



ACCREDITATION MODEL ZAKAT MANAGEMENT ORGANIZATION (ZMO) IN INDONESIA

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ABSTRACT

The rapid and growing Zakat Management Organization or Organisasi Pengelola Zakat (OPZ) in Indonesia every year has increased in line with the high potential of zakat. However, the zakat collection is still low compared to the existing potential. One of the reasons is the lack of public knowledge about zakat, weak capacity, and the regulatory framework of zakat. Therefore, it is necessary to have an assessment to measure OPZ performance from the aspects of legality and institutions, management, finance, and empowerment. The purpose of this study is to provide an OPZ accreditation rating that has not been done before. This research uses qualitative, exploratory, and content analysis methods. The type of data used is primary data obtained through the interview method by sampling data sources, observation, questionnaires, and Focus Group Discussions (FGD), while secondary data is obtained through financial statements in OPZ 2019 and non-financial statements. The results showed that the overall performance of each OPZ was categorized as good. LAZ Al-Azhar

received a score of 87.5 (Accreditation A), LAZ IZI with a value of 84.5 (Accreditation A), LAZ BMH with a value of 83.25 (Accreditation A), LAZ DDII with a value of 74.75 (Accreditation B), and LAZ BAMUIS BNI with a value of 69.5 (Accreditation B). The managerial implications of this research are that all zakat stakeholders can follow and adjust existing regulations and governance, as well as active guidelines and socialization from BAZNAS and the Ministry of Religion related to mechanisms and procedures to obtain the legality of LAZ licensing for unlicensed OPZ.

Keywords: OPZ; Accreditation; Performance Measurement; Management; Zakat

INTRODUCTION

The establishment of the Zakat Management Organization (OPZ) in Indonesia every year has experienced a very rapid increase and development both in terms of the number of OPZs and the quality of OPZ itself. In Indonesia, OPZ is divided into two: first, OPZ is formed by the Government called Badan Amil Zakat Nasional (BAZNAS), where the management structure consists of scholars, scholars, professionals, community leaders, and government elements. Second, OPZ was established by the community, be it in the form of a Community Organization or a legal entity, namely the Amil Zakat Institution (LAZ) whose inauguration was carried out by the government on the recommendation of BAZNAS with the terms and conditions described in Law No. 23 of 2011.

The rapid development of the potential of zakat collected and the increasing public awareness to fulfill their zakat both to BAZ and LAZ is certainly a challenge for the zakat management organization itself to always improve the quality of service and become professional amyl to maintain muzakki's trust in the existence of LAZ. The increasing number of LAZs established to make it easier for muzaki to distribute their zakat, has become a competition for amyls in increasing their natural capacity and gaining the trust of the community.

There are several records related to the existence of the Amil Zakat Institution, including Amil is the main highlight due to the weak amyl when it is unable to meet all needs, be it muzakki or mustahik and the needs of the state (Purwanto, H. A., & Azizah, 2019). The performance of OPZ has not been optimal, especially in the fields of institutions, coordination, and human resources (Syafiq, 2016). Likewise, in conducting amyl recruitment, LAZ does not look at the educational background of various clusters of scientific aspects, especially science in the fields of Zakat, Infak, Alms, and Waqf (ZISWAF)

(Hakim, 2022). Adnan mentioned that the low collection of zis was due to the lack of knowledge and attention of muzaki to pay zakat, the lack of muzakki throughout Indonesia which is accommodated by zakat institutions, as well as the lack of professionalism of amilin and the traditional zakat management system (Akhyar Adnan, 2017).

Ascarya grouped the problems faced by zakat institutions, namely: a) internal problems that include internal strategy, amyl, governance, IT utilization, socialization, and communication, as well as responsibility; b) external issues include external strategic, community, muzaki, government, coordination, and competence; c) system problems that include system strategy, regulation, dualism, decentralization, traditional amyl, and supervision (Ascarya & Yumanita, 2018). Then Noor stated that the existence of LAZ must show the ability to operate at an optimal and efficient level (Mohd Noor et al., 2012). Ade fitria mentioned that to improve OPZ performance, it is necessary to have a set of measuring instruments or performance assessments, this can find out the advantages that must be maintained and some shortcomings that must be corrected in the future (Agustina, 2019).

Furthermore, the records of other zakat institutions are the lack of muzaki's trust in zakat institutions, assuming that there are zakat institutions affiliated with political parties or state institutions, the absence of an accurate mustahik database so that the program is not on target which causes muzaki to prefer to pay his zakat directly to the surrounding mustahik, as well as the difficulty of the community to calculate zakat mal (Sophisticated et al., 2017; Dwi, 2019; Kusmanto, 2014).

There are several problems with the zakat institution, so it is important to have a measurement of OPZ performance be carried out because it can also know the extent to which the OPZ has managed its funds based on sharia principles and applicable laws and regulations in Indonesia to maintain muzaki's trust to fulfill his zakat through the institution. One of the efforts to fix this problem, the government evaluated the performance of amyl and management implemented by LAZ, by conducting amyl certification by the Zakat Organization Forum (FOZ) in collaboration with the Islamic Finance Professional Certification Institute (LSPKS) and has been recognized by the National Professional Certification Agency (BNSP), where the amyl certification consists of three levels, namely: first, basic level amyl certification, second intermediate level amyl certification, and third expert level amyl certification to increase the scientific capacity and professionalism of amyl itself.

Thus, the performance of a zakat institution is very important to pay attention to and analyze, the extent to which the performance of the zakat institution has been running well in terms of Human Resources (amil) and

institutional governance to maintain the mandate that has been given by the community. Some of the problems above were studied using qualitative methods through descriptive, exploratory, and content analysis with the population covering the Leader or HRD as representatives of the selected OPZ domiciled in the Jakarta area with a sample of five zakat institutions, namely LAZ BAMUIS BNI, LAZ Inisiatif Zakat Indonesia (IZI), LAZ DDII, LAZ BMH, and LAZ Al-Azhar.

Some previous studies only judged certain aspects as in Uswatun Hasanah's research which focused on comparing financial performance (Hasanah, 2020); Sumantri research focused on the empowerment sector of the mustahik program (Sumantri, 2018) and Rusmini who researched related to the collection and distribution and distribution of zakat funds (Rusmini & Aji, 2019). Therefore, this study describes all forms of activities and management of zakat management organizations in more specific, transparent, and in-depth both in terms of management, collection, distribution and utilization aspects, as well as other aspects related to this research. It is hoped that this research can make a positive contribution to the performance of the Zakat Management Organization so that it can improve the performance, human resource capacity (amil) and organizational management.

LITERATURE REVIEW

Prasetyoningrum's research (2015), related to performance measurement through a balanced scorecard approach at the amil zakat institution at the Great Mosque of Central Java using qualitative and quantitative approaches, found that the overall value obtained was not good enough from the aspect of performance based on good organization governance, internal aspects, aspects of collection and distribution (Prasetyoningrum, 2015).

Based on Zaroni's research (2021), related to professional amil management at the Amil Zakat Dana Peduli Ummat Institution in East Kalimantan using qualitative/ naturalistic data shows that to create professional amil, the HRD applies four basic principles, namely as a servant of Allah and as a caliph/leader, instilling the concept of justice, understanding the organizational goals and goals of amil individuals referring to the character of the Prophet Muhammad, i.e. honesty, amanah, fathanah, and tabligh. In addition, the existence of amil coaching and training is based on the values of kafa'ah, amanah, and himmatul amal (Zaroni, 2020).

In addition to some previous studies, the following is a theoretical study related to zakat management, including:

Zakat, Infak, and Almsgiving

Zakat is one of the third pillars of Islam that must be paid by every Muslim who has achieved his nishab and haul, whoever does not fulfill zakat for some of his property, then sin for him. In the Qur'an, the sentence zakat is mentioned 32 times in 19 letters and 32 verses, there are at least 27 sentences of zakat juxtaposed with prayer sentences in the qur'an (Suma, 2019).

Tausikal Defines zakat linguistically is to increase or grow (Tausikal, 2014). As for terminology, Yusuf Qardawi in Amin Suma defines zakat as a designation or name for a predetermined part of a person's wealth (Muslim / Muslimah) that Allah requires to be distributed to the mustahiks, as also used for the designation for the distribution of zakat assets themselves (Suma, 2019).

Infak is a property issued by a person or institution other than zakat which is used for public benefit (Purwanti, 2020). Meanwhile, the definition of infak in Law No. 23 of 2011 defines that infak is property issued by a person or business entity outside of zakat for general benefit (UUPZ, 2011).

While almsgiving comes from the word shadaqa or true, in terminology the definition of alms is the same as the meaning of infak, where both issue some of their property in the way of Allah other than zakat (Putra, 2019). As for Law No. 23 of 2011, it is defined that almsgiving is property or non-property issued by a person or legal entity other than zakat for the benefit of the public.

Sulaiman Rasjid mentioned that the wisdom or function of zakat is as follows: a). Mutual help activities to help the weak and difficult to fulfill all forms of their obligations to Allah Almighty and their creatures (society); b). Purify ourselves from misery and various despicable morals, and educate ourselves to have a noble and generous nature by making a habit of giving some of our property to those who are entitled to receive it following the word of Allah in the Qur'an surah at-taubah verse 60; c). As an expression of gratitude and gratitude for the blessings and gifts he has given; d). Always be awake from various disasters and dangers; and e). There is an emotional closeness between muzakki and mustahik and mutual help activities between the two (Rasjid, 2018).

Management

Management is one of the most important factors in an organization, be it the profit sector, non-profit, social institutions, public sector institutions, and so on, one of which is the Zakat Management Organization (OPZ) or the Amil Zakat Institution (LAZ). Therefore, management is very important to be applied to carry out processes or stages to achieve the goals of a company or organization, so that these goals can run effectively and efficiently (Hafriza & Chuzairi, 2018).

According to James Stoner Management is a process of planning, organizing, directing and supervising the efforts of the members of the

organization by using existing resources to achieve the established organizational goals (Soedewo, 2004).

Core Competencies of Zakat Management

Each OPZ has its own program advantages, be it in the fields of merit scholarships, health, economic empowerment, proselytizing, and so on. Broadly speaking, this is considered good and positive regarding the advantages of each OPZ by having certain competencies in distributing ZIS funds. In addition to the distribution of ZIS funds, in the management aspect, OPZ also improves to become a better organization. However, with the rapid and development of the OPZ network in Indonesia, there are still many people who do not believe in the effectiveness of OPZ's performance in terms of collecting and distributing ZIS funds, so there are still overlapping distribution programs or regions (Canggih et al., 2017). This is due to the lack of good coordination between fellow OPZs. So there needs to be a synergy between OPZs.

Broadly speaking, Juwaini explained the form of synergy that can be done effectively and efficiently, namely Information Synergy and Program Synergy. The synergy of Information or data includes the collection of some information or data owned by OPZ to be processed and utilized jointly to carry out each program and form of service to ZIS mustahik /beneficiaries and all related parties. Furthermore, program synergy includes cooperation between programs owned by OPZ in the context of distributing and empowering ZIS funds to mustahiks or beneficiaries, as mentioned above, each OPZ has several excellent programs it has, therefore there is a need for program synergy between OPZs (IZDR, 2010).

The right strategy is needed so that the synergy can run effectively and efficiently. One of the right strategies in implementing this synergy that is often used in the corporate or business world and is successful is a synergy strategy based *on core competencies*. The competencies needed include competencies in the field of management, in the fields of ZIS (*Fundraising*) fund collection and financial management, and fund utilization (IZDR, 2010).

Performance

Performance is a multidimensional construct that covers several factors that can influence it, including individual or personal factors, the presence of leadership factors, team factors, system factors and contextual or situational factors (Khadijah & Afif, 2019).

According to Hafiduddin, there are four aspects of the point of view in performance, including ability, acceptance of organizational goals, level of goals achieved, and interaction between the goals and abilities of the workforce in the

organization, where each of these elements affects a person's performance (Hafidhuddin, 2012).

Organizational performance is an outcome that can be measured by describing the condition of an organization (Bastiar & Bahri, 2019). Several models can be used to measure the performance of an organization or company, especially for Zakat Management Organizations (OPZ). The performance measurement model can use the approach of the National Zakat Index (IZN), *Indonesia Zakat & Development Report (IZDR) 2011*, *Balance Scorecard*, Zakat Village Index, Zakat Impact with the CIBEST model, and so on.

Zakat Management Organization (OPZ)

The Zakat Management Organization (OPZ) is an institution or legal entity that has the task of collecting, distributing and empowering zakat funds to the mustahiks as stipulated in the Qur'an surah at-Taubah verse 60. The purpose of zakat management as in law no. 23 of 2011 on zakat management is to increase the effectiveness and efficiency of services in zakat management and increase the benefits of zakat to realize community welfare and poverty reduction (UUPZ, 2011).

Currently, there are two OPZ models in Indonesia, firstly OPZ which was established by the government, namely the National Amil Zakat Agency (BAZNAS), which is a body formed by the government and has official legality that has its functions and duties to manage zakat, infak, and alms funds on a national scale. Amin Suma explained that what is meant by management here is planning, implementing, and coordinating activities in the collection, distribution, and utilization of ZIS funds (Suma, 2019). Second, OPZ, which was founded by the community, namely the Amil Zakat Institution (LAZ), is an institution founded by the general public or Islamic mass organizations to help collect and distribute zakat funds. Law No. 23 of 2011 defines the Amil Zakat Institution (LAZ) as an institution formed by the community that has the task of assisting in the collection, distribution, and utilization of zakat

RESEARCH METHODS

This study used qualitative methods through descriptive, exploratory, and content analysis. This qualitative research was carried out to analyze in terms of OPZ performance, both financial and non-financial data obtained through observations in the field and interviews about OPZ activities and activities.

The subjects in this study are the National Amil Zakat Institute based in the Jakarta area, namely the Amil Zakat Institute of the Baitul Mal Ummat Islam Foundation of Bank Negara Indonesia (LAZ BAMUIS BNI), the Amil Zakat Institute of the Indonesian Zakat Initiative (LAZ IZI), the Amil Zakat

Institution of the Indonesian Islamic Da'wah Council (LAZ DDII), the Amil Zakat Baitulmal Hidayatullah Institution (LAZ BMH), and the Amil Zakat Al-Azhar Institution. As for the object of this study, namely the performance, administration of institutional licensing, financial reports, and the quality of the utilization program of the National Amil Zakat Institution domiciled in the Jakarta area, namely LAZ BAMUIS BNI, LAZ Inisiatif Zakat Indonesia (IZI), LAZ DDII, LAZ BMH, and LAZ Al-Azhar.

The unit of analysis is a unit studied that is from among individuals, groups, objects, or a set of social events (Hamidi, 2010). In this study, the unit of analysis is an activity or performance of LAZ / OPZ which is the subject of the study.

The population in this study includes all Leaders or Managers or those who represent the elected OPZ who are domiciled in the Jakarta area. Meanwhile, the samples in this study were leaders or managers or representatives of LAZ BAMUIS BNI, LAZ Inisiatif Zakat Indonesia (IZI), LAZ DDII, LAZ BMH, and LAZ Al-Azhar whose numbers were conditioned with field conditions.

The type of data used in this study uses primary data and secondary data. Primary data was obtained through the interview method by sampling data sources by sampling, *purposive sampling*, as well as observation, dissemination of questionnaires, and *Focus Group Discussions* (FGD). The secondary data is in the form of financial statements in the 2019 OPZ and non-financial statements, where non-financial statements consist of organizational structure, vision and mission, Standard Operating Procedures (SOP), and other non-financial data.

As for the instrument in qualitative research, namely the researcher himself, after clarity on the research focus, a simple research instrument will be developed (Sugiyono, 2016). It is hoped that the development of these instruments can complement the data that can be compared with the data that has been found through observations in the field or interviews and disseminating a structured list of questions. The instruments used in this study consisted of researchers, *zoom meeting applications*, interview records, cameras, questionnaires / structured question lists, and *Focus Group Discussions* (FGDs).

The data analysis process carried out by researchers focuses on the Accreditation of The Performance of Zakat Management Organizations (OPZ), where in this accreditation the researcher uses a combination of pre-existing measuring instruments, as issued by the National Amil Zakat Agency (BAZNAS), IMZ in collaboration with PEBS FEUI, and so on. Among the combination of measuring instruments are the following: National Zakat Index (IZN), Indonesia Zakat & Development Report (IZDR), and Balanced Scorecard. From some of these measuring instruments, researchers focused on

four components consisting of seventeen subs by giving weighting to each criterion with a value between 1-5. The value can be interpreted as 5=very good, 4=good, 3=sufficient, 2=less, and 1= insufficient.

Furthermore, the four components consisting of seventeen subs become an indicator of the assessment of OPZ performance which is then given the percentage weighting value as follows:

Table 1: Weight Calculation of OPZ Performance Appraisal

No.	Indicators	Percentage Weights	Indicator Details	Indicator Weights	Value
1	Sharia compliance performance, legality, and institutions	20 %	Dps	20%	1-5
			vision and mission	15%	1-5
			organizational structure	20%	1-5
			employee education level	15%	1-5
			regular training programs	15%	1-5
			full-time employee	15%	1-5
2	Management performance	25%	Soup	30%	1-5
			strategic plan	25%	1-5
			amyl performance appraisal	25%	1-5
			muzaki and mustahik services	20%	1-5
3	Financial performance	30%	Compilation	30%	1-5
			Distribution	30%	1-5
			Reporting	40%	1-5
4	ZIS utilization program performance	25%	quality of utilization programs	30%	1-5
			productive economy program	30%	1-5
			Mentoring	20%	1-5
			Training	20%	1-5

Source: (IZDR, 2011), data processed

The weighting is used to determine the score on every detail of the OPZ accreditation indicator. The initial stage in the calculation of accreditation by giving value to each detail of the indicator through several questions that have been prepared as above has been mentioned. It further calculates the score on each detail of the indicator, where the score is in the form of a decimal number through the formula (IZDR, 2011):

$$\text{Indicator detail score} = \left\{ \frac{1/5 (\text{value} \times \text{weights}) \times \text{indicator details} \times \text{weights}}{\text{Weight}} \right\}$$

After the detailed score of the indicators is calculated, the next step is to calculate the overall total score on each component of the performance, this is done by summing the scores on each detail of the indicator which is the final result of this calculation is the decimal number. From the results of the calculation in its entirety, it will get an interval value between 10 – 100, where the value determines whether the OPZ is accredited A, accredited B, accredited C, or not accredited. The giving of the interval value through the formula:

$$\text{Interval score/value} = \left(\frac{\text{total indicator score}}{\text{indicator weights}} \right) \times 100$$

After completing the weighting of values against several predetermined sub-sub, the researcher accumulates and sums them as a whole and gives them accreditation and ranking of OPZ performance achievements based on the interval values obtained, with the following details:

Table 2: OPZ Accreditation Interval Value

No.	Interval Value	Accreditation Status
1	76 – 100	Accredited A
2	51 – 75	Accredited B
3	26 – 50	Accredited C
4	10 - 25	Not Accredited

Source: questioner (2022), data processing

RESULT AND DISCUSSION

The following are the results of research conducted on five zakat institutions, namely BAMUIS BNI, Inisiatif Zakat Indonesia (IZI), Al-Azhar, Baitul Maal Hidayatullah (BMH), and dewan Da'wah Islam Indonesia (DDII) by using four components of measuring instruments proportionally, namely: (1) Sharia compliance performance, legality, and institutions with a portion of 20%, (2) Management Performance with a portion of 25%, (3) Financial Performance

with a portion of 30%, and (4) Performance of zis utilization program with a portion of 25%. So that the total overall proportion becomes 100%.

Table 3: Performance Measurement Results Between OPZs

No.	Zakat Management Organization	Sharia Compliance Performance, Legality, and Institutional	Management Performance	Financial Performance	Utilization Performance	Total Value
1	BAMUIS BNI	96	58	50	74	69.5
2	AL AZHAR	97	95	70	88	87.5
3	DDII	97	74	64	58	73.25
4	BMH	97	90	100	46	83.25
5	IZI	100	100	82	56	84.5

Source: questioner (2022), data processing

Table 3 is the result of research based on its classification covering BAMUIS BNI, AL Azhar, DDII, BMH, and IZI. The results of the measurement showed that the highest score/first rank was obtained by Al Azhar with a total value of 87.5, the second rank was obtained by IZI with a total score of 84.5, and the third rank was obtained by BMH with a total score of 83.25, the fourth value was obtained by DDII with a value of 73.25, and the smallest value was obtained by BAMUIS BNI with a total value of 69.5.

Sharia Compliance Performance, Legality, and Institutions.

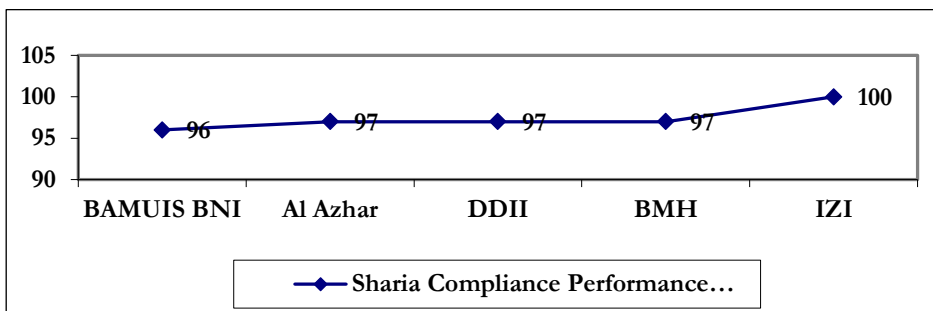


Figure 1: Results of Sharia Compliance Performance Measurement, Legality, and Inter-OPZ Institutions

Source: questioner (2022), data processing.

Figure 1 is the result of a comparison of sharia compliance performance measurements, legality, and institutions. Overall, the scores of the five OPZs based on the results of the survey and research have excellent scores, namely with the acquisition of a total score above 95 which includes the assessment of the Sharia Supervisory Board (DPS), vision and mission, organizational structure, employee education level, regular training programs, and the availability of full-time employees. Based on these data, the smallest value was obtained by BAMUIS BNI with a value of 96.

The acquisition of the smallest value does not show that BAMUIS BNI is lacking in performance, but the organizational structure at BAMUIS BNI for several fields/divisions is combined into one, such as its accounting fields and the field of marketing and communication. So that some areas are not specialized as already mentioned.

In addition, the acquisition of values above BAMUIS BNI with the same value obtained was obtained by Al-Azhar, DDII, and BMH with a value of 97. This is because, Al Azhar and BMH carry out regular training programs carried out a maximum of two times a year, while another training is carried out more than 3 times a year.

The highest score was obtained on sharia compliance performance, legality, and institutions, obtained by IZI with a score of 100, this is due to the fulfillment of all aspects of the assessment for DPS compliance performance, etc.

Management Performance

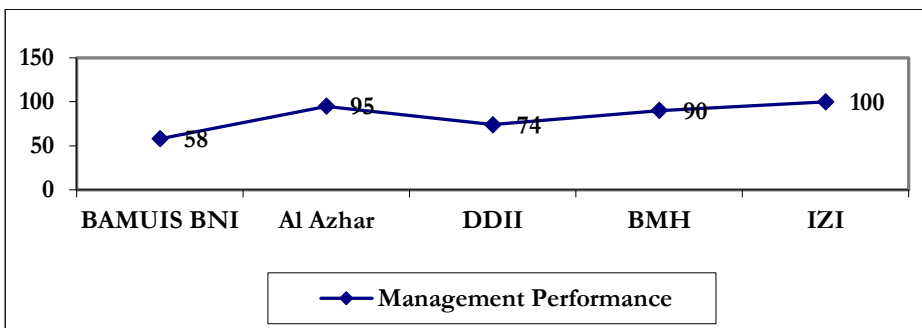


Figure 2: Management Performance Measurement Results
 Source: questioner (2022), data processing.

Based on Figure 2 related to the results of management performance measurement with several indicators, namely SOP, Strategic Plan, amyl

performance assessment, and availability of muzaki and mustahik services, BAMUIS BNI obtained the smallest score with a total score of 58. In terms of indicators, the thing that makes the value low is due to the lack of SOPs, where only two SOPs are owned by BAMUIS BNI. Likewise, the strategic plan only has an annual strategic plan and performance document.

Meanwhile, a higher value than BNI BAMUIS is found in DDII with a value of 74, BMH with a value of 90, and Al Azhar with a value of 95. The three OPZs on average only have strategic plan documents, annual work plans, and *strategic deployment*. Unlike the case with IZI which obtained the highest score on management performance with a total acquisition value of 100. This shows that several performance indicators of IZI management as a whole have been met.

Financial Performance

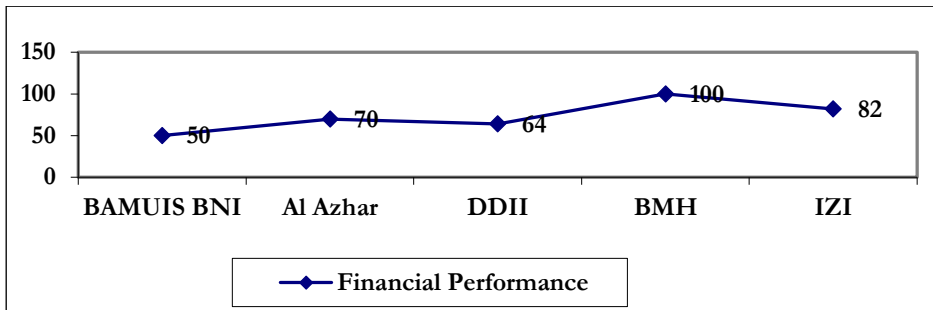


Figure 3: Financial Performance Measurement Results

Source: questioner (2022), data processing.

Figure 3 shows the results of the financial performance assessment, both in terms of collecting, distributing, and reporting ZIS funds. Based on the chart of 3 OPZ which has the lowest value, namely BAMUIS BNI with a value of 50, this is because BAMUIS BNI is still focusing on collecting ZIS funds from BNI circles, both from BNI employees, BNI subsidiaries, and BNI retirees, as well as the distribution is still focused on BNI circles.

In contrast to the zakat institutions of BMH, Al Azhar, and IZI, where the collection for each year is above 50 billion. The four OPZs were educated from the community or under the auspices of educational institutions. In terms of collecting, and distributing zakat and non-zakat funds, as in Figures 4 and 5 below, BNI BAMUIS collects and distributes the smallest ZIS funds still below 50 billion compared to other OPZs.

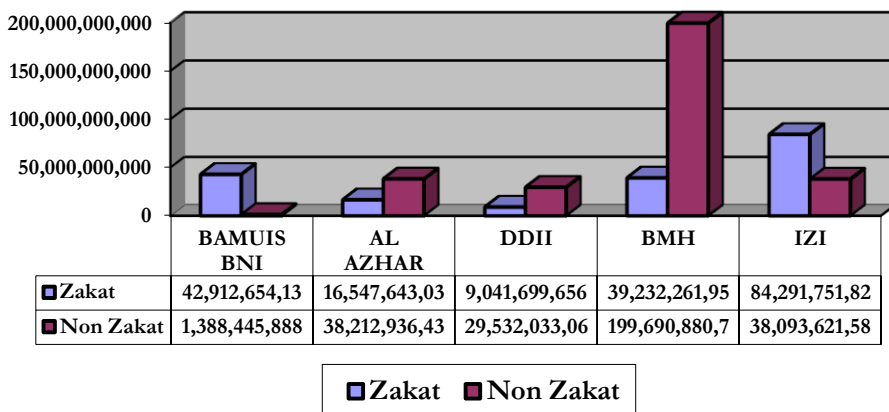


Figure 4: Collection of Zakat and Non-Zakat Funds BAMUIS BNI, AL-AZHAR, DDII, BMH, and IZI
 Source: Questioner (2022), data processed.

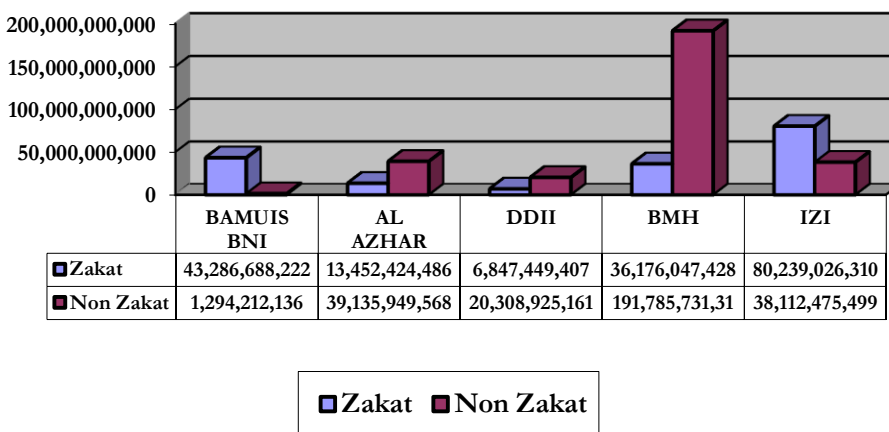


Figure 5: Distribution of Zakat and Non-Zakat Funds BAMUIS BNI, AL-AZHAR, DDII, BMH, and IZI
 Source: questioner (2022), data processing

In terms of reporting, regarding financial statements and *annual reports*, all OPZs publish them on each official website and other social media channels.

Utilization Performance

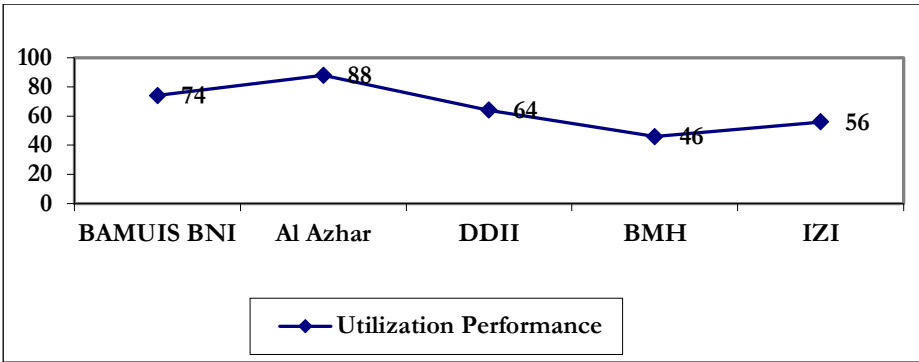


Figure 6: Utilization Performance Measurement Results

Source: questioner (2022), data processing

Figure 6 shows the results of measuring utilization performance which includes the quality of utilization programs, productive economic programs, mentoring and training for mustahik. Regarding the utilization program, in essence, the five OPZs cannot be significantly compared, because each OPZ has a certain program focus following the goals and vision, and mission of the establishment of OPZ.

In terms of the quality of the utilization program in distributing ZIS funds to mustahik, each OPZ has a different nominal, where BNI BAMUIS distributes it an average of Rp. 2,000,000 and above, in contrast to DDII and IZI in distributing ZIS funds in the average utilization program of Rp. 1,500,000, - up to Rp. 1,999,000, - while for Al-Azhar the average is Rp. 1,000,000, - up to Rp. 1,499,000, - and the smallest in the distribution is by BMH with an average distribution to mustahik Rp. 500,000,-. As for the proportion of distribution in the Productive Economy Program, the average OPZ distributes it below a percentage of 30% of the total funds disbursed in the Utilization Program. BAMUIS BNI, DDII, BMH, and IZI the percentage of productive economic distribution is below 30% while for Al Azhar the percentage is above 35%.

CONCLUSION

Overall, the performance of each OPZ is categorized as good. This can be seen from the results of the calculation of OPZ performance both from the point of view of the four components, including 1). Dimensions of sharia compliance performance, legality, and institutions; 2). Dimensions of Management Performance; 3). Financial Dimension; 4). Performance of the ZIS Fund

Utilization Program. Based on the five OPZs that are the object of research, the majority of distribution through the Productive Economy Program is still below a percentage of 30% of the total funds distributed in the Utilization program, except for LAZ Al Azhar which distributes ZIS funds in the Productive Economy Program above 30% percent through Rumah Gemilang Indonesia and the provision of business capital for MSME actors using the qardhul hasan agreement.

LAZ al azhar has the lowest score on the financial aspect with a value of 70, this is because the collection of al azhar is still below 100 billion. LAZ IZI, the lowest score obtained in the performance aspect of the utilization program with a value of 56, where the distribution ratio in the utilization program and the productive economy is still below 30%, and the training provided to mustahiks averages once every six months. LAZ BMH, the lowest value obtained in the aspects of utilization programs and productive economy with a value of 46, where the average funds disbursed for the category of productive economic programs are below Rp. 500,000, - and the distribution ratio in utilization programs and productive economy is still below 30%. LAZ DDII, the lowest score obtained is in the performance aspect of the utilization program with a value of 64, where the distribution ratio in the utilization program and productive economy is still below 30% and the training provided to mustahik is at least once every six months. LAZ BAMUIS BNI, the lowest value gain in the aspect of financial performance, where currently bni BAMUIS collection is still below 50 billion for national scale opz, with the low collection, low funds are distributed.

The recommendations and suggestions from the results of this study are a). the need for the publication of financial statements and annual reports (annual reports), especially on the official website of each OPZ. The publication is a form of transparency to the mustahiks and muzaki; b). increase collaboration and synergy between OPZs in implementing the Utilization Program; c). require amyl to certify Basic Amil, Amil Madya, and Amil Ahli; d). provide understanding and socialization to the general public about zakat maal; e). bagi OPZ which already has the legality of licensing, is expected to maximize its performance and activities, both in terms of collecting, distributing and utilizing ZIS; f). in order to optimize zis funds, BAZNAS and the Ministry of Religion provide socialization and *guidelines* for OPZs that have not yet obtained their legality to comply with laws and regulations; g). for zakat activists and subsequent researchers, it is expected to be able to conduct research on zakat institutions with a wider reach and combine several performance appraisal methods both on a national and international scale.

As for the managerial implications, it is expected to be one of the strategic steps to improve the quality of amyl performance and several existing programs, because basically, each OPZ has its superior program and the several OPZ flagship programs can be collaborated to maximize the distribution and management of ZIS funds. In addition, this research can also make a positive contribution to the performance of the Zakat Management Organization so that it can improve the performance, human resource capacity (amil) and organizational management. Furthermore, all zakat stakeholders can follow and adjust existing regulations and governance.

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