

Implementation of the Analytic Hierarchy Process (AHP) Method in Determining Priorities for Solutions to Zakat Management Problems in Lumajang Regency

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ABSTRACT

Zakat can appear as a sharia economic instrument that can balance an economy and fix the severity and depth of poverty. The potential of zakat in Lumajang is quite significant, but the total zakat funds collected are still far from the total target and potential of existing zakat funds. From there it can be seen that serious problems create gaps in the management of zakat. This study aims to provide a map of priority problems in zakat management and priority solutions that can be given to zakat management in Lumajang Regency. The method to find the priority scale used in this study is the Analytic Hierarchy Process (AHP) involving four expert informants in the field of zakat. The results of the study reveal that the priority problems and solutions for zakat management in Lumajang Regency are three aspects, namely OPZ, *Muzaki/Mustahik*, and regulatory aspects. The most priority problem is from the OPZ aspect with a priority value of 0.638425 and the priority solution is also occupied by the OPZ cluster with a priority score of 0.581459.

Keywords: AHP, problem, zakat management, priority, solution

Introduction

During the last four decades, Islamic economics and finance have received much attention from Muslim intellectuals worldwide, especially in countries where most people are Muslim. The existence of Islamic economics and finance is intended to regulate all muamalat activities in daily life. On the other hand, Islamic economics and finance are also a solution to various economical problems. Of the many priority issues in the area of Islamic economics and finance, the most priority to be studied is the problem of poverty alleviation. Poverty is a socio-economic problem that is a scourge for every country, especially in developing countries.

In Indonesia, poverty and eradication are old problems that need to be addressed from an economic, social, educational, and other points of view (Research and Study Division of BAZNAS Strategic Studies Center, 2016). Although Islamic economics and finance have been present in Indonesian society, poverty has not experienced a significant decline. It is evidenced by data from the Indonesian Central Statistics Agency (BPS), which states that the poverty rate in Indonesia in 2021 is 10.14% and has increased from 2020 by 0.36%, or equivalent to 1.12 million people. In 2022, by the Research Institute for Demographic and Poverty Studies (IDEAS), the poverty rate in Indonesia could increase to 10.81%.

From there it can be interpreted that there are still many weaknesses and shortcomings in Islamic economics and finance in Indonesia. It is because the current development of the Islamic economic system is still focused on the banking sector and Islamic financial institutions (Huda et al., 2015). Although the issue of Islamic financial institutions and banking receives more prominence, many people consider that the

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Islamic financial institutions and banking sectors are not the most critical sectors. The issue of Islamic banking is considered to have not been able to appear as an Islamic economic instrument in solving fundamental problems in Islamic countries, namely poverty and low levels of education (Abduh, 2013). Furthermore, the development of Islamic banking in Indonesia at this time has led to increased competition between banks, especially when the crisis hits (MG Wibowo, Dumairy, 2008).

In addition to the Islamic banking sector, other instruments from the Islamic economic system are considered capable of solving poverty alleviation, namely the zakat instrument. According to the results of a study conducted by Murniati & Beik (2014), there is a decrease in the poverty level of *mustahik* based on the four poverty indicators used. It is also in line with research conducted by Mubarokah et al. (2018) and Ali et al (2016), which reveals that zakat is proven to reduce the number and percentage of low-income families and can reduce the depth and severity of poverty. The primary function of zakat is not only to help the economy of those entitled to receive zakat (*mustahik*), but zakat can also be a balancing tool in the economic sector of a region. Zakat management aims to raise the level of *mustahik* to become muzaki. It shows that zakat has the potential to overcome economic disparities and poverty in a region (Research and Study Division of BAZNAS Strategic Studies Center, 2016).

One of the indicators of the progress of zakat in Indonesia is the growth of zakat fundraising, including infaq and alms, which has soared from year to year. Based on data from Muhammad Hasbi Zaenal (2022) Until now, national zakat fundraising has had a positive trend, where the collection of zakat funds in 2020 reached 12.429 trillion, while in 2019 the collected zakat funds were 10.227 trillion. This figure shows that the collection of zakat funds has grown by Rp. 4.311 trillion, equivalent to 42.16 percent, compared to 2019. Moreover, an increase of one hundred times compared to the data in 2002. It shows that the trend of public trust in zakat through amil institutions and zakat management organizations continues to increase.

However, from another point of view, many studies show that Indonesia has a large potential for zakat funds. The results of research conducted by Firmansyah (2013) stated that the potential for zakat funds in Indonesia is Rp. 217 Trillion. Then the research results in the Research and Studies Division of BAZNAS Strategic Studies Center (2016) show that Indonesia's zakat potential reaches Rp. 286 trillion, but the total collection of zakat funds in 2020 has only reached 12.429 trillion. It means that although the potential for zakat in Indonesia is quite enormous, the collection of zakat funds is still less than the total potential and the collected zakat funds are still less than 10% of the total potential of zakat funds in Indonesia.

From the data above, it is evident that behind the progress of zakat fundraising in Indonesia, many zakat issues still need to be resolved. The gap between the potential of zakat and the realization of zakat collection shows that public attention and understanding of zakat still need to be improved. According to Hafidhuddin (2019) states that one of the steps that can be taken in exploring the potential of zakat is by socializing and educating the public about the law and wisdom of zakat, zakat object assets and procedures for calculating zakat. In addition, one of the factors that cause the low realization of zakat collection is the reluctance of most Muslims in Indonesia to issue zakat. Not all Muslims have the awareness to pay zakat, even though the command to issue zakat is expressly conveyed by Islam.

Furthermore, even though Indonesia is one of the countries with the largest Muslim adherents in the world and has a relatively high potential for zakat, the fact is that it is still not able to make zakat as a solution to alleviating poverty. The existence of

zakat management organizations (OPZ) as institutions have the task of collecting zakat funds as mandated by Law Number 23 of 2011; it has not been able to play function optimally in practice and the lack of innovation and creativity of zakat management organizations (OPZ) in convincing muzaki (Komar, 2015).

Whereas at a macro level, the concept of zakat is believed to have a tremendous influence on an area. Even in recent years, in western countries, a concept has emerged that encourages the development of the sharing economy or gift economy, which means that the economy must be based on the spirit of giving and sharing. According to Swiercz and Patricia Smith from the University of Georgia, the United States, the best solution in dealing with economic problems is through the spirit of giving and sharing mechanisms between components in an economy. It is a powerful relationship between the concept of zakat and the level of welfare and prosperity of the community. So it is natural for an area to optimize the potential of zakat with the belief that it will have a positive impact (Murniati & Beik, 2014). Because zakat is so necessary from a theological and social point of view, there must be an effective and efficient management pattern starting from the collection of zakat to its distribution.

Each region certainly has a Zakat Management Organization (OPZ), but the reality is that most zakat managers lack innovation and creativity (Komar, 2015). Most OPZs are managed conventionally and as-is, so the potential for significant zakat funds does not have any meaning. Mathematically, the zakat funds collected should be under the potential of each region, but in reality, it is still not in line with expectations. In addition, the lack of innovation and creation in zakat management will also have an impact on other zakat issues, such as weak public awareness and attention to zakat, weak zakat institution credibility, weak amil human resources, zakat regulation problems and problems of effectiveness and efficiency of zakat empowerment programs.

The same thing also happened to one of the districts in Indonesia, namely Lumajang district. The potential for zakat in Lumajang is quite high, judging from the results of research conducted by Komar (2015) stated that in the last three years starting from 2009 to 2011, the graph of the acquisition of zakat funds in Lumajang continued to increase. In 2009 BAZ Lumajang collected zakat funds of 1 billion, in 2010 the collection of zakat funds reached 1.5 billion, and in 2011 zakat collection reached 1.8 billion. Although zakat collection in Lumajang has a positive trend, the *mustahik* number in that year is still in the high category. Judging from the research report by the Demographic Institute of the Faculty of Economics, University of Indonesia, regarding the mapping of *mustahik*, *muzakki* and the potential for empowerment of Indonesia, it is clear that in 2009 the number of *mustahik* in Lumajang district reached 199,773 thousand people who were categorized into areas with a high number of *mustahik*.

FurtherIn addition, since 2016, there has been Lumajang Regent Regulation Number 50 regarding the management of zakat, infaq, and alms in Lumajang Regency, which has become a reinforcement and support for OPZ in carrying out its programs. In a news released by Kominfo Lumajang in March 2022, Lumajang Regent Thoriqul Haq instructed ASN in each regional apparatus to set aside 2.5 percent of their salary to issue zakat through the National Amil Zakat Agency (BAZNAS) of Lumajang Regency (Lumajang, 2022). It shows that there is support from the Lumajang Regency government for the Zakat Management Organization (OPZ). However, in reality, the collection of zakat funds is still less than the total expected target of 1 billion in April and May. It is proven by the BAZNAS Lumajang report in March 2022, the total collection of zakat funds reached Rp. 364,662,970 million. Then the collection of zakat funds in April 2022 amounted to Rp. 530,036,127 million and decreased in May 2022

with a total collection of zakat funds of Rp. 397,573,784. Furthermore, in these months, the collection of zakat funds also decreased compared to March to May 2021. In March 2021 the zakat collection of BAZNAS Lumajang reached 386,563.

From there, it is obvious that a severe problem causes the gap between potential and reality to be so wide. One factor that influences the gap is the zakat management system, which is less effective and efficient. According to Atabik (2015), the collection, socialization, distribution or utilization, and supervision of zakat must be carried out as a whole activity, not carried out partially, and move independently.

To overcome these problems, good management is needed, and good management requires knowledge of the problems correctly, accurately, and completely. Although all zakat issues must be resolved, prioritizing issues is essential to do because OPZ still owns limited resources. Prioritizing problems can help zakat managers, so they do not get caught up in less important issues. Therefore, researchers are interested in researching priority problems in zakat management in Lumajang Regency. On the other hand, although zakat is a crucial instrument in Islamic economics, the management of zakat in Lumajang still does not receive sufficient attention from intellectuals. Leave from there, this research is aimed at mapping priority problems in zakat management and looking for priority solutions that can be given to these problems.

Research Methods

This study uses a qualitative descriptive approach with Analytic Hierarchy Process (AHP) analysis as the basis for conducting research whose purpose is to analyze and find priority problems and solutions in zakat management. The AHP method will structure a zakat management problem into a hierarchical form and include various considerations to produce a scale with relative priorities. The population used in this study are zakat experts, zakat practitioners, and zakat regulators in Lumajang Regency. In this study, the method used to determine the sample is purposive sampling, meaning that the sample determination technique is with special considerations so that it is worthy of being a sample (Noor-ul-Amin & Hanif, 2012). Determination of the sample in this study, the criteria are adjusted to the AHP analysis method used. Namely, people who have expertise and understanding of zakat management, in this case, are zakat experts, zakat practitioners, and zakat regulators. The number of respondents in the AHP method is not used as a criterion for validity. The requirement for valid respondents in the AHP is that they are experts or experts in their field. Therefore, the respondents involved in this study amounted to 4 (four) informants considering that they are competent and involved in the field of zakat and can represent the entire population. The data used in this study is primary data, namely data taken directly by researchers so that the data obtained are in the form of raw data. Then the data in this study were also obtained from secondary sources originating from the literature of journals and books. Data processing was carried out using the Microsoft Excel 2016 application. In this study, data analysis was carried out using the Analytical Hierarchy Process (AHP) method with three stages.

Model Construction

Model construction can also be referred to as decomposition, which is the foundation of the AHP method. The decomposition is based on a theoretical and empirical literature review in the field obtained from expert informants. This study involved 4 (four) informants: zakat experts, zakat practitioners, and zakat regulators. Two informants were taken from the Zakat Management Organization (OPZ), one

informant was taken from a zakat expert, and one other was taken from the zakat regulator. In the construction phase of this model, the informants were invited to have an in-depth discussion by describing the problems in zakat management to produce the model in this study.

Model Quantification

This stage uses questions in the questionnaire in the form of pairwise comparisons (pairwise comparisons) between elements in the cluster to determine which element between the two has the more significant influence and is more dominant and how big the difference is when viewed from one side only (Huda et al, 2015). The numerical scale used is 1-9, which is a translation of the verbal assessment. Filling out the questionnaire by the respondent must be accompanied by the researcher to maintain the answers' consistency.

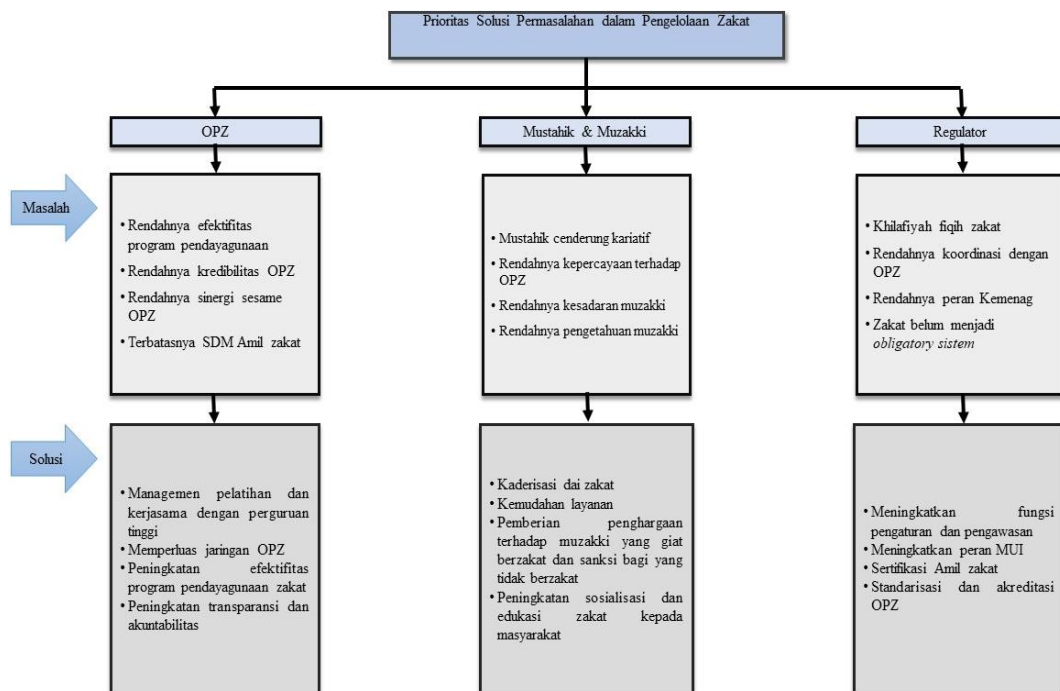
Synthesis & Analysis

Before the data is analyzed, data validation will be carried out, namely by conducting a consistency test. Data is considered consistent with a consistency ratio (CR) value (Mu & Pereyra-Rojas, 2017). If the CR value is greater than 0.1, then the informant will carry out a re-judgment. If the CR value is consistent, then the priority weights of the existing elements can be used as a basis for data analysis and interpretation of the results.

Interviews with informants found that there are 3 (three) aspects of problems and solutions in zakat management in Lumajang district, including aspects of zakat management organization, *muzaki/mustahik* aspects, and regulatory aspects. In the aspect of OPZ problems found 4 (four) sub-criteria in zakat management, namely: 1) low effectiveness of zakat utilization programs, 2) low credibility of OPZs, 3) low synergy between OPZs; and 4) limited human resources for zakat amil. Then the solutions to the problems of OPZ aspects are also grouped into 4 (four) sub-criteria, including 1) training management and collaboration with universities, 2) building synergies between OPZs, 3) increasing transparency and accountability; and 4) increasing the effectiveness of zakat utilization programs. Furthermore, aspects of the *muzaki/mustahik* problem also found 4 (four) sub-criteria including 1) *mustahik* tend to be charitable, 2) *muzaki*'s low trust in OPZ, 3) low awareness of *muzaki*; and 4) low knowledge of *muzaki*. The solution to the problem from the sub-criteria for the *muzaki/mustahik* problem also has 4 (four) sub-criteria, including 1) regeneration of *zakat dai*, 2) giving awards to *muzaki* who are active in tithing and sanctions for *muzaki* who do not pay zakat, 3) increasing socialization and zakat education to the public; and 4) ease of service. Then, there are 4 (four) sub-criteria for regulator problems, including 1) *khilafiyah fiqh zakat*, 2) low coordination of regulators with OPZ, 3) low role of the Ministry of Religion; and 4) *zakat* has not become an obligatory system. There are 4 (four) sub-criteria for the solution to the problem of regulatory aspects, including 1) increasing the role of MUI, 2) increasing the regulatory and supervisory functions, 3) certification of *amil zakat*; and 4) standardization and accreditation of OPZ.

The identification of the problems and solutions above are constructed in an analytic hierarchy process (AHP) hierarchical model to make it easier for researchers and respondents to understand the solutions to problems in the management of zakat. In more detail, the AHP model framework in this study used in the analysis shows in the following figure:

Figure 1
 Framework of the Analytic Hierarchy Process (AHP) Priority Scale for Problem Solutions in Zakat Management



Data Source: Data Processing Results, 2022

Based on the results of data processing using Microsoft Excel 2016, the results of the priority calculation of each aspect of the problem and solution for zakat management are obtained. Data from all informants were processed, aspects of OPZ problems that became the main priority to be overcome with a value of 0.638425. Then the second priority is the muzaki or mustahik aspect with a value of 0.221260. In comparison, the third priority is the aspect of regulator problems with a value of 0.140313. As for in more detail can be seen in the table below:

Table 1
 Synthesis of Priority Aspects of the Problem

Criteria	Average Aspects of the Problem
OPZ	0.63842572
Muzaki/Mustahik	0.221260448
Regulator	0.140313832

Source: data processed 2022

Furthermore, in an aspect of the sub-criteria of the Zakat Management Organization (OPZ) problem, it found that the results of all informants agreeing on the sub-criteria of the OPZ problem that was the most priority to be addressed were the low credibility of the OPZ with an overall value of 0.310876. Then, the second priority was the sub-criteria. The problem is the low effectiveness of the zakat utilization program with a value of 0.161899, and the third priority is the sub-criteria for the problem of limited human resources for zakat amil with a value of 0.11252. More detail can be seen in the table below:

Table 2

Synthesis of Priority Sub-Criteria for OPZ Masalah Problems

Criteria	Average Aspects of OPZ Masalah Problems	Ranking
K1	0.253591312	0.161899216
K2	0.486942652	0.310876713
K3	0.083218319	0.053128715
K4	0.176247717	0.112521076

Source: data processed 2022

The sub-criteria for the problem of zakat management from the aspect of muzaki and mustahik priority that must be overcome is the problem of insufficient knowledge of muzaki with a priority value of 0.110224, then the second priority is the problem of low awareness of muzaki with a priority weight of 0.058530. Furthermore, the third priority is the problem of mustahik, who tend to be consumptive, with a score of 0.034201 and the last priority is the problem of the low trust of muzaki towards OPZ of 0.018303. More detail can be seen in the table below:

Table 3
Synthesis of Priority Sub-Criteria Problem Muzaki/Mustahik

Criteria	Average Aspects of Muzaki and Mustahik Problems	Ranking
K1	0.154575486	0.034201441
K2	0.082723083	0.018303346
K3	0.264533008	0.058530692
K4	0.498168424	0.110224969

Source: data processed 2022

The last problem aspect in zakat management is the regulator, which has four sub-criteria. From the overall results of the informants, it was found that the sub-criteria of the regulator problem that must be addressed first is the problem of zakat, which has not become an obligatory system for the state (obligatory system) with a priority score of 0.051126. The second priority is the problem of the low role of the Ministry of Religion with a priority score of 0.040186. The third priority is the problem of khilafiyah fiqh zakat with a value of 0.029535. The last priority problem in the regulatory aspect is the problem of low coordination with fellow OPZ with a priority value of 0.019464. The details can be seen in the table below:

Table 4
Synthesis of Priority Sub-Criteria Problem Regulator

Criteria	Average Regulatory Problem Aspect	Ranking
K1	0.2104981	0.029535795
K2	0.138723088	0.019464768
K3	0.286403866	0.040186424
K4	0.364374946	0.051126845

Source: data processed 2022

In overcoming problems in zakat management, of course, some solutions must be carried out and prioritized. Based on data from all processed informants, the aspect of the OPZ solution, which is the main priority to be carried out with a value of 0.581459. Then the second priority is the muzaki or mustahik aspect with a value of 0.300223. In contrast, the third priority is the regulatory solution aspect, with a value of 0.118317. As for in more detail can be seen in the table below:

Table 5
Synthesis of Priority Aspect Solutions

Criteria	Solution Aspect Average
OPZ	0.581459276
Muzaki/Mustahik	0.300223445
Regulator	0.118317279

Source: data processed 2022

Then in the sub-criteria for the OPZ solution, the primary priority solution is to conduct training management and collaboration with universities with a priority score of 0.250986. The OPZ solution, which becomes the second priority, is to increase the effectiveness of the zakat utilization program with a score of 0.146743. The third priority sub-criteria for the OPZ solution is to increase transparency and accountability with a priority weight of 0.108576. The last priority is to build synergy among OPZs with a priority value of 0.075152. More clearly can be seen in the following table:

Table 6
Synthesis of Priority Sub-Criteria for OPZ Solusi Solutions

Criteria	OPZ Solusi Solution Aspect Average	Ranking
K1	0.431648868	0.250986238
K2	0.129247773	0.075152316
K3	0.186731599	0.10857682
K4	0.25237176	0.146743901

Source: data processed 2022

Furthermore, in the sub-criteria for muzaki and mustahik solutions, the priority that must be done is a solution to increase socialization and zakat education with a score of 0.140634, then the second priority solution is the regeneration of zakat dai with a value of 0.080893. The third priority sub-criteria for muzakki and mustahik solutions is the ease of service solution with a priority score of 0.040115 and the last is to give rewards and sanctions to muzakki with a priority score of 0.038580. More clearly can be seen in the table below:

Table 7
Synthesis of Priority Sub-Criteria Solutions Muzaki/Mustahik

Criteria	Average Aspects of Muzaki and Mustahik Solutions	Ranking
K1	0.269442677	0.080893009
K2	0.128506491	0.038580661
K3	0.468433637	0.14063476

K4	0.133617196	0.040115015
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Source: data processed 2022

The final solution to the problem of zakat management is the regulatory aspect with four sub-criteria solutions. The primary solution priority in the regulatory aspect is OPZ standardization and accreditation with a value of 0.059041, and then the second priority solution is to certify zakat amil with a value of 0.030568. The third solution sub-criteria in the regulatory aspect is to increase the role of MUI with a priority weight of 0.018436. The last priority is to increase the regulatory and supervisory function with a priority value of 0.010270. More detail can be seen in the table below:

Table 8
Synthesis of Priority Sub-Criteria Solutions Regulator

Criteria	Average Regulatory Solution Aspect	Ranking
K1	0.155825559	0.018436856
K2	0.086806048	0.010270655
K3	0.25836227	0.030568721
K4	0.499006124	0.059041047

Source: data processed 2022

Discussion

In practice, zakat can contribute to economic development and improve poverty's depth and severity. In one report, the Islamic Development Bank defines poverty by referring to the International Labor Organization (ILO) which states that poverty is a condition of a person's inability to meet basic needs such as food, clothing, shelter, education, and health. The problem of poverty is not only about poverty. Furthermore, the impact of poverty can also damage all aspects of life.

According to Riyaldi (2017), poverty, according to Islam, can endanger faith, logical thinking, family, and society. Islam also views poverty as a test that must be overcome immediately. Therefore, zakat was born as a mechanism that seeks to eliminate all authority and tries to distribute wealth to people in need. So that zakat can appear as an Islamic economic instrument to minimize societal gaps.

Zakat in Islam has two dimensions of worship: the relationship with Allah (*hablumminallah*) and the socio-economic dimension (*hablumminannas*). In the religious dimension, zakat is an obligation and command of Allah (Farhatunnada & Ghafur Wibowo, 2022). Meanwhile, in the socio-economic dimension, zakat functions as a driving force for the community's economy and fulfills the needs of life. Zakat is not only to help the needs of *mustahik*, but zakat is also a balancing instrument for the national economic sector. In the long term, the main goal of zakat is to transform *mustahik* into *muzakki*. It shows that zakat has the potential to overcome economic disparities and poverty in an area (Iswanaji et al., 2021).

As part of the elements of the Islamic economy, zakat has a critical role in regional economic growth. The role of zakat institutions in economic activity is no less critical than other Islamic financial institutions. The existence of existing zakat institutions is expected to help and encourage the economy of the country and region. The purpose of zakat institutions in a region's economy is expected to help reduce the depth and

severity of poverty, create justice, create an equitable distribution of income, and become social security and effective services.

The existence of amil zakat institutions is a solution to collecting, utilizing, and distributing zakat funds. The collection of zakat funds is an activity to collect zakat funds from Muslims, then the distribution of zakat is defined as the distribution of zakat funds to mustahik consumptively (Haris, 2019). While the utilization of zakat is defined as the distribution of zakat funds to mustahik with an orientation to the productive aspect, it intends that zakat funds can be used as capital so that mustahik can produce independently. Thus zakat can contribute to social security and help bridge the gap between the rich and the poor and strengthen the economic independence of Muslim commodities.

However, in the management of zakat, several problems still occur so the potential and role of zakat cannot be maximized. It is due to the lack of innovation and creativity possessed by zakat management institutions both at the national and regional levels. It is confirmed by research Komar (2015), which states that every region must have a Zakat Management Organization (OPZ), but in reality, most zakat managers lack innovation and creativity.

Therefore, management is needed because according to Terry GR quoted in (Hasibuan, 2007), the orientation of management is a process which means that management in the management of zakat institutions or Islamic philanthropic fund management institutions requires other resources besides human resources, namely knowledge, and skills so that activities become more effective and efficient or can produce actions in achieving success. Therefore, there will be no successful organization if it does not use good management. Terry GR gives three reasons for the need for management, namely to achieve organizational and personal goals, to maintain a balance between conflicting goals, and to achieve efficiency and effectiveness. Furthermore, according to Terry GR, there are four main functions of management known as POAC: planning, organizing, actuating, and controlling. Good management must understand every problem in zakat management correctly and accurately. Therefore, knowledge about priority problems and solutions is needed in zakat management.

Based on the analysis result in this study, there are priority aspects of problem solutions in zakat management in Lumajang Regency, namely aspects of the Zakat Management Organization (OPZ), regulatory aspects, and community aspects are defined for muzaki or mustahik. Muzaki is people who are obliged to pay zakat, while mustahik are entitled to receive zakat. The model construction in this study is divided into two parts, namely the problem aspect and the solution aspect in zakat management, which are explained as follows:

Priority problems in zakat management in Lumajang Regency

The main priority problems obtained from the results of data processing from informants in Lumajang Regency are problems that arise from the Zakat Management Organization (OPZ), which have several sub-criteria in it, including a) the low effectiveness of the zakat utilization program, b) the low credibility of the management organization zakat, c) low synergy between Zakat Management Organizations; and d) limited human resources for zakat amil. According to the informant, the most priority sub-criteria in the matter is the low credibility of Zakat Management Organization, which in this case, is explained as a lack of management in managing the organization.

Lack of innovation and creativity in managing zakat management organizations will impact the number of errors in the collection, distribution, and utilization of zakat. The second priority agreed upon by the informants is the problem of the low effectiveness of the zakat utilization program. The intended effectiveness, in this case, is the accuracy and continuity of the zakat utilization program in providing funds to mustahik. So that mustahik use these funds only for consumptive, not productive things. Then the third priority is the sub-criteria for the problem of limited human resources (HR) of amil zakat, that qualified human resources in the field of zakat are limited. So that zakat management is less innovative and limited to a few zakat amil.

The muzaki and mustahik aspects cause the second priority problem in zakat management in Lumajang Regency. 4 factors cause the sub-criteria in this aspect, including a) mustahik tend to be charitable or consumptive, b) muzaki's low trust in zakat management organizations, c) low awareness of muzakki and; d) insufficient knowledge of muzaki. The main priority problem in this aspect is the common knowledge of muzaki. The muzaki's common knowledge of the fiqh of zakat causes muzaki's ignorance about the category of zakat and the assets he has to pay. So far, many people fall into the category of muzakki and only pay zakat from their obligations during Ramadan. Whereas the provisions of zakat are not only limited to that but are broader. Then the second priority sub-criteria in the aspect of muzakki and mustahik is the low awareness of muzakki in paying or paying zakat correctly with the provisions of Islamic law. One of the cases is that many people only pay zakat fitrah, not another zakat, such as zakat from their livestock or agriculture. The third sub-criteria in the problem in terms of muzakki and mustahik is mustahik who tends to be consumptive. The long-term goal of zakat is to change the mustahik level to the muzakki level, but due to the mustahik's tendency to use zakat consumptively, the goal of zakat is not realized.

The third priority problem found from the results of data processing by zakat experts is the regulatory problem aspect with 4 sub-criteria problems in it, namely: a) khilafiyah fiqh zakat, b) low coordination of regulators with zakat management organizations, c) low role of the Ministry of Religion and; d) zakat has not become an obligatory system for the state (obligatory system). The priority sub-criteria in this regulatory aspect is the issue of zakat which has not become a mandatory system for the state which has resulted in low public awareness of paying zakat and has not been managed optimally. Then the second priority sub-criteria is the problem of the low role of the Ministry of Religion in the management of zakat. The Ministry of Religion's attention is still focused on Hajj compared to the management of zakat which is handed over to zakat institutions. The third sub-criteria in the regulatory aspect is the khilafiyah fiqh zakat. The case problem of khilafiyah fiqh zakat is professional zakat, and some scholars support the existence of professional zakat. Some other scholars consider that professional zakat is a bid'ah so it results in some Muslims experiencing confusion. Those who believe that professional zakat is bid'ah do not choose to pay professional zakat.

The fourth sub-criteria of the problem is the problem of the low synergy between regulators and zakat management organizations. So that the result of this problem is that many innovations owned by zakat institutions are not conveyed to regulators, and regulators are not making efforts to manage zakat. The case problem of khilafiyah fiqh zakat is professional zakat, and some scholars support the existence of professional

zakat. Some other scholars consider that professional zakat is a bid'ah so it results in some Muslims experiencing confusion and those who have the belief that professional zakat is bid'ah do not choose to pay professional zakat. The fourth sub-criteria of the problem is the problem of the low synergy between regulators and zakat management organizations. So that the result of this problem is that many innovations owned by zakat institutions are not conveyed to regulators, and regulators are not making efforts to manage zakat. The case of the problem of khilafiyah fiqh zakat is professional zakat, and some scholars support the existence of professional zakat, some other scholars consider that professional zakat is a bid'ah so it results in some Muslims experiencing confusion, and those who have the belief that professional zakat is bid'ah do not choose to pay professional zakat. The fourth sub-criteria of the problem is the problem of the low synergy between regulators and zakat management organizations. So that the result of this problem is that many innovations owned by zakat institutions are not conveyed to regulators and regulators are not making efforts to manage zakat. Some scholars support the existence of professional zakat, and some other scholars consider that professional zakat is a bid'ah. It results in some Muslims experiencing confusion, and those who believe that professional zakat is a bid'ah do not choose to pay professional zakat. The fourth sub-criteria of the problem is the problem of the low synergy between regulators and zakat management organizations. So that the result of this problem is that many innovations owned by zakat institutions are not conveyed to regulators and regulators are not making efforts to manage zakat. Some scholars support the existence of professional zakat, and some other scholars consider that professional zakat is a bid'ah. It results in some Muslims experiencing confusion, and those who believe that professional zakat is a bid'ah do not choose to pay professional zakat. The fourth sub-criteria of the problem is the problem of the low synergy between regulators and zakat management organizations. So that the result of this problem is that many innovations owned by zakat institutions are not conveyed to regulators, and regulators are not making efforts to manage zakat.

The above problems are supported by the results of research conducted by Huda et al (2013), which states that the priority problems in zakat management in Banten Province and South Kalimantan Province are from the side of regulators, zakat management organizations, and the community. In addition, in line with research conducted by Hamdani et al (2019), who also stated that the problem of zakat in BAZNAS is the aspect of BAZNAS, the community, and the government.

Solution priority in zakat management in Lumajang Regency

The leading priority solution obtained from the informants in this study is in terms of the Zakat Management Organization (OPZ) in which there are 4 sub-criteria solutions, including a) training management and collaboration with universities, b) building synergy with OPZ, c) improve transparency and accountability and; d) increase the effectiveness of the zakat utilization program. The sub-criteria that become the main priority in the OPZ aspect is to conduct management training and build cooperation with universities to meet the needs of professional amil zakat. Conducting training is a short-term plan carried out to meet the needs of amil zakat in OPZ. The long-term plan is to build cooperation with universities to ensure a stock of professional amil zakat in

the future so that experts can manage zakat management and advance zakat institutions. The second priority sub-criteria is to increase the effectiveness of the zakat utilization program. The program by OPZ must be effective to realize the long-term goal of zakat, namely to increase the level of mustahik to become muzakki. Then the sub-criteria for the solution in this aspect is to increase transparency and accreditation of zakat institutions. Increasing financial transparency and conformity of financial plans with their implementation will give confidence to the community so that zakat collection is under the potential of zakat funds in Lumajang Regency. The fourth priority solution in this aspect is to build synergies between OPZ. The cooperation that is built in this case is the socialization of zakat, shared views on zakat fiqh, and similarities in zakat management to synergy in zakat utilization programs in the community.

The second priority solution that needs to be done is from the side of muzakki and mustahik, in which there are 4 sub-criteria, namely: a) regeneration of zakat dai, b) giving awards to muzaki who are active in tithing and giving sanctions to muzaki who do not pay zakat, c) increasing socialization and zakat education to the public and; d) ease of service. The sub-criteria that becomes the main priority in this aspect is to increase the socialization and education of zakat in the community. Socialization and education can provide knowledge to the public about zakat so that it impacts public awareness of zakat. Then, the third priority sub-criteria in this aspect is the ease of zakat services. Increasing the ease of service will reach various levels of society in the hope of increasing zakat collection. The last priority sub-criteria is to reward muzakki who are active in tithing so that muzaki feel valued and continue to increase zakat payments. In addition to rewards, sanctions to muzakki who do not pay zakat will also threaten muzakki so that muzakki who do not pay zakat can pay their zakat.

Furthermore, the third priority solution in the management of zakat in Lumajang Regency is in terms of regulators, which consists of 4 sub-criteria, namely: a) increasing the role of MUI, b) increasing the function of regulation and supervision, c) certification of amil zakat and; d) standardization and accreditation of zakat management organizations. The solution sub-criteria that is a priority in the regulatory aspect is OPZ standardization and accreditation. Standardization in zakat management for all OPZs will make it easier for regulators to compare performance between OPZs. The second sub-criteria for the solution from the regulator is the amil zakat certification. Amil zakat is the spearhead in zakat management and must be selected people with sufficient capacity to carry out the mandate, as Rasulullah SAW who chose the best friends as zakat amil to ensure the quality of zakat amil by the required competency standards. The third priority sub-criteria in this aspect is to increase the role of the Indonesian Ulema Council (MUI) in resolving differences of opinion in the fiqh of zakat. MUI, is a forum for scholars and is recognized by the government. It is expected to be able to make decisions on differences of opinion regarding the fiqh of zakat in the community. Then the last sub-criteria for the solution is to increase the function of regulation and supervision. The government or related parties such as the Ministry of Religion are deemed necessary to regulate and supervise OPZ as Bank Indonesia regulates and supervises banks. If the management of zakat in one OPZ is considered good, it is necessary to give appreciation and serve as an example for other OPZ. On the other hand, if OPZs do not carry out their roles properly, the regulator must impose sanctions.

The solution above is in line with research conducted by Hamdani et al. (2019) which states that the solution to the problem of zakat is to improve management, increase amil human resources and be more transparent and accountable in their finances. In line with research conducted by Huda et al. (2015), which states that the priority solution in zakat management is for the government to certify amil zakat.

Conclusion

The results of this study indicate that the priority problem in zakat management in Lumajang Regency is from the side of the Zakat Management Organization (OPZ) with a priority value of 0.638425 in which there are four sub-criteria, among others: a) low effectiveness of zakat utilization programs, b) low credibility of Zakat Management Organizations, c) low synergy between Zakat Management Organizations; and d) limited human resources for zakat amil. The sub-criteria of the most priority problem from the OPZ aspect is the low credibility of the OPZ with a priority value of 0.310876, which means that the low quality of management in managing Islamic philanthropic institutions will result in many OPZ errors in managing zakat. The results of this study reveal that the priority solutions that need to be carried out in zakat management in Lumajang Regency are also from the side of the Zakat Management Organization (OPZ) with a priority value of 0.581459 in which there are 4 sub-criteria solutions, including a) management training and collaboration with higher education institutions, b) building synergies with OPZ, c) increasing transparency and accountability as well as; d) increase the effectiveness of the zakat utilization program. The priority sub-criteria for the solution from the OPZ aspect is conducting training management and collaboration with universities with a value of 0.250986. It intends to meet the needs of professional amil zakat and guarantee amil zakat stock. a) management of training and collaboration with universities, b) building synergies with OPZ, c) increasing transparency and accountability as well as; d) increasing the effectiveness of the zakat utilization program. The priority sub-criteria for the solution from the OPZ aspect is conducting training management and collaboration with universities with a value of 0.250986. It intends to meet the needs of professional amil zakat and guarantee amil zakat stock. a) management of training and collaboration with universities, b) building synergies with OPZ, c) increasing transparency and accountability as well as; d) increasing the effectiveness of the zakat utilization program. The priority sub-criteria for the solution from the OPZ aspect is conducting training management and collaboration with universities with a value of 0.250986. This is intended to meet the needs of professional amil zakat and guarantee amil zakat stock.

The implication of this research shows that in reality, several zakat institutions in Indonesia have problems. Zakat, which should be a balancer in a regional economy, is not implemented due to the problems experienced by the Zakat Management Organization (OPZ). This research has implications for the realization of solutions in zakat management at zakat institutions which require mapping of priority problems and solutions in managing zakat in an area.

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