

ANALYSIS OF EFFECTIVENESS, TRANSPARENCY AND ACCOUNTABILITY OF ZAKAT MANAGEMENT AT THE NATIONAL ZAKAT AMIL AGENCY OF BONDOWOSO REGENCY

Genta Mahendrata

Universitas Muhammadiyah Jember, Gumuk Kerang, Karangrejo, Jawa Timur

Email: gmahendrata@gmail.com

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Abstract. This study aims to analyze the effectiveness, transparency, and accountability of zakat management at the National Amil Zakat Agency (BAZNAS) of Bondowoso Regency. Zakat plays a strategic role in promoting social justice and empowering the Muslim community economically. Therefore, zakat governance must align with Islamic principles and financial reporting standards, such as PSAK 109. This research adopts a descriptive qualitative approach, using data collection methods such as observation, in-depth interviews, and documentation. Data validity was ensured through triangulation techniques.

The findings reveal that in terms of effectiveness, BAZNAS Bondowoso has successfully collected zakat from the formal sector (eg, civil servants), although it has not yet optimized collection from the informal sector. Regarding transparency, BAZNAS regularly publishes general financial reports; However, a digital system that allows individual zakat contributors to track their donations in real-time is still lacking. Accountability is relatively well-maintained through quarterly financial reporting, internal verification, external audits, and supervision by the Sharia Supervisory Board (DPS). Nevertheless, several PSAK 109 elements—such as the Notes to Financial Statements (CaLK) and disclosure of accounting policies—have not been fully implemented.

This study recommends the development of a digital reporting system, expansion of zakat contributor bases in the informal sector, and enhancement of monitoring and mentoring for productive zakat programs. These steps are expected to improve the overall effectiveness, transparency, and accountability of zakat management.

Keywords : zakat, effectiveness, transparency, accountability, BAZNAS, PSAK 109

Abstract. This study aims to analyze the effectiveness, transparency, and accountability of zakat management at the National Zakat Agency (BAZNAS) of Bondowoso Regency. Zakat has a strategic role in creating social justice and economic empowerment of the people. Therefore, good zakat governance, in accordance with sharia principles and accounting standards such as PSAK 109, is very important. This study uses a qualitative descriptive approach with data collection methods through observation, in-depth interviews, and documentation. Data validity is tested using triangulation techniques. The results of the study indicate that in terms of effectiveness, BAZNAS Bondowoso has carried out zakat collection optimally from the formal sector such as ASN but has not been maximized in the non-formal sector. In terms of transparency, reporting of ZIS funds has been carried out periodically and openly, but there is no digital system that allows personal tracking of zakat contributions. Meanwhile, the accountability of zakat management is considered quite good with the existence of quarterly reports, external audits, and sharia supervision by the Sharia Supervisory Board (DPS). However, not all elements of PSAK 109, such as Notes to Financial Statements (CaLK) and disclosure of accounting policies, have been fully implemented. This study recommends the need for digitalization of reporting, increasing participation of muzaki from the non-formal sector, and strengthening monitoring and mentoring of productive zakat programs. With these steps, zakat management is expected to be more effective, transparent, and accountable.

Keywords: zakat, effectiveness, transparency, accountability, BAZNAS, PSAK 109

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INTRODUCTION

Zakat is one of the pillars of Islam that must be fulfilled by Muslims who have met certain requirements, such as the obligation to perform prayers. This obligation is not solely aimed at providing consumptive assistance to the poor, but is further expected to be able to systematically overcome the problem of poverty and encourage an increase in the welfare of the poor, so that economic justice is created in Indonesian society. A cleric said that zakat is not only part of ritual worship, but is also an important foundation in building an economic system, which includes social dimensions, justice, and welfare. Therefore, zakat management must be carried out systematically, transparently, and responsibly in order to provide optimal impact (Herdianto, 2012).

In practice, zakat has a *ta'awuniyah* function, namely as a form of social solidarity, where individuals who have excess wealth give some of their wealth to those in need, in accordance with the provisions of sharia. The relationship between humans and Allah through zakat is a form of devotion and obedience of a servant. As one of the instruments in Islamic social finance, zakat plays a significant role in eradicating poverty. This role can be effective if the *aghniya* (the wealthy) are aware of paying zakat and giving alms. Zakat is an obligation, while alms are *sunnah*. From an economic perspective, both are forms of redistribution of wealth between humans. If all the rich in Islamic countries pay their zakat fairly and evenly, then poverty can be eradicated (Gustani & Rohmah, 2021).

Zakat collection institutions have an important role in managing and distributing zakat funds that have been collected to eligible groups. This management must refer to the principle of distribution according to Islamic law, so that zakat can be used appropriately and on target (Kurniati & Devi, 2022).

In Indonesia, zakat is managed by two types of institutions, namely the Zakat Amil Agency (BAZ) which is under the auspices of the government, and the Zakat Amil Institution (LAZ) which is formed by the community. BAZNAS is the only official BAZ, while LAZ includes many organizations such as Lazismu and Laz Sidogiri, all of which manage zakat, infak, and sedekah funds (Abidan, 2010).

From an economic perspective, zakat has great potential as a means of poverty alleviation and improving people's standard of living. Therefore, an effective management system is needed so that this potential can be maximized. Effectiveness itself refers to the level of success in achieving a goal, and an activity is considered effective if it can achieve the target optimally. Effectiveness is also assessed based on the timeliness of completion as well as cost efficiency and how it is implemented. In general, effectiveness can be measured through the success of

achieving program goals and satisfaction with the input and output produced.

As one of the important instruments in Islamic teachings, zakat plays a strategic role in creating social justice. To realize this, zakat management must be based on the principles of good governance, especially transparency. Transparency means conveying information openly to all related parties, including financial reporting and operational activities, as a basis for accountability. Therefore, BAZNAS and LAZ are expected to present reports openly to the public in order to build public trust and encourage increased zakat collection (Dewiyanti, 2022).

In addition to transparency, accountability is also an important element in zakat management. Accountability means the obligation to be responsible for actions and decisions to the authorities. In the context of zakat, accountability does not only include financial reports, but also the effectiveness of implementing programs that are in accordance with the needs of mustahik. To ensure good governance and in accordance with sharia principles, zakat management is regulated in Law Number 23 of 2011 and PSAK 109 concerning zakat and infaq/alms accounting. Therefore, financial reports and operational activities are important forms of accountability to the public. Public distrust often arises due to a lack of reporting and accountability from related institutions (Maulina & Segarawasesa, 2023).

The National Zakat Agency (BAZNAS) of Bondowoso Regency is an official institution within the regional government structure and is authorized to collect, distribute, and manage zakat, infaq, and alms funds. To carry out these tasks optimally and responsibly, BAZNAS Bondowoso applies PSAK 109 as an accounting standard to ensure transparency and accountability in its management. This also helps the public to assess the extent to which the institution has performed in managing the funds entrusted to them (Rofi et al., 2024).

However, based on an interview with Mr. Erwanto as a staff of BAZNAS Bondowoso, it is known that the receipt of zakat, infak, and sedekah has decreased in the last three years. In addition, the results of the researcher's observations on the official BAZNAS Bondowoso website show that there are no financial reports published online. To access it, the public must come directly to the office. In fact, the publication of financial reports through the website is very important to build the trust of muzaki. As a comparison, Lazismu has already published its financial reports online as a form of transparency.

Based on the description, the author is motivated to conduct an analysis of the extent to which the effectiveness, transparency, and accountability of zakat management at BAZNAS Bondowoso Regency have run according to expectations.

METHOD

This type of research uses a descriptive analysis approach method consisting of steps such as data collection, compilation, observation, interviews, and analysis that are useful for obtaining a clear picture or understanding of the problem being studied. The purpose of descriptive analysis is to describe or explain systematically, factually, and accurately the phenomenon or problem that is the focus of the research. In this context, this research can be categorized as qualitative research that allows for a deeper understanding of the problem being studied.

This research was conducted at Baznas Bondowoso Regency, located at Jalan Ahmad Yani No.2, Potos, Badean, Bondowoso District, Bondowoso Regency. This research was conducted to come and conduct research on financial reports whether the financial reports prepared by Baznas Bondowoso were in accordance with PSAK 109 or not. The research process was carried out within the period of November 26 - February 26, 2025. The author used various data collection techniques, such as observation, interviews, and documentation, to obtain factual and accurate information. The data collected in this study includes Field Research . Testing the validity and reliability in qualitative research is called checking the validity of the data. The formulation of data validity checks involves several criteria, namely the following criteria: degree of trust (*credibility*), transferability , dependability , and certainty (*confirmability*). From these four criteria, the qualitative approach has eight data checking techniques, namely extension of participation, observation persistence, triangulation, peer checking, reference adequacy, negative case study, member checking, and detailed description (Hadi, 2016).

RESULTS

The National Zakat Agency (BAZNAS) of Bondowoso Regency was established in 2010 through Bondowoso Regent Regulation Number 09 of 2010 and serves as the official institution responsible for collecting, managing, and distributing zakat, infaq, and alms funds. Over time, this institution has evolved from traditional zakat management into a more professional and digitalized system by fostering cross-sector collaboration and implementing productive zakat programs. Currently, BAZNAS Bondowoso is led by KH. Akhmadi, S.Pd., M.Pd. for the 2022–2027 period, supported by strategic divisions in carrying out its operations.

However, it is important to note that this case study on BAZNAS Bondowoso has limitations in terms of generalizability. The geographical, social, and economic characteristics of Bondowoso Regency may differ from those in other regions of Indonesia. Therefore, the

findings of this study may not fully represent the conditions of zakat institutions nationwide, and caution is advised when drawing broader conclusions from the results.

The vision of BAZNAS Bondowoso is to optimize the role of zakat to form a faithful, independent, and dignified society. Its main missions include fostering friendship, socialization, collection, distribution, and management of zakat in a professional and accountable manner. To achieve this, BAZNAS has launched five leading programs, namely:

1. Bondowoso Makmur – economic empowerment of the mustahik,
2. Smart Bondowoso – educational assistance,
3. Bondowoso Sehat – health assistance,
4. Bondowoso Taqwa – support for preaching and worship facilities,
5. Bondowoso Peduli – emergency and social assistance.

The existence of BAZNAS Bondowoso Regency shows the commitment of the local government in transforming zakat management systematically and professionally. Improving institutional functions, using digital technology, and strengthening organizational structures show that BAZNAS is no longer just a formal institution, but has become an active actor in sharia-based socio-economic development.

The vision and mission of BAZNAS Bondowoso not only reflect the spirit of religious zakat management but also support community empowerment through a modern approach. This is reflected in the five leading programs that not only focus on consumptive distribution, but also productive, such as the Bondowoso Makmur program that supports MSME mustahik.

In terms of governance, the integrated organizational structure and division of roles in strategic divisions indicate professionalization efforts that are oriented towards work effectiveness and efficiency. However, in order for the management to be truly felt by the community, aspects of transparency and public accountability still need to be improved, especially in online financial reporting which is not yet optimal.

Overall, BAZNAS Bondowoso has been on the right track as a modern and responsive zakat management institution. However, the success of this institution still depends heavily on information transparency, community participation, and strengthening internal control in implementing its programs.

DISCUSSION

After collecting data through in-depth interviews and documentation of the operational activities of BAZNAS Bondowoso Regency, researchers obtained various information related to the effectiveness, transparency, and accountability in zakat management. The data collection

process was carried out by involving internal parties of BAZNAS and supporting documents such as financial reports, work programs, and documentation of zakat distribution activities.

In order to ensure the validity of the data used in this study, the researcher also applied the source triangulation technique, namely by comparing the answers between Informant 1 and Informant 2 which came from different positions and perspectives in the BAZNAS environment. By comparing information from the two sources, the researcher can evaluate the consistency of the data and strengthen the validity of the field findings. This technique is important to support objectivity in explaining the research results and prevent information bias from only one party.

a. Effectiveness of Zakat Management

The effectiveness of zakat management by BAZNAS Bondowoso Regency can be seen from how the strategy of collecting, distributing, and implementing zakat programs has an impact on the welfare of the mustahik. In the process of collecting zakat, BAZNAS Bondowoso implements a strategy that focuses on the formal sector, especially for the State Civil Apparatus (ASN), village officials, and government institutions. The collection of funds from this sector is considered quite effective because it is carried out through a direct salary deduction system that is formalized in the form of a memorandum of understanding (MoU) between BAZNAS and related agencies. This makes it easier for muzaki to fulfill their obligations practically and securely.

In addition to the formal approach, BAZNAS is also actively conducting socialization to the community through various media. Socialization is carried out not only conventionally through mosques and religious forums, but also through social media to reach a wider segment of society, including the younger generation. However, the potential for zakat from the private sector and MSME actors has not been optimally utilized, so there needs to be innovation and diversification of strategies in capturing muzaki from non-formal groups.

In terms of zakat distribution, there are still obstacles in achieving annual targets that have not always been maximized. One of the main causes is the low awareness of non-ASN communities in paying zakat, as well as limited human resources and socialization facilities available at BAZNAS. This condition shows that zakat management still faces obstacles in expanding its reach and building community awareness as a whole.

BAZNAS Bondowoso has also implemented zakat programs not only in the form of consumption, but also productive. One of its flagship programs is Bondowoso Makmur which targets micro and small business actors. In this program, BAZNAS provides

assistance in the form of business capital and work tools aimed at encouraging the economic independence of the mustahik. Although monitoring of business development is carried out periodically, the limited number of implementing personnel and the absence of an integrated business assistance system are obstacles in ensuring the sustainability of the productive zakat program.

In terms of evaluation, programs implemented by BAZNAS are evaluated at least once a year, especially after the implementation of major programs such as business assistance and mass circumcision. This evaluation provides an overview that some mustahik who received assistance showed an increase in their standard of living. However, due to the limitations of the implementing team, the evaluation has not been able to cover all programs as a whole. Therefore, the implementation of an information technology-based monitoring system is important to improve the quality of evaluation, transparency, and effectiveness of the zakat programs being implemented. With a more structured and systematic evaluation, zakat management is expected to provide a broader and more sustainable impact on mustahik.

b. Transparency of Zakat Management.

Transparency is one of the main foundations in professional and responsible zakat governance. In the context of BAZNAS Bondowoso Regency, transparency is an important aspect to build public trust, especially muzaki who entrust zakat, infak, and sedekah (ZIS) funds. Based on the results of interviews and review of SOP documents and financial reports, transparency at BAZNAS Bondowoso can be analyzed from two main dimensions: the availability and accessibility of public information and the mechanism for monitoring and preventing misuse of funds.

In terms of information availability, BAZNAS Bondowoso routinely prepares monthly reports on the collection of ZIS funds. The report contains quite detailed information, starting from the source of funds (either from government agencies, sub-district UPZs, or individuals), to the amount of funds collected. This shows an open and well-documented administration system. Even when the community or muzaki submits a request for data, BAZNAS is ready to provide information as needed. One concrete example of this openness is the publication of the 2024 ZIS fund recapitulation which shows the total funds collected amounting to Rp878,768,962.

Although BAZNAS has implemented systematic reporting, the transparency is still general and not personalized. Currently, there is no online reporting system based on muzaki ID or digital tracking features for individual contributions in real time. This shows

that although the commitment to transparency is in place, the adoption of digital technology in providing personal information to muzaki still needs to be improved.

The second aspect that shows the level of transparency is the existence of a monitoring mechanism and a system for preventing misuse of funds. Internally, BAZNAS matches reports of receipt of funds from UPZ and sending OPDs. Externally, BAZNAS is routinely audited by the Regional Inspectorate and by BAZNAS at the East Java Provincial level. This audit practice is a form of financial accountability that strengthens the integrity of the institution. In addition, historical documentation is also well maintained, where year-to-year data is used as a reference for program evaluation and planning.

Not only from the administrative side, BAZNAS transparency is also reflected in social forms. Zakat distribution is accompanied by visual documentation published through BAZNAS' official social media. In several distribution activities, community leaders are directly involved as a form of social supervision and legitimacy of the distribution process.

Overall, the transparency of zakat management at BAZNAS Bondowoso has been running quite well, especially in terms of reporting and internal-external supervision. However, to increase public trust more widely, digital-based innovation is needed that allows muzaki to access their zakat data directly and in real-time. This step will bring BAZNAS Bondowoso towards a more modern, open, and adaptive zakat management to the development of information technology.

c. Accountability of Zakat Management

Accountability is one of the crucial principles in the management of zakat that is trustworthy, transparent, and professional. In BAZNAS Bondowoso Regency, this principle is implemented through a series of structured reporting systems, multi-layered supervision, and efforts to increase human resource capacity.

The financial reporting system is carried out periodically every three months, covering all income and expenditure activities, including the implementation of the zakat program. Each transaction must be accompanied by administrative evidence and go through a verification process, as regulated in the ZIS Fund SOP. This reporting not only reflects orderly internal governance but also shows an awareness of the importance of clear documentation and accountability.

Furthermore, BAZNAS also prepares annual financial reports based on PSAK 109 standards, which clearly separate zakat funds, infaq/alms, and amil funds. Data from 2024 shows the realization of zakat receipts of IDR 568 million and infaq/alms of IDR 804 million, with details of distribution and final balance documented. This practice illustrates

the existence of caution in managing community funds and ensuring that every rupiah can be accounted for professionally.

Institutional accountability is also supported by audit mechanisms carried out routinely by the Regional Inspectorate and the Provincial BAZNAS. In addition, there is internal supervision through matching reports from the Zakat Collection Unit (UPZ) at the sub-district level and OPDs that are collection partners. If any discrepancies are found, corrections are made immediately. This process helps avoid deviations from the start and ensures that data matches the reality on the ground. In ensuring sharia compliance, BAZNAS involves the Sharia Supervisory Board (DPS) in program planning and implementation. DPS provides strategic input in every policy meeting, and oversees that zakat activities remain in accordance with Islamic principles. This confirms that accountability is not only in the administrative and financial context, but also in the sharia dimension. Cooperation with vertical agencies, such as the Ministry of Religion and Regional Governments, is also part of public accountability. BAZNAS routinely submits annual reports, program evaluation data, and fulfills requests for information from government agencies as a form of vertical openness and institutional accountability.

Not only on the technical side of reporting and supervision, BAZNAS Bondowoso also pays attention to increasing the capacity of human resources. A number of staff have attended training related to zakat management and digital-based reporting to improve work effectiveness and adaptation to modern technology. This effort is important to maintain the quality of service while increasing professionalism in zakat management. Overall, accountability at BAZNAS Bondowoso Regency has been running quite well through a routine reporting system, internal and external audits, sharia supervision, and increasing human resource capacity. However, opportunities for improvement remain open, especially in terms of developing a digital reporting system that allows muzaki to monitor their zakat contributions and impacts directly. This innovation will further strengthen public trust and increase overall accountability in the management of community funds.

Analysis and Discussion

Based on the research results that have been described in the previous points, it can be concluded that the management of zakat by BAZNAS Bondowoso Regency has shown quite good efforts in terms of effectiveness, transparency, and accountability. However, its implementation in the field still faces a number of challenges that require further attention.

- a. Effectiveness of Zakat Management.

The zakat collection strategy at BAZNAS Bondowoso Regency is focused on the formal sector, especially from ASN, village officials, and government agencies. Through official cooperation mechanisms and direct deductions from salaries, zakat can be collected routinely and its sustainability is more assured. This strategy has proven effective in boosting annual zakat receipts, as recorded in the 2024 ZIS Fund Report. However, the zakat potential from the non-formal sector such as MSMEs and traders has not been optimally utilized due to low public awareness and limited socialization personnel and digital facilities. In line with this, Nurmalia et al. (2024) emphasize the importance of an innovative approach and digitalization as a strategy to reach muzaki in the informal sector more widely.

In terms of distribution, BAZNAS Bondowoso not only distributes zakat in the form of consumption, but also develops productive zakat programs such as Bondowoso Makmur. This program provides capital assistance and work tools for mustahik with small businesses as an effort to encourage economic independence. Although this program shows positive results in improving the standard of living of mustahik, challenges still arise in the implementation of monitoring and business assistance. This is consistent with the findings of Khasanah (2020), which states that the effectiveness of productive zakat is highly dependent on the existence of a sustainable business training and evaluation system.

Evaluation of the zakat program at BAZNAS Bondowoso Regency has been carried out routinely at least once a year and after the implementation of the main activities, such as business assistance programs or other social activities. However, its implementation has not fully touched all programs as a whole due to the limited number of human resources involved in the evaluation process. Therefore, an information technology-based monitoring system is needed that is able to automate the reporting and supervision process, so that zakat management becomes more accurate, efficient, and transparent. Research by Putri and Maulana (2023) confirms that the implementation of a digital zakat reporting application can accelerate reporting and increase public trust. In addition, a study by Anjani and Yusuf (2024) also stated that the active participation of the Zakat Collection Unit (UPZ) at the sub-district and village levels, accompanied by innovation in distribution models, can significantly encourage the effectiveness and equity of zakat distribution.

b. Transparency of Zakat Management.

Transparency is one of the important indicators in assessing the professionalism of zakat management institutions. BAZNAS Bondowoso Regency has demonstrated its commitment to public openness through routine and systematic reporting of zakat, infaq, and alms (ZIS) funds. Data from 2024 shows that the total funds collected during one year reached IDR 878,768,962,

originating from various sources, including government agencies (SKPD), Zakat Collection Units (UPZ) at the sub-district level, and individual muzaki. The report not only lists the amount of funds, but also the agency of origin and the time of collection. This reflects that the institution has a reporting system that can be publicly accounted for and supports the trust of stakeholders (BAZNAS Bondowoso, 2024).

However, even though reporting is done openly and collectively, until now BAZNAS Bondowoso has not developed a digital system based on muzaki ID or online tracking that allows muzaki to see their personal zakat history. The transparency provided is still general and not yet personal. This challenge is important to respond to immediately considering the increasing trend of digitalization in national zakat governance. Ramadhan and Yuliani (2023) in their research emphasize the importance of implementing user-based information technology to expand access to information and strengthen the accountability of zakat institutions.

In terms of supervision, BAZNAS Bondowoso applies internal and external approaches. Internal supervision is carried out by matching reports between UPZ and SKPD, while external audits are carried out periodically by the Regional Inspectorate and BAZNAS Province. In addition, transparency is strengthened by the publication of zakat distribution activities through social media and the involvement of community leaders in the distribution process. This practice shows a form of social accountability as well as a strategy to maintain public legitimacy. Research by Anjani and Yusuf (2024) and Nurmalia et al. (2024) supports this finding, that public involvement and open supervision are important factors in maintaining the credibility of zakat institutions. On the other hand, a recent study by Huda and Mahardika (2023) also suggests the need for integration of digital monitoring systems to improve the efficiency and security of managing community funds.

c. Accountability of Zakat Management

Accountability is a fundamental element in transparent and professional zakat governance. In BAZNAS Bondowoso Regency, accountability is demonstrated through an internal reporting system that is carried out quarterly, covering all cash inflows and outflows, including zakat distribution programs. This reporting is not only administrative in nature, but is also supported by physical evidence and strict verification procedures as stated in the ZIS Fund SOP. This mechanism ensures that every use of funds is recorded and can be accounted for, reflecting the principle of accountable governance.

In addition to internal reporting, external supervision is carried out periodically through audits from the Regional Inspectorate and the Provincial BAZNAS. On the other hand, internal supervision is strengthened by matching data from the Zakat Collection Unit (UPZ) at the sub-

district level and partner agencies. Compliance with sharia principles is guaranteed by the existence of the Sharia Supervisory Board (DPS), which actively participates in policy forums and monitors the activities of the institution to ensure they remain in accordance with religious provisions. Coordination with the Ministry of Religion and the Regional Government in reporting and periodic evaluation is part of the institution's vertical responsibility to regulators and the public.

As part of the evaluation of financial accountability, the following is a comparison between the financial report of BAZNAS Bondowoso Regency and the Financial Accounting Standards Statement (PSAK) 109 concerning Accounting for Zakat, Infak, and Sedekah.

Table 1. Comparison of Compliance of BAZNAS Bondowoso Regency Financial Report with PSAK 109

Financial Report Components According to PSAK 109	Availability of BAZNAS Bondowoso Report	Information
Financial Position Statement	There is	It has been presented according to standard accounting format.
Fund Change Report	There is	Prepared in the form of a separate fund change report
Report on Changes in Assets Under Management	There is	Presented as a separate report
Cash Flow Statement	There is	Compiled periodically according to operational activities
Notes to Financial Statements (CaLK)	Not yet available	Complete CaLK not found in the document
Separation of Zakat, Infaq/Alms, and Amil Funds	Part	Zakat funds are separated, but not all categories are separated in detail
Disclosure of Accounting Policies	Not found	There is no explicit disclosure of accounting policies.
Detailed presentation of managed assets	There is	It has been arranged according to the category of assets managed.

Source: Processed data, 2025

Based on the table above, it can be concluded that in general the financial report of BAZNAS Bondowoso Regency has fulfilled most of the components in PSAK 109. However, aspects such as the preparation of Notes to the Financial Statements (CaLK) and disclosure of accounting policies are still important notes that need to be improved. Improvements in this section are expected to increase the accountability and comparability of the institution's financial reports, as well as strengthen public trust in the management of zakat funds in the region.

To improve the quality of management, BAZNAS Bondowoso Regency also involves efforts to develop human resource capacity, including training in zakat management and digital reporting. However, an online reporting system that can be accessed directly by muzaki is not yet available. In fact, digitalization of reporting is considered important in increasing transparency and strengthening public accountability. According to research by Putri & Maulana (2023), a technology-based reporting system can increase the openness of information and the efficiency of zakat institutions. This is reinforced by the study by Anjani & Yusuf (2024), which states that the integration of digital technology in the zakat financial system can encourage participatory supervision by the community. Therefore, strengthening accountability in the future can be directed at developing an inclusive digital system that is directly connected to muzaki.

CONCLUSION

Based on the research results and discussion, it can be concluded that:

1. The effectiveness of Zakat Management at BAZNAS Bondowoso Regency has been running quite well, especially in collecting zakat funds from the formal sector such as ASN and village officials through official cooperation (MoU). However, the potential for zakat from the non-formal sector such as MSMEs and the general public has not been optimally utilized. Zakat distribution has covered consumptive and productive programs such as Bondowoso Makmur, which although it has a positive impact, still faces obstacles in terms of monitoring and ongoing assistance.
2. Transparency of Zakat Management can be seen from the openness of the monthly ZIS fund report which includes the source, amount, and distribution of funds. BAZNAS Bondowoso also utilizes social media and printed reports to convey information. However, there is no digital system based on muzaki ID that allows the community or muzaki to monitor the use of funds personally and online.
3. Accountability in zakat management at BAZNAS Bondowoso Regency has been implemented through a strictly documented and verified quarterly financial reporting system, as well as through routine internal and external audits. In addition, sharia supervision by the Sharia Supervisory Board (DPS), cooperation with local and central governments, and human resource training demonstrate a commitment to the principle of comprehensive accountability. However, the unavailability of a digital reporting system that can be directly accessed by muzaki is an important note for future development.

Digitalization of reporting is a strategic step to strengthen transparency, efficiency, and participatory supervision in zakat management.

Learning from best practices in more digitally mature zakat institutions particularly LAZs that have implemented real-time dashboards, automated reporting, and personalized feedback systems—BAZNAS Bondowoso could significantly enhance its service quality and public trust. Digital transformation not only improves operational efficiency but also encourages participatory governance and strengthens muzaki loyalty. Therefore, adopting a more advanced digital system should be considered a strategic priority for future development.

RECOMMENDATION

To increase effectiveness, BAZNAS Bondowoso is advised to expand the muzakki base by targeting non-formal sectors such as traders, MSMEs, and the general public. Utilization of zakat payment applications and education through social media can encourage wider participation. Productive zakat programs need to be strengthened through the formation of trained mentoring teams, cooperation with training institutions, and the implementation of performance-based evaluations of mustahik businesses, so that they can grow into muzakki. In addition, BAZNAS needs to develop an integrated digital system that allows muzakki to access transaction history, fund reports, and distribution tracking in a transparent and accountable manner. Increasing human resource capacity is also important, through routine training and strengthening technology-based internal audits, so that BAZNAS is better prepared to face the challenges of modern zakat management.

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