

# Problems And Solutions of Collecting Zakat Funds in Zakat Amil Institution (Laz) Yogyakarta Special Region

Neli Rahma Wanti

UIN Sunan Kalijaga Yogyakarta, email: [nelirahmawanti@gmail.com](mailto:nelirahmawanti@gmail.com)

## Abstract

**Background:** As a province with a majority Muslim population, the Yogyakarta Special Region plays an active role in collecting, managing, and distributing zakat funds to alleviate poverty. However, the amount of zakat funds collected is not commensurate with its potential.

**Objectives:** This research aims to analyze priority problems, solutions, and strategies in the problem of optimizing the collection of zakat funds carried out by the Amil Zakat Institution (LAZ) in DIY from various aspects.

**Novelty:** in case studies with a research focus on LAZ. This is because the zakat collection at this institution comes from every level of society with the amount of collection that can be optimized.

**Research Methodology / Design:** This research uses a mixed method type of research which combines qualitative and quantitative research with data analysis techniques using the Analytic Network Process (ANP) method with the help of Super Decisions software. The data sources in this research are primary data and secondary data which include interviews, questionnaire distribution, and document techniques.

**Findings:** The research results show that the priority problem from the government aspect is grand design or strategic planning. Meanwhile, the priority problem in the LAZ aspect is the professionalization of LAZ and the priority problem in society is community intensity. The priority solutions from the government, LAZ, and community aspects are, respectively, standardization of reporting, promotion, and socialization of zakat, and public knowledge. The strategic priorities that need to be carried out sequentially are regulations, facilities, and institutional standardization.

**Implication:** This research is an initial study in the field of zakat collection, so it requires further research such as the level of trust or interest of the community in paying zakat to amil zakat institutions after the implementation of strategies carried out by amil zakat institutions. Apart from that, an analysis regarding the growth of zakat by LAZ in DIY also needs to be carried out. Further research, can take informants from the community to find out the obstacles and problems experienced directly and in more depth.

**Keywords:**

Collection of Zakat Funds, Zakat, Amil Zakat Institutions, ANP.

**JEL Classifications:**

G21, G24, G32

Received: September 18, 2023; Revised: October 23, 2023; Accepted: November 10, 2023;  
Available online: November 10, 2023

## A. Introduction

Zakat is a form of the obligation of a Muslim to give part of the assets by the zakat giver (muzakki) to the recipient (mustahik). In Islam, zakat is a form of worship that contains two dimensions, namely the relationship between humans and Allah SWT and the relationship between humans and humans (Firmansyah & Sukmana, 2014). In this regard, one of the functions of zakat is as a means of distributing wealth with one of its roles as a fiscal instrument in Islam. This fiscal instrument aims to distribute assets evenly and avoid concentration or accumulation of assets only among the rich (Widiastuti et al., 2019). In this case, the role of zakat is considered effective in alleviating poverty in Indonesia, especially in certain areas (Akmal et al., 2018).

The Yogyakarta City National Zakat Amil Agency states that zakat has four important roles in regional development, namely moderating social disparities, reviving the people's economy, encouraging the emergence of breakthrough models in alleviating poverty, and developing sources of funding for people's welfare development outside the APBN and APBD. As one of the provinces in Indonesia, the Special Region of Yogyakarta (DIY) plays an active role in collecting, managing, and distributing zakat funds through zakat institutions. Based on data obtained from diy.baznas.go.id, up to 2020 D.I Yogyakarta Province has 40 licensed zakat institutions. The zakat institutions consist of the National Zakat Amil Agency (BAZNAS) with a total of six institutions. The rest are Amil Zakat Institutions (LAZ) which are spread across several areas in D.I Yogyakarta.

The large number of zakat management institutions is in line with the condition of the community, which is predominantly Muslim. The following is population data by religion obtained from population statistics for Yogyakarta province in the second semester of 2021:

**Table 1. Population of D.I Yogyakarta Based on Religion**

Region	Islam	Kristen	Khatolik	Hindu	Budha	Konghucu	Aliran Keperca- aan
KP	419.412	5.676	17.149	24	599	0	14
BL	918.234	12.490	24.760	783	204	2	40
GK	747.140	12.871	12.798	992	388	2	250
SL	984.564	32.233	69.396	1.144	708	42	22
YK	346.532	26.184	41.088	478	1.171	26	30
<b>Amount</b>	<b>3.415.882</b>	<b>89.454</b>	<b>165.191</b>	<b>3.421</b>	<b>3.070</b>	<b>72</b>	<b>356</b>

\*KP: Kulon Progo; BL: Bantul; GK: Gunung Kidul; SL: Sleman; YK: Yogyakarta

Based on the table above, the number of people who embraced Islam is 3,415,882 people. This number is much higher than the followers of other religions, which at most only reach hundreds of thousands of souls. The total number of Catholics is 165,191 people. While the population who embraced Christianity only reached 89,454 souls. In the Java area, especially Yogyakarta, the number of people who embrace Hinduism and Buddhism is small, with 3,421 and 3,070 respectively. As for the population with the

Confucian religion, there are only 72 souls. This figure is smaller compared to the population with a stream of faith which amounts to 356 souls.

The large number of Muslim residents is also in line with the potential for zakat collection that has been reported by BAZNAS through indicator data for mapping provincial, district, and city zakat potential in 2022 in the Java region with data for Yogyakarta Province as follows:

**Table 2. Potential for Collecting Zakat in D.I Yogyakarta**

Dimensions of Zakat (Rp)	District/City					Amount
	KP	BL	GK	SL	YK	
Agricultural Zakat	23,48	28,23	44,24	24,09	0,01	120,04
Livestock Zakat	22,11	25,08	50,41	13,56	0,12	111,27
Money Zakat	64,76	60,69	61,30	84,04	171,07	441,85
Company Zakat	0,42	0,24	0,38	0,55	0,54	2,11
Income Zakat	181,89	383,45	258,72	606,02	428,06	1.858,14

\*KP: Kulon Progo; BL: Bantul; GK: Gunung Kidul; SL: Sleman; YK: Yogyakarta

Based on the table above, the largest potential for zakat comes from zakat income with a total of IDR 1,858.14 billion. The magnitude of this potential comes from zakat on ASN income plus zakat on non-ASN income. The second largest zakat potential comes from cash zakat with an amount of IDR 441.85 billion. D.I Yogyakarta Provincial Bank recorded total deposit collection in 2020 reaching IDR 69 trillion. Customers who saved money in the form of savings amounted to 58.3%, current accounts 13.1%, and deposits reached 28.3%. Meanwhile, agricultural zakat has a potential of IDR 120.04 billion which comes from staple foods in the form of rice and plantation products. The potential for livestock zakat reaches IDR 111.27 billion, which is obtained from zakat on livestock and other animals. The company is indicated to contribute the least potential zakat in D.I Yogyakarta Province with an amount of IDR 2.11 billion.

The potential for collecting zakat funds in D.I Yogyakarta Province is inversely proportional to its realization. Based on the DIY provincial BAZNAS annual financial report, the following is a table of zakat fund collection from 2017 to 2020.

**Table 3. Zakat Fund Collection from 2017 to 2020**

Years	2017	2018	2019	2020
Amount	1.687.133.674	2.762.456.408	4.020.081.200	3.103.942.757

As explained above, D.I Yogyakarta Province has the potential to collect zakat of up to IDR 2.5 trillion per year. Based on data obtained from the BAZNAS report, the total zakat collection in D.I Yogyakarta Province starting in 2017 only reached IDR 1,6 billion. The zakat amil institution of D.I Yogyakarta Province continues to strive for zakat collection to grow in the following year. Until 2018, the collection of zakat funds increased to IDR 2,7 billion. The collection of zakat funds continues to increase until in

2019 it collected IDR 4 billion. As of December 2020, this collection has decreased to IDR 3 billion. This is very far from the potential for collecting existing zakat funds.

The problem of collecting zakat by LAZ in each region originates from internal and external factors. Internal factors originating from within the Zakat Amil institution itself are LAZ management which is not good, one of which is in terms of human resources. Meanwhile, external factors come from other parties concerned (T. J. Siregar, 2021). Apart from that, zakat amil institutions often encounter problems with muzakki who pay their zakat directly to mosques or other mustahik. This has become a community habit, so LAZ needs to hold a forum to give confidence to the community to collect funds from LAZ alone (Tanjung & Nasution, 2022).

Based on research conducted previously, several problems are currently being encountered. by zakat management institutions in collecting zakat funds. Research conducted by Siregar, (2015) The issues with zakat fundraising across BAZNAS in North Sumatra can be attributed to several factors. Firstly, BAZNAS lacks pressure on the government to establish an organizational structure according to PP No. 14 of 2014. Secondly, the government has not responded adequately to BAZNAS' concerns. Thirdly, there is a lack of financial support from district and city governments. Internally, BAZNAS faces problems due to the absence of professional human resources and weak administrative and financial systems.

The research conducted by Darmawati & Nawarini, (2016) There are several problems with zakat collection in Banyumas Regency, including a lack of human resources and limited funds for operations. One of the problems with zakat fundraising is the lack of public awareness about calculating and distributing zakat through OPZ, dual leadership in institutions, and centralized management systems, as well as a lack of management commitment. Problems in collecting zakat funds were also revealed by Zulhamdi, (2017) in his research, he grouped research problems into two, namely internal and external problems. Internal problems arise due to employee recruitment through office relations so existing human resources are inadequate. External problems are caused by a lack of socialization of Baitul Mal to the community, lack of government support, lack of public trust in Baitul Mal, and the khilafat of contemporary zakat problems.

Widiastuti et al., (2021) in their research, he mentioned other problems experienced by zakat institutions in collecting funds. The problem is that Mustahik has a low ability to grow and develop. The research conducted by Furqon, (2015) revealed that there are several problems faced in collecting zakat, including the understanding and awareness of Muslims regarding zakat obligations which is still low, the concept of zakat jurisprudence 10 which is understood by the community is not by the nation's socio-cultural and economic conditions, there are conflicting interests between zakat management institutions, lack of public trust in zakat management institutions, and weak human resource aspects of zakat managers.

Based on several previous studies above, there are differences between this research in case studies with a research focus on LAZ. This is because the zakat collection at this institution comes from every level of society with the amount of collection that can be optimized. Furthermore, this research provides recommendations

for the best solutions and strategies that LAZ DI Yogyakarta Province needs to implement to overcome the problems experienced using the Analytic Network Process (ANP) method. The ANP analysis method is used because this method is superior in simplicity, connectivity, more objective comparisons, more accurate predictions, and more stable and robust results.

## **B. Literature Review**

### **B.1. Theoretical Framework**

#### *Theoretical Basis Management Concept*

One effort to increase the collection of zakat funds is through good management so that it is carried out effectively and efficiently (Shadriyah, 2020). Zakat as an obligation is not easy to implement, as is the practice of collecting it. This problem is often faced by people who have different cultures and characters. Therefore, the implementation of zakat collection must be carried out with careful preparation and planning. All activities and factors arising from the collection of funds must be planned, organized, controlled, and evaluated at the level of achievement. Based on this, in general, managing zakat requires good and systematic management so that it is right on target (Asegaf, 2018).

The term management in English is management which comes from the word manage which means to administer, organize, implement, and administer. The term management can be used as a noun which means leaders or directors and can also mean administration, governance, or management. James A. F. Stoner, who is a professor of management systems at the Gabelli School of Business Administration from Fordham University, defines management as a process of planning, organizing, leading, and controlling the efforts of organizational members and their use. other organizational resources to achieve organizational goals (Shadriyah, 2020).

Stoner and Charles Wankel stated that management boundaries include planning, namely setting goals and actions to be taken. Organizing, namely coordinating human resources and other needed resources. Leadership, namely trying to get employees to work as well as possible. Control, namely ensuring whether or not the organization's goals are achieved, if not achieved then improvements are needed (Siswanto, 2018).

Islam has studied the management concept more deeply. Implementation of sharia in the planning process includes HR planning in the form of determining the professionalism of all components which must fulfill the elements of kafa'ah (expert in their field), Amanah (being serious and responsible), immature 'amal (having a high work ethic). Next, financial planning takes the form of requirements for halal funds. There is also operational or production planning in the form of determining production input materials and processes to be implemented. Finally, there is marketing planning in the form of determining market segmentation, targeting and positioning, and promotion. Promotion is carried out honestly and does not use women without covering their intimate parts (Harahap, 2017).

Harahap, (2017) also mentioned that organizing at the Islamic level is contained in the QS. Ash-Shaff verse 4 means that Allah SWT likes people to fight in His path in an orderly row as if they were like a solid building. This means that to achieve efficiency and effectiveness, companies/institutions need good organization. Actuating in sharia is the duty of a leader. Its function is to guide, direct, and provide solutions to all problems. Meanwhile, supervision in Sharia is realized in three pillars, namely individual devotion, member control, and application of rules (supremacy).

### *Collecting Zakat Funds*

#### 1. Meaning of collecting zakat funds

The meaning of the word collection according to the Big Indonesian Dictionary or KBBI is the process, method, and act of collecting which comes from the basic word *himpun*. In simple terms, collection can be interpreted as the process of collecting (Astuti, 2020). The collection is also known as fundraising which in English means collecting money (Nursamsi, 2014). Meanwhile, according to the KBBI, funds mean money provided for a need or expense. Thus, collecting funds means the process of collecting money that is provided for certain purposes.

Another view regarding fundraising is that fundraising is the process of influencing society, whether individuals as individuals or representatives in society or certain institutions, to channel funds or resources to a particular organization or institution (Djayusman et al., 2017). Based on the definition of collecting funds above, collecting zakat funds means steps or methods to collect a certain amount of property which is an obligation and order from Allah SWT to be handed over to people who are entitled to receive it (Wikaningtyas & Sulastiningsih, 2015).

#### 2. Strategy for collecting zakat funds

A collection or fundraising strategy is a planned process of influencing people to want to give some of their wealth or other resources to carry out valuable good deeds aimed at people in need. The collection strategy is an important part because it is used as a design in carrying out an institution's programs, both long and short-term. Sari, (2021) explained that the fundraising strategy has four stages, namely first, determining the muzakki segment and target.

Segmentation is the process of dividing the market into groups according to their respective criteria. Meanwhile, targets are actions that determine the goals and objectives of the chosen market segment to enter. Both are related to each other, when you want to determine the muzakki target you must first determine the segments from each level of society. Determining segmentation and targets requires comprehensive Muslim data and information from an economic and geographic perspective.

The second stage, preparing resources, namely *amil*. Human resources must be improved to meet standard criteria such as having the right morals and competencies. This can be done by providing training to *Amil* on how to collect

zakat according to standards. Next, the third stage is building a communication system with a focus on building a database where the target is everyone who meets the requirements to become a muzak. Choosing the right media and collaborating with other media is very necessary in building a communication system so that it can be received and spread well. The fourth stage is planning and implementing services. This stage of planning and implementing services leads to the muzak segment and target stage. Amil Zakat institutions can plan the right form of service by looking at the characteristics of each segment and target and then implementing it well.

### 3. Method of collecting zakat funds

Each zakat amil institution has a different zakat collection method. In general, zakat collection methods are divided into two, namely direct methods and indirect methods. The direct method is carried out by meeting directly with the muzakki or donor. This method usually has more intense interaction and communication because it is carried out by visiting directly and knowing how the muzakki responds. Meanwhile, the indirect method is implemented by not visiting the muzakki but providing direct accommodation to the muzakki's response (Tanjung & Nasution, 2022).

Direct collection methods can be done through direct mail, advertising or promotion, direct promotion, and direct presentations. Several zakat amil institutions collaborate with ASN and the Zakat Collection Unit (UPZ) where the UPZ provides an account number to the muzakki so that the zakat amil institution just waits for the transfer process. Meanwhile, indirect collection methods are carried out by advertising on posters or magazines, holding activities through intermediaries, establishing relationships, through references, and collaborating with media figures (Eriani, 2019).

Apart from these methods, zakat amil institutions also have other collection methods such as outreach to the public, leaving boxes in shops, and entrusting kencleng (piggy banks) to individuals which is done to attract people (Ilyas, 2021). Amil institutions also provide zakat pick-up services to muzakki (Ma'ruf & Kurnia, 2022). The modern era now encourages zakat collection following technological developments by paying through online media platforms such as poor people's wallets, zakat houses, e-zakat, and e-commerce services.

#### 4. Determining indicators for the success of collecting zakat funds

Several indicators that determine the success of collecting zakat funds for LAZ are as follows (Putra & Naufal, 2021):

##### a. Regulations

The emergence of zakat regulations contained in Law No. 38 of 1999 until the formation of BAZNAS as the highest zakat management body in Indonesia had a positive impact on increasing zakat collection until 2011. Then, the government issued new statutory regulation No. 23. 2011 concerning Zakat Management discussing several regulations that were not contained in the first law.

Rapid progress after the issuance of the second law needs to be increased to a further stage by making the government the sole authority for collecting zakat, the government also needs to require the payment of zakat for those who fall into the category, the creation of regulatory and supervisory institutions, zakat is made a fiscal instrument, and enforced sanctions for those who violate (muzak or LAZ).

##### b. Professionalization of LAZ

As a zakat management institution, LAZ must have several criteria for a modern and professional zakat institution, namely full-time zakat management, managed by competent people, all members receive fair and appropriate remuneration, the assessment orientation of the institution is based on achievement, and has used Modern management standards such as having annual planning, preparing staff and employees, preparing budgets, organizing, having a vision and mission, organizing, and conducting regular evaluations. Apart from that, LAZ must always carry out transparency and accountability.

##### c. Building a muzakki database

The muzakki database can be intensified and extensified. Intensification is carried out by mapping muzakki, profiling muzakki, and benchmarking. Meanwhile, extensification can be done in two ways, namely efforts to increase muzakki who pay zakat through LAZ such as promotion, outreach, and education as well as efforts to optimize the zakat base from various types of potential zakat such as corporate zakat, and others.

##### d. OPZ synergy

The increasing number of OPZ can be used as a means to strengthen the collection and utilization of zakat. There needs to be synergy between OPZs to prevent the emergence of competition, contradictions, and conflicts within them. Synergies that can be implemented include holding joint programs such as disaster posts, developing databases, dividing allocations or mustahik coverage areas as well as areas of activity, and institutional benchmarking.



e. Build a network of mosque

Zakat management institutions need to build collaboration with existing Islamic organizations such as Islamic boarding schools, Islamic boarding schools, foundations, and mosques to reach all regions. Based on research by BAZNAS and FEM IPB, the majority of muzak pay their zakat to informal institutions because they are constrained by the distance and limitations of formal amil institutions. Apart from that, formal amil institutions do not carry out enough outreach.

f. Socialization of zakat

Forms of socialization of zakat can be done by employing letters such as offers and requests, presentations to individuals and groups, brochures, posters, leaflets, magazines, newspapers, books, advertisements, accessories, seminars, training, competitions, and so on.

### *Zakat*

#### 1. Meaning of zakat

The meaning of zakat can be interpreted in the form of language and terms. Zakat according to language (lughat) is taken from the Arabic language, namely Al Zakat which means holy, growing, blessing, and praiseworthy. Abu Muhammad Ibnu Qutaibah said that the word zakat is taken from the word zakah which means fertility and addition (Shiddieqy, 1991). Meanwhile, according to the term (syara'), zakat is an obligatory act of worship that is carried out by giving a certain amount of property owned to people who are entitled to receive it as stipulated in Islamic law (Sari, 2006).

The word zakat itself has several meanings, namely al-barakatu' which means blessing, al-namaa' which means growth and development, and ath-thahharatu' which means purity (Hafidhuddin, 2002). Abu Hasan Al Wahidi said that zakat purifies wealth and repairs it (Shiddieqy, 1991). The meaning of zakat means that the person who gives zakat increases in goodness and blessings, while the zakat given will protect from destruction and the purity of property (Atabik, 2016).

Wahbah Az-Zuhaili in Andriani et al., (2020) explains the meaning of zakat according to the views of the major scholars of the four schools of thought. The Maliki school defines zakat as an act of giving out a portion of special assets from specific assets that have reached the niqab (quantity limit that must be given zakat) to people who are entitled to receive them (mustahik). Imam Maliki emphasized that ownership of the property you want to give zakat to must be entirely your own (not debts or goods belonging to other people) and reach a haul (one year), except for mining and agricultural goods which do not have a haul limit.

The definition of zakat according to the Hanafi school of thought is assets that must be removed from a Muslim if the assets owned have reached the nisab and haul determined by Islamic law, then given to the mustahik (zakat

recipients) based on the provisions that have been determined at a rate of 2.5%. The high priest Syafi'i defines zakat as an expression for the release of property or body in a special way. The special method here has a meaning or meaning related to the method of taking certain assets according to certain characteristics (to be given) to certain groups and in a certain way.

The Hambali school defines zakat as an obligatory right to be issued from property owned specifically for specific groups. From the definition of zakat according to Imam Hambali, what is meant by special groups are the eight groups required by Allah SWT, namely poor people, poor people, zakat administrators, converts to Islam, people who free slaves, people who are in debt, those who struggle in the way of Allah SWT, and those who are on their way.

## 2. Legal basis for zakat

### a. Al-Quran

Allah Almighty ordered the Messenger of Allah to take alms or zakat from some of their possessions, thereby cleansing and purifying them. The law applies generally to people who confess their sins of mixing good and bad works. Therefore, some people who do not pay zakat among Arabs believe that it is not required to pay it to leaders, except for the Prophet Muhammad (Syakir, 2014).

Surah At-Taubah ayat 103 means: "Take zakat from their property (to) purify and cleanse them, and pray for them. Indeed, your prayer (grows) peace of mind for them. Allah is All-Hearing, All-Knowing."

This take and understanding were then denied by Ash-Siddiq Abu Bakr and all his friends, they even fought people who refused to pay zakat until they returned to pay zakat to the caliph (Syakir, 2014). Abu Ja'far said that Allah SWT said to His Prophet to take the property of those who had confessed their sins and repented from them as alms (zakat) which could cleanse the stains of the sins they had committed (Bakri et al., 2009). "And purify them" means growing them and lifting them from the trap of hypocrisy to sincerity. "And pray for them" means asking forgiveness for them for the sins they have committed. "Indeed, your prayers (become) peace of mind for them" means that zakat is a comfort for their hearts because Allah has forgiven their sins and accepted their repentance. "And Allah is All-Hearing, All-Knowing", Allah hears prayer and knows everything that is asked for in that prayer (Bakri et al., 2009).

Allah SWT also ordered to carry out both of them in congregation (together) with the Prophet Muhammad SAW. Prayer is symbolized by the word bowing which aims to keep them away from their old prayers (there is no bowing in it) (Az-Zuhaili, 2013). "Enforce the prayer", means order them to perform the prayer. This order was conveyed after believing in several explanations brought by the Messenger of Allah from Allah SWT. because prayer is invalid without faith. This also

applies to zakat, fasting, and Hajj. "And pay zakat", the meaning is to order them to pay zakat which was handed over to the Prophet Muhammad (Ar-Rifa'i, 2011).

b. Hadist

From Abu Abdirrahman, Abdullah bin Umar bin Al Khattab radhiyallahu 'anhuma said: I heard the Messenger of Allah say: "Islam was founded on five things, namely testifying that no deity has the right to be worshiped properly except Allah and Muhammad is the messenger of Allah, establishing prayers, giving birth zakat, performing the pilgrimage to Baitullah and fasting in the month of Ramadan." (HR Bukhari No.8 and HR Muslim No.16).

c. Zakatable assets

Sapsuha & Nainggolan, (2021) in his research, it was stated that based on Article 4 paragraph 2 of Law Number 23 of 2011 concerning zakat management, assets subject to zakat are divided into seven groups. First, gold, silver, and money have reached the haul and nisab. The nisab for gold and silver is 85 grams of pure gold, while silver is 672 grams with the zakat rate according to Abu Daud from Ali bin Abi Talib being 2.5%. Second, trade and companies. Trade goods are goods that can be bought and sold for profit by both individuals and legal entities. The nisab of trade and companies is the same as gold and silver. The zakat rate is 2.5% or 1/40. The trading year is counted from the start of trading and the results are calculated at the end of each trading year. If meet the nisab, must pay zakat.

The third group of assets that must be given zakat is agricultural, plantation, and fishery products. Agricultural products are plants with economic value such as rice and grains. The nisab for basic agricultural products such as rice and wheat is 5 wasaq or 653 kg or 520 kg of rice originating from the farm. If it is irrigated with rainwater, rivers, and springs, the zakat level is 10%. If it is irrigated using an irrigation system, the zakat is only 5%. If you use these two irrigation systems then the zakat is 7.5% and if the irrigation is unknown then the zakat is 10%. Next, the fourth is mining products in the form of gold, silver, iron, diamonds, oil, coal, and so on. According to Sharia, mining products are objects created by Allah SWT on earth, such as gold, silver, copper, tin, etc. The nisab for mining goods is the same as gold, namely 85 grams, and silver at 672 grams with a zakat rate of 2.5%.

Next, the fifth group of assets that must be given zakat is livestock products. Based on the hadith of the Prophet narrated by Bukhari, livestock that must be given zakat are livestock that are kept for one year in grazing areas and are not treated as transport. Livestock animals in Indonesia that must be given zakat are goats, sheep, cows, buffalo,

poultry, fishery livestock, and so on. Sixth, income and services such as civil servants or private employees, doctors, nurses, and others. If the income is in the form of money, the niqab is 520 kg of rice. If you donate agricultural zakat, the niqab will be 85 grams. The last group of treasures is rikaz which is also known as treasure, including items that are found and have no owner. Rikaz assets have an unlimited nisab and the zakat rate that must be paid is 20%.

d. Zakat recipient

There are 8 ashnaf or people who are entitled to receive zakat as stated in the Qur'an: Fakir, miskin, amil, muallaf, fi riqab, gharim, fisabilillah, and ibnu sabil.

*Zakat Amil Institution (LAZ)*

Zakat management institutions are grouped into two, namely those formed by the government and those formed by the community. The zakat management institution formed by the government is called BAZ and the zakat management institution formed by the community is called the Amil Zakat Institution (LAZ). Both have the task of managing the collection of ZIS funds (Tambunan, 2021). The management carried out by LAZ is collecting, distributing, and utilizing zakat (Wati, 2021). Even though it stands alone and is entirely based on community initiative and has its legal entity, LAZ was inaugurated and received permission to operate from the government (Nadlifah, 2015).

During President BJ Habibie's administration, Indonesia had a law regarding zakat management which was contained in Law No. 38 of 1999. The birth of this law succeeded in accommodating the war and the government's position in organizing the institutional and organizational system of Zakat. This is marked by the regulation of the zakat management institution called the Amil Zakat Agency and the zakat management which is regulated by the community under the name of the Amil Zakat Institution. (Haryanto, 2016).

The follow-up to this law was issued through Minister of Religion Decree (KMA) No. 581 of 1999 concerning the implementation of the Zakat Management Law and Decree of the Director General of Islamic Guidance and Hajj Affairs No. D/291 of 2000 concerning Technical Guidelines for Zakat Management. After that, reform emerged through Law No. 23 of 2011 concerning Zakat Management (Tambunan, 2021). A person appointed as a zakat mail must meet the requirements such as being Muslim, a mullah and having the character of being trustworthy and honest (Nadlifah, 2015).

All forms of zakat management institutions generally have two functions, namely as financial intermediaries and empowerment. As a financial intermediary, Amil plays a role in connecting the Muzakki and Mustahik parties. Meanwhile, the empowerment function is Amil's task as a facilitator to be able to distribute the

collected funds correctly so that the sustenance provided by the muzak can be more blessed and provide peace in life. On the other hand, amil must empower mustahik not to depend on gifts (Dianto, 2014).

Apart from that, Amil has main duties which include providing general policy lines for the Amil Zakat Agency, approving the work plan of the implementing agency and supervisory commission, issuing sharia fatwas, providing suggestions or recommendations to the implementing agency and supervisory commission whether requested or not, giving approval to annual report on the work results of the supervisory commission implementing agency, and appointing public accounting. Meanwhile, the LAZ management system must have a clear system of procedures and rules, open management, a work plan, a distribution committee, and an accounting and financial management system, and be audited, published, and continuously improved. (Kristin & Umah, 2011).

## **B.2. Research Development**

Based on the literature review and in-depth interviews conducted, this research tries to develop previous research by prioritizing problems, solutions, and strategies for optimizing the collection of zakat funds by the Amil Zakat Institution (LAZ) in the Special Region of Yogyakarta. In this research, the author tries to formulate a research framework by dividing it into three areas, namely problems, solutions, and strategies.

Each field in this research has three aspects. The problem and solution areas have aspects from the government, the Amil Zakat Institution (LAZ), and society. Each aspect has its criteria. The government aspect consists of criteria for regional regulations regarding zakat, grand design/strategic planning, and standards for financial reporting and utilization of zakat. In the LAZ aspect, there are four criteria, namely LAZ professionalization, database, LAZ synergy, and promotion and socialization of zakat.

Meanwhile, the community aspect has three criteria, namely community intensity, community interest, and community knowledge. Each criterion has related elements. Furthermore, the strategy field has three aspects, namely regulations, HR standardization, and facilities. For further explanation, problems, solutions and strategies will be described in the table below.

**Table 4. Problem items, Solutions, and Strategies**

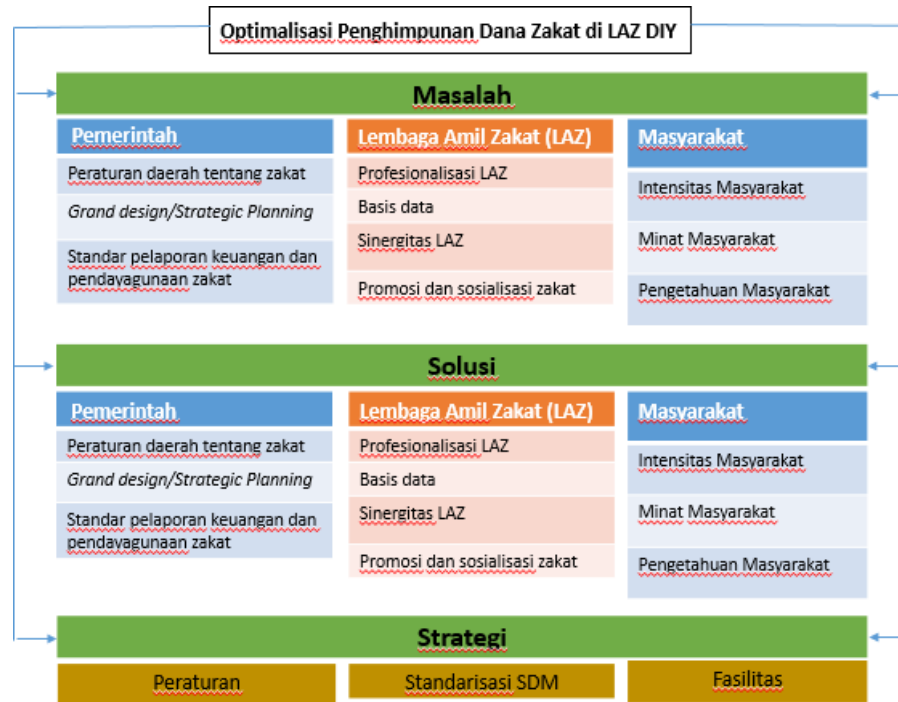
<b>Fields and Aspects</b>	<b>Criteria and Elements</b>
	<b>Problems</b>
	<b>Government</b>
Local regulation	M.P.1.1 Regional regulations are still in circular form M.P.1.2 Regional regulations are internal and external M.P.1.3 Each LAZ is guided by different regional regulations
<i>Grand Design/Strategic Planning</i>	M.P.2.1 Belum ada <i>Grand Design/Strategic Planning</i> M.P.2.2 Each LAZ has a Grand Design/Strategic Planning M.P.2.3 Have not collected zakat according to Grand Design/Strategic Planning
Financial Reporting Standards and Utilization of Zakat	M.P.3.1 There is no reporting standard for LAZ in DIY M.P.3.2 The reporting standards for each LAZ are different
	<b>Amil Zakat Institute (LAZ)</b>
Professionalization of LAZ	M.L.1.1 Amil does not have the appropriate educational background M.L.1.2 Lack of professional talent M.L.1.3 The amount of amyl does not meet the standards M.L.1.4 Amil has not focused on his duties at LAZ M.L.1.5 Management is not on standby in the office during working hours M.L.1.6 Not yet able to explain zakat well to the public M.L.1.7 Amil has no connection with muzakki M.L.1.8 Does not have a regular amyl training program M.L.1.9 Amil received no compensation M.L.1.10 Not yet realized the collection of zakat M.L.1.11 The distribution of funds has not yet been seen
Database	M.L.2.1 Does not have a community database M.L.2.2 Does not have a muzakki database
LAZ Synergy	M.L.3.1 It does not equate with zakat fiqh M.L.3.2 Not yet working together for socialization M.L.3.3 Have not collaborated on a program yet M.L.3.4 Have not collaborated to compile data on mustahik and muzakki M.L.3.5 Not collaborating with other mass organizations
Promotion and Socialization of Zakat	M.L.4.1 Unequal distribution of zakat M.L.4.2 Minimal budget M.L.4.3 Institutional discrimination M.L.4.4 Promotions are less attractive M.L.4.5 Not able to provide understanding
	<b>Public</b>
Community Intensity	M.M.1.1 Lack of trust M.M.1.2 LAZ has not been able to educate the public to pay zakat at institutions M.M.1.3 The local community has not paid zakat to the institution M.M.1.4 People do not pay zakat on other types

		M.M.1.5 Low community income
Public Interest		M.M.2.1 Low public awareness
		M.M.2.2 People's mentality
		M.M.2.3 It's better to give than to give
		M.M.2.4 Awareness has decreased after the pandemic
Community Knowledge		M.M.3.1 Low understanding of zakat
		M.M.3.2 Low literacy
		M.M.3.3 Don't know the haul and nisab calculations yet
		M.M.3.4 Not knowing the advantages of giving zakat to the institution
<b>Solution</b>		
<b>Government</b>		
Issuing Regulations	Regional	S.P.1.1 Issue zakat regulations
		S.P.1.2 Create an SOP for collecting zakat
		S.P.1.3 Sanctions for LAZ
<i>Grand Planning</i>	<i>Design/Strategic</i>	S.P.2.1 Create a Grand Design/Strategic Planning
		S.P.2.2 <i>Grand Design/Strategic Planning is socialized to institutions</i>
		S.P.2.3 <i>Grand Design/Strategic Planning must be guided</i>
		S.P.2.4 Sanctions for LAZ
		S.P.2.5 LAZ is required to report the results of the realization of collection based on Grand Design/Strategic Planning
Zakat Reporting and Utilization Standards	and	S.P.3.1 Issue reporting standards
		S.P.3.2 Reporting standards must be guided
		S.P.3.3 Sanctions for LAZ
<b>Amil Zakat Institute (LAZ)</b>		
Professionalization of LAZ		S.L.1.1 Recruit amil who has the appropriate background
		S.L.1.2 Recruiting amil who is willing to work full time
		S.L.1.3 Adding amyl according to standards
		S.L.1.4 Provide training
		S.L.1.5 Create regular training programs
		S.L.1.6 Amil has a good relationship with Muzakki
		S.L.1.7 Provide remuneration
		S.L.1.8 Realizing zakat collection
		S.L.1.9 Creating a pentasyarufan program that has a big impact
Database		S.L.2.1 Collecting community data
		S.L.2.2 Create a muzakki database
LAZ Synergy		S.L.3.1 Equating zakat jurisprudence
		S.L.3.2 Work together for socialization
		S.L.3.3 Collaborate with mass organizations
		S.L.3.4 Working together for a program
		S.L.3.5 Together compiling mustahik and muzakki data
Promotion and Socialization of Zakat	and	S.L.4.1 Maximizing outreach to the entire community
		S.L.4.2 The Ministry of Religion helps with budget shortfalls
		S.L.4.3 Clearly socialize the institution's profile
		S.L.4.4 High tolerance for each other with society
		S.L.4.5 Utilize various platforms

	<p>S.L.4.6 Promotions are carried out in conjunction with the program</p> <p>S.L.4.7 Collaborate with figures or influencers</p> <p>S.L.4.8 Study the material before socialization</p>
<b>Public</b>	
Community Intensity	<p>S.M.1.1 Trust in the performing arts</p> <p>S.M.1.2 Become a professional institution</p> <p>S.M.1.3 Create attractive programs for other types of zakat</p> <p>S.M.1.4 Collaborating with traders, entrepreneurs and farmers</p>
Public Interest	<p>S.M.2.1 Train people's habits of sharing</p> <p>S.M.2.2 Routine studies</p> <p>S.M.2.3 Restarting programs that were postponed during the pandemic</p>
Community Knowledge	<p>S.M.3.1 Zakat school program</p> <p>S.M.3.2 More intense education</p> <p>S.M.3.3 Make a handbook</p> <p>S.M.3.4 Create a zakat calculator system</p> <p>S.M.3.5 Teaches how to calculate haul and nisab</p> <p>S.M.3.6 Socializing the advantages of zakat in institutions</p>
<b>Strategy</b>	
Regulation	<p>S.1.1 The governor and DPRD draft regional regulations</p> <p>S.1.2 Strengthen local regulations with legalization</p>
Institutional Standardization	<p>S.2.1 Make HR development plans</p> <p>S.2.2 Requires amil for certification</p> <p>S.2.3 Conduct assessments on amil's performance</p> <p>S.2.4 Providing the office with proper service</p> <p>S.2.5 Create a website that contains institutional profiles</p> <p>S.2.6 Building and strengthening collaboration with stakeholders</p>
Facility	<p>S.3.1 Digital or manual facilities for zakat payments</p> <p>S.3.2 Prepare a place for promotion and outreach</p> <p>S.3.3 Prepare a budget</p> <p>S.3.4 Providing consulting services</p>



After that, the researcher validated the research framework that had been created for the informants. After that, based on this framework, a questionnaire was created which was then distributed to previous informants. The research framework is presented in the image below:

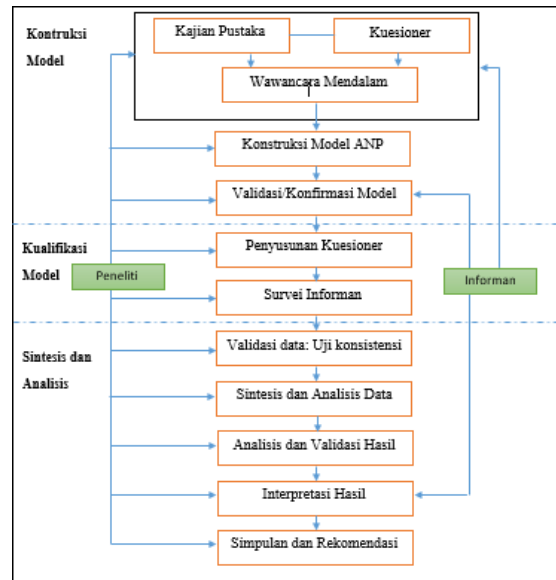


**Figure 1. Theoretical Framework**

### C. Research Methodology

This research uses a mixed method approach which combines qualitative and quantitative research. The data used in this research are primary data obtained from several informants and secondary data obtained from the literature study. The data collection method in this research uses three techniques, namely for primary data using in-depth interview techniques and questionnaire techniques. Meanwhile, secondary data uses document techniques with library research. Sampling in the research used a purposive sampling method by taking six informants who met the predetermined criteria. The informants consisted of one expert and five zakat practitioners at LAZ in D.I Yogyakarta province. The data was then quantified and processed using the Analytic Network Process (ANP) method.

There are three stages of work in research using the ANP method, namely model construction by creating an ANP framework, model quantification, and synthesis and analysis of results. These stages are described as follows:



**Figure 2. ANP Stages**

The model construction phase in this research was carried out using a theoretical literature review to prepare in-depth interview questions which were then given to informants consisting of experts and practitioners to find the problems experienced by the Amil Zakat Institution (LAZ) in carrying out zakat collection. This interview process was carried out before forming the model construction to make it more valid and influence the informant's answers when filling out the questionnaire to make it more consistent. After the model was created, the researcher validated the model with the informant.

The model quantification phase in the second stage is to compose questions in the ANP questionnaire based on the results of previously conducted interviews in the form of pairwise comparisons between elements in the cluster to find out which one is more dominant and how big the difference is using a numerical scale of 1-9. The questionnaire was created as a way to find out which elements have a greater influence and to find out the differences between each element. Based on the questionnaire, it is then input through super decision software for processing to produce an output in the form of a supermatrix. The next stage is to survey the informants who have been determined. Informants are asked to fill out the questionnaire to determine the priorities that most influence the problems in the research.

The results analysis phase is in the third stage where the questionnaires that have been filled in by the informants are processed by inputting them into the super decision software for each respondent. The results of the processing or synthesis of the ANP network data are then exported to Microsoft Excel and processed to produce the desired output. To ensure that all results are correct, validation needs to be carried out for each

step of the procedure, namely by carrying out a consistency test by looking at a consistency ratio (CR) smaller than 10% or 0.1. If the CR consistency is greater than 10% or 0.1 or  $CR > 1$  then it is considered that an inconsistency has occurred and it is necessary to fill out the questionnaire again with the informant. In this research, the consistency ratio value will be described in the table below.

**Table 5. Consistency Ratio Value**

Field	R1	R2	R3	R4	R5	R6
Government	0,0000	0,0237	0,0000	0,0000	0,0000	0,0000
LAZ	0,0000	0,0000	0,0176	0,0000	0,0000	0,0000
Public	0,0039	0,0275	0,0000	0,0116	0,0000	0,0000
Evaluation Aspect						
Problem	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000
Solution	0,0000	0,0000	0,0000	0,0000	0,0000	0,0624
Strategy	0,0089	0,0624	0,0000	0,0000	0,0000	0,0000

Based on table 5 above, all informants agreed on the various problems, solutions and strategies proposed. This is proven by the results of calculating the consistency ratio values for all informants showing figures below 10% or below 0.1. The informant also agreed that problems, solutions and strategies for optimizing zakat collection can come from the internal field, namely the zakat amil institution itself and the external field, namely society and the government.

#### **D. Result & Discussion**

After conducting a literature review and in-depth interviews with informants in the field, the ANP model construct in this research has three areas of evaluation, namely problems, solutions, and strategies. The evaluation field is then divided into two, namely the evaluation aspect and the strategy aspect. The evaluation aspect consists of the problem aspect and the solution aspect, each aspect consisting of the government, LAZ, and society. The problem area for the government aspect has three criteria, namely regional regulations regarding zakat, grand design/strategic planning for zakat collection, and financial reporting standards and utilization of zakat.

The Amil Zakat Institution (LAZ) aspect has four criteria which include LAZ professionalization, database, LAZ synergy, and promotion and socialization of zakat. Meanwhile, in the community aspect, there are three criteria, namely community intensity criteria, community interest criteria, and community knowledge criteria. From these problem areas, solution aspects are then recommended for each aspect of the problem that occurs. In the government aspect, with problem criteria as above, there are solution criteria, namely issuing zakat regulations, making grand designs/strategic planning, making financial reporting standards, and utilizing zakat. The criteria in the field of solution aspects of the Amil Zakat Institution (LAZ) consist of four criteria which include solutions to problems in the LAZ professionalization criteria, database, LAZ synergy, and zakat promotion and socialization. The following is the same as the community aspect, which has three solution criteria for problem areas, namely community intensity, community interest, and community knowledge. The field of strategy evaluation in this research has three criteria, namely regulations, institutional

standardization, and facilities. Each criterion in each field and aspect has several related elements. The following is the ANP network structure in the Super Decisions software which is related to the conceptual framework that has been created.

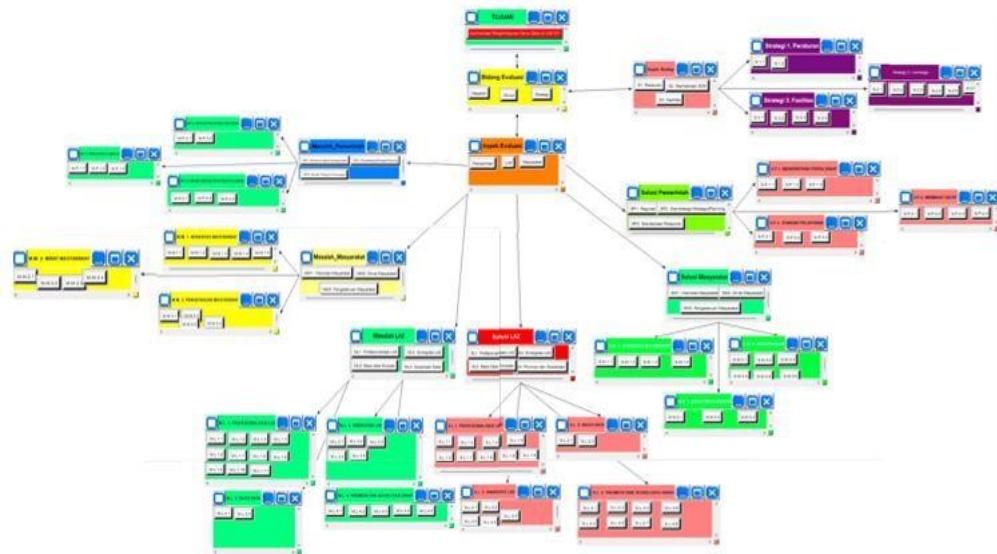


Figure 3. ANP Network Structure

Based on the results of data processing for three evaluation aspects, namely government, LAZ, and society, presented in the graph below:

Table 6. Result of Field Aspect Data Processing

Criteria	Evaluation Field	
	Range	Rank
Government	0,109	3
LAZ	0,611	1
Society	0,28	2

It shows that informants agree that the Amil Zakat Institution has the most important role in optimizing the collection of zakat funds in DIY with an average value of 61,1%. The next order is from society with an average value of 28%, followed by the government with an average value of 10,9%. Collecting zakat funds has three pillars, namely family, community, and government. The three of them have their respective roles. However, as a zakat manager, Amil is the most influential pillar in optimizing the collection of zakat funds, especially in DIY.

This is the view of the Zakat Policy Analyst at the DIY Regional Office of the Ministry of Religion, as follows:

"Amil, because they are managers, is a very important factor, so the provisions of Law 23 of 2011 state that if there is an amil who manages zakat but he does not get permission from the government or in other words is illegal, then there will be punishment. This is the key word especially when the zakat manager's mail becomes a very important factor. Then, the second is society. The community also has a very important role in the provisions of the law stating that the community's task is to provide guidance and supervision. One of the guidance in question is providing educational information to the public regarding the payment of zakat. then also has supervisory duties. If there is an amil who is indicated to be managing zakat, infaq, alms, and other religious social funds (ZISDSKL) there are indications of mismanagement, for example, then the community is mandated by law to provide supervision, one of which can provide information to the authorities. The third pillar is the government, the government also has the task of coaching and supervising. The coaching in question is education, socialization, and facilitation. The government should continue to educate the public so that the community's zakat literacy level increases. "The government also has supervisory duties and that's where one of them mentioned that apart from being audited financially by a public accounting firm, the BAZNAS and LAZ amils are also carried out by the government, in this case, the ministry of religion, to carry out sharia audits."

In this regard, the research results show priorities for each aspect of the problem, solution, and strategy for optimizing zakat collection by LAZ in DIY as follows.

**Table 7. Result of Data Processing of All ANP Criteria and Sub-Criteria**

Fields and Aspects		Criteria and Elements		
		Problems	Range	Rank
<b>Government</b>				
<b>MP1. Peraturan daerah tentang zakat</b>			0,370	2
<b>MP2. Grand design/Strategic planning</b>			0,470	1
<b>MP3. Standar pelaporan keuangan</b>			0,159	3
<b>Local regulation</b>	M.P.1.1 Regional regulations are still in circular form		0,543	1
	M.P.1.2 Regional regulations are internal and external		0,233	2
	M.P.1.3 Each LAZ is guided by different regional regulations		0,223	3
<b>Grand Design/ Strategic Planning</b>	M.P.2.1 Belum ada <i>Grand Design/Strategic Planning</i>		0,251	3
	M.P.2.2 Each LAZ has a Grand Design/Strategic Planning		0,452	1
	M.P.2.3 Have not collected zakat according to Grand Design/Strategic Planning		0,296	2
<b>Financial Reporting Standards and Utilization of Zakat</b>	M.P.3.1 There is no reporting standard for LAZ in DIY		0,237	2
	M.P.3.2 The reporting standards for each LAZ are different		0,763	1
<b>Amil Zakat Institute (LAZ)</b>				
<b>ML1. Professionalization of LAZ</b>			0,528	1
<b>ML2. Database Muzakki</b>			0,095	4
<b>ML3. LAZ Sinergy</b>			0,273	2
<b>ML4. Promotion and Socialization of Zakat</b>			0,104	3
<b>Professionalization of LAZ</b>	M.L.1.1 Amil does not have the appropriate educational background		0,165	2
	M.L.1.2 Lack of professional talent		0,174	1
	M.L.1.3 The amount of amyl does not meet the standards		0,145	3
	M.L.1.4 Amil has not focused on his duties at LAZ		0,029	11
	M.L.1.5 Management is not on standby in the office during working hours		0,042	10
	M.L.1.6 Not yet able to explain zakat well to the public		0,045	9
	M.L.1.7 Amil has no connection with muzakki		0,106	4
	M.L.1.8 Does not have a regular amyl training program		0,092	5

	M.L.1.9 Amil received no compensation	0,074	6
	M.L.1.10 Not yet realized the collection of zakat	0,057	8
	M.L.1.11 The distribution of funds has not yet been seen	0,071	7
<b>Database</b>	M.L.2.1 Does not have a community database	0,549	1
	M.L.2.2 Does not have a muzakki database	0,451	2
<b>LAZ Synergy</b>	M.L.3.1 It does not equate with zakat fiqh	0,410	1
	M.L.3.2 Not yet working together for socialization	0,079	5
	M.L.3.3 Have not collaborated on a program yet	0,157	3
	M.L.3.4 Have not collaborated to compile data on mustahik and muzakki	0,112	4
	M.L.3.5 Not collaborating with other mass organizations	0,241	2
<b>Promotion and Socialization of Zakat</b>	M.L.4.1 Unequal distribution of zakat	0,455	1
	M.L.4.2 Minimal budget	0,126	5
	M.L.4.3 Institutional discrimination	0,180	2
	M.L.4.4 Promotions are less attractive	0,125	4
	M.L.4.5 Not able to provide understanding	0,114	3
<b>Public</b>			
	<b>MM1. Community Intensity</b>	0,531	1
	<b>MM2.2 Public Interest</b>	0,216	3
	<b>MM3. Community Knowledge</b>	0,253	2
<b>Community Intensity</b>	M.M.1.1 Lack of trust	0,345	1
	M.M.1.2 LAZ has not been able to educate the public to pay zakat at institutions	0,263	2
	M.M.1.3 The local community has not paid zakat to the institution	0,186	3
	M.M.1.4 People do not pay zakat on other types	0,114	4
	M.M.1.5 Low community income	0,092	5
<b>Public Interest</b>	M.M.2.1 Low public awareness	0,393	1
	M.M.2.2 People's mentality	0,184	3
	M.M.2.3 It's better to give than to give	0,286	2
	M.M.2.4 Awareness has decreased after the pandemic	0,137	4
<b>Community Knowledge</b>	M.M.3.1 Low understanding of zakat	0,517	1
	M.M.3.2 Low literacy	0,190	2
	M.M.3.3 Don't know the haul and nisab calculations yet	0,164	3
	M.M.3.4 Not knowing the advantages of giving zakat to the institution	0,128	4

<b>Solution</b>			
<b>Government</b>			
<b>SP1. Issuing Regional Regulations</b>		0,287	2
<b>SP2. Grand Design/Strategic Planning</b>		0,287	3
<b>SP3. Zakat Reporting and Utilization Standards</b>		0,426	1
<b>Issuing Regional Regulations</b>	S.P.1.1 Issue zakat regulations	0,060	3
	S.P.1.2 Create an SOP for collecting zakat	0,434	2
	S.P.1.3 Sanctions for LAZ	0,506	1
<b>Grand Design/Strategic Planning</b>	S.P.2.1 Create a Grand Design/Strategic Planning	0,354	1
	S.P.2.2 Grand Design/Strategic Planning is socialized to institutions	0,301	2
	S.P.2.3 Grand Design/Strategic Planning must be guided	0,161	3
	S.P.2.4 Sanctions for LAZ	0,118	4
	S.P.2.5 LAZ is required to report the results of the realization of collection based on Grand Design/Strategic Planning	0,066	5
<b>Zakat Reporting and Utilization Standards</b>	S.P.3.1 Issue reporting standards	0,355	2
	S.P.3.2 Reporting standards must be guided	0,142	3
	S.P.3.3 Sanctions for LAZ	0,503	1
<b>Amil Zakat Institute (LAZ)</b>			
<b>SL1. Professionalization of LAZ</b>		0,288	2
<b>SL2. Database muzakki</b>		0,151	3
<b>SL3. LAZ synergy</b>		0,113	4
<b>SL4. Promotion and Socialization of Zakat</b>		0,448	1
<b>Professionalization of LAZ</b>	S.L.1.1 Recruit amil who has the appropriate background	0,306	1
	S.L.1.2 Recruiting amil who is willing to work full time	0,203	2
	S.L.1.3 Adding amyl according to standards	0,161	3
	S.L.1.4 Provide training	0,099	4
	S.L.1.5 Create regular training programs	0,059	5
	S.L.1.6 Amil has a good relationship with Muzakki	0,031	9
	S.L.1.7 Provide remuneration	0,044	8
	S.L.1.8 Realizing zakat collection	0,046	7
	S.L.1.9 Creating a pentasyarufan program that has a big impact	0,051	6
<b>Database</b>	S.L.2.1 Collecting community data	0,878	1
	S.L.2.2 Create a muzakki database	0,122	2
<b>LAZ Synergy</b>	S.L.3.1 Equating zakat jurisprudence	0,354	1
	S.L.3.2 Work together for socialization	0,301	2
	S.L.3.3 Collaborate with mass organizations	0,161	4
	S.L.3.4 Working together for a program	0,118	3
	S.L.3.5 Together compiling mustahik and muzakki data	0,066	5



<b>Promotion and Socialization of Zakat</b>	S.L.4.1 Maximizing outreach to the entire community	0,285	1
	S.L.4.2 The Ministry of Religion helps with budget shortfalls	0,192	2
	S.L.4.3 Clearly socialize the institution's profile	0,147	3
	S.L.4.4 High tolerance for each other with society	0,061	6
	S.L.4.5 Utilize various platforms	0,036	8
	S.L.4.6 Promotions are carried out in conjunction with the program	0,067	7
	S.L.4.7 Collaborate with figures or influencers	0,074	5
	S.L.4.8 Study the material before socialization	0,137	4
<b>Public</b>			
<b>SM1. Community Intensity</b>		0,355	2
<b>SM2. Public Interest</b>		0,142	3
<b>SM3. Community Knowledge</b>		0,503	1
<b>Community Intensity</b>	S.M.1.1 Trust in the performing arts	0,394	1
	S.M.1.2 Become a professional institution	0,229	3
	S.M.1.3 Create attractive programs for other types of zakat	0,282	2
	S.M.1.4 Collaborating with traders, entrepreneurs and farmers	0,095	4
<b>Public Interest</b>	S.M.2.1 Train people's habits of sharing	0,228	3
	S.M.2.2 Routine studies	0,241	2
	S.M.2.3 Restarting programs that were postponed during the pandemic	0,531	1
<b>Community Knowledge</b>	S.M.3.1 Zakat school program	0,366	1
	S.M.3.2 More intense education	0,055	6
	S.M.3.3 Make a handbook	0,205	2
	S.M.3.4 Create a zakat calculator system	0,091	5
	S.M.3.5 Teaches how to calculate haul and nisab	0,107	4
	S.M.3.6 Socializing the advantages of zakat in institutions	0,177	3
<b>Strategy</b>			
<b>S1. Regulation</b>		0,703	1
<b>S2. Institutional Standardization</b>		0,123	3
<b>S3. Facility</b>		0,174	2
<b>Regulation</b>	S.1.1 The governor and DPRD draft regional regulations	0,390	1
	S.1.2 Strengthen local regulations with legalization	0,173	2
<b>Institutional Standardization</b>	S.2.1 Make HR development plans	0,366	1
	S.2.2 Requires amil for certification	0,055	6
	S.2.3 Conduct assessments on amil's performance	0,205	2
	S.2.4 Providing the office with proper service	0,091	5
	S.2.5 Create a website that contains institutional profiles	0,177	3
	S.2.6 Building and strengthening collaboration with stakeholders	0,107	4

<b>Facility</b>	S.3.1 Digital or manual facilities for zakat payments	0,494	1
	S.3.2 Prepare a place for promotion and outreach	0,184	2
	S.3.3 Prepare a budget	0,143	4
	S.3.4 Providing consulting services	0,180	3

Based on the result of the data processing above, the author tries to summarize the problems, solutions and strategies for each of the most priority aspects, criteria and sub-criteria which are presented in the following table.

**Table 8. Summary of Priority Analysis Results**

<b>Masalah</b>		
<b>Pemerintah</b>	Grand design/strategic planning 47%	Masing-masing LAZ memiliki grand design/strategic planning tersendiri 45,2%
<b>Lembaga Amil Zakat(LAZ)</b>	Profesionalisasi LAZ 52,8%	Jumlah amil belum memenuhistandar 17,4%
<b>Masyarakat</b>	Intensitas masyarakat 53,1%	Minimnya kepercayaan masyarakat terhadap LAZ 34,5%
<b>Solusi</b>		
<b>Pemerintah</b>	Standarisasi laporan keuangan dan pendayagunaan 28,7%	Sanksi bagi lembaga yang tidak berpedoman pada standar tersebut 50,6%
<b>Lembaga Amil Zakat(LAZ)</b>	Promosi dan sosialisasi zakat 44,8%	Memaksimalkan sosialisasi zakat untuk seluruh masyarakat 28,5%
<b>Masyarakat</b>	Pengetahuan masyarakat 50,3%	Membuat program sekolah zakat bagi masyarakat 36,6%
<b>Strategy</b>		
<b>Peraturan 70,3%</b>	Gubernur dan DPRD bersama-sama menyusun perda zakat 39%	
<b>Standarisasi lembaga 12,3%</b>	Membuat perencanaan pengembangan SDM 36,6%	
<b>Fasilitas 17,4%</b>	Memberikan fasilitas digital dan manual untuk pembayaran zakat 49,4%	

### *Problem Priorities*

The ANP model constructs for problems in the government aspect in this research consists of three criteria, namely regional regulations regarding zakat, the existence of a grand design or strategic planning for zakat collection, and reporting standards and utilization of zakat. The results of this analysis show that in the problem area cluster, government aspects prioritize grand design/strategic planning with an average value based on informants of 47%, then regional regulations regarding zakat with an average value of 37%, and finally, financial reporting and utilization standards. zakat with an average value of 15,9%.

In the opinion of DIY zakat expert informants, grand design or strategic planning is very important both for LAZ and for the government. It is the government's duty to plan, coordinate, and control the management of zakat, both collection and distribution. As a facilitator, LAZ is also obliged to carry out, report, and account for these two activities to the government, especially BAZNAS and the DIY Ministry of Religion. The Yogyakarta Special Region itself does not yet have a written grand design or strategic planning for the zakat collection for both the long and short term. Grand design or strategic planning is usually contained in regional regulations. However, considering that the regional regulations regarding zakat in DIY are only circular, indirectly there is no grand design or strategic planning yet. Therefore, the majority of LAZs in DIY use grand design or strategic planning from their central institutions. As said:

"At the level of written regulations, there are no written regulations, including that it is still in the form of a circular, and the circular is still general. So there is no short-term or long-term grand design for optimizing zakat. This is usually stated in a gubernatorial regulation or regional regulation, but there are none yet for either of them. LAZ is a representative of LAZ on a national scale. So then those on a national scale can open representatives like that and then incorporate them into central LAZ regulations such as LAZISNU. "Then LAZISNU DIY takes over from central LAZISNU and so on."

Weaknesses in various aspects that must be addressed, such as weak preparation of program plans, unrealized zakat collection in several LAZs, low quality and quantity of human resources, low public interest in giving zakat, lack of synergy between the LAZ government and the community, and so on are obtained from a picture of zakat management institutions that still do not have a maximum framework and have not yet formed a grand design (Asytuti, 2012).

In the results of calculations on grand design or strategic planning criteria, informants agreed that the main problem area was that each LAZ had its own grand design or strategic planning and it was different for each LAZ with an average value of 45,2%. Furthermore, they also agreed that the problem of not having collected zakat by the grand design or strategic planning that was guided was number two with an average value of 29,6%. One of the zakat amil institutions in Yogyakarta facilitates the distribution of zakat and the collection of zakat funds but is not optimal, including not having a grand design/strategic planning. Therefore, LAZ has not yet implemented the collection of zakat funds based on grand design and strategic planning. This is as conveyed by zakat practitioners, as follows:

"LAZ here follows its parent institution. We have not yet optimized zakat according to the grand design and strategic planning because there is no focused direction in that direction."

These problems are caused by the absence of a grand design or strategic planning for the zakat collection in DIY, which ranks last with the lowest average value, namely 25,1%. The grand design or strategic planning referred to is the formation of the government which is the benchmark for zakat collection.

Next, this research discusses priority problem areas in the second aspect, namely LAZ. The LAZ aspect has four criteria, namely 1) LAZ professionalization, 2)

muzakki database, 3) LAZ synergy, and 4) Socialization and promotion of zakat. The results of data processing show that the priority problem in the LAZ aspect is LAZ professionalization with an average value of 52,8%. Then followed by the LAZ synergy criteria with an average value of 27,3%. The third place for the LAZ aspect is the socialization and promotion of zakat with a value of 10,4%. Fourth place is the muzakki database with an average value of 9,5%. In the professionalization aspect of LAZ, there are several elements, including those that are the top three priority problems. The amount of amyl elements that do not meet the standards with an average value of 17%. The second element is that Amil does not have a background that is appropriate to his field of duties and position with an average value of 16,5%. Meanwhile, the third place in terms of problems in this criterion is Amil who has not focused on his duties at LAZ with an average score of 14,5%. On average, informants stated that managed zakat institutions still lack human resources. Lack of human resources, in this case, Amil, can hinder the implementation of zakat management (Baidowi & Abadi, 2021).

This of course hampers operational activities because work cannot be completed properly. One informant even stated that human resources that do not meet standards will hinder the optimization of zakat collection. When you see the large number of Muslim communities in an area and the potential to pay zakat, but there are no facilitators, this potential cannot be optimized. Then, the public asked whether the zakat institution managed zakat properly and correctly according to the provisions. So other problems arise such as people's trust in giving zakat to institutions. In the end, people prefer to pay zakat directly to Mustahik. This is what was expressed by DIY Zakat policy analysts.

Research conducted by Putra, (2021) also stated that the insufficient quantity and quality of amil is a weakness for a zakat institution. Institutions that have the right way to maintain professionalism guarantee high productivity and performance. In line with this research, Widiastuti et al., (2021) in his research stated that the best solution to overcome problems in collecting zakat is to improve the quality and capacity of human resources, in this case, amil.

Problem areas in the community aspect have three criteria consisting of 1) community intensity 2) community interest and 3) community knowledge. Informants agreed that community intensity was a priority in this aspect with the highest average value of 53,1%. The meaning of community intensity is the level of community paying zakat to zakat institutions, especially LAZ. Then, followed by public knowledge with an average value below that, namely 25,3%. Meanwhile, public interest was ranked last with an average value based on data processing of 21,6%.

DIY zakat experts also conveyed elements of this problem in the interview session as follows:

"DIY has a potential of around 2.2 trillion in one year, but from 43 OPZs including 6 BAZNAS, the latest average has only been 200 billion collected, so it's still a long way off. But the trend continues to increase and it is very possible to issue zakat directly to mustahik such as orphanages and so on. However, in general, it is still far below. So the average is still low. "The new realization is around 40-50% of the existing potential."

Problems in the community aspect of the community intensity criteria have five criteria, including 1) lack of public trust in LAZ 2) LAZ has not been able to educate the community to pay zakat to institutions 3) local communities have not paid zakat to zakat amil institutions 4) the community has not paid zakat in any type others and 5) the small income of people who do not reach the haul and nisab. The element ranked in the top three as the main priority for this criterion is the lack of public trust in LAZ with an average value of 34,5%. Followed by LAZ elements who have not been able to educate the public to pay zakat to institutions with a value of 26,3%. This problem causes the local community to not pay their zakat to LAZ and this element is ranked third with a value of 18,6%.

As explained above, the emergence of external community problems is influenced by problems that arise from the internal side of the institution Nurhasanah, (2018) his research, he stated that trust and professionalism are the main requirements for zakat institutions to be able to grow and develop in the future. Factors in increasing public trust in LAZ are good organizational governance and institutional transparency and accountability. LAZ accountability is a form of responsibility to the community, especially Muzakki as stakeholders. This must also be based on sharia provisions and statutory regulations.

However, this problem is not the cause of the non-optimal zakat collection by LAZ in DIY. Based on information obtained from informants, all LAZs have carried out accountability and transparency both to the community and to the government. As explained by DIY zakat expert informants, transparency and accountability of institutions are some of the conditions for obtaining legality as a zakat amil institution. The majority of LAZs in DIY are based on LAZs that have been tested and have modern management standards. This means that it can be concluded that on average LAZ has implemented transparency and accountability.

This opinion is reinforced by practitioners who state that the managed institutions have implemented transparency and accountability to gain public trust. The institution routinely carries out these reports both in printed and soft file form. It's not just income, it also includes financial services where the zakat funds that have been collected are allocated to any program and for anyone who is listed. However, this pentasyarufan process did not have a big impact on changes in society. Based on the results of interviews, most informants stated that the majority of people pay their zakat directly to Mustahik. According to the views of zakat expert informants, another factor in the lack of public trust in institutions is that the distribution of the results of the collection of zakat funds is less visible, meaning it has not had a big impact on society.

Looking at it from another perspective, the community's decision as muzak to pay zakat to the Amil Zakat Institution is determined by the credibility of the institution itself in convincing the community regarding its performance as a manager (Satrio & Siswanto, 2016). Based on interviews that have been conducted, the majority of Amil at Amil Zakat institutions in DIY do not have an educational background that is appropriate to their duties and field of office. So the quality of human resources is still in the development stage. The development in question is that over time, the institution positions amil according to performance and places it according to the expertise it has by conducting regular training and certification. However, only a few LAZs do this regularly. Some only follow the training provided for a long time and do not have a regular training program. Managing zakat requires qualified and professional human resources considering that zakat is more complex compared to other forms of worship such as infaq and shadaqah.

### *Solution Priorities*

The government aspect has three solution criteria, namely regulations, creating a grand design/strategic planning, and standardizing reporting. The solution sector for government aspects has a priority on standardization of reporting with the average value given after data processing being 42,6%. Next is the regulatory solution with an average value of 28,7%. The regulation in question is that the government directly issues regional regulations that regulate zakat as guidelines for community-formed zakat institutions, namely LAZ. The third priority is shown for the criteria for making grand design/strategic planning with the average value obtained being 28,7%.

The reporting standardization criteria have three elements which include issuing standards for financial reporting and utilization of zakat, standards for financial reporting and utilization that must be guided by each LAZ, and sanctions for institutions that are not guided by these standards. Sanction elements for institutions that are not guided by financial standards and the utilization of zakat are a priority with an average value of 50,3%. Then, followed by the elements of issuing financial reporting standards and zakat utilization with an average value of 35,5%. Furthermore, the third priority is that the standard elements of financial reporting and utilization must be guided by each LAZ with an average value of 14,2%.

In this case, the standardization of reports referred to is the financial reports and zakat utilization activities carried out by each LAZ. The DIY government has not officially published the standardization of financial reports or zakat utilization activities so each LAZ has different reporting standards. These differences can have an impact on the completeness of the reports made at each institution. Examples include differences in measurement, presentation, disclosure, and whether the elements of the financial report refer to the provisions of the Statement of Financial Accounting Standards (PASK) (Rosmawati et al., 2015). Differences in reporting at each institution will be more difficult to analyze and use as evaluation material. Meanwhile, from the community perspective, they need a recording system that can document all activities carried out by zakat institutions to increase trust. It is hoped that the reporting standards created will be able to improve the quality of financial reports from simple to better and more effective (Handayani & Ainun, 2017).

BAZNAS and the DIY Ministry of Religion publish standard financial reporting products but they are not required to be used by every LAZ. However, some LAZs use these products for reporting to the government and their internal products as archives and reporting to their parent institutions. Standardization of financial reporting and zakat utilization activities needs to be issued by the government for harmony. Based on the financial reports and zakat utilization activities reported by LAZ to the government, can be used as a benchmark for evaluation or to examine in depth the factors that cause zakat collection in DIY to be less than optimal compared to the collection of other funds. Any institution that does not make a report will receive administrative sanctions.

Based on the results of data processing that has been carried out, the priority aspect of the Amil Zakat Institution (LAZ) in the solution sector is that promotion and socialization of zakat is the main priority with a value of 44,8%. Then, the LAZ professionalization criteria with an average value of 28,8%. in third priority is the Muzakki database with an average value of 15,1%. The LAZ synergy criterion is in last place with an average value of 11,3%. The priority criteria for zakat promotion and socialization have three priority elements, namely maximizing zakat socialization for the entire community with an average value of 28,5%. the Ministry of Religion element helps facilitate the budget for promotion with an average value of 19,2%. Lastly is the element of clearly socializing the institution's profile with an average value of 14,7%.

To be able to increase the collection of zakat funds, good and correct promotion is needed. Promotion is used as a tool to communicate messages related to zakat by Amil to the public. This is also done to build strong relationships between institutions and the community. Therefore, the promotion and socialization of zakat must be evenly distributed throughout society to avoid overlapping information (Kamal, 2016). Zakat amil institutions were formed by each community organization which has a different vision and mission. Therefore, each zakat institution maximizes promotion and outreach to the people who are members of the organization. According to one Zakat practitioner, public awareness is still lacking so LAZ, which has maximized promotional and outreach activities, cannot optimize collections.

Based on this, zakat institutions need to collaborate to socialize zakat to all community organizations. The zakat funds that have been collected will be distributed to all levels of society even though the community does not belong to the same community organization. Institutions also do not reach remote areas for outreach and promotion, which results in a lack of knowledge and understanding of the community as a whole. Research conducted by Nuzula, (2019) analyzes the factors that influence the level of satisfaction of muzakki in distributing professional zakat through institutions, one of which is socialization. This outreach was carried out to various levels of society to increase participation.

The priority for the community aspect in the solution sector with three criteria it is community knowledge with an average value of 50,3%. The second priority is community intensity with an average value of 35,5%. Meanwhile, the third priority is public interest with an average value of 14,2%. The community knowledge aspect has three top priority elements, namely creating a zakat school program for the community with an average value of 36,6%. Next, create a zakat handbook with a value of 20,5%. Then, followed by the element of socializing the advantages of zakat in institutions with an average value of 17,7%.

One zakat practitioner informant said that people only know about zakat fitrah which is usually required to be paid once a year. Besides that, there are many types of zakat that you need to know, such as agricultural zakat, livestock zakat, income zakat, money zakat, and company zakat. In this case, there is a need for education from zakat institutions and the government to increase public knowledge regarding zakat by holding zakat schools for the community. The methods that are usually carried out through socialization, taklim assemblies, and so on are considered old methods that are only limited to information without any follow-up. This then has an impact on the lack of public awareness regarding zakat (Sudarman, 2019).

In this case, a zakat school for the community is a good communication solution for the community because it will go directly to implementation and be implemented sustainably. Each LAZ can create its concept regarding this matter which is considered interesting and appropriate to the conditions and circumstances of society. However, it should be noted that the majority of people do not know the haul and Nisab calculations. The impact of this lack of knowledge is that many people are obliged to pay zakat but do not yet know that they have to pay zakat because as far as is known it is only zakat fitrah during the fasting month (Baidowi & Abadi, 2021).

This is one of the factors that causes the realization of zakat to be disproportionate to the existing potential. Therefore, institutions are obliged to provide information and training regarding this matter in the Zakat school program that has been created. Zakat education is very important and is considered capable of solving zakat problems on a national scale (Huda et al., 2014). This will also foster closeness between the family and the community or muzakki.

### *Strategy Priorities*

In the ANP model in this research, there are three strategies proposed, including regulations, institutional standardization, and facilities. The main priority in the strategy area is regulations with a value of 0.703. Then, the second priority is facilities with a value of 17,4%. Furthermore, the final priority is institutional standardization with an average value of 12,3%. Each strategy contains several aspects which will then be sorted based on priority.

In the regulatory aspect, there are two elements with an average value of priority, namely the governor and DPRD together transparently drafting regional zakat regulations with an average value based on processing results is 39%. Meanwhile, the second priority is strengthening the zakat regional regulations which were passed with an average value of 17,3%.



The main priority in the strategic area is the regulatory aspect with the criteria that the Governor and DPRD jointly transparently draft zakat regulations. As previous informants have said, regional regulations regarding zakat are very important. One of the problems with not optimal zakat collection in DIY is the absence of zakat regulations. Therefore, researchers recommend one strategy in the regulatory aspect for the governor and the Regional People's Representative Council (DPRD) to draft zakat regulations transparently.

Aziz & Susetyo, (2020) Stated that regional regulations are an important need given the large potential for collecting existing zakat funds. These potential funds need to be organized into a management system that is right on target. In his research, he compared the results of collecting zakat funds before the regional regulations and after the regional regulations. The result is that after the regional regulation, the collection of zakat funds almost doubled from the previous year. This has a very big influence in that it can increase public awareness of giving zakat. Based on this, it shows that the role of government has quite a big influence on optimizing the collection of zakat funds.

As stated in Article 1 paragraph 5 of Law no. 34 of 2004 concerning Regional Government states that regional autonomy is the right, authority, and obligation of an autonomous region to regulate and manage its own government affairs and community interests with statutory regulations (Bariyah, 2018). In this case, there is no exception to the zakat levy regulations in each region in DIY. However, the realization, as stated by DIY zakat policy analysts, is that the governor's circular still refers to zakat levies for ASN.

Considering the importance of regional regulations regarding zakat in a region, the Yogyakarta Special Region government is obliged to draft zakat regulations as soon as possible to optimize the collection of zakat funds. These regional regulations must also continue to develop and be followed by improvements to the needs of the regional government itself. The growth of zakat amil institutions in various regions without good regulators and supervision will give rise to one of the big problems, namely the unclear role of zakat regulations. (Putra & Naufal, 2021).

The second priority in the strategic area is the facilities aspect with three priority elements, namely providing digital and manual facilities for zakat payments with an average value of 49,4%. Meanwhile, the second priority is preparing a place for socialization and promotion with a value of 18,4%. Furthermore, the third priority is providing consultation services to the community with an average value of 18%.

The use of digital technology is increasing rapidly in today's era, and so are the methods for paying zakat. Zakat institutions, especially in the DIY region, have made use of the convenience of technology to collect Zakat funds. This technology has made it easier for muzakki to pay their zakat from anywhere and at any time. As per one source, most muzakki prefer to pay their zakat digitally, either by transferring funds to a special institution's account number for collecting zakat or via QR codes. Because there are still many muzakki who cannot pay zakat digitally due to various factors, LAZ must provide a serviced office that can be visited during working hours. Considering that some LAZs do not yet have amil on standby in the office, this needs to be of special concern and needs to be addressed immediately. The methods above are called the

indirect method and the direct method. Both need to be maximized so that the performance and services provided can provide satisfaction to the muzakki. One of the LAZs in DIY even said that managed institutions have a zakat pick-up system where the amil comes directly to the muzakki's house and the collection time can be adjusted by the muzakki himself. This system can also be used as a guide and recommendation for every LAZ in DIY.

This is an opportunity for zakat amil institutions to be able to optimize the collection of zakat funds in DIY. Because online payments can be made by muzakki for 24 hours and can even reach wherever the muzakki is located. However, even though the majority of Zakat institutions already have this payment method, researchers see that improvements are still needed. Several Zakat Amil institutions do not yet have a website that contains a clear profile of the institution. This website can be used to introduce the institution to the wider community as well as include digital payment methods so that people are more interested and easier to understand.

The strategy area in third place is the institutional standardization aspect, there are three elements with an average priority value of making HR development plans with an average value of 36,6%. Then, carry out an assessment to identify Amil's performance with an average value of 20,5%. The next priority is to create a website that contains institutional profiles with an average value of 17,7%.

Based on information obtained from several zakat practitioners, it is stated that the latest recapitulation of zakat collection at their institutions was smaller than the amount of infaq income. Even though this problem originates from many factors, the factor that influences the problem the most is LAZ's professionalism from the internal side. This statement is also in line with research conducted by Fadillah et al., (2020) This statement suggests that the lack of proper human resource planning and development can affect the infaq collection, which is more dominant than the zakat collection.

This boils down to people's interest in giving zakat to institutions. Plus, zakat is more complex, so institutions must be more intensive in providing education to the public. The coordination, training, and education of Amil are related to this because they concern Amil's performance (Fadillah et al., 2020). Therefore, it is recommended that LAZ carry out HR planning and development as best as possible.

## **E. Conclusions & Policy Recommendation**

### *Conclusions*

Based on the findings presented earlier, we can draw the following conclusions:

Priority problem areas from the government aspect in optimizing the collection of zakat funds in DIY are related to grand design or strategic planning, followed by regional regulations regarding zakat, and financial reporting standards. Meanwhile, the priority problem areas in the Amil Zakat Institution (LAZ) aspect are sequentially LAZ professionalization, followed by LAZ synergy, then promotion and socialization of zakat, and finally the muzakki database. Meanwhile, the priority problem areas in the community aspect are firstly community intensity, secondly related to community knowledge, and thirdly community interest.

The priority areas of solutions from the government aspect are the first related to reporting standardization, the second related to regulations, and the third is grand design or strategic planning. Furthermore, the priority areas of solutions in the Amil Zakat Institution (LAZ) aspect are sequentially the promotion and socialization of zakat, the professionalization of LAZ, the muzak database, and the synergy of LAZ. Then, the priority areas of solutions in the community aspect are first related to community knowledge, second is community intensity, and third is community interest.

The priority areas of strategy in optimizing the collection of zakat funds by LAZ in DIY are first regulations, then facilities, The last aspect is related to institutional standardization. The priority in each aspect of this strategy is for the governor and DPRD to jointly formulate zakat regulations transparently, plan and develop human resources, and provide both digital and manual facilities for zakat payments.

#### *Recommendation*

The research was carried out using a mixed method of qualitative and quantitative which focused on extracting information from expert informants in the field of zakat collection. This information then produces an agreement and provides analysis results in the form of problem priorities, solutions, and strategies. This research is an initial study in the field of zakat collection, so it requires further research such as the level of trust or interest of the community in paying zakat to amil zakat institutions after the implementation of strategies carried out by amil zakat institutions. Apart from that, an analysis regarding the growth of zakat by LAZ in DIY also needs to be carried out.

This research illustrates that the problem of collecting zakat funds by LAZ in DIY also originates from the community. However, this research did not take informants from the community itself. Therefore, for further research, you can take informants from the community to find out the obstacles and problems experienced directly and in more depth. Apart from that, you can also find out what the community's expectations are regarding the Zakat collection carried out by LAZ in DIY.

This research does not use the Rater Agreement value to indicate the level of conformity or agreement of the informants regarding problems in a cluster because this research focuses on priority aspects of the problem, solution aspects, and strategy aspects. Therefore, it is hoped that further research can look for topics where this value can be used.

## REFERENCES

- Akmal, R., Fuad, Z., & Sofyan, N. B. (2018). Zakat Produktif Untuk Pengentasan Kemiskinan. (Studi Kasus Baitul Mal Aceh). *Ekobis: Jurnal Ekonomi Dan Bisnis Syariah*, 2(2), 1–10. <http://jurnal.ar-raniry.ac.id/index.php/ekobis>.
- Andriani, Mairijani, & Ainun, B. (2020). Zakat Perusahaan di Indonesia : Penerapan dan Potensinya. CV Budi Utama.
- Ar-Rifa'i, M. N. (2011). Kemudahan dari Allah Ringkasan Tafsir Ibnu Katsir. In jilid 1 (pp. 96– 97). Gema Insani.
- Asegaf, M. M. (2018). Menakar Problematika Pengelolaan Zakat di Zaman Modern. *Al-Mada; Jurnal Agama, Sosial, Dan Budaya*, 1(1), 78–87.
- Astuti, O. S. (2020). Implementasi Penghimpunan dan Pendistribusian Dana Zakat Untuk Kesejahteraan Mustahik Pada LAZISNU Kota Kediri. <http://etheses.uin-malang.ac.id/id/eprint/25111>.
- Asyuti, R. (2012). Optimalisasi Wakaf Produktif. *At-Taradhi Jurnal Study Ekonomi*, 3(1), 45–54. Atabik, A. (2016). Manajemen Pengelolaan Zakat yang Efektif di Era Kontemporer. *ZISWAF: Jurnal Zakat Dan Wakaf*, 2(1), 40–62.
- Az-Zuhaili, W. (2013). Tafsir Al-Wasith. In jilid 3 (pp. 864–866). Gema Insani.
- Aziz, M. I. A., & Susetyo, H. (2020). Dinamika Pengelolaan Zakat oleh Negara di Beberapa Provinsi di Indonesia Pasca Undang-Undang No.23 Tahun 2011. *The ASHA Leader*, 25(3), 26–27. <https://doi.org/10.1044/leader.ppl.25042020.26>.
- Baidowi, M. S. I., & Abadi, S. (2021). Analisis Swot Manajemen Zakat Pada Lembaga Amil Zakat Infaq Sedekah Nahdlatul Ulama (Lazisnu) Kabupaten Magetan. *Niqosiya: Journal of Economics and Business Research*, 1(2), 247–267. <https://doi.org/10.21154/niqosiya.v1i2.285>.
- Bakri, A. A. Al, Muhammad, M. A., Khalaf, M. A. L., & Hamid, M. M. A. (2009). Tafsir Ath- Thabari. In M. S. Akbar & B. H. Amin (Eds.), jilid 13 (pp. 202–210). Pustaka Azzam.
- Bariyah, O. N. (2018). Studi Peraturan Daerah (Perda) Tentang Pengelolaan Zakat Di Indonesia. *Umj*, 51(1), 51.
- Darmawati, D., & Nawarini, A. T. (2016). Potensi, Pencapaian Pengumpulan Zakat dan Permasalahannya di Kabupaten Banyumas dan Purbalingga. *Al-Tijary*, 1(2), 141–150. <https://doi.org/10.21093/at.v1i2.531>.
- Dianto, A. M. (2014). Peranan Lembaga Amil Zakat Nasional Baitul Maal Hidayatullah Dalam Meningkatkan Kesejahteraan Mustahiq Kabupaten Tulungagung. *An-Nisbah: Jurnal Ekonomi Syariah*, 1(1). <https://doi.org/10.21274/an.2014.1.1.138-160>.

- Djayusman, R. R., Afif, M., Triyawan, A., & Abduh, F. (2017). Analisis Strategi Penghimpunan Dana Zakat, Infak, dan Sedekah (Studi kasus di LAZ Ummat Sejahtera Ponorogo). *Islamic Economics Journal*, 3(1). <https://doi.org/10.21111/iej.v3i1.1383>.
- Eriani, E. (2019). Analisis Metode Penghimpunan dan Distribusi Dana Zakat pada Baznas Daerah Kabupaten Tapanuli Selatan.
- Fadillah, H., Basuki, H., & Zainul, H. M. (2020). Pengaruh perencanaan sdm, pengembangan sdm, dan kompensasi terhadap kinerja petugas amil pada badan amil zakat nasional (baznas) di kalimantan selatan. *Jurnal Manajemen Universitas Islam Kalimantan (UNISKA) Muhammad*. <http://eprints.uniska-bjm.ac.id/id/eprint/7337>.
- Firmansyah, I., & Sukmana, W. (2014). Analisis Problematika Zakat Pada Baznas Kota Tasikmalaya: Pendekatan Metode Analytic Network Process (Anp). *Jurnal Riset Akuntansi Dan Keuangan*, 2(2), 392-406. <https://doi.org/10.17509/jrak.v2i2.6593>.
- Furqon, A. (2015). Management of Zakat. *BPI Ngaliyan*, 33-34.
- Hafidhuddin, D. (2002). Zakat dalam Perekonomian Modern (I. Kelana (ed.)). Gema Insani. Handayani, L., & Ainun, B. (2017). Evaluasi Laporan Keuangan Lembaga Amil Zakat (Laz).
- Poliban. *Jurnal INTEKNA: Informasi Teknik Dan Niaga*, 17(2), 97-104. <https://doi.org/10.31961/intekna.v17i2.467>.
- Harahap, S. (2017). Implementasi Manajemen Syariah dalam Fungsi-Fungsi Manajemen. *AT- TAWASSUTH: Jurnal Ekonomi Islam*, 2(2), 211-234.
- Haryanto, D. (2016). Strategi Pengelolaan Zakat di Lembaga Amil Zakat Nurul Fikri Zakat Center dan Badan AMil Zakat Nasional.
- Huda, N., Anggraini, D., Ali, K. M., Mardoni, Y., & Rini, N. (2014). Prioritas Solusi Permasalahan Pengelolaan Zakat dengan Metode AHP (Studi di Banten dan Kalimantan Selatan). *Al-Iqtishad*, VI(2), 223-238.
- Kamal, S. (2016). Urgensi Strategi Promosi Dan Model Upzm. *J-EBIS*, 2(2), 1-13.
- Kristin, A., & Umah, U. K. (2011). Penerapan Akuntansi Zakat pada Lembaga amil Zakat (Studi pada LAZ DPU DT Cabang Semarang). <Http://Jurnal.Unimus.Ac.Id>, 7(109), 68-97.
- Ma'ruf, F. F., & Kurnia, T. (2022). Optimalisasi Biaya Metode-Metode Penghimpunan Dana Zakat, Infak, dan Sedekah LAZ Daarut Tauhiid Peduli Bogor. *ISTIKHLAF: Jurnal Ekonomi, Perbankan Dan Manajemen Syariah*, 3(2), 52-78. <https://doi.org/10.51311/istikhlaf.v3i2.347>.
- Mudzakir Ilyas. (2021). STRATEGI DALAM MENGHIMPUN DANA ZAKAT, INFAQ DAN SHODAQOH (Studi Kasus Pada Laznas Dewan Da'wah Sumatera Selatan Kota Prabumulih). *ADL ISLAMIC ECONOMIC: Jurnal Kajian Ekonomi Islam*, 2(1), 77-88. <https://doi.org/10.56644/adl.v2i1.26>.

- Nadlifah, W. (2015). Pengaruh transparansi dan tanggung jawab (responsibility) terhadap kepatuhan membayar zakat di Lembaga Amil Zakat Kota Malang. <http://etheses.uin-malang.ac.id/id/eprint/2240>.
- Nurhasanah, S. (2018). Akuntabilitas Laporan Keuangan Lembaga Amil Zakat Dalam Memaksimalkan Potensi Zakat. *Akuntabilitas*, 11(2). <https://doi.org/10.15408/akt.v11i2.8826>.
- Nursamsi, A. (2014). Manajemen Penghimpunan Dana Zis Pada Badan Amil Zakat Nasional (Baznas). In Skripsi.
- Nuzula, J. F. (2019). Analisis Faktor-Faktor Yang Mempengaruhi Tingkat Kepuasan Muzakki Menyalurkan Zakat Profesi Melalui Baznas Provinsi Jawa Timur. *Jurnal Ilmiah Mahasiswa FEB*.
- Putra, T. W. (2021). Fundraising Strategies In The National Board of Zakat (BAZNAS) Tana Toraja Regency. *Ziswaf: Jurnal Zakat Dan Wakaf*, 8(2), 168. <https://doi.org/10.21043/ziswaf.v8i2.11786>.
- Putra, T. W., & Naufal, A. (2021). Konsep Manajemen Pengumpulan Dana Zakat. *Madinah: Jurnal Studi Islam*, 8(1), 72–98.
- Rosmawati, R., Nurhasanah, N., & Nurhayati, N. (2015). Analisis Implementasi Pernyataan Standar Akuntansi Keuangan (Psak) No 109 Tentang Akuntansi Zakat Dan Infak/Sedekah Pada Lembaga Amil Zakat (LAZ) Di Kota .... 109, 189–196. <http://repository.unisba.ac.id/handle/123456789/5195>.
- Sapsuha, M., & Nainggolan, B. (2021). Efektifitas Manajemen Penghimpunan Zakat Pada Badan Amil Zakat Nasional (BAZNAS) Kota Ternate. In *Indonesian Journal of Shariah and Justice* (Vol. 1, Issue 2). <https://doi.org/10.46339/ijsj.v1i2.8>.
- Sari, E. K. (2006). Pengantar Hukum Zakat dan Wakaf (S. Sumaryo, Erita (ed.)). PT Grasindo.
- Sari, F. I. (2021). Strategi Pengumpulan Zakat Pada BAZNAS Kabupaten Tanah Datar di Tengah Pandemi Covid-19". In IAIN Batusangkar.
- Satrio, E., & Siswanto, D. (2016). Analisis Faktor Pendapatan, Kepercayaan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Untuk Membayar Zakat Penghasilan Melalui Lembaga Amil Zakat. *Simposium Nasional Akuntansi XIX*, 1(4), 308–315.
- Shadriyah. (2020). Manajemen Pengelolaan Zakat di Era New Normal. *Islamic Economics and Business Journal* Islamic Economics and Business Journal, 2(1), 33–52.
- Shiddieqy, H. A. (1991). *Pedoman Zakat*. Bulan Bintang.
- Siregar, S. (2015). Problematika Fundrising Zakat. *MIQOT: Jurnal Ilmu-Ilmu Keislaman*.
- Siregar, T. J. (2021). Strategi Penghimpunan dan Penyaluran Zakat pada Lembaga Amil Zakat.
- Infaq Shadaqah Muhammadiyah (LAZISMU) Kota Medan. *ACTIVA: Jurnal Ekonomi Syariah*, 4(2), 180–188.

- Siswanto. (2018). *Pengantar Manajemen*. Bumi Aksara: Jakarta.
- Sudarman, A. (2019). Strategi Komunikasi Untuk Meningkatkan Kesadaran Masyarakat Dalam Membayar Zakat Maal. *Communicatus: Jurnal Ilmu Komunikasi*, 2(1), 35–54. <https://doi.org/10.15575/cjik.v2i1.5056>.
- Syakir, A. (2014). Mukhtashar Tafsir Ibnu Katsir. In jilid 3 (pp. 583–584). Darus Sunnah Press.
- Tambunan, J. (2021). Memaksimalkan Potensi Zakat Melalui Peningkatan Akuntabilitas. *Jurnal Islamic Circle*, 2(1), 118–131. <https://jurnal.stain-madina.ac.id/index.php/islamiccircle/article/view/498/416>.
- Tanjung, A. F., & Nasution, Y. S. J. (2022). Permasalahan Serta Solusi dalam Penghimpunan dan Penyaluran Dana ZIS di Lazismu Kota Medan. *Jurnal Investasi Penelitian*, 2(11), 1–6.
- Wati, Z. N. (2021). Upaya Lembaga Amil Zakat Inisiatif Zakat Indonesia dalam Pemberdayaan Masyarakat di Kelurahan Gunung Sulah Kecamatan Way Halim Kota Bandar Lampung. In Universitas Islam Negeri Raden Intan Lampung.
- Widiastuti, T., Cahyono, E. F., Zulaikha, S., Mawardi, I., & Al Mustofa, M. U. (2021). Optimizing zakat governance in East Java using analytical network process (ANP): the role of zakat technology (ZakaTech). *Journal of Islamic Accounting and Business Research*, 12(3), 301–319. <https://doi.org/10.1108/JIABR-09-2020-0307>.
- Widiastuti, T., Soeroto, W. M., & Rusgianto, S. (2019). Zakat (Issue April).
- Wikaningtyas, S. U., & Sulastiningsih, S. (2015). Strategi Penghimpunan Dana Zakat Pada Organisasi Pengelola Zakat Di Kabupaten Bantul. *Jurnal Riset Manajemen Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha Program Magister Manajemen*, 2(2), 129–140. <https://doi.org/10.32477/jrm.v2i2.169>.
- Zulhamdi. (2017). Problematika Pengelolaan Zakat pada Baitul Mal Aceh. *Jurnal Sarwah*, 16(1).