved substantially in 2022, while capacity remained predominantly good despite variations in revenue and program expenditure indicators. The main lesson is that effective zakat management requires institutional adaptability, financial resilience, and the ability to respond to crisis and changing socioeconomic conditions. Scientifically, this study contributes by integrating efficiency and capacity assessment through the ISZM framework and linking institutional performance with the development of zakat management education. However, the study is limited by its reliance on audited financial documents from a single national institution and a three-year observation period. Future research should examine longer periods, compare multiple zakat institutions, and incorporate qualitative evidence to provide a more comprehensive understanding of institutional capacity and management practices.

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