



Analysis of BAZNAS's Efficiency in Banten

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ABSTRACT

Poverty and inequality in income distribution are classic economic issues faced by all regions, including Banten. In addition, Islamic institutions offer an instrument for distributing wealth through Islamic philanthropy, namely BAZNAS. In the operational activities of BAZNAS, assessment is needed for the evaluation and accountability of BAZNAS internally and externally in achieving the goal of overcoming problems and equitable income distribution. The research method used is a quantitative approach through the DEA (Data Envelopment Analysis), a non-parametric calculation method to measure an institution's efficiency level. The input variables used are total assets and operational costs, and the output variables used are the amounts of collection and distribution of ZIS funds. According to the findings of this study, the BAZNAS of Banten Province was efficient in 2019 and 2020. In 2020, the BAZNAS of South Tangerang City and the BAZNAS of Serang Regency were efficient. In 2018, the Tangerang City BAZNAS did not yet achieve efficiency. Specifically for BAZNAS of Cilegon for the period of 2016-2016. 2020 failed to attain efficiency and continues to deteriorate annually. Three factors caused the inefficiency at BAZNAS in Banten Province between 2016 and 2020: first, the excessive, ineffective, and productive use of assets may have contributed to the institution's poor performance. Second, expenditures on operational costs that deviate from the aim create an increase in expenses. The third issue is that the collection and distribution of ZIS funds have not been optimized.

Keywords: *BAZNAS, DEA, Efficiency*

Introduction

Poverty and economic inequality have always been topics of contention. The Central Statistics Agency (BPS) observed that the poverty rate has changed over the past few years. In March of 2016, the number of poor was estimated to be 28.01 million. In March of 2017, it fell 0.22 percent and reached 10.64 percent. In March of 2018, there were 25,95,000,000 individuals. In March 2019, there were 25.14 million poor individuals, and in March 2020, the poverty rate increased to 9.78 percent, or up to 26.42 million poor people. This figure increased 0.36 percent in March 2021. (BPS, 2021).

The covid-19 epidemic, which will affect virtually every facet of life by the year 2020, is a significant issue that the government must handle. To maximize economic equality and eliminate poverty, Islam provides ways for revenue transfer through Islamic charitable organizations. Zakah is one of the most essential components of charitable instruments. According to Law Number 23 of 2011, the primary definition of zakah management is the obligation to distribute assets issued by a Muslim or corporate organization to those eligible to receive it under Shari'a law. (BAZNAS, 2021).

According to this concept, Zakah is one of the Islamic pillars every Muslim must observe. Within the context of social life, the presence of Zakah in a Muslim community is directed at human ties with their gods and relationships between fellow students. In other words, Zakah serves an important function for Muslims.

According to data from the Ministry of Religion of the Republic of Indonesia, as many as 85.88% of Indonesia's population is Muslim, or about 231.07 million people are Muslims (Kemenag, 2020). This shows that Indonesia has great potential in zakah management, which can contribute to reducing poverty. Thus, the prospect of zakah funds can be developed following the function of Zakah, which has a dual role: Zakah as worship (a form of piety) and gratitude for what is owned. Another goal is to realize a sense of justice and sharing to prosper the *mustahiq*, so there is not too big a gap (Ardianis, 2018). But ironically, the potential of Zakah cannot be realized even though the data on the collection of Zakah, infak, and alms or ZIS in Indonesia, especially Banten, has increased every year. This can be seen in the data on ZIS data collection in Banten Province, which has grown from year to year in the following table: (BAZNAS, 2020)

Table 1
BAZNAS Banten's collection of the ZIS

No	BAZNAS	ZIS collection (in millions of rupiah)				
		2015	2016	2017	2018	2019
1.	Prov. Banten	2.513,67	3.216,53	6.902,81	7.760,23	17.864,50
2.	Serang District	8.815,41	9.513,47	11.210,38	11.297,59	12.590,90
3.	Cilegon City	6.153,15	6.235,44	5.612,51	6.626,74	8.562,10
4.	Tangerang District	2.878,44	2.693,78	3.645,70	4.829,80	6.060,64
5.	Lebak District	5.425,51	5.271,26	2.998,70	3.065,83	3.288,58
6.	Tangerang City	955,73	2.484,94	4.581,42	8.067,53	9.721,35
7.	Pandeglang District	86,16	601,12	1.435,49	1.950,34	2.502,72
8.	Tangsel City	3.040,14	3.915,61	6.366,16	12.069,20	15.965,30

9.	Serang City	1.926,79	1.949,54	1.852,86	2.008,36	2.377,30
	Sum	31.795,00	35.431,69	44.606,03	57.675,62	78.937,31

The table above shows that the growth of ZIS fund collection in Banten Province has increased yearly. Not only the collection of ZIS funds carried out by BAZNAS of Banten Province but every city and regency in Banten Province has experienced an increase in ZIS fund collection in the last five years. Although the achievement of collecting ZIS funds every year has increased, it is still far from the potential Zakah in Banten. In addition, there is a gap in the results of ZIS fund collection in each region, which can be seen that the ZIS collection in Pandeglang Regency and Serang City is very minimal and much different from other regencies/cities in Banten.

To prevent the misappropriation of ZIS funds, BAZNAS has set 34 Key Performance Indicators (CCIs) for 2020, as detailed in the Annual Work Plan and Budget (RKAT) document (BAZNAS, 2020). The indicator states that the distribution realization must fall between 80 and 100 percent for it to be deemed satisfactory. In the meantime, the 50-79 percent distribution is deemed sufficient. However, if the distribution of ZIS money is less than 50%, it is considered less. However, if the distribution's realization exceeds 100 percent, it is deemed excellent. In practice, there are still BAZNAS that have been unable to distribute their ZIS funding (BAZNAS, 2020) appropriately. However, the dispersion does not encompass the full asnaf. Even certain BAZNAS cannot channel it wholly and directly to Mustahik.

Of course, this is one of the serious problems. Based on these statements, the author considers BAZNAS' performance in managing ZIS funds. If you look at the funds that have not been distributed, can this be a factor in the efficiency of BAZNAS performance (Hudaefah, *et al.* 2020). Moreover, the uneven distribution coverage has made the poverty map in the district/city area experience significant differences in each region, causing gaps between each part.

A firm, institution or other body is deemed effective, credible, and transparent if it meets the metrics established by the stated aims. The goal corresponds to a community need, the programs executed adhere to the mission and strategic plans so that their implementation is possible, and resources are distributed in accordance with each program's objectives. Based on these factors, zakah institutions must establish a robust accountability system for managing zakah money (Fadilah, 2016). This is also consistent with the goals of zakah administration outlined in Law No. 23 of 2011, namely boosting the effectiveness and efficiency of zakah administration services and enhancing the benefits of zakah to accomplish community welfare and poverty reduction (Yudhira, 2020).

Researchers are interested in studying the efficiency of Islamic philanthropic institutions in light of this description and the crucial relevance of zakah management for the benefit of the public. This study employs DEA (Data Envelopment Analysis) to evaluate the effectiveness of BAZNAS in the province of Banten.

Literature Review

Etymologically, Zakah (زكاة) is a form of زكي that means growing, holy/clean, and *maslahah* (BI, 2016). According to scholars, Zakah is a property that must be issued to certain parties in a certain way (BI, 2016).

Based on the ijma, the law of Zakah is mandatory, and whoever denies it is an infidel (Moses, 2020). As for the person who rejects and underestimates Zakah, such one

is considered to have committed a great sin. Zakah, a form of worship, has a purpose that functions as horizontal worship between a servant and His creator, but is also vertical, meaning a form of relationship between human beings. Zakah is divided into two: zakah fitrah and zakah mal. Zakah fitrah is Zakah issued during the month of Ramadan. The form of distribution is in the form of staple food with an amount that must be spent as much as one sha' (3.5 liters / 2.5 Kg) per soul. Meanwhile, zakah maal is a property owned by a person with predetermined terms and conditions (Abbas, 2017). Zakah mal is issued following the provisions of achieving nisab and haul.

Infak, according to language comes from the word انفق which means to issue or spend (Arifin, 2016). According to terminology, infak means to give part of the property for the benefit following the teachings of Islam. Infak can also be defined as all kinds of expenses, whether for personal interests, family interests, or interests related to charity. Like Zakah mainly, infak can also be found in the Quran 73 times in various word forms. The infaq is called *munfiqun* (Arifin, 2016).

Unlike the definition of alms, alms comes from the word *shadaqo*, which means true. Almsgiving is a gift from one person to another in the hope of getting a reward from God. Sheikh Ali ibn Muhammad Al-Jurjani in the book *At Ta'rifat* defines almsgiving as any form of spending in the way of Allah. In general, almsgiving is any good charity both material and non-material that is done to get a reward from Allah (Arifin, 2016).

According to Fu'ad Mas'ud, quoted from Ahmad Arisatul Cholik, efficiency is closely related to business and organizational affairs. Thus interpreting efficiency as the use of resources, be it human, money, time and nature to a minimum to obtain the maximum possible results (Cholik, 2013). Meanwhile, another definition of efficiency according to Rambe and Muhammad is a comparison between the ratio of *output* (expenditure) to *input* (income). This case refers to the best-used resources (Dahlan *et al*, 2020).

Efficiency has an undeniable important role in various economic practices. Efficiency has become one of the main principles. Efficiency is always associated with using resources to maximize yield or *output*. This definition refers to the ratio between input and output where three factors can cause efficiency, namely, the same input produces a larger output. Secondly, a small input produces the same output, the third a more considerable *input* has an *output* the bigger ones.

Of these three things, some principles must be met by institutions or organizations to be said to be efficient (Aam, 2013):

- a. Efficiency must be measurable
- b. Efficiency refers to rational considerations
- c. Efficiency doesn't come at the expense of quality
- d. Efficiency is a technical implementation
- e. The implementation of efficiency in line with the capabilities of the institution concerned

Method

This research is a descriptive study that describes the situation with a quantitative approach. The sample determination method in this study is *purposive sampling*, namely sample selection based on certain objectives and considerations that are considered to meet the criteria (Raihan, 2020). The purpose of this method is to obtain a representative sample with predetermined criteria.

The sample criteria used are as follows:

1. The National Amil Zakah Agency (BAZNAS) in Banten Province operated from 2016-2020.
2. Have an audited financial statement based on PSAK 109.
3. The data studied consists of *input* and *output* variables in full in the annual financial statements.
4. It has no value or negative weight to avoid the extra value when counting.

This study used the method to determine the efficiency level of BAZNAS in Banten Province, BAZNAS South Tangerang City, BAZNAS Serang Regency, BAZNAS Tangerang City, and BAZNAS Cilegon City. Determination of variables using a production approach. The *input* variables used include total assets and operational costs, while the *output* variables used are the receipt of ZIS funds and the distribution of ZIS funds. The data used is time series data from 2016-2020, which is then processed using the DEA approach.

Results and Discussion

Result

Based on secondary data obtained from BAZNAS's financial statements in Banten Province, which were audited in the 2016-2020 period, it can be seen from the following table:

Table 2
Data Availability

No.	BAZNAS	2016	2017	2018	2019	2020
1.	BAZNAS Banten Province	√	√	√	√	√
2.	BAZNAS Serang Regency	√	√	√	√	√
3.	BAZNAS Cilegon City	√	√	√	√	√
4.	BAZNAS South Tangerang City			√	√	√
5.	BAZNAS Tangerang City			√		

Not all of the five BAZNAS to be examined have undertaken audits of their financial accounts. BAZNAS of Banten Province, BAZNAS of Serang Regency, and BAZNAS of Cilegon City have complete audit reports. In 2018, BAZNAS South Tangerang City began to audit financial statements. In 2018, BAZNAS Tangerang City issued its first audited financial statements. The data utilized are statements of financial condition and cash flow audited in accordance with PSAK 109. Although the used data is incomplete, this does not influence the validity of the processed data.

Efficiency Occurring in BAZNAS Banten Province

The following are the results of processing research data to analyze the efficiency of BAZNAS Banten Province, shown in the table below.

Table 3
Target for Effectiveness in BAZNAS, Banten Province

Efficiency	Variable	Current	Target	Difference
		(in millions of rupiah)		
		2016		
63,5%	Total Asset (X1)	4.494	2.857	-1.637
	Operating Costs (X2)	1.094	696	-398

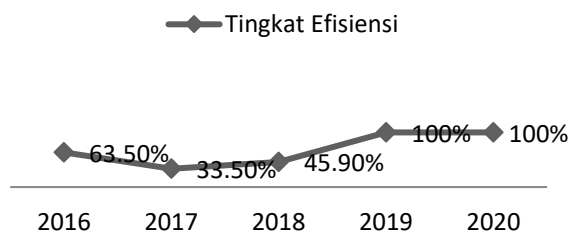
	Receipt of ZIS funds (Y1)	6.767	10.793	4.026
	ZIS fund distribution (Y2)	3.102	10.509	7.407
2017				
33.5%	Total Asset (X1)	7.664	2.566	-5.098
	Operating Costs (X2)	2.722	914	-1.808
	Receipt of ZIS funds (Y1)	10.569	11.443	874
	ZIS fund distribution (Y2)	5.487	10.868	5.381
2018				
45.9%	Total Asset (X1)	5.459	2.507	-2.952
	Operating Costs (X2)	2.088	959	-1.129
	Receipt of ZIS funds (Y1)	10.282	11.577	1.295
	ZIS fund distribution (Y2)	9.438	10.942	1.504
2019				
100%	Total Asset (X1)	6.601	6.601	-
	Operating Costs (X2)	2.607	2.607	-
	Receipt of ZIS funds (Y1)	21.664	21.664	-
	ZIS fund distribution (Y2)	17.043	17.043	-
2020				
100%	Total Asset (X1)	7.097	7.097	-
	Operating Costs (X2)	2.327	2.327	-
	Receipt of ZIS funds (Y1)	21.833	21.833	-
	ZIS fund distribution (Y2)	17.537	17.537	-

(Source: Data processed)

According to the DEA's data processing results in 2016, the efficiency value reached 63.5 percent. This demonstrates that the Banten Provincial BAZNAS cannot be described as either effective or ineffective. In 2017, the efficiency value declined to 33.5%, which is considered inefficient. Moreover, in 2018, the efficiency value increased to 45.9 percent, yet it cannot be considered efficient. In 2019 and 2020, the findings of measuring the efficiency level of BAZNAS in Banten Province were 100 percent efficient.

For more details, the following researchers describe the level of efficiency of BAZNAS of Banten Province per year through the graph below:

Chart 1
Efficiency Level in BAZNAS, Banten Province



The efficiency level of BAZNAS in Banten Province has fluctuated. The lowest level of efficiency occurred in 2017. BAZNAS of Banten Province needs to

reevaluate its input variables to achieve efficiency. It should be noted that the actual data is processed data from the audited financial statements of PSAK 109. Meanwhile, the target data is obtained from the DEA's processed data, and the difference data is a reduction from the target to the actual data. The results of the data processing, it shows that the cause of inefficiency in the Banten Provincial BAZNAS in 2016 was the use of assets that had to be reduced to Rp. 1,637,000,000.00 and operational costs of Rp. 398,000,000.00. Where the reduction in total assets and operational costs can make it efficient and impact increasing the receipt and distribution of ZIS funds by Rp. 4,026,000,000.00 and Rp. 7,047,000,000.00.

In 2017 the efficiency value of BAZNAS of Banten Province was 33.5%. This value is lower than in 2016 with a value of 63.5%. To achieve this efficiency, BAZNAS of Banten Province must reduce total assets by Rp. 5,098,000,000.00 and operational costs by Rp. 1,808,000,000.00. In this case, BAZNAS of Banten Province can maximize the amount of ZIS fund receipts of IDR 11,443,000,000.00 with the addition of IDR 874,000,000.00 and the amount of ZIS fund disbursement of IDR 10,868,000,000.00 with the addition of IDR 5,381,000,000.00.

The efficiency value has increased to maximize the output produced by BAZNAS Banten Province in 2018, although it cannot be said to be efficient. BAZNAS of Banten Province can achieve efficiency if it reduces total assets up to IDR 2,507,000,000.00 and operational costs to IDR 959,000,000.00. It can be said to attain efficient value if it maximizes the absorption of ZIS fund collection by adding IDR 1,295,000,000.00 and the amount of ZIS fund disbursement of IDR 1,504,000,000.00. Meanwhile, in the following year, namely 2019 and 2020, BAZNAS of Banten Province is already at the point of efficiency.

Efficiency Occurring in BAZNAS of Serang Regency

To analyze the efficiency level of BAZNAS Serang Regency can be seen in the following table:

Table 4
Efficiency Target in BAZNAS of Serang Regency

Efficiency	Variable	Current	Target	Difference
		(in millions of rupiah)		
2016				
63,9%	Total Asset (X1)	4.280	2.736	-1.544
	Operating Costs (X2)	1.231	787	-444
	Receipt of ZIS funds (Y1)	10.018	11.064	1.046
	ZIS fund distribution (Y2)	10.160	10.659	499
2017				
89.3%	Total Asset (X1)	3.263	2.916	-347
	Operating Costs (X2)	1.213	1.084	-129
	Receipt of ZIS funds (Y1)	11.664	12.507	843
	ZIS fund distribution (Y2)	11.539	11.539	-
2018				
58.3%	Total Asset (X1)	2.251	1.313	-938
	Operating Costs (X2)	3.178	1.855	-1.323
	Receipt of ZIS funds (Y1)	13.428	14.250	822
	ZIS fund distribution (Y2)	11.510	12.418	908
2019				

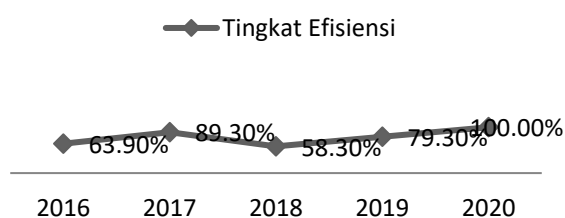
79.2%	Total Asset (X1)	2.252	1.785	-467
	Operating Costs (X2)	2.305	1.827	-478
	Receipt of ZIS funds (Y1)	14.587	14.587	-
	ZIS fund distribution (Y2)	12.235	12.668	433
2020				
100%	Total Asset (X1)	1.046	1.046	-
	Operating Costs (X2)	2.056	2.056	-
	Receipt of ZIS funds (Y1)	14.849	14.849	-
	ZIS fund distribution (Y2)	12.749	12.749	-

Based on the table above, it is known that BAZNAS Serang Regency has not achieved efficiency values for 2016-2020. Specifically, during 2016-2019, BAZNAS Serang Regency has not achieved efficiency values. In the meantime, BAZNAS Serang Regency will reach 100 percent in 2020 and be deemed efficient.

Here is a graph illustrating the efficiency level of BAZNAS Serang Regency for further information:

Chart 1

Efficiency Level in BAZNAS of Serang Regency



In 2020, BAZNAS Serang Regency attained its maximum value. During the period from 2016 to 2019, it did not reach efficient and volatile levels. It is stated that BAZNAS Serang Regency suffered its lowest efficiency level in 2018, around 58.30 percent. This indicates that BAZNAS Serang Regency has not been able to optimize outputs while minimizing inputs. Based on the outcomes of data processing, BAZNAS Serang Regency can increase efficiency in 2016 by decreasing inputs for total assets and operational expenses. To attain efficiency value, BAZNAS Serang Regency set a goal of receiving IDR 11,064,000,000.00 in ZIS funds and disbursing IDR 499,000,000.00 in ZIS funds. To minimize inputs, total assets and operating expenses must be lowered to IDR 1,544,000,000.00 and IDR 445,000,000.00, respectively.

In 2017, BAZNAS Serang Regency achieved an efficiency rating of 89.3 percent, which was better than 2016's figure of 63.9 percent. Table 4.7 demonstrates that, based on the amount of ZIS fund disbursements, production use may be maximized and ZIS fund receipts can be increased by aiming for IDR 12,507,000,000.00. Serang Regency can target total assets of IDR 2,916,000,000,000 and operational costs of IDR 1,100,000,000 for the usage of BAZNAS inputs.

Meanwhile, in 2018 BAZNAS Serang Regency experienced a decline with an efficiency value of 58.3%. To achieve the efficiency level of BAZNAS, Serang Regency needs to achieve a targeted amount of receipts of up to Rp. 14,250,000,000.00 and a total distribution of Rp. 12,418,000,000.00. To minimize

the use of inputs, it is necessary to reduce total assets by IDR 938 million and operational costs by IDR 1,323,000,000.00.

The efficiency value in 2019 increased compared to 2019, which was 79.2%. This increase was due to the absorption of the ZIS fund receipts and could still add to the amount of ZIS fund disbursement of IDR 433,000,000.00. However, BAZNAS Serang Regency still has to reduce the use of inputs, namely total assets of Rp. 467,000,000.00 and operating costs of Rp. 478,000,000.00. Meanwhile, in 2020 BAZNAS Serang Regency reached an efficient value of 100%.

The Efficiency of BAZNAS in Cilegon City

To examine the level of effectiveness of BAZNAS Cilegon City, check the table below.

Table 5
Efficiency Target of Cilegon's BAZNAS

Efficiency	Variable	Current	Target	Difference
		(in millions of rupiah)		
2016				
85,9%	Total Asset (X1)	3.123	2.684	-439
	Operating Costs (X2)	960	825	-135
	Receipt of ZIS funds (Y1)	6.173	11.179	5.006
	ZIS fund distribution (Y2)	4.882	10.722	5.840
2017				
62%	Total Asset (X1)	4.599	2.852	-1.747
	Operating Costs (X2)	1.128	699	-429
	Receipt of ZIS funds (Y1)	8.063	10.804	2.741
	ZIS fund distribution (Y2)	5.883	10.515	4.632
2018				
44%	Total Asset (X1)	6.855	3.016	-3.839
	Operating Costs (X2)	1.310	576	-734
	Receipt of ZIS funds (Y1)	6.127	10.437	4.310
	ZIS fund distribution (Y2)	4.012	10.312	6.300
2019				
43.9%	Total Asset (X1)	6.915	3.042	-3.873
	Operating Costs (X2)	1.267	557	-710
	Receipt of ZIS funds (Y1)	6.418	10.379	3.961
	ZIS fund distribution (Y2)	5.530	10.280	4.750
2020				
39.5%	Total Asset (X1)	8.256	3.265	-4.991
	Operating Costs (X2)	986	390	-596
	Receipt of ZIS funds (Y1)	8.405	9.880	1.475
	ZIS fund distribution (Y2)	6.592	10.004	3.412

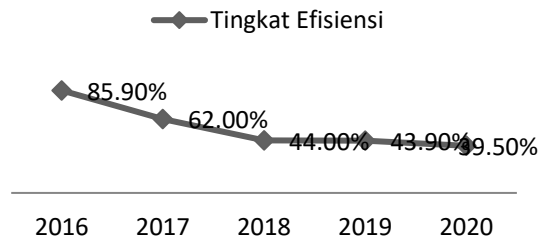
(Source: Data processed)

Based on data processing results utilizing DEA, BAZNAS Cilegon City has not attained efficient values for the period 2016-2020.

For additional information, please refer to the following chart.:

Chart 3

Level of Efficiency at Cilegon's BAZNAS



This indicates that the utilization of inputs and outputs cannot be optimized. From 2016 to 2020, or for a period of five years, BAZNAS Cilegon City did not achieve efficient values and was deemed inefficient. The above graph also shows that the efficiency value is declining; in 2016, it was 85.9 percent; by 2020, it will be 39.5 percent, its lowest point. In this instance, BAZNAS Cilegon City is having significant issues and must review its inputs and outputs.

From 2016 to 2020, it is evident that the usage of inputs, such as the utilization of assets, is still excessive. It is evident that BAZNAS Cilegon City's utilization of assets continues to rise from year to year, resulting in inefficiency. Similarly, operational costs might be stressed until the system performs optimally. The number of BAZNAS Cilegon City's fund receipts and disbursements can still be maximized by reducing expenditures. The performance can become more efficient and absorb more ZIS potential if money is saved.

The Efficiency of South Tangerang City's BAZNAS

The results of measuring the efficiency level of BAZNAS South Tangerang City are as follows:

Table 6
Efficiency Target in BAZNAS South Tangerang City

Efficiency	Variable	Current	Target	Difference
		(in millions of rupiah)		
2018				
68,6%	Total Asset (X1)	3.125	2.145	-980
	Operating Costs (X2)	1.793	1.230	-563
	Receipt of ZIS funds (Y1)	5.836	12.388	6.552
	ZIS fund distribution (Y2)	4.043	11.390	7.347
2019				
83,6%	Total Asset (X1)	3.708	3.101	-607
	Operating Costs (X2)	613	512	-101
	Receipt of ZIS funds (Y1)	6.292	10.246	3.954
	ZIS fund distribution (Y2)	5.679	10.206	4.527
2020				
100%	Total Asset (X1)	3.146	3.146	-
	Operating Costs (X2)	276	276	-

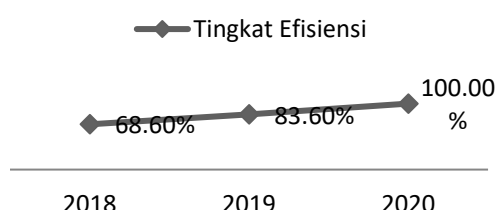
	Receipt of ZIS funds (Y1)	9.541	9.541	-
	ZIS fund distribution (Y2)	9.817	9.817	-

(Source: Data processed)

Based on the results of DEA data, it shows that during the 2018-2020 period BAZNAS South Tangerang experienced inefficiencies in 2018 and 2019. Meanwhile, in 2020 BAZNAS South Tangerang reached an efficiency value. The efficiency of BAZNAS in South Tangerang City has increased significantly until 2020.

For more details, the level of efficiency is illustrated in the following graph:

Chart 4
Efficiency Level of BAZNAS South Tangerang City



BAZNAS South Tangerang City can be said to be efficient and shows a figure of 100%. Baznas South Tangerang City's 2020 financial report is also used as a *benchmark* to achieve efficiency. In 2018 there were inefficiencies due to the excessive use of inputs that had to be reduced, such as the total assets used should be Rp. 2,415,000,000.00 and operating costs of Rp. 1,230,000,000.00. Using minimized inputs, it can maximize the absorption of ZIS funds so that the amount of ZIS fund receipts can reach IDR 11,388,000,000.00 and the distribution of ZIS funds of IDR 11,390,000,000.00.

The efficiency value increased from 2018 to 2019 by 15% to 83.6%. However, in 2019 it is still said that BAZNAS South Tangerang City experienced inefficiency. This can be seen from the amount of ZIS fund receipts and ZIS fund disbursements that can still be maximized until they reach the target of IDR 10,246,000,000.00 and IDR 10,206,000,000.00. The use of total assets and operational costs can still be emphasized at IDR 3,101,000,000.00 and IDR 512,000,000.00. Meanwhile, in 2020 BAZNAS South Tangerang City experienced efficiency.

The Efficiency of BAZNAS in Tangerang City

Table 7
Efficiency Target of BAZNAS in Tangerang City

Efficiency	Variable	Current	Target	Difference
		(in millions of rupiah)		
2018				
63,1%	Total Asset (X1)	4.531	2.862	-1.669
	Operating Costs (X2)	1.095	691	-404
	Receipt of ZIS funds (Y1)	9.820	10.780	960

	ZIS fund distribution (Y2)	5.728	10.502	4.774
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(Source: Data processed)

Based on the table, shows that BAZNAS Tangerang City has not been said to be effective or ineffective. Where the value of efficiency is 63.1%. In this situation, BAZNAS Tangerang City can assess its success by examining the 2020 financial statements of BAZNAS Serang Regency and BAZNAS South Tangerang City.

The following statistics indicate that BAZNAS Tangerang City must exceed IDR 10,780,000,000.00 in ZIS fund receipts and IDR 10,502,000,000.00 in ZIS fund distribution. Additionally, BAZNAS Tangerang City must cut its usage of total assets by Rp 1,669,000,000.00 and its operational expenses by Rp 404,000,000.00. Whereas BAZNAS Tangerang City is required to do so for efficiency value.

Table 8
Average Efficiency Level of BAZNAS in Banten Province

No .	BAZNAS	Efficiency Value				
		2016	2017	2018	2019	2020
1.	BAZNAS Banten Province	63,5%	33,5%	45,9%	100 %	100%
2.	BAZNAS Serang Regency	63,9%	89,3%	58,3%	79,2 %	100%
3.	BAZNAS Cilegon City	85,9%	62,0%	44,0%	43,9 %	39,5 %
4.	BAZNAS South Tangerang City	-	-	68,6%	83,6 %	100%
5.	BAZNAS Tangerang City	-	-	63,1%	-	-
Average		71,1%	61,6%	55,9%	76,6 %	84,8 %

(Source: Data processed)

According to the table, the five BAZNAS showed fluctuating efficiencies from 2016 to 2020. In 2016, the average value of efficiency was approximately 71.1%. It had a dip in 2017 and reached a total of 61.6 percent. In 2018, the efficiency value reached its lowest point, about 55.9 percent. However, it began to climb in 2019 and reached a value of 76.6 percent by 2020, when it reached its maximum point.

Discussion

During the year 2016–2020, not all BAZNAS in Banten Province conducted financial statement audits, so in this instance, researchers only presented data based on the availability of data in the field. Two of the five BAZNAS that are the subject of research in the province of Banten do not conduct thorough audits, including BAZNAS Tangerang City, which only conducted audits in 2018, and BAZNAS South Tangerang City, which began conducting audits of financial statements in 2018 and has done so in 2019 and 2020.

In 2019 and 2020, we may demonstrate efficiency in BAZNAS Banten Province. In contrast, the lowest inefficiency rate occurred in 2017 at 33.5%. It was caused by inputs

that cannot be overstated or deemed excessive. The activity is efficient if it adds value to the receipt and distribution of ZIS funding.

In 2020, BAZNAS Serang Regency demonstrated efficiency. In contrast, 2018 witnessed the lowest rate of inefficiency, which was 58.3 percent. Utilization of entire assets and operating expenses that can still be emphasized are the source of inefficiency. To reach the BAZNAS standard of efficiency, Serang Regency must raise the amount of receipts and distributions.

Ineffectiveness occurred in BAZNAS Cilegon City between 2016 and 2020. The lowest inefficiency rate ever recorded was 39.5% in 2020. This inefficiency increased dramatically over the past five years. It was caused by inputs that cannot be overstated or considered excessive. BAZNAS Cilegon City can achieve efficiency if it minimizes the consumption of inputs and maximizes the number of receipts and reductions. This is an issue that must be evaluated for the upcoming BAZNAS Cilegon City performance.

2020 demonstrated BAZNAS South Tangerang City's efficacy. During 2018-2020, the efficiency value rose dramatically, allowing BAZNAS South Tangerang City to reach efficiency value in 2020. In contrast, 2018 witnessed the lowest rate of inefficiency, which was 68.6 percent. Of course, the source of inefficiency is the usage of inputs that can still be optimized to maximize the absorption of payments and the quantity of ZIS fund distribution.

In 2018, 63.1 percent of BAZNAS Tangerang City's operations were inefficient. Where total asset utilization and operational cost utilization surpass the aim. The functioning of BAZNAS Tangerang City can be optimized if total asset inputs and operational costs are addressed.

Overall, BAZNAS in Banten Province, both BAZNAS in Banten Province, BAZNAS in Serang Regency, BAZNAS in Cilegon City, BAZNAS in South Tangerang City, and BAZNAS in Tangerang City experienced inefficiency during certain time periods due to three factors: excessive use of assets, ineffectiveness, and lack of productivity. Second, operational expense variances result in budgetary overruns. Thirdly, the amount collected and distributed from the ZIS fund has not been maximized. During the year 2016–2020, not all BAZNAS in Banten Province conducted financial statement audits, so in this instance, researchers only presented data based on the availability of data in the field. Two of the five BAZNAS that are the subject of research in the province of Banten do not conduct thorough audits, including BAZNAS Tangerang City, which only conducted audits in 2018, and BAZNAS South Tangerang City, which began conducting audits of financial statements in 2018 and has done so in 2019 and 2020.

In 2019 and 2020, we may demonstrate efficiency in BAZNAS Banten Province. In contrast, the lowest rate of inefficiency occurred in 2017 at 33.5%. It was caused by inputs that cannot be overstated or deemed excessive. The activity is efficient if it adds value to the receipt and distribution of ZIS funding.

In 2020, BAZNAS Serang Regency demonstrated efficiency. In contrast, 2018 witnessed the lowest rate of inefficiency, which was 58.3 percent. Utilization of entire assets and operating expenses that can still be emphasized are the source of inefficiency. To reach the BAZNAS standard of efficiency, Serang Regency must raise the amount of receipts and distributions.

Ineffectiveness occurred in BAZNAS Cilegon City between 2016 and 2020. The lowest inefficiency rate ever recorded was 39.5% in 2020. This inefficiency increased dramatically over the past five years. It was caused by inputs that cannot be overstated or considered excessive. BAZNAS Cilegon City can achieve efficiency if it minimizes the

consumption of inputs and maximizes the number of receipts and reductions. This is an issue that must be evaluated for the upcoming BAZNAS Cilegon City performance.

2020 demonstrated BAZNAS South Tangerang City's efficacy. During 2018-2020, the efficiency value rose dramatically, allowing BAZNAS South Tangerang City to reach efficiency value in 2020. In contrast, 2018 witnessed the lowest rate of inefficiency, which was 68.6 percent. Of course, the source of inefficiency is the usage of inputs that can still be optimized to maximize the absorption of payments and the quantity of ZIS fund distribution.

In 2018, 63.1 percent of BAZNAS Tangerang City's operations were inefficient. Where total asset utilization and operational cost utilization surpass the aim. The functioning of BAZNAS Tangerang City can be optimized if total asset inputs and operational costs are addressed.

Overall, BAZNAS in Banten Province, both BAZNAS in Banten Province, BAZNAS in Serang Regency, BAZNAS in Cilegon City, BAZNAS in South Tangerang City, and BAZNAS in Tangerang City experienced inefficiency during certain time periods due to three factors: excessive use of assets, ineffectiveness, and lack of productivity. Second, operational expense variances result in budgetary overruns. Thirdly, the amount collected and distributed from the ZIS fund has not been maximized.

Conclusion

Based on the results of efficiency analysis at BAZNAS in Banten Province, specifically BAZNAS Banten Province, BAZNAS Serang Regency, BAZNAS Cilegon City, BAZNAS South Tangerang City, and BAZNAS Tangerang City as objects studied using the DEA (Data Envelopment Analysis) method for the period 2016-2020 using a production approach, the following can be concluded:

In 2019 and 2020, BAZNAS of Banten Province attained efficiency values. In 2020, BAZNAS Serang Regency achieved efficiency standards. From 2016 to 2020, BAZNAS Cilegon City did not attain efficiency levels or faced inefficiencies, and its performance fell dramatically. In 2020, BAZNAS South Tangerang City achieved efficiency standards. BAZNAS Tangerang City has not attained efficiency in 2018. The average degree of BAZNAS efficiency in Banten Province changed between 2016 and 2020. The average was highest in 2020, at 84.8 percent, and lowest in 2018, at 55.9 percent.

During 2016-2020, BAZNAS in Banten Province was inefficient due to three factors: excessive use of assets, ineffectiveness, and productivity, all of which may have contributed to the institution's inefficiency. Second, operational expense variances result in budgetary overruns. Third, the ZIS fund collection and distribution amount has not been maximized.

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