

Efficiency Analysis of Zakat Management Institutions in Banyumas Regency: Case Study of LAZISMU, LAZISNU and BAZNAS

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Abstract

In the economic field, zakat has a role as an effort to prevent the accumulation of wealth in only one community, therefore must be managed properly. This study focuses on discussing the efficiency of a zakat management institution in Banyumas district. This study discusses two private zakat institutions (LAZISMU Banyumas, and LAZISNU Banyumas) and one Government Zakat institution (BAZNAS Banyumas). This research uses the Data Envelopment Analysis method. This study also uses quantitative methods and uses secondary data types derived from financial report data for 2018, 2019, and 2020 from LAZISMU Banyumas, LAZISNU Banyumas, and BAZNAS Banyumas. The variables used in this research are input and output variables. The input variables consist of assets and operational costs. The output variable consists of collected zakat funds and distributed zakat funds. The results of this study are that in 2018 LAZISMU and LAZISNU experienced inefficiency in the CRS approach, but in the VRS approach the three zakat institutions were efficient. In 2019 LAZISNU experienced inefficiency in the CRS approach, but in the VRS approach.

Keywords: *Effectiveness; Harmony; Tolerance*

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Abstrak

Dalam bidang ekonomi, zakat berperan sebagai upaya mencegah penumpukan kekayaan hanya pada satu golongan, oleh karena itu harus dikelola dengan baik. Kajian ini fokus membahas efisiensi lembaga pengelola zakat di Kabupaten Banyumas. Kajian ini membahas tentang dua lembaga zakat swasta (LAZISMU Banyumas, dan LAZISNU Banyumas) dan satu lembaga zakat Pemerintah (BAZNAS Banyumas). Penelitian ini menggunakan metode Data Envelopment Analysis. Penelitian ini juga menggunakan metode kuantitatif dan menggunakan jenis data sekunder yang berasal dari data laporan keuangan tahun 2018, 2019, dan 2020 dari LAZISMU Banyumas, LAZISNU Banyumas, dan BAZNAS Banyumas. Variabel yang digunakan dalam penelitian ini adalah variabel input dan output. Variabel input terdiri dari aset dan biaya operasional. Variabel output terdiri dari dana zakat yang terkumpul dan dana zakat yang disalurkan. Hasil penelitian ini adalah pada tahun 2018 LAZISMU dan LAZISNU mengalami inefisiensi pada pendekatan CRS, namun pada pendekatan VRS ketiga lembaga zakat tersebut efisien. Pada tahun 2019 LAZISNU mengalami inefisiensi pada pendekatan CRS, namun pada pendekatan VRS.

Kata kunci: *Efektivitas; Harmoni; Toleransi*

Intruduction

Socio-economic inequality is a problem experienced by all countries in the world.¹ This has become a polemic that is difficult to resolve, therefore Islam comes and teaches the right way to do the economy. Islam also teaches to share with others in the hope that social inequality will no longer be a problem in society. One of tools in Islam is Zakat. Islam regulates zakat from punishing it to the procedures for paying zakat.² Zakat emphasizes people to realize their social obligations to do charity by giving some of their wealth and give it to the poor. In the economic field, zakat has a role as an effort to prevent the accumulation of wealth in only one community. Zakat is included in the pillars of Islam that must be carried out for every Muslim who is able to pay it and managed to be allocated to people who have not been able to and are entitled to receive zakat. Zakat management is important because when managed properly, zakat funds become a potential source for the welfare of the community.

Zakat is a special worship with special practices and has been regulated in the Qur'an and Hadith and makes evidence that Islam teaches worship that is not only related to Allah SWT, but also relationships with fellow human beings regulated in sharia.³ Zakat is a form of worship that is not only related to Allah SWT, but is very closely related to others. Zakat can be used by building facilities for the development of education, science, infrastructure development and providing useful assistance services for the benefit of the poor.⁴ As stated in Al-Quran Surah At-Taubah: 60

¹ Rachman Tahar, "Job Satisfaction and Organizational Commitment to Employee Performance," *Angewandte Chemie International Edition*, 6(11), 951–952. 6, No. 11 (2018): 10–27.

² Septi Wahyuningsih and M Makhrus, "Pengelolaan Zakat Produktif dalam Pengentasan Kemiskinan di Kabupaten Banyumas," *Jurnal Hukum Ekonomi Syariah*, 2, No. 2 (2019): 179, <https://doi.org/10.30595/jhes.v2i2.5720>.

³ Peri Gunawan, "Educational Terminology in the Al-Quran Perspective," *Edukasi: Jurnal Pendidikan Islam (e-Journal)*, 10, No. 1 (2022): 87–106, <https://ejournal.staim-tulungagung.ac.id/index.php/edukasi/article/view/235>.

⁴ Azqiyatul Mu'takhiroh and Ida Nurlaeli, "Strategi Lembaga Amil Zakat Infaq Shadaqah Muhammadiyah (LAZISMU) dalam Pemberdayaan Perekonomian Mustahik di Banyumas Tahun 2010-2014," *Jurnal Hukum Ekonomi Syariah*, 1, No. 1 (2018): 35, <https://doi.org/10.30595/jhes.v1i1.3711>.

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمَوْلَىٰ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ، فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ.

"Indeed, zakat is only for the needy, the poor, the amil zakat, those who are softened in their hearts (converts), for (freeing) slaves, for (freeing) people who are in debt, for the way of Allah and for people who are on their way, as an obligation from God. Allah is All-Knowing, All-Wise."

The purpose of zakat management is to increase public awareness of the importance of zakat and to maximize the function and role of religion in economic and social development within the community. Zakat also aims to achieve social justice, a prosperous society, and minimize social inequality and poverty.^{5,6} To achieve success in zakat management, several supporting components are needed: first, people need to be aware of the obligations, meanings, goals and wisdom of zakat. Second, the Zakat board and amil who are competent in their field, are honest and gain the trust of the community. Third, good planning, transparency, management and supervision in the distribution of zakat or zakat receipts. The management of zakat funds must be accordance with sharia, trustworthy, fair, integrated as stated in Law No. 23 of 2011 on Zakat Management.⁷

One of the ways to increase the potential of zakat is to increase its efficiency. Efficiency is a concept that has long been used to determine the performance of an institution or company. The company will achieve efficiency if the company has minimized input costs by maximizing the output that will

⁵ Ade Nur Rohim, "Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising," *Al-Balagh: Jurnal Dakwah dan Komunikasi* 4, No. 1 (2019): 59–90, <https://doi.org/10.22515/balagh.v4i1.1556>.

⁶ Ahmad Muqorobin and Mohammad Syifa Urrosyidin, "The Contribution of Zakat, Infaq, Sadaqa and Waqf (Ziswaf) Strategic Management in Developing the Prosperity of Ummah," *JIEFeS: Journal of Islamic Economics & Finance Studies*, 4, No. 1 (2023): 27–47, <https://doi.org/10.47700/jiefes.v4i1.5698>.

⁷ Syamsuri Syamsuri, Meichio Lesmana, and Wildan Ainun Mardianto, "Strategi Pengelolaan Dana Zakat pada Lembaga Amil Zakat Infaq dan Sadaqah Muhammadiyah dalam Mengentaskan Kemiskinan di Kabupaten Ponorogo," *Ecoplan*, 6, No. 1 (2023): 46–55, <https://doi.org/10.20527/ecoplan.v6i1.647>.

be obtained as profit.⁸ Efficiency is an instrument to evaluate the performance of institutions with reference to financial statements. Measuring efficiency in zakat management institutions has its own guidelines, namely PSAK 109.⁹

There are several previous researches discussed the efficiency of zakat institutions in Indonesia using Data Envelopment Analysis analysis techniques. The study discusses the efficiency of the performance of the National Amil Zakat Agency (BAZNAS) in the city of Bandung in the management of zakat funds to calculate the efficiency level with the Data Envelopment Analysis (DEA) method with the Constants Return to Scale (CRS) model.¹⁰ efficient program performance. However, in the previous year, namely 2017 and 2018, Bandung City BAZNAS was still in the inefficiency stage in its performance in managing zakat. Bandung city BAZNAS in 2019 was at a strong efficiency level so that it became a benchmark reference for other BAZNAS that had not. However, the Variable Return to Scale (VRS) model shows that the management of zakat BAZNAS in the city of Bandung in 2017, 2018 and 2019 achieved efficiency.¹¹

Research from discusses about BAZNAS Pemalang district experiencing inefficiency in 2018 with 47.5% points. Inefficiency occurs because of the excess in operational costs and the lack of achievement of targets in the distributed ZIS funds. Pemalang district BAZNAS in 2019 also experienced an increase, but still experienced inefficiency with 81.7% points. This inefficiency occurs due to the lack of achievement of the target of ZIS funds collected less than 8.83% of the set target. In 2020, BAZNAS Pemalang district achieved efficiency with

⁸ Holil, "Lembaga Zakat dan Peranannya dalam Ekuitas Ekonomi Sosial dan Distribusi," *Al-Infq: Jurnal Ekonomi Islam*, 10, No. 1 (2019): 13–22, <https://doi.org/10.32507/ajei.v10i1.527>.

⁹ Refki Kurniadi Akbar, Ifa Hanifia Senjiati, and Arif Rijal Anshori, "Analisis Efisiensi Kinerja Baznas Kota Bandung dalam Pengelolaan Dana Zakat Menggunakan Metode Data Envelopment Analysis," *Prosiding Hukum Ekonomi Syariah*, 6, No. 2 (2020): 525–29, <http://dx.doi.org/10.29313/syariah.v6i2.22538>.

¹⁰ Akbar, Senjiati, and Anshori.

¹¹ Akbar, Senjiati, and Anshori.

100% points, this needs to be improved again and there is no need to make other changes.¹²

Next discusses the performance of zakat, infaq, and alms management in 2013 which tends to be more efficient than in 2012 and 2014, both technically, scale, and overall. This is partly due to a decrease in personnel costs of up to 13% in 2013. However, it is unfortunate because there is no increase in the efficiency of zakat, infaq, and alms management from 2013 to 2014. The processing results show that 6 Decision Making Units (DMUs) are in the condition of Increasing Return to Scale (IRS) which is denoted by the number 1, and there is no Decision Making Unit (DMU) experiencing the condition of Decreasing Return to Scale (DRS) which is denoted by the number -1. Increasing Return to Scale (IRS) conditions make it possible to continue to increase output capacity by maintaining existing inputs, because the addition of input is actually not effective considering the resources used are still not functioning optimally. The condition of Decreasing Return to Scale (DRS) requires the use of inputs, because the number of inputs is not ideal.¹³

Study of discusses the performance of the national zakat management organization in 2005 which was better than in 2006 and 2007.¹⁴ This could be due to the 2005 tsunami disaster so that many people donated their wealth as aid to the disaster. In 2006 and 2007 the efficiency level increased in terms of VRS, CRS and scale. The performance of zakat institutions is technically efficient enough, namely, 94.2% in 2005, 76.28% in 2006 and 83.27% in 2007. It can be concluded that the national zakat management institutions have good management and are quite optimal in using the input and output variables. Good external conditions can support the level of efficiency of zakat

¹² Izza Maulidya Pratiwi, "Analisis Efisiensi Dan Efektivitas Pengelolaan Zakat Di BAZNAS Kabupaten Pemalang," *Islamic Economics* (Universitas Islam Indonesia, 2021), <https://dspace.uui.ac.id/handle/123456789/30861>.

¹³ Aulia Zahra, Prayogo P. Harto, and Ahmad Bisyril ASH, "Pengukuran Efisiensi Organisasi Pengelola Zakat dengan Metode Data Envelopment Analysis," *Jurnal Akuntansi dan Keuangan Islam*, 4, No. 1 (2019): 25–44, <https://doi.org/10.35836/jakis.v4i1.28>.

¹⁴ Akbar, Senjiati, and Anshori, "Analisis Efisiensi Kinerja Baznas Kota Bandung Dalam Pengelolaan Dana Zakat Menggunakan Metode Data Envelopment Analysis."

management institutions. This affects the level of efficiency so that the overall efficiency value decreases.

While Discussing about the BAZDA of East Lombok Regency has reached the level of efficiency in 2012-2014, it is assessed that the BAZDA of East Lombok Regency has been able to achieve the actual value of the target suggested by the DEA in the analysis of potential improvement. In the potential improvement, BAZDA in East Lombok Regency reached the actual figure of 0 percent. This means that there are no inefficiencies in the East Lombok BAZDA and no unachieved targets in the performance of zakat management.¹⁵

Research from discusses the efficiency of BAZNAS in Surakarta residency in the assumption of CRS there are 4 BAZNAS that are 100% efficient, namely BAZNAS in Klaten district, Surakarta City, Sragen district, and Wonogiri district. Meanwhile, several BAZNAS that have not achieved 100% efficiency are BAZNAS in Boyolali district (87.6%), Sukoharjo district (73.5%), and Karanganyar district (59.9%). VRS analysis of all BAZNAS achieves 100% efficiency. The inefficiency in BAZNAS is due to the unoptimized potential of zakat distribution, infaq distribution, and total infaq and zakat distribution.¹⁶

This study focuses on examining the efficiency of three zakat institutions located in Banyumas, Central Java, namely LAZISMU, LAZISNU and BAZNAS using the period 2018, 2019 and 2020. The location and its institutions are chosen since the lack of previous research that explores both public and private Zakat institutions in the regional scope such as district. The method use is the Data Envelopment Analysis method with using the Banxia Fortier Analysis application. The selected input variables are asset data and operational costs and the selected output variables are collected zakat funds and

¹⁵ Alfi Lestari, "Efisiensi Kinerja Keuangan Badan Amil Zakat Daerah (Bazda): Pendekatan Data Envelopment Analysis (Dea)," *Jurnal Ekonomi dan Studi Pembangunan*, 16, No. 2 (2015): 177–87, <https://doi.org/10.18196/jesp.2015.0050.177-187>.

¹⁶ Azhar Alam, "Analisis Efisiensi Pengelolaan Dana Zakat Infak Sedekah (Zis) di Baznas Kabupaten/Kota Se-Karesidenan Surakarta dengan Menggunakan Metode Data Envelopment Analysis DEA," *Iqtishoduna: Jurnal Ekonomi Islam*, 7, No. 2 (2018): 262–90, <https://ejournal.iaisyarifuddin.ac.id/index.php/iqtishoduna/article/view/234>.

distributed zakat funds. This research will contribute to enrich the Zakat efficiency literature in particular for private Zakat institution.

The meaning of zakat in language is blessing, clean, growing. Everything is in the Quran and Hadith. Zakat is one of the pillars of Islam which teaches to spend some of their wealth to be given to people in need according to sharia. While Efficiency is the achievement of maximum output with certain inputs and using minimal inputs to obtain maximum output. Efficiency in zakat institutions is to reduce costs in managing zakat such as operational costs, amil, assets and others. Efficiency in zakat also means that zakat funds entrusted to zakat institutions must be managed properly and according to their respective levels, and are able to distribute zakat funds appropriately and in accordance with the Shari'a.

Research Methods

This study uses descriptive quantitative research methods. Descriptive quantitative research can be called a basic or traditional method and this method can be called a positivist method because it has a positivist philosophical foundation.^{17,18} The method in this research is a quantitative research method because it will be useful for calculating the efficiency level of zakat management institutions, namely LAZISMU, LAZISNU, BAZNAS Banyumas district. This study also uses descriptive research methods to describe and explain the performance of the zakat management institution that will be studied.

This study takes the object of the performance of zakat management institutions in Banyumas district including LAZISMU, LAZISNU and BAZNAS Banyumas district. This study takes data from zakat management institutions from 2018 to 2020. This study uses secondary data types taken from annual financial report data or the LAZISMU, LAZISNU and BAZNAS Banyumas

¹⁷ Mimansha Patel and Nitin Patel, "Exploring Research Methodology," *International Journal of Research and Review*, 6, No. 3 (2019): 48–55.

¹⁸ John W Creswell, "Research Design Pendekatan Kualitatif, Kuantitatif, Dan Mixed," *Yogyakarta: Pustaka Pelajar*, 2010.

literature that supports the efficiency of zakat fund management. The time span taken from the data is 2018 to 2020.

The analysis technique in this research is using the Data Envelopment Analysis (DEA)¹⁹ method with a quantitative approach,²⁰ because DEA is considered to be able to be used to calculate the efficiency of zakat management institutions in LAZISMU, LAZISNU, BAZNAS Banyumas district. This study uses this method because it is considered suitable for the research being carried out. The data management process using the DEA method formulates the efficiency variables of zakat management including operating costs, collection of zakat funds, or other indicators into a mathematical model. This stage is the stage of simplifying the description of complex problems into quantitative form to find solutions to the problems.

The DEA method is used as an efficiency measure to evaluate the performance of programs within the institution or can be referred to as DMU (Decision Making Unit).²¹ DEA can measure the ratio of input and output to productivity which can be expressed partially or totally which can help determine the input factors that influence and produce an output. However, expanding the measurement from partial to total can make it difficult to choose the inputs and outputs that should be included and the weights of the inputs and outputs.²²

¹⁹ Katerina Fotova Čiković and Joško Lozić, "Application of Data Envelopment Analysis (DEA) in Information and Communication Technologies," *Tehnicki Glasnik*, 2022, <https://doi.org/10.31803/tg-20210906103816>.

²⁰ Kartini, Efri Syamsul Bahri, and Ahmad Baehaqi, "Measurement Of Efficiency And Effectiveness of Zakat Management in The National Board of Zakat (Baznas) West Java," *Iqtishaduna: Jurnal Ekonomi dan Keuangan Islam*, 12, No. 1 (2021): 102–19.

²¹ Somayeh Khezri et al., "A Complete Ranking of Decision Making Units with Interval Data," *International Journal of Operational Research*, 2022, <https://doi.org/10.1504/IJOR.2022.122335>.

²² Joana Rosie Shabatiny Degely and Imelda Dian Rahmawati, "Analysis of the Role of Muhammadiyah Zakat Infaq and Sadaqah Institutions in the Efficiency of Productive Zakat Fund Management Using the Data Envelopment Analysis (DEA) Approach," *Indonesian Journal of Islamic Studies*, 11, No. 1 (2023): 1–12, <https://doi.org/10.21070/ijis.v11i0.1652%0D>.

There are two models of the data envelopment analysis method, namely constant return to scale (CRS)²³ and variable return to scale (VRS).²⁴ Constant return to scale is that if the input increases,²⁵ the output will increase equal to the input. The variable return to scale is that if the input increases, the output will increase or decrease. The calculation of efficiency is to calculate the ratio of the comparison between the input and output of the DMU. However, this formula does not include the number of inputs and outputs associated with various resources, activities, and environmental factors.

This study uses two variables, namely input and output variables (see table 1). In this study, the input variables include asset data and operational costs. This variable is included in the input variable category because technically the funds are used as a source of funds to produce output that is in accordance with the institution's target. The output variable used is the collected zakat funds and the distributed zakat funds. The collected zakat funds are the trust of the muzakki who pay zakat to the institution and the distributed zakat funds are the responsibility of the institution to convey the mandate of the muzakki and the zakat funds are distributed to the eligible mustahik.

Institution Overview

LAZISMU is one of amil zakat institution infaq shodaqoh by Muhammadiyah Banyumas which focus on zakat management on the district level. LAZISMU Banyumas was founded on October 2, 2010 which was formed and inaugurated by the Regional Leadership of Muhammadiyah Banyumas.²⁶

²³ Nicolò Cangiotti and Mattia Sensi, "Exact Solutions for a Solow-Swan Model with Non-Constant Returns to Scale," *Indian Journal of Pure and Applied Mathematics*, 2022, <https://doi.org/10.1007/s13226-022-00341-7>.

²⁴ Majid Azadi et al., "Efficiency Measurement of Cloud Service Providers Using Network Data Envelopment Analysis," *IEEE Transactions on Cloud Computing*, 2022, <https://doi.org/10.1109/TCC.2019.2927340>.

²⁵ Mojtaba Ghiyasi and Wade D. Cook, "Classifying Dual Role Variables in DEA: The Case of VRS," *Journal of the Operational Research Society*, 2021, <https://doi.org/10.1080/01605682.2020.1790309>.

²⁶ "Profil Lazismu Banyumas," Lazismu Banyuwangi, 2023, <https://lazismubanyumas.org/profil/>.

Table 1. Input and Output Variables

Zakat Institutions	Variable	2018(Rp)	2019(Rp)	2020(Rp)
LAZISMU	Operating Cost	208.243.259	314.877.743	400.585.757
	Asset	618.904.496	881.492.317	447.223.701
	Collected Zakat Funds	1.486.963.130	2.840.848.947	3.264.823.210
	Distrubuted Zakat Funds	1.441.220.561	2.514.500.226	3.564.443.286
LAZISNU	Operating Cost	124.222.832	142.894.317	187.767.053
	Asset	1.585.661.608	1.971.101.167	1.712.856.381
	Collected Zakat Funds	993.782.654	1.143.254.534	1.502.136.422
	Distrubuted Zakat Funds	963.363.932	1.065.217.717	1.772.155.253
BAZNAS	Operating Cost	610.930.775	1.086.777.437	1.093.459.572
	Asset	720.898.000	708.334.000	2.090.482.097
	Collected Zakat Funds	7.981.555.383	8.759.337.480	9.043.874.870
	Distrubuted Zakat Funds	7.963.053.055	9.145.987.118	7.565.061.957

LAZISNU Banyumas is an Amil Zakat Infaq Shodaqoh Institution at the district level. LAZISNU Banyumas was inaugurated on November 24, 2014 at the al-Wardah Building, Purwokerto, chaired by Dr. H. Ridwan, M.Ag who is an academic from UIN Syaifuddin Zuhri, Purwokerto. The Banyumas Regency National Amil Zakat Agency (BAZNAS) is an organization or zakat management institution established by the Indonesian government at the Banyumas Regency level which was inaugurated by Banyumas Regent Decree No.451/1617/03 dated November 2, 2003 and the management for the period 2017 until 2022 ratified by Regent Decree No. 451/777/TAHUN 2017 dated September 25, 2017 concerning the Appointment of the National Amil Zakat Agency for Banyumas Regency for the 2017-2022 Period.²⁷

Results & Analysis

Measurement of the efficiency of zakat fund management at LAZISMU Banyumas, LAZISNU Banyumas, and BAZNAS Banyumas; First, Calculation of the efficiency of zakat management institutions in 2018. The following are the

²⁷ Muhammad Ash-shiddiqy, Shela Nur Afinka, and Adelia Putri Ifosioni, "Analysis of the Potential of Zakat Institutions in Improving Socio-Economic Society," *Nusantara Islamic Economic Journal*, 2, No. 1 (2023): 36–41, <https://doi.org/10.34001/nuiej.v2i1.528>.

results of efficiency calculations using the DEA methodology and the Banxia Frontier Analysis application.

Table 2. Efficiency Calculation Results in 2018

2018	Institution	CSR	VRS
1	LAZISMU	54,7%	100%
2	LAZISNU	61,2%	100%
3	BAZNAS	100%	100%

Source: Calculations with Banxia Frontier App

It is known that the three zakat management institutions in Banyumas district have an efficient management level with a score of 100% in the VRS (Variable return to scale) approach in 2018, but in the CRS (Constant return to scale) approach BAZNAS gets a value of 100%, it can be said efficient, LAZISMU gets a score of 54.7%, this can be said to be inefficiency because the efficient value reaches 100%, LAZISNU gets a score of 61.2% which means inefficiency.

Second, Calculation of the efficiency of zakat management institutions in 2019. The following are the results of efficiency calculations using the DEA methodology and the Banxia Frontier Analysis application.

Table 3. Efficiency Calculation Results in 2019

2019	Institution	CSR	VRS
1	LAZISMU	100%	100%
2	LAZISNU	91,8%	100%
3	BAZNAS	100%	100%

Source: Calculations with Banxia Frontier App

Zakat management institutions in Banyumas district on the VRS (Variable return to scale) approach have a value of 100% and can be interpreted as efficiency, but in the CRS (constant return to scale) approach BAZNAS and LAZISMU get a value of 100% which means efficiency, and LAZISNU gets a value of 91.8% which means inefficiency.

Third, Calculation of the efficiency of zakat management institutions in 2020 The following are the results of efficiency calculations using the DEA methodology using the Banxia Frontier Analysis application.

Table 4. Efficiency Calculation Results in 2020

2020	Institution	CSR	VRS
1	LAZISMU	100%	100%
2	LAZISNU	100%	100%
3	BAZNAS	100%	100%

Source: Calculations with Banxia Frontier App

It can be seen in the table above, that the zakat management institutions in Banyumas district, namely LAZISMU, LAZISNU & BAZNAS get 100% points in the calculation of efficiency so that it can be said to be an efficient institution in managing zakat funds.

Research Discussion

Efficiency is an indicator or parameter to determine the performance of a productivity activity. Efficiency is usually associated with minimizing costs while maximizing results. Efficiency can also be said as a parameter measuring tool to measure the performance of both material and economic performance in a company. In this study, the authors will discuss one by one the zakat management institutions whose efficiency has been calculated above, namely LAZISMU Banyumas, LAZISNU Banyumas, BAZNAS Banyumas. LAZISMU Banyumas is an organization or institution for zakat management at the Banyumas district level which is under a community organization, namely Muhammadiyah. LAZISMU has a one-stop zakat management system or what is often called centralization.

The following is the result of calculating the efficiency of LAZISMU using the DEA method and the Banxia Frontier Analysis application.

Table 5. Results of Calculation of Efficiency of LAZISMU Banyumas

Year	Institution	CSR	VRS
2018	LAZISMU	54,7%	100%
2019	LAZISMU	100%	100%
2020	LAZISMU	100%	100%

Source: Calculations with Banxia Frontier App

Based on the table above, in 2018 LAZISMU obtained 54.7% points on the CRS (Constant return to scale) approach which means inefficiency. However, in the VRS (Variable return to scale) approach, LAZISMU obtained a

perfect score with a 100% gain, which means efficiency. In 2019 and 2020 LAZISMU scored 100% on the VRS and CRS approaches, which means that zakat management is efficient.

In measuring the efficiency of LAZISMU in 2018, there were 54.7% points or inefficiency assuming CRS. This is encouraging to find out the causes of the inefficiency how it can occur. In the DEA analysis, this can be known through the analysis of potential improvement. This analysis can show the weak side of performance on the input side or output side and is able to analyze any potential that can be improved.

Analysis of potential improvement shows that there are several variables that need to be maximized. There are input variables on assets that need to be reduced by 60% while the output variables on collected zakat funds need to be maximized by 82% and distributed zakat funds need to be maximized by 88%. This is a fairly large difference and this causes inefficiency in the LAZISMU Banyumas zakat institution. LAZISMU Banyumas on efficiency calculations assuming VRS reaches 100% points in 2018, 2019, 2020, which means it is efficient in managing zakat funds and is able to carry out the mandate well as a Muhammadiyah amil zakat institution.

LAZISNU Banyumas is a zakat management institution under the auspices of Nahdatul Ulama or NU at the Banyumas district level. The following is the result of calculating the efficiency of LAZISNU Banyumas using the DEA method using the Banxia Frontier Analysis application.

Table 6. Results of Calculation of Efficiency of LAZISNU Banyumas

Year	Institution	CSR	VRS
2018	LAZISNU	61,2%	100%
2019	LAZISNU	91,8%	100%
2020	LAZISNU	100%	100%

Source: Calculations with Banxia Frontier App

From table above, in 2018 LAZISNU Banyumas got 61.2% points on the CRS assumption approach which means inefficiency and in 2019 LAZISNU Banyumas got 91.8% points on the CRS assumption approach which means inefficiency. In 2020 LAZISNU gets 100% points on the CRS assumption approach which means it is efficient. In the VRS approach, LAZISNU Banyumas

gets 100% points in 2018, 2019, 2020, which means that the assumption of VRS LAZISNU Banyumas can be said to be efficient in zakat management. LAZISNU Banyumas has increased its zakat management every year.

According to the analysis of potential improvement from LAZISNU Banyumas in 2018 with CRS assumptions. There are several variables that need to be addressed and maximized. In the input asset variable, it needs to be reduced by 90%, but in the output variable zakat funds collected need to be maximized by 63% and the zakat funds channeled need to be maximized by 68%. This difference is what causes inefficiency in the zakat management institution LAZISNU Banyumas. Meanwhile, in the analysis of potential improvement from LAZISNU Banyumas in 2019 with the CRS assumption approach. The input asset variable needs to be reduced by 84% to be efficient according to the CRS assumption. In the output variable of zakat funds collected and distributed, 8% is needed to be maximized so that it can achieve efficiency. This is what needs to be addressed in order to achieve efficiency in the management of zakat institutions at LAZISNU Banyumas.

BAZNAS Banyumas is a zakat management institution under the auspices of the Indonesian government, BAZNAS is at the district level in Banyumas. The following is the result of calculating the efficiency of BAZNAS Banyumas using the DEA method and the Banxia Frontier application.

Table 7. Results of Efficiency Calculation of BAZNAS Banyumas

Year	Institution	CSR	VRS
2018	BAZNAS	100%	100%
2019	BAZNAS	100%	100%
2020	BAZNAS	100%	100%

Source: Calculations with Banxia Frontier App

Seen in the table above, BAZNAS Banyumas, obtained 100% points on the assumption of the CRS and VRS approaches in 2018, 2019, 2020, this means that BAZNAS Banyumas has the best efficiency performance compared to LAZISMU and LAZISNU Banyumas. BAZNAS Banyumas does not have an analysis of potential improvement because the input and output variables are considered as efficient DMU. BAZNAS Banyumas achieving efficiency in this calculation can be a benchmark or reference for other zakat institutions to

further improve the performance of zakat management for the benefit of the people.

Discussion and Analysis

Based on the description of the research above, it can be concluded that in 2018 LAZISMU and LAZISNU experienced performance inefficiency on the CRS assumption approach, in 2019 LAZISNU experienced inefficiency and BAZNAS had achieved efficiency in those 3 years. In the VRS approach, the three zakat management institutions have achieved 100% efficiency in 3 years. Based on these results, this study examines by taking the object of 3 zakat institutions in Banyumas district and then discussing the efficiency of zakat management performance in 2018, 2019, and 2020. This study uses the Data Envelopment Analysis methodology. Calculated using the Banxia Analysis Frontier application software with input variables, namely assets and operational costs, and output variables of distributed zakat funds and collected zakat funds.

This study focuses on discussing the efficiency of the performance of zakat management institutions in Banyumas district, namely LAZISMU Banyumas, LAZISNU Banyumas and BAZNAS Banyumas. The results of the research obtained are that LAZISMU in 2018 experienced inefficiency because it got 54.7% points, according to the results of the potential improvement analysis, LAZISMU Banyumas increased its performance by 45.3% to reach the efficient point. This is evidenced by LAZISMU Banyumas with the results of efficiency calculations in 2019 and 2020 LAZISMU Banyumas achieving a level of efficiency, of course this is a very significant increase in LAZISMU Banyumas. LAZISNU Banyumas in 2018 also experienced inefficiency with 61.2% points. According to the analysis of potential improvement, LAZISNU Banyumas must improve its performance by 38, 8% to reach the point of efficiency. In 2019 LAZISNU Banyumas increased significantly and managed to get 91.8% points but still inefficiency because it has not reached 100%. It was only in 2020 that LAZISNU Banyumas managed to reach a point of efficiency in its zakat management performance. BAZNAS Banyumas reached an efficient level in 2018, 2019, 2020. This is certainly a satisfying result with the hope that people will increasingly trust zakat management institutions so that the level of public

interest in paying zakat increases and the goal of zakat itself can be achieved, namely distributing rich assets to others. the poor. It was only in 2020 that LAZISNU Banyumas managed to reach a point of efficiency in its zakat management performance. BAZNAS Banyumas reached an efficient level in 2018, 2019, 2020. This is certainly a satisfying result with the hope that people will increasingly trust zakat management institutions so that the level of public interest in paying zakat increases and the goal of zakat itself can be achieved, namely distributing rich assets to others. the poor. It was only in 2020 that LAZISNU Banyumas managed to reach a point of efficiency in its zakat management performance. BAZNAS Banyumas reached an efficient level in 2018, 2019, 2020. This is certainly a satisfying result with the hope that people will increasingly trust zakat management institutions so that the level of public interest in paying zakat increases and the goal of zakat itself can be achieved, namely distributing rich assets to others the poor.

This study focuses on discussing the efficiency of zakat management institutions in Banyumas, previous studies discussed only the national zakat management institution (BAZNAS), while not all Muslims pay their zakat to the BAZNAS institution only, many pay zakat to other institutions such as LAZISMU and LAZISNU. The data sources in this study are the annual financial reports from LAZISMU, LAZISNU and BAZNAS Banyumas district from 2018-2020 and are focused on asset data, operational costs, collected zakat funds and distributed zakat funds.

The contribution of this study to the body of knowledge is enrich the literature of zakat performance with special emphasize on private Zakat institution in Banyumas district. Knowing the causes of efficiency and inefficiency can help relevant agencies to improve for the better. The role of zakat is very important for the community, this is certainly a spotlight for zakat management institutions to further improve the management system with the hope of fulfilling the needs of mustahiq and distributing zakat to muzakki, so that hopes to change the socio-economic community from mustahiq to muzaki will be realized.

Conclusion

In 2018, private Zakat institutions, LAZISMU and LAZISNU experienced inefficiencies in the Constant Return to Scale (CRS) approach. LAZISMU got 54.7% points, LAZISNU got 61.2% points, while government Zakat institution / BAZNAS got 100% points, this year only BAZNAS got full marks which means it is efficient in its performance. Meanwhile, in the Variable Return to Scale (VRS) approach, the three institutions get a score of 100% which means they are efficient in their performance. In 2019, there was an increase in LAZISMU and LAZISNU in Banyumas district. LAZISMU which in the previous year experienced inefficiency in the CRS approach, this year increased to be efficient with 100% points, while LAZISNU increased to 91.8% which is quite significant but still less than 100% which means it is still inefficiency. BAZNAS is consistent with its 100% gain and remains efficient in its performance. In the VRS approach, the three zakat institutions are still efficient in their performance.

In 2020, in the CRS and VRS approaches, the three zakat institutions managed to reach 100% points, which means they are efficient in managing zakat funds. It can be concluded that every year there is always a change in the three zakat institutions to better manage zakat funds so that people believe more and zakat can grow in a good system. The Amil Zakat Infaq Shodaqoh Muhammadiyah Institute (LAZISMU) Banyumas district in 2018 experienced inefficiency with 54.7% points in the CRS approach. It is known that there is an analysis of potential improvement LAZISMU requires to fix the input asset variable by -60% and maximize zakat funds collected by 82% and zakat funds channeled by 88%. In 2019 and 2020 LAZISMU improved significantly and got 100% points which means efficient.

The Amil Zakat Infaq Institution of Shodaqoh Nahdatul Ulama (LAZISNU) Banyumas district in 2018 experienced inefficiency with 61.2% points in the CRS approach. It is known in the analysis of LAZISNU's potential improvement, what needs to be addressed is the input asset variable that must be addressed by -90%, and it is necessary to maximize the zakat funds collected by 63% and the zakat funds channeled by 68%.

In 2019, LAZISNU also experienced inefficiency with 91.8% points on the CRS approach. It is known that in the analysis of potential improvement, the variables that need to be addressed are the input asset variable of - 84% and it is necessary to maximize the zakat funds distributed and collected by 8% to achieve efficiency. In 2020 LAZISNU improved in its performance so that 2020 achieved efficiency results.

The National Amil Zakat Agency (BAZNAS) in 2018, 2019, 2020 achieved maximum performance, which means it has been efficient in its zakat management performance. Because it has reached 100% points in that year, there is no potential improvement needed for BAZNAS Banyumas. The BAZNAS institution needs to be an example for other institutions in the management of zakat management in order to achieve efficiency so that the zakat funds entrusted to the institution are able to protect the people who fall into the mustahiq category and distribute zakat funds to muzakki in a trustworthy manner.

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