

PERFORMANCE ANALYSIS OF BAZNAS IN THE DIGITAL ERA: A SYSTEMATIC LITERATURE REVIEW AND A PROPOSED INTEGRATED CONCEPTUAL FRAMEWORK

Ahmad Nabil Musyafa¹, Haikal Hamdani Ahmad², Muhamad Syafiq Fatulloh³, M. Ayun Mursal⁴, Rinda Asytuti⁵

^{1,2,3,4}Islamic Economics Study Program, Faculty of Economics and Islamic Business,
K.H. Abdurrahman Wahid State Islamic University of Pekalongan

Corresponding E-mails: ¹ ahmad.nabil.musyafa24134@mhs.uingusdur.ac.id , ² haikal.hamdani.ahmad24045@mhs.uingusdur.ac.id , ³ muhamad.syafiq.fatulloh24025@mhs.uingusdur.ac.id , ⁴ m.ayun.mursal24011@mhs.uingusdur.ac.id , ⁵ rindanadirin@gmail.com

Abstract

*The National Amil Zakat Agency (BAZNAS) plays a crucial role in the Islamic philanthropy ecosystem in Indonesia, yet analyses of its performance are often fragmented. This study aims to systematically synthesize and analyze empirical evidence regarding the performance of BAZNAS across three key dimensions: efficiency, effectiveness, and governance, amidst the rapid wave of digitalization. This research employs the **Systematic Literature Review (SLR)** method, following the **PRISMA** (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol. Through a search process across the Scopus, Google Scholar, and SINTA databases, 40 relevant journal articles published between 2015-2025 were identified and analyzed in-depth. The synthesis results show a consensus that BAZNAS is effective in its poverty alleviation programs (as measured by the CIBEST Model and NZI) but faces challenges in operational efficiency (identified via DEA/SFA studies) and uneven implementation of governance. A **research gap** was found, namely the lack of studies integrating these three performance dimensions to explain their reciprocal relationships. As its main contribution, this study proposes an **integrated conceptual framework** that positions **governance (GCG)** as a fundamental independent variable influencing **operational efficiency** and **program effectiveness**, with **digital technology adoption** acting as a moderating variable. This framework can serve as a reference for future empirical research.*

Keywords: BAZNAS, Systematic Literature Review, Efficiency, Effectiveness, Zakat Governance, Conceptual Framework, PRISMA.

1. Introduction

Zakat is an instrument of socio-economic justice in Islam with great potential to support the achievement of the Sustainable Development Goals (SDGs) in Indonesia. Amidst the challenges of poverty and inequality, optimizing zakat management has become a necessity. The National Amil Zakat Agency (BAZNAS), as the main coordinator of national zakat management based on Law No. 23 of 2011, is at the forefront of this effort.

Along with rising public expectations and digital acceleration, the demand for accountability and tangible impact from BAZNAS has intensified. Various studies have been conducted to evaluate the performance of BAZNAS. Some studies focus on **efficiency** using quantitative methods like Data Envelopment Analysis (DEA) or Stochastic Frontier Analysis (SFA). Other studies measure the **effectiveness** of poverty alleviation programs through approaches such as the National Zakat Index (NZI) and the CIBEST Model. Meanwhile, studies on **governance** often analyze the application of GCG principles qualitatively.

Despite a wealth of partial analyses, a significant **research gap** exists: there has been no comprehensive synthesis that maps, critiques, and integrates the findings from these three performance domains. Consequently, the understanding of how good governance can simultaneously drive efficiency and effectiveness within BAZNAS remains fragmented. Therefore, this study aims to fill this gap by conducting a Systematic Literature Review (SLR) to answer the research question: "What are the conditions, challenges, and relationships between the efficiency, effectiveness, and governance of BAZNAS based on existing empirical evidence, and how can an integrated framework be formulated?"

2. Research Method: Systematic Literature Review (SLR)

This research utilizes a rigorous SLR methodology to ensure a transparent, comprehensive, and replicable review process. The protocol followed is **PRISMA** (Preferred Reporting Items for Systematic Reviews and Meta-Analyses), which consists of four main stages: identification, screening, eligibility, and inclusion.

2.1. Search Protocol and Selection Criteria

1. **Identification:** Articles were searched for in three main electronic databases: Scopus (international journals), Google Scholar (broad coverage), and SINTA (national journals). The keywords used were a combination of: ("BAZNAS" OR "zakat institution" OR "lembaga zakat") AND ("efficiency" OR "efisiensi" OR "DEA" OR "SFA") AND ("effectiveness" OR "efektivitas" OR "impact" OR "dampak") AND ("governance" OR "tata kelola" OR "GCG").
2. **Screening:** The search results were screened based on titles and abstracts with the following criteria:
 - a. **Inclusion Criteria:** (a) Peer-reviewed journal articles; (b) Published between January 1, 2015, and December 31, 2025; (c) Primary focus on zakat institutions in Indonesia (especially BAZNAS); (d) Written in English or Indonesian.
 - b. **Exclusion Criteria:** (a) News articles, book chapters, dissertations/theses, non-journal proceedings; (b) Articles not accessible in full-text.
3. **Eligibility and Inclusion:** Articles that passed the screening were then read in full to assess their eligibility. Articles that met all criteria were then included in the final analysis.

This selection process resulted in **40 articles** that form the basis of the analysis in this study.

2.2. Data Extraction and Synthesis Process

Data from each article were extracted and mapped into a synthesis matrix covering: (1) Author and Year, (2) Research Objective, (3) Methodology, (4) Sample/Unit of Analysis, (5) Key Performance Variable (Efficiency/Effectiveness/GCG), and (6) Key Findings. A narrative synthesis was performed to identify themes, patterns, and inconsistencies from the existing literature.

3. Literature Synthesis Results and Discussion

The analysis of the 40 selected articles yielded three main themes that form the pillars of BAZNAS's performance.

3.1. Theme 1: Operational Efficiency, a Challenge of Scalability

The synthesis of quantitative studies shows that the efficiency of BAZNAS is a complex issue.

Table 1. Synthesis Summary of Efficiency Studies on Zakat Institutions in Indonesia

No.	Researcher (Year)	Method	Unit of Analysis	Key Findings
1.	Ascarya & Sukmana (2017)	SFA	20 ZMOs	Average efficiency of 85%; scale of operations is a key determinant.
2.	Sari & Suprayitno (2020)	DEA	11 LAZ	Found 5 LAZ that had achieved 100% efficiency.
3.	Widiastuti et al. (2021)	DEA	BAZNAS & LAZ	BAZNAS has good efficiency, but some private LAZ are superior due to leaner cost structures.
4.	Rini & Asrori (2020)	DEA	BAZNAS vs LAZNAS	Shows a trade-off between reach (broader output for BAZNAS) and technical efficiency.

Discussion: The emerging pattern is an **efficiency-scalability dilemma**. As a state institution with a mandate to reach all corners of the country, BAZNAS has a higher cost structure for socialization and operations compared to more focused private Zakat Institutions (LAZ). This does not mean BAZNAS is wasteful, but rather suggests that conventional efficiency measurement models need to consider "reach" as a legitimate output variable.

3.2. Theme 2: Program Effectiveness, A Measurable Tangible Impact

There is a strong consensus among researchers that BAZNAS programs are effective in their mission.

- **Holistic Poverty Alleviation:** Studies using the **CIBEST Model** consistently show the success of BAZNAS's productive zakat programs in moving *mustahik* from poverty quadrants (material/spiritual) to the welfare quadrant. This proves that zakat's impact extends beyond mere financial aid.
- **Good Institutional Performance:** Measurements via the **NZI** show that BAZNAS's score continues to improve year after year, reflecting strengthening governance, reporting transparency, and positive economic impacts.

3.3. Theme 3: Governance (GCG), A Strong Foundation with Uneven Implementation

The literature on GCG highlights that the central BAZNAS has a solid framework in line with the principles of transparency, accountability, responsibility, independency, and fairness (TARIF). However, some case studies show challenges in GCG implementation at the regional level, especially related to human resource capacity and independence from external intervention. Risk management, particularly reputational risk in the social media era and operational risk related to cybersecurity, were identified as areas requiring urgent attention.

4. Formulating an Integrated Conceptual Framework

From the synthesis above, it is clear that the three performance dimensions are interrelated. High program effectiveness is not sustainable without operational efficiency, and neither can be achieved without a strong foundation of governance. To fill the existing research gap, we propose an **Integrated Conceptual Framework for the Performance of Zakat Institutions** as follows:

1. Independent Variable (Foundation): Governance (GCG)

- Measured by indicators: Reporting Transparency, Quality of Internal Audit, Independence of the Shariah Supervisory Board, and Risk Management.

2. Intervening Variable (Process): Operational Efficiency

- Measured by: Cost-to-Collection Ratio, Technical Efficiency (DEA), and Allocative Efficiency.

3. Dependent Variable (Outcome): Program Effectiveness

- Measured by: Reduction in Poverty Rate (outcome), Increase in *Mustahik* Income (outcome), *Mustahik & Muzakki* Satisfaction (output), and NZI Score (impact).

4. Moderating Variable: Digital Technology Adoption

- Advanced technology (e.g., Big Data for *mustahik* verification, AI for risk management) can strengthen the positive influence of GCG on efficiency and effectiveness.

The main hypotheses of this framework are: (H1) Better GCG implementation has a significant positive effect on operational efficiency. (H2) Better GCG implementation has a significant positive effect on program effectiveness. (H3) Operational efficiency has a significant positive effect on program effectiveness. (H4) Digital technology adoption positively moderates the relationship between GCG and both efficiency and effectiveness.

This framework provides a theoretical contribution by integrating three strands of literature that previously ran in parallel and offers a roadmap for future quantitative research.

5. Research Implications and Limitations

5.1. Research Implications

- **Theoretical Implications:** This study contributes a new conceptual framework that can be used to analyze the performance of faith-based non-profit organizations more holistically.
- **Managerial Implications (for BAZNAS):** BAZNAS is advised not to view efficiency, effectiveness, and GCG as separate silos, but as an integrated system. Strengthening the audit and risk management committees should be a priority as it directly impacts both efficiency and effectiveness.

5.2. Research Limitations

As an SLR, this study does not produce new primary data. The quality of the synthesis is highly dependent on the quality and availability of published articles. There is a possibility of publication bias, where studies with non-significant or negative results are underrepresented in the existing literature.

6. Conclusion and Suggestions

This study concludes that based on empirical evidence from 40 leading journals, the performance of BAZNAS shows strength in the pillar of **effectiveness**, but still has significant room for improvement in the pillars of **efficiency** and **equity of GCG implementation**. The main contribution of this research is the identification of a research gap and the formulation of an **integrated conceptual framework** that can guide future research and policymaking at BAZNAS.

Suggestions for Future Research:

- To empirically test the conceptual framework proposed in this study using quantitative methods such as *Structural Equation Modeling* (SEM).
- To conduct in-depth qualitative case studies in several regional BAZNAS offices to explore the challenges of GCG implementation more contextually.

Daftar Pustaka

- Abdullah, N., & Sapiei, N. S. (2018). Do Zakat Institutions Really Care about Good Governance? A Critical Review. *International Journal of Academic Research in Business and Social Sciences*, 8(10), 578–591.
- Aflah, K. N., & Kassim, S. (2020). Digitalization of Zakat Management: A Case Study of Indonesia and Malaysia. *Journal of Islamic Monetary Economics and Finance*, 6(4), 789-810.
- Ali, A. F. M., & Othman, R. (2020). Risk Management Practices in Islamic Charitable Organizations: A Case of Zakat Institutions. *Journal of Islamic Accounting and Business Research*, 11(9), 1837-1855.
- Ali, K., & Abdullah, A. (2019). The Role of Zakat in Sustainable Development Goals: A Case Study in Indonesia. *Emerald Emerging Markets Case Studies*, 9(2), 1-18.

- Ascarya, A., & Sukmana, R. (2017). Efficiency and Productivity of Zakat Institutions in Indonesia: A Stochastic Frontier Analysis. *International Journal of Zakat*, 2(1), 1-16.
- Azis, M., & Rahim, A. R. (2021). The Impact of Good Corporate Governance on Muzakki's Trust in Zakat Institutions. *Journal of Islamic Accounting and Business Research*, 12(5), 712-730.
- Beik, I. S., & Arsyianti, L. D. (2016). Construction of CIBEST Model as Measurement of Poverty and Welfare Indices from Islamic Perspective. *Al-Iqtishad: Journal of Islamic Economics*, 8(1), 87-104.
- Billah, M. M. (2019). The Role of Islamic Social Finance in Achieving the SDGs. *Islamic Finance, Philanthropy, and Social Responsibility*, 45-63. Palgrave Macmillan.
- Firmansyah, I., & Anwar, M. (2019). Islamic Philanthropy and Poverty Alleviation: Evidence from BAZNAS, Indonesia. *Iqtishadia: Jurnal Kajian Ekonomi dan Bisnis Islam*, 12(2), 221-244.
- Hassan, M. K., & Khan, M. F. (2018). From Mustahik to Muzakki: An Analysis of Zakat-based Empowerment Programs. *Islamic Economic Studies*, 26(1), 87-112.
- Huda, M., & Riyadi, S. (2022). Fintech and Zakat Collection: A Study on the Digital Transformation of Zakat Institutions in Southeast Asia. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(3), 560-578.
- Ibrahim, P., & Owoyemi, M. Y. (2021). Accountability in Zakat Management: The Role of Digital Reporting. *Journal of Financial Reporting and Accounting*, 19(2), 235-254.
- Johari, F., & Aziz, M. R. A. (2019). A Review of the Literature on the Efficiency of Zakat Institutions. *Journal of Islamic Finance*, 8(1), 120-135.
- Kasri, R. A., & Yuniar, A. (2020). The Performance of Zakat Institutions in Indonesia: A Maqasid Shariah Perspective. *Journal of King Abdulaziz University: Islamic Economics*, 33(2), 101-120.
- Lestari, Y. D., & Kassim, S. (2021). The Effectiveness of Productive Zakat in Poverty Alleviation: A Meta-Analysis. *International Journal of Zakat and Islamic Finance*, 4(1), 45-62.
- Noordin, N., & Haron, M. (2017). Zakat and Poverty: Issues and Challenges in the Distribution of Zakat. *Journal of Global Business and Social Entrepreneurship*, 1(2), 1-10.
- Obaidullah, M. (2017). A Framework for Risk Management in Islamic Financial Institutions with a Special Focus on Zakat Management. *Islamic Economic Studies*, 25(1), 1-28.
- Qardhawi, Y. (1999). *Fiqh al-Zakah: A Comparative Study*. Dar Al Taqwa Ltd.

- Rahman, M., & Ping, T. A. (2022). The Role of Technology in Enhancing Transparency and Accountability of Zakat Management. *Journal of Islamic Marketing*, 13(7), 1599-1618.
- Saad, R. A. J., Aziz, N. M. A., & Ibrahim, P. (2014). Corporate Governance and Accountability of Zakat Institutions. *Procedia-Social and Behavioral Sciences*, 164, 508–515.
- Sulaiman, M., & Abdullah, N. (2018). Measuring the Performance of Zakat Institutions: A Balanced Scorecard Approach. *International Journal of Economics, Management and Accounting*, 26(2), 395-416.
- Wahab, N. A., & Rahman, A. R. A. (2011). A framework to analyse the efficiency and governance of zakat institutions. *Journal of Islamic Accounting and Business Research*, 2(1), 43-62.
- Widiastuti, T., et al. (2021). The Efficiency of Zakat Institutions in Indonesia and Malaysia: A Comparative Study. *Heliyon*, 7(5), e07015.
- Yunus, M., & Said, J. (2022). Internal Control and Fraud Prevention in Zakat Institutions: A Conceptual Framework. *Journal of Islamic Governance*, 7(1), 45-60.
- Zain, M. M., & Ali, E. R. A. E. (2021). The Governance of Zakat Distribution: A Study on the Importance of Integrated Database. *Review of Integrative Business and Economics Research*, 10(1), 213-228.
- Cahyono, E. F., & Mahri, A. J. W. (2020). Pengaruh Kualitas Pelayanan dan Transparansi terhadap Kepercayaan Muzakki pada Badan Amil Zakat Nasional. *Jurnal Ekonomi Syariah Teori dan Terapan*, 7(9), 1769-1780.
- Farida, L., & Purnomo, A. (2021). Efektivitas Program Zakat Community Development (ZCD) BAZNAS dalam Pemberdayaan Ekonomi Mustahik. *Al-Muzara'ah*, 9(1), 1-16.
- Fitri, M., & Huda, N. (2022). Analisis Pengukuran Kinerja Badan Amil Zakat Nasional Menggunakan Indeks Zakat Nasional (IZN). *Jurnal Akuntansi dan Keuangan Islam*, 10(1), 45-62.
- Hidayat, A., & Beik, I. S. (2019). Analisis Dampak Zakat Produktif terhadap Pendapatan dan Spiritualitas Mustahik (Studi Kasus: BAZNAS Kota Bogor). *Iqtishoduna: Jurnal Ekonomi Islam*, 8(2), 195-214.
- Mukhibad, H., & Suryaningsih, S. A. (2022). Adopsi Financial Technology dalam Penghimpunan Dana Zakat, Infak, dan Sedekah. *Jurnal Ilmiah Ekonomi Islam*, 8(1), 603-611.
- Puspitasari, D., & Anshori, M. (2021). Peran Good Corporate Governance (GCG) dalam Meningkatkan Akuntabilitas Lembaga Amil Zakat. *Jurnal Ekonomi dan Bisnis Islam (JEBIS)*, 7(2), 187-204.

- Qorib, F., & Sabila, F. H. (2023). Digitalisasi Manajemen Zakat: Inovasi dan Tantangan pada BAZNAS di Era Revolusi Industri 4.0. *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah*, 7(1), 134-150.
- Rahayu, S., & Anik, S. (2021). Pengaruh Akuntabilitas dan Transparansi Pengelolaan Zakat terhadap Tingkat Kepercayaan Muzakki. *Jurnal Riset Akuntansi dan Keuangan*, 9(2), 309-322.
- Rini, N. S., & Asrori, A. (2020). Analisis Komparatif Efisiensi BAZNAS dan LAZNAS Menggunakan Metode Data Envelopment Analysis. *Ekonika: Jurnal Ekonomi Universitas Kadiri*, 5(2), 183-196.
- Sari, E. L., & Suprayitno, E. (2020). Analisis Efisiensi Teknis Lembaga Amil Zakat di Indonesia dengan Pendekatan Data Envelopment Analysis (DEA). *Ekonomi dan Keuangan Islam: Jurnal Ilmiah*, 6(2), 131-144.
- Setiawan, A., & Fathoni, M. A. (2019). Model CIBEST dalam Mengukur Tingkat Kemiskinan dan Kesejahteraan Mustahik pada Program Zakat Produktif. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 11(1), 1-20.
- Sofyani, H., & Akbar, R. (2021). Determinan Tingkat Kepatuhan Muzakki dalam Membayar Zakat melalui Lembaga Amil Zakat. *Jurnal Akuntansi Multiparadigma*, 12(1), 173-191.
- Widiastuti, A., & Mawardi, I. (2022). Tata Kelola Risiko Reputasi pada Organisasi Pengelola Zakat (OPZ) di Era Digital. *Jurnal Filantropi Islam*, 5(2), 112-128.
- Yasin, A., & Jamil, N. (2021). Strategi Komunikasi Pemasaran BAZNAS dalam Meningkatkan Kesadaran Zakat Profesional. *Jurnal Komunikasi Islam*, 11(2), 220-241.
- Zulfikar, R., & Puspitasari, N. (2023). Peran Audit Internal dalam Mendukung Good Corporate Governance pada Lembaga Amil Zakat. *Jurnal Aset (Akuntansi Riset)*, 15(1), 45-58.