

# The Effectiveness of Zakat Distribution at the National Zakat Agency

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**Abstract:** *The Effectiveness of Zakat Distribution at the National Zakat Agency.* The effectiveness of zakat management in Indonesia can be seen from how far the zakat funds can be collected and properly distributed to the right people (*mustahiq*) by the zakat management agencies. This study aims to determine the extent of the collection, management, and distribution of zakat and its effect on the efficiency of zakat distribution by the National Zakat Agency in the 2008-2019 periods. This research uses the combination of qualitative and quantitative research, which the data source refers to the annual financial report of the National Zakat Management Agency in the 2008-2019 periods. Analysis of the Data uses the descriptive-qualitative and statistical-quantitative through correlation and linear regression tests. The results of this study show: first, the regulation of zakat has not been fully implemented in practice, so that the distribution of zakat has no positive and significant effect on the efficiency of zakat distribution; second, the role of zakat management institutions has no significant effect on the efficiency of zakat distribution in Indonesia; and third, the distribution of zakat and the role of zakat management institutions have no simultaneously positive and significant effect on the efficiency of zakat distribution in Indonesia, which is shown through the results of the significance test (F test) and the coefficient of determination test, as evidenced by the calculation results of the determination test only 19.1%, while the remaining 80.9% are other factors that are not studied. The implication of the results of this study is the management of zakat management must be improved so that its distribution becomes more effective and efficient.

**Keywords:** zakat, management, distribution, agency, efficiency.

**Abstrak:** *Efektifitas Pengelolaan Zakat pada Badan Zakat Nasional.* Efektifitas pengelolaan zakat di Indonesia dapat dilihat dari sejauh mana dana zakat dapat dikumpulkan dan disalurkan dengan baik kepada orang yang berhak (*mustahik*) oleh lembaga pengelola zakat. Penelitian ini bertujuan untuk mengetahui sejauh mana penghimpunan, pengelolaan, dan penyaluran zakat serta pengaruhnya terhadap efisiensi penyaluran zakat oleh Badan Zakat Nasional periode 2008-2019. Penelitian ini menggunakan kombinasi penelitian kualitatif dan kuantitatif, yang sumber datanya mengacu pada laporan keuangan tahunan Badan Pengelola Zakat Nasional periode 2008-2019. Analisis data menggunakan deskriptif-kualitatif dan statistik-kuantitatif melalui uji korelasi dan regresi linier. Hasil penelitian ini menunjukkan: pertama, regulasi zakat dalam praktiknya belum sepenuhnya dilaksanakan, sehingga penyaluran zakat tidak berpengaruh positif dan signifikan terhadap efisiensi penyaluran zakat; kedua, peran lembaga pengelola zakat tidak berpengaruh signifikan terhadap efisiensi penyaluran zakat di Indonesia; dan ketiga, penyaluran zakat dan peran lembaga pengelola

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zakat secara simultan tidak berpengaruh positif dan signifikan terhadap efisiensi penyaluran zakat di Indonesia yang ditunjukkan melalui hasil uji signifikansi (uji F) dan uji koefisien determinasi, terbukti dari hasil perhitungan uji determinasi hanya 19,1%, sedangkan sisanya 80,9% merupakan faktor lain yang tidak diteliti. Implikasi dari hasil penelitian ini adalah pengelolaan pengelolaan zakat harus ditingkatkan agar penyalurannya menjadi lebih efektif dan efisien.

**Kata Kunci:** zakat, manajemen, distribusi, keagenan, efisiensi.

## Introduction

The background of the research is motivated by the phenomenon that the implementation of zakat regulations aimed to make zakat more functional in the context of income distribution and improving community welfare has not been optimal yet. This is indicated by the relatively high rate of poverty and social inequality in Indonesia, whereas zakat management institutions, both those formed by the government and the community are developing relatively rapidly. Muftadi<sup>1</sup> explains that zakat management is a pattern of planning, managing, distributing, and monitoring zakat funds so that they are more structured and distributed evenly and meet the general benefit. The two main activities of zakat management are collecting zakat funds and distributing zakat funds. Zakat distribution must be more careful because it must be distributed to the right person according to QS. At-Taubah verse 60, namely the eight *asnâf* groups listed in it.<sup>2</sup>

According to Mustafa,<sup>3</sup> the effectiveness of zakat management can be seen from the efficiency of the management institution. It can be said better if the zakat management institution manages the funds collected and managed properly from input into output, as well as it becomes

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<sup>1</sup> Novendi Arkham Muftadi, Dewi Susilowati, and Christina Tri Setyorini, 'Penggunaan Zakat *Disbursement Efficiency* dalam Mencegah Penyelewengan Dana Zakat', 2017 <<http://publikasiilmiah.ums.ac.id/handle/11617/9212>>.

<sup>2</sup> Umi - Hani, 'Analisis Tentang Penyelesaian Pembagian Zakat Kepada Asnaf Zakat Menurut Pendapat Imam Syafi'i', *Al Iqtishadiyah Jurnal Ekonomi Syariah dan Hukum Ekonomi Syariah*, 2.2 (2016) <<https://doi.org/10.31602/IQT.V2I2.374>>.

<sup>3</sup> N. Mustaffha, *Zakat Disbursement Efficiency: A Comparative Study of Zakat Institutions in Malaysia* (Malaysia: International Islamic University Malaysia, 2007).

more efficient in its management. Then Mardiasmo<sup>4</sup> emphasizes that good zakat management can be seen from the efficiency of zakat management institutions in managing zakat funds, starting from the collection to the distribution. Based on the theory of efficiency in economics put forward by Shane Rinald who said that efficiency is the ratio between output and input. The higher the ratio of output to input, the higher the efficiency achieved. According to Mardiasmo, the greater the output, the higher the level of efficiency, and the lower the input issued, the higher the level of efficiency. But it should be noted, Mufraini<sup>5</sup> states that what is used as input in zakat management organizations includes collected funds, personnel costs, operational costs, and so on. While the output is distributed funds, fixed assets, current assets, and so on. Efficiency is important in accountability because it is one element of measuring the performance of an organization, namely by measuring productivity when inputs are transformed into outputs.<sup>6</sup>

In this study, the ratio used in measuring the level of efficiency of the National Zakat Agency (BAZNAS) in managing the zakat funds, seen from the point of view of its distribution, is Zakat Disbursement Efficiency. Zakat Disbursement Efficiency is the ratio of the level of zakat distribution based on the percentage of the collected zakat funds so that it is known whether the collected funds can be distributed entirely or not. In this research, BAZNAS issued Zakat distribution. In Islamic Accounting Standard Number 109 on the Zakat Management and *Infàq/Shadaqah*.<sup>7</sup> Zakat Distribution is the distribution or distribution of zakat funds made by the Zakat Management Agency which is given to mustahik zakat. Meanwhile, BAZNAS input in this research is *Àmil* Funds. *Àmil* Funds are part of *àmil* zakat, *infàq*, or *shadaqah* funds as well as other funds allocated by the giver for *àmil* which are used to the

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<sup>4</sup> Mardiasmo, *Efisiensi dan Efektivitas* (Jakarta: Andy Jakarta, 2004).

<sup>5</sup> Arif Mufraini, *Akuntansi dan Manajemen Zakat* (Jakarta: Kencana Prenada Media Group, 2006).

<sup>6</sup> Ahmad Fathonih, 'Zakat As An Alternative Revenue and Financing Resources for The State', *AL-ADALAH*, 16.1 (2019), 115–34 <<https://doi.org/10.24042/ADALAH.V16I1.3891>>.

<sup>7</sup> Henny Triyana Hasibuan, 'Statement of Financial Accounting Standard (PSAK) No. 109 and Its Implementation in Several Zakat Management Organizations in Malang, East Java', *Shirkah: Journal of Economics and Business*, 1.3 (2016) <<https://doi.org/10.22515/shirkah.v1i3.89>>.

zakat management. According to Syekh Muhammad bin Salih<sup>8</sup> in the *Encyclopedia of Zakat*, *âmil* funds are used to manage *âmil* operational activities in zakat fund organizations. So it can be said that *âmil* funds are the same as operational.

Through the input and output ratio theory in the economic view, it can be formulated that the higher the value of zakat distribution, the higher the efficiency level of zakat distribution. If the value of *âmil* fund is lower, the level of zakat distribution efficiency will increase. If zakat distribution has increased and *âmil* fund has decreased, then the level of zakat distribution efficiency will increase or increase, because BAZNAS is able to produce output and input properly to achieve efficiency in distributing zakat funds. The sustainability of zakat distribution increases, but the *âmil* fund will also increase so that the efficiency of zakat distribution will decrease, because BAZNAS has not been optimal in managing its inputs, and has an impact on the efficiency of zakat distribution.<sup>9</sup>

Referring to the data from the annual financial statements of BAZNAS, the distribution or distribution of zakat has increased from year to year. This shows that BAZNAS collects zakat well so that zakat receipts increase and zakat distributed also increases. Another case with *âmil* funds, which fluctuate every year. *Âmil* funds are used for BAZNAS operational needs. The use of *âmil* funds that are right on target can reduce the costs incurred by BAZNAS in its operational activities so that BAZNAS will get sufficient savings and funds in managing zakat funds and carrying out all its activities. Therefore, if BAZNAS is able to streamline or maximize the operational costs incurred by *âmil*, the distribution of zakat funds to *mustahiq* can increase along with the reduced operational costs incurred. On the other hand, if *Âmil's* Fund increases, then the funds used by BAZNAS for distribution can decrease.

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<sup>8</sup> Khaerul Aqbar and Azwar Iskandar, 'Kontekstualisasi Ekonomi Zakat dalam Mengentaskan Kemiskinan: Studi Kebijakan Zakat Umar Bin Khattab dan Perzakatan di Indonesia', *Laa Maisyir: Jurnal Ekonomi Islam*, 6.2 (2019), 226–45 <<https://doi.org/10.24252/LAMAIYIR.V6I2.11841>>.

<sup>9</sup> Yoghi Citra Pratama, 'Peran Zakat dalam Penanggulangan Kemiskinan (Studi Kasus: Program Zakat Produktif Pada Badan Amil Zakat Nasional)', *The Journal of Taubidinomics*, 1.1 (2015).

Because zakat funds are spent a lot in operational management.<sup>10</sup>

Thus, it can be formulated the hypothesis that if the value of zakat distribution is higher, the level of zakat distribution will be more efficient. Meanwhile, if the value of *âmil* fund is lower, the level of zakat distribution efficiency will not increase, and if the zakat distribution increases and *âmil* fund decreases, the level of the zakat distribution efficiency will not also increase. In other words, if the *Âmil* funds and zakat distribution increase, the efficiency level of the zakat distribution will also increase. In this context, BAZNAS is needed to be able in managing the input and output of the zakat funds properly so that the distribution of zakat can be managed more efficiently.

## The Regulations of Zakat Management in Indonesia

### 1. Zakat Regulation

Zakat legislation in Indonesia was based on internal and external factors. Internally, it is caused by several factors such as historical factors.<sup>11</sup> For Indonesian Muslims, the issue of zakat is not a new problem, but a recurrent issue that will soon surface when the necessary conditions are available. In the context of the economic factor, it is begun during the fall of the Suharto regime from his power, which was evidently in the economic crisis that hit many Asian countries and it had ultimately a huge impact on Indonesia.<sup>12</sup> Besides that, it is also caused by the euphoria of democracy and political liberalization marked by the abundance of aspirations that were expressed openly after the fall of the New Order regime, when this era is seen as an era of golden opportunity to realize dreams and desires that have not been realized during the New Order regime.

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<sup>10</sup> Azyumardi Azra, 'Filantropi dalam Sejarah Islam di Indonesia', in *Zakat & Peran Negara* (Jakarta: Forum Zakat (FOZ), 2006), p. 23.

<sup>11</sup> Ahmad Zuwaini, 'Tinjauan Kritis Rencana Penghapusan LAZ Oleh Pemerintah', *Infoz*, April 2010, p. 29.

<sup>12</sup> Arskal Salim, 'Zakat Administration In Politics of Indonesian New Order', in *Shari'a and Politics in Modern Indonesia* (ISEAS Publishing, 2018), pp. 181–92 <<https://doi.org/10.1355/9789812305206-013>>.

The Zakat Law Number 38 of 1999 can be seen as a product of the renewal of Islamic law in Indonesia. The law has institutionally provided a definite basis for the management of zakat to establish an organization. Certainly, the organization should be much better than in the past, either in managerial or personal aspects. In addition, the law should also replace the old orientation of zakat distribution which mainly fulfills the consumptive needs of eight *asnâf* to a more productive utilization without sacrificing the fulfillment of the poor needs. Furthermore, in the context of juridical factors, these are the reasons that stem from the various rules regarding the zakat regulations issued by the government, but these rules overlap with one another and have not met the demands of the times. Therefore, a firm legal basis is needed for the integral management of zakat in the form of a law.<sup>13</sup>

Externally, the background of the zakat regulation is based on the emergence of the idea that zakat is currently no longer a mere Legal Muslim Scholars ('*Ulamâ/Fuqahâ*') discourse, but it has also become the attention of many economists;<sup>14</sup> and secondly, in some Muslim countries and the majority of the Muslim population today, that the management of zakat is based on laws established by the state.<sup>15</sup>

The Law of Zakat Management Number 23 of 2011 can be effective for the welfare of the people in Indonesia, but it must be based on philosophical, historical, sociological, and juridical considerations.<sup>16</sup> The three considerations above are intended for several reasons such as the state have to guarantee the independence of each resident to worship according to their respective religions, the payment of zakat is the obligation of

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<sup>13</sup> Widyawati, *Filantropi Islam & Kebijakan Negara Pasca Orde Baru* (Bandung: Arsad Press, 2011).

<sup>14</sup> Dina Yustisi Yurista, 'Prinsip Keadilan dalam Kewajiban Pajak dan Zakat Menurut Yusuf Qardhawi', *Ulul Albab: Jurnal Studi dan Penelitian Hukum Islam*, 1.1 (2017) <<https://doi.org/10.30659/jua.v1i1.1962>>.

<sup>15</sup> Irsyad Andriyanto, 'Strategi Pengelolaan Zakat dalam Pengentasan Kemiskinan', *Walisongo: Jurnal Penelitian Sosial Keagamaan*, 19.1 (2011) <<https://doi.org/10.21580/ws.19.1.211>>.

<sup>16</sup> Eri Yanti Nasution, 'Pengaruh Pendidikan, Pendapatan dan Kesadaran Terhadap Minat Masyarakat Membayar Zakat di Badan Amil Zakat Nasional (BAZNAS): Studi Kasus Kota Medan', *Ekonomikawan: Jurnal Ilmu Ekonomi dan Studi Pembangunan*, 17.2 (2017), 147–58 <<https://doi.org/10.30596/EKONOMIKAWAN.V17I2.1797>>.

Indonesian Muslims who are able and the proceeds of zakat collection are a potential source of funds for efforts to realize the welfare of the community.<sup>17</sup> Besides that, zakat is absolutely a religious institution to realize justice for all Indonesian people through paying attention to the poor.<sup>18</sup> In order to become a source of funds, it can be utilized for community welfare, especially to alleviate poverty and eliminate social inequality, which is necessary to have professional and responsible zakat management carried out by the government and assisted by the community.<sup>19</sup> Shortly, the government is obliged to provide protection, guidance, and services to *muzakki*, *mustahiq*, and *âmil*. BAZNAS and LAZ should prepare and equip their institutions through the principles of trust, benefit, justice, legal certainty, integrity, and accountability.

## 2. Zakat Management

Zakat management, according to Sudewo<sup>20</sup> is the application of the principles and functions of management within zakat itself, so that the goal of zakat can be achieved effectively and efficiently. Good zakat management can be seen from the efficiency of zakat management institutions in managing zakat funds, from collection to distribution. According to the Zakat Law Number 38 of 1999 Chapter 1 General Provisions Article 1 explains that what is meant by “zakat management or management is an activity of planning, implementing and coordinating the collection, distribution, and utilization of zakat.”<sup>21</sup>

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<sup>17</sup> Dogarawa Ahmad Bello, *Poverty Alleviation through Zakah and Waqf Institutions: A Case for the Muslim Ummah in Ghana* (Department of Accounting, Ahmadu Bello University, Zaria-Nigeria, 2009).

<sup>18</sup> Irma Yuliani, *Pengaruh Zakat Infaq dan Shadaqah (ZIS) Produktif Terhadap Pertumbuhan Usaha Mikro dan Penyerapan Tenaga Kerja Serta Kesejahteraan Mustahik di BAZNAS Daerah Istimewa Yogyakarta* (Yogyakarta: UIN Yogyakarta, 2017).

<sup>19</sup> Tahir and Sayyid, ‘Fiscal and Monetary Policies in Islamic Economics: Contours of an Institutional Framework’, *Islamic Economic Studies*, 21–2 (2013), 1–22 <<https://ideas.repec.org/a/ris/isecest/0009.html>>. See Abdul Qadir Zaelani, *Inkonstitusionalitas Bersyarakat Pengelolaan Zakat (Studi Analisis Terhadap Putusan MK No. 86/PUU-X/2012)* (Bandar Lampung: Lembaga Penelitian dan Pengabdian Kepada Masyarakat (LP2M) IAIN Raden Intan Lampung, 2016).

<sup>20</sup> Erie Sudewo, *Manajemen ZIS* (Jakarta: IMZ, 2012).

<sup>21</sup> Masnun Tahir, ‘Integrasi Zakat dan Pajak di Indonesia dalam Tinjauan Hukum Positif dan Hukum Islam’, *AL-ADALAH*, 12.1 (2015), 507–24 <<https://doi.org/10.24042/ADALAH.V12I1.204>>.

Huda and Heykal<sup>22</sup> assert that zakat is an obligation for the rich to the poor and is the right of the poor, so zakat can function to help, assist and foster them, especially the needy and poor, to lead a better and more prosperous life. In the management of zakat, there are two parties involved, namely *muzzaki* and *mustahiq*. Muzzaki are individuals who make zakat payments while Mustahiq are the ones having the right to receive zakat.

### 3. Zakat Distributions

Elman<sup>23</sup> explains that the distribution of zakat is an activity in which zakat can arrive at mustahiq correctly. Distribution activities are closely related to the utilization, because of what is adjusted to utilization. However, it cannot be separated from the collection and management. If the collection is not optimal and may not even get the slightest zakat funds, according to Hafidhuddin<sup>24</sup> then there will be no approved funds. Thus, zakat distribution is related to supplies, distribution channels, level distribution, mustahiq locations, distribution areas, supplies, zakat funds and amil locations, shipping, and agency. Zakat collected by zakat institutions must be immediately distributed to mustahiq according to the priority scale that has been arranged in the work program.

### 4. *Âmil* Funds

*Âmil* funds according to PSAK 109 on Zakat Accounting are part of *âmil* from zakat funds, *infâq/shadaqah*, and other funds allocated by the giver for *âmil*, and used for the management of amil. Dzihni<sup>25</sup> states that the main purpose of holding amil funds is as a fund used to fulfill all activities in the management of zakat funds. So it can be said in general that *âmil* funds are the same as operational costs. If BAZNAS has

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<sup>22</sup> Nurul Huda and Mohamad Heykal, *Lembaga Keuangan Islam: Tinjauan dan Praktis* (Jakarta: Kencana Prenada Media Group, 2010).

<sup>23</sup> Syaipudin Elman, *Strategi Penyaluran Dana Zakat BAZNAS Melalui Program Pemberdayaan Ekonomi* (Tangerang: UIN Syarif Hidayatullah, 2015).

<sup>24</sup> Didin Hafidhuddin, *Zakat dalam Perekonomian Modern* (Jakarta: Gema Insani, 2004).

<sup>25</sup> Fazriah Zahiah Dzihni, *Pengaruh Jumlah Penerimaan Zakat dan Infâq/Shadaqah Terikat Terhadap Dana Amil di Rumah Zakat* (Bandung: UIN Sunan Gunung Djati, 2018).



a relatively high *âmil* fund, the costs used in BAZNAS daily operations are considered quite large.

## 5. Zakat Disbursement Efficiency

According to Mardiasno,<sup>26</sup> efficiency is important in accountability because it is an element in measuring the performance of an organization, namely by measuring productivity when inputs are converted into outputs. Mustaffha explains that zakat disbursement efficiency is used to analyze the efficiency of zakat distribution which consists of disbursement efficiency, cost efficiency, and time efficiency.<sup>27</sup> In this context, Lenap et al,<sup>28</sup> the efficiency of zakat distribution is the ratio of the level of zakat distribution or distribution based on the percentage of zakat fund collection so that it is known whether the funds collected can be distributed entirely or not. The efficiency ratio of the level of zakat distribution is closely related to the theory of efficiency in economics proposed by Mardiasmo who stated that efficiency is a comparison between output and input. The higher the input ratio will influence the higher the achievement efficiency. Thus, the zakat management organization can be used as input, and among others, the funds collected, employee costs, operational costs, and so on. Meanwhile, the output is distributed funds, fixed assets, current assets, and so on.

## Conceptual Framework and Hypothesis Development

Zakat distribution is the number of funds distributed or distribution of zakat funds to *mustahiq*. The number of funds collected from the collection process will be distributed by BAZ/LAZ to the *mustahiq* who according to him are eligible to be given zakat funds.<sup>29</sup> Zakat distribution can be said effective if the goal of the zakat institution can improve the

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<sup>26</sup> Mardiasmo.

<sup>27</sup> Mustaffha.

<sup>28</sup> Indria Puspitasari Lenap and others, 'Zakat Disbursement Efficiency Based on Zakat Core Principles in Managing Zakat Funds in Baznas of West Nusa Tenggara Province', *Jurnal Akuntansi dan Bisnis*, 20.1 (2020), 103–16 <<https://doi.org/10.20961/JAB.V20I1.500>>.

<sup>29</sup> Muhammad Daud Ali, *Sistem Ekonomi Islam Zakat dan Wakaf* (Jakarta: UI Press, 1988).

community welfare through the zakat distribution. When the zakat funds distributed are so high to the community (*mustahiq*), they can prosper. If the zakat distribution is so high, the possibility of zakat distribution efficiency is also increasing, and if the zakat distribution is lower, the possibility of zakat distribution efficiency will be lower. Referring to the efficient theory, Mardiasmo explained in his book, the greater the output and the higher the efficiency regarding zakat management.

### 1. $H_1$ : Zakat Distribution has a Positive Effect on Zakat Disbursement Efficiency

*Âmil* Funds is one of BAZNAS inputs because these funds are used to fulfill all BAZNAS activities in managing the zakat funds from collection to distribution. When BAZNAS has relatively high *Âmil* Funds, the costs used in BAZNAS's daily operations are considered quite large. If the *âmil* funds are high, it can affect the zakat funds to be distributed, because the funds that should be distributed are blocked from fulfilling the operational activities of BAZNAS activities. If the *âmil* funds are so high, there is a possibility that the zakat disbursement efficiency can decrease, on the other hand, if the *âmil* funds are classified as low, there is a possibility that the zakat disbursement efficiency can increase. Because *âmil* management funds can be used as efficiently as possible to distribute zakat funds. Following the efficiency theory in Mardiasmo's book, the lower the input issued, the higher the level of efficiency.

### 2. $H_2$ : *Âmil* Funds have a Negative Effect on Zakat Disbursement Efficiency

The efficiency of the zakat distribution is defined as the ratio of the rate of distribution or distribution of zakat funds based on the percentage of zakat funds collected in BAZNAS. The increase or decrease in the efficiency level of BAZNAS distribution that occurs may not happen by itself but can be influenced by many factors, including the influence of zakat distribution and *âmil* funds. The three variables have a relationship or attachment, it may be caused by the zakat distribution has increased and the *âmil* fund has decreased in BAZNAS, then the efficiency of zakat distribution will increase or increase. Because BAZNAS is able to

manage both output and input properly, it will obtain efficiency and distribution of zakat funds. However, if the zakat distribution increases and the *âmil* fund also increases, the efficiency of zakat distribution will decrease. Because BAZNAS has not been optimal in managing its inputs and has an impact on the efficiency of zakat fund distribution. This is based on the efficiency theory put forward by several economists, the higher the ratio of output to input, the higher the efficiency achieved.

### 3. H<sub>3</sub>: Zakat Distribution and Amil Funds have a Positive Effect on Zakat Disbursement Efficiency

In the context of zakat management institutions, there are still many zakat management institutions that use zakat funds only for consumptive needs and are tasked with receiving and distributing zakat, but they are not yet managing. Likewise, with the governance of zakat institutions, the community demands the implementation of good governance in which the implementation of the principles of transparency and accountability must be carried out by zakat management institutions. Zakat management institutions will only gain public trust if they have accountable and transparent financial reports. This is where financial reports function as a communication tool for management to account for their performance to interested parties, information providers, and management performance appraisals.

## Method

The research uses a descriptive method with a quantitative approach. Sugiyono<sup>30</sup> states that the purpose of descriptive study is to make descriptions, or paintings systematically, factually, and accurately regarding the facts, characteristics, and relationships between the phenomena being investigated. Meanwhile, the quantitative approach, according to Sudjana,<sup>31</sup> is used to explore the research process through using statistical calculations. This research is supported by quantitative research data

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<sup>30</sup> Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif dan R&D* (Bandung 2013: Alfabeta, 2013).

<sup>31</sup> Sudjana, *Metoda Statistika* (Bandung: PT Tarsito Bandung, 2005).

types. The research data used by researchers is secondary data, which is referring to the annual financial reports published by the National Zakat Agency that is accessed through the official website of the National Zakat Agency, [www.pidbaznas.go.id](http://www.pidbaznas.go.id). The data analysis used is:

### 1. Normality Test

The normality test aims to determine whether the residual data is normally distributed or close to normal because to perform regression analysis the data must be normally distributed. Normality testing uses a one-sample Kolmogrov-Smirnov test, a histogram, and a normal probability plot. Normal data has a significance value  $> 0.05$  found in the Kolmogrov-Smirnov test table.

### 2. Multicollinearity Test

The next test is the multicollinearity test which aims to determine whether there is high availability between the independent variables in the regression model. The test is performed by regressing between explanatory variables by looking at the VIF value of each variable. A good regression model is free of multicollinearity symptoms. Symptoms of multicollinearity can be seen from the value of tolerance and the opposite of the variance inflation factor (VIF). The basis for making decisions on this test are:

- If the Tolerance value  $> 0.10$  and/or the VIF value  $< 10$  then it is free of multiplicity
- If the Tolerance value  $\leq 0.10$  and/or the VIF value  $\geq 10$ , it means that there is multicollinearity.

### 3. Correlation Analysis Test

According to Muhson<sup>32</sup> correlation analysis is useful for assessing the strength, significance, and direction of the relationship between the two variables. The direction of the relationship tested in the correlation

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<sup>32</sup> A. Muhson, *Teknik Analisis Kuantitatif* (Yogyakarta: Universitas Negeri Yogyakarta, 2006).

analysis can show two patterns of relationship. The first is a positive relationship in a unidirectional pattern, and the second is a negative correlation or relationship that is patterned in the opposite direction. In measuring the degree of correlation, the Pearson correlation method was used and the analysis using SPSS software.

#### 4. Multiple Regression Analysis Test

Regression analysis is a type of parametric analysis that can be used as a basis for predicting and analyzing variants. Some of the objectives of the regression analysis, among others, are to determine the regression line equation based on the value of the constant and the resulting regression coefficient, to show the effect of the independent variable and the dependent variable through the t-test, and to test the significance of the independent on the dependent variable.

### Results and Discussions

#### 1. Normality Test

Based on the results of the normality test, it shows a significance value of 0.287. This value is greater than 0.05, which means that the data tested is normally distributed and regression analysis can be carried out. The results of the Normality test can be seen in the table below:

**Table 1. The Result of Normality Test One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		12
Normal Parameters <sup>b</sup>	Mean	0E-7
	Std. Deviation	22175.49299238
	Absolute	.284
Most Extreme Differences	Positive	.284
	Negative	-.145
Kolmogorov-Smirnov Z		.985
Asymp. Sig. (2-tailed)		.287

a. Test distribution is Normal.

b. Calculated from data.

Source: *Output SPSS for Windows* Version 20.0

## 2. Multicollinearity Test

The multicollinearity test results show that the two variables are symptom-free of multicollinearity. In the zakat distribution and *âmil* funds variables, the tolerance value is 0.501 which means  $0.501 > 0.10$  and a VIF value of 1.995 means  $1.995 < 10$ . Then the variable zakat distribution and *âmil* funds are free of multicollinearity symptoms. The summary of the results can be seen in table 2:

Table 2 The Result of Multicollinearity Test Coefficients

Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
B	Std. Error	Beta			Tolerance	VIF
473.827	11586.007		.041	.968		
1988.490	1392.155	.605	1.428	.187	.501	1.995
-1180.656	1473.429	-.339	-.801	.444	.501	1.995

a. Dependent Variable: ZDE

Source: *Output SPSS for Windows* Version 20.0

## 3. Correlation Analysis Test

The results of correlation analysis for variables such as zakat distribution, and *âmil* funds, on zakat disbursement efficiency were assessed using the Pearson correlation coefficient. The following is an evaluation of the relationship between zakat distribution and zakat disbursement efficiency. A weak relationship is seen between zakat distribution and zakat disbursement efficiency, with an R-value of 0.365. This shows that there is a strong correlation between the income level variable and the compliance of Muslim traders. Because the R-value is positive (+), it indicates that the zakat distribution rate and the zakat disbursement efficiency have a unidirectional relationship, meaning that the higher the zakat distribution value, the higher the zakat disbursement efficiency value. The summary of zakat distribution and zakat disbursement efficiency is described in Table 3.

**Table 3. Model Summary of Zakat Distribution and Zakat Disbursement Efficiency**

Adjusted R Square	Std. The error of the Estimate
.047	24073.19407

a. Predictors: (Constant), ZD

Source: *Output SPSS for Windows* Version 20.0

A weak relationship is also seen between the distribution of zakat and the efficiency of zakat distribution, with an R-value of 0.365. This shows that there is a strong correlation between the income level variable and the compliance of Muslim traders. Because the value of R is positive (+) indicates that the rate of zakat distribution and the efficiency of zakat distribution has a unidirectional relationship, meaning that the higher the value of zakat distribution, the higher the efficiency of zakat distribution. These results are shown in Table 4.

**Table 4. Model Summary of Amil Funds and Zakat Disbursement Efficiency**

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.088 <sup>a</sup>	.008	-.092	25759.46010

a. Predictors: (Constant), AF

Source: *Output SPSS for Windows* Version 20.0

#### 4. Multiple Regression Analysis Test

Correlation analysis of two independent variables on the dependent variable is followed by regression analysis to determine the effect of the independent variable on the dependent variable. The results of the multiple regression analysis tests are expressed as the following regression equation:

$$ZDE = 1988,490 ZD - 1180,656 AF$$

The coefficients are presented in Table 5.

Table 5. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	473.827	11586.007		.041	.968
1 ZD	1988.490	1392.155	.605	1.428	.187
AF	-1180.656	1473.429	-.339	-.801	.444

a. Dependent Variable: ZDE

Source: *Output SPSS for windows* version 20.0

Referring to the table above, it can be explained that all the independent variables used, namely zakat distribution and *âmil* funds do not have a significant effect on the efficiency of zakat distribution of the National Zakat Agency. In detail, an explanation of the impact of each independent variable on the efficiency of zakat distribution is as follows:

- The zakat distribution variable has a positive and insignificant effect on the zakat disbursement efficiency with the Sig. 0.187 is greater than 0.005.
- Amil fund variable has a negative but not significant effect on the disbursement efficiency category with the Sig. 0.444 is greater than 0.005.

In multiple regression analysis, insignificant effects are simultaneously or collectively noted between the dependent variable and the independent variable. This is evidenced by the results of the F test which has a significant level of 0.385 greater than  $\alpha = 0.05$ . These results are shown in the table below:

Table 6. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1277830617.585	2	638915308.792	1.063	.385 <sup>b</sup>
1 Residual	5409277384.007	9	601030820.445		
Total	6687108001.592	11			

a. Dependent Variable: ZDE

b. Predictors: (Constant), AF, ZD

Source: *Output SPSS for Windows* Version 20.0



This is also supported by the results of the coefficient of determination analysis shown in Table 7, which shows that the free variables of zakat and amil funds are 19.1 percent of cases, while variables other than those included in this study contributed 80.9 percent. In addition, the correlation between the two independent variables in influencing the dependent variable shows a moderate relationship with an R-value of 0.437.

**Table 7. Model Summary of Zakat Distribution and Amil Fund to Zakat Disbursement Efficiency**

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.437 <sup>a</sup>	.191	.011	24515.92993

a. Predictors: (Constant), AF, ZD

Source: *Output SPSS for Windows* Versi on20.0

The zakat distributions at BAZNAS in the 2008-2019 periods have increased continuously like explained in Table 8. Zakat Distributions (ZD) have increased every year. This continuous increase is due to BAZNAS always distributing the zakat funds more than the previous year, which may be obtained from the collected zakat funds always increasing from year to year. Therefore, zakat distributions at BAZNAS in this period remained stable in a position that was increasing every year. If the *amil* funds are so high, there is the possibility the zakat disbursement efficiency can decrease. On the other hand, if the *amil* funds are classified as lower, there is the possibility that the zakat disbursement efficiency can increase. In this regard, *amil* zakat funds can be said efficient if it is more possible to distribute the zakat funds. This is relevant with the efficiency theory in Mardiasmo's book, where the input is lower, there is the efficiency.

As the objective description, we can refer to Table 8, which the Amil Funds value have fluctuated in the latest of twelve years (2008-2019) because each year the operational costs used by BAZNAS in carrying out its activities sometimes increase or decrease.

**Table 8. Research Fluctuation Data**

Year	Zakat Distribution (in Rp)	Amil Funds (in Rp)	Acceptance of Zakat (in Rp)	Zakat Disbursement Efficiency (in %)
2008	6.787.332.832	440.405.890	15.355.092.415	44.20
2009	14.048.725.306	897.084.421	19.371.179.661	72.52
2010	21.988.196.758	1.316.527.523	23.661.022.281	92.90
2011	32.104.328.858	552.883.403	32.986.949.797	97.30
2012	36.019.079.930	2.109.835.328	40.387.972.149	89.20
2013	45.068.566.496	1.266.887.402	50.741.735.215	88.80
2014	64.265.141.159	174.212.943	69.865.506.671	92.00
2015	66.766.033.369	468.073.045	82.272.643.293	81.20
2016	67.727.019.807	760.933.399	97.637.657.910	69.40
2017	1.18071E+11	1.409.492.982	1.380.962.906	85499.10
2018	1.91966E+11	3.699.884.388	1.53153E+11	125.30
2019	28.968.406.253	587.703.357	24.673.563.257	117.40

Source: BAZNAS Annual Financial Report, 2020.

Based on the description above, it can be said that Amil Funds (AF) has no positive and significant effect on Zakat Disbursement Efficiency (ZDE), whereas the Amil Funds collected by BAZNAS is also used to finance all operational activities. Therefore, it makes sense when the *Amil* Funds have increased, it will affect the level efficiency of the zakat fund distribution. In other words, after examining, it turns out that the costs used in *Amil* Funds are a deduction or have a negative effect on Zakat Disbursement Efficiency.

## Conclusion

Referring to the results of this study, we conclude several points: first, the regulation of zakat has not been fully implemented in practice, so that the distribution of zakat has no positive and significant effect on the efficiency of zakat distribution; second, the role of zakat management institutions has no significant effect on the efficiency of zakat distribution in Indonesia; the distribution of zakat and the role

of zakat management institutions have no simultaneously positive and significant effect on the efficiency of zakat distribution in Indonesia, which is shown through the results of the significance test (F test) and the coefficient of determination test, as evidenced by the calculation results of the determination test only 19.1%, while the remaining 80.9% are other factors that are not studied. The implication of the results of this study is the management of zakat management must be improved so that its distribution becomes more effective and efficient through reducing or minimizing the costs incurred in all of its operational activities, such as *amil* funds and other expenses.

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