

Analysis of Trust in Zakat Asset Management by Rancasari Village Community to Baznas Performance in Socializing Zakat

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ABSTRACT

Public trust is the foundation for the sustainability and success of the National Zakat Agency (BAZNAS) in managing zakat. This study analyzes the factors that influence the level of public trust in BAZNAS, especially related to transparency, accountability, program effectiveness, and communication. In addition, this study also identifies the expectations of the community, especially the Rancasari Village community, regarding zakat management. The results of the study indicate that the level of public trust is influenced by various factors, including personal experience, recommendations from others, and BAZNAS' performance in managing zakat funds. The community expects BAZNAS to be more transparent, accountable, and have programs that are more relevant to the needs of the community. There is a gap between community expectations and BAZNAS performance caused by several factors, such as lack of socialization, lack of trust, and limited resources. To increase public trust, BAZNAS needs to improve transparency, accountability, program effectiveness, and communication. Recommendations given in this study include increasing the publication of financial reports, utilizing information technology, conducting independent audits, and actively involving the community in zakat management. This study concludes that public trust in BAZNAS is a very valuable asset. By increasing public trust, BAZNAS can increase public participation in zakat, strengthen the legitimacy of the institution, and contribute to the achievement of sustainable development goals.

Keywords: Public trust, BAZNAS, zakat, transparency, accountability, effectiveness programme, socialization

INTRODUCTION

Zakat asset management is one of the crucial factors in improving community welfare. In Rancasari Village, the practice of zakat management by the National Zakat Agency (BAZNAS) has a central

position in empowering the community's economy. However, there is a reality that needs to be considered regarding community trust in how BAZNAS manages zakat assets.

The gap that emerged lies in the understanding and perception of the Rancasari Village community towards BAZNAS' performance in socializing zakat. A difference in understanding faced with the existence of different standards between what is expected by the community and what is done by BAZNAS in managing zakat assets.

LITERATURE REVIEW

In management literature, according to Kathryn M. Bartol and David C. Martin in their book, Roslinda (2015:72), management is a process consisting of planning, organizing, leading, and controlling carried out to achieve planned goals, involving knowledge of how to carry out management functions.

Hasibuan (2016:2) defines management as the science and art of managing the utilization of human resources and other resources effectively and efficiently to achieve specific goals.

Meanwhile, Bittle & Bittle, in their book, Hayat (2017:11), state that, in practice, the concept of management is divided into several definitions, including determining work teams, delegation, and results.

G.R. Terry, in Hasibuan's book (2016:2-3), defines management as a unique process consisting of actions, planning, organizing, directing, and controlling carried out to determine and achieve predetermined goals through the utilization of human and other resources.

Terry (1958) in Syamsir's book

(2014:166) divides four basic management functions, namely: (1) Planning is the determination of several actions to achieve an effective and efficient goal. (2) Organizing is a process of distributing work and tasks and coordinating to achieve organizational goals. (3) Actuating/Directing is an action, because something will not happen without action. (4) Supervision (controlling) as one dimension of the management function, controlling is intended to carry out assessments and corrections to ongoing work processes.

In this context, it is known that *dasen* (inner) refers to the community's expectations for the implementation of transparent, accountable, and empowered zakat management. Meanwhile, *dasolen* (outer) is BAZNAS's perspective on the importance of the sustainability of the zakat asset management system in order to provide optimal benefits to the community.

Through this trust analysis, it is expected that a common ground can be found between the expectations of the Rancasari Village community and the practices carried out by BAZNAS. Thus, the creation of a strong synergy between the two parties can be the main foundation in optimizing the benefits of zakat assets for the welfare of the Rancasari Village community.

METHODOLOGY

This study aims to evaluate the level of trust of the Rancasari Village community towards the performance of the National Zakat Agency (BAZNAS) in socializing zakat. This study adopts a quantitative approach with a descriptive design. The population of the study was all residents of Rancasari Village who have the potential to become muzaki. The sampling technique used was simple random sampling to obtain adequate representation of the population.

Data collection was conducted through a combination of triangulation methods. A structured questionnaire will be used as the primary instrument to collect quantitative data. This questionnaire will measure variables such as transparency, accountability, and effectiveness of BAZNAS socialization using a 5-point Likert scale. In addition, in-depth interviews will be conducted with key informants to obtain in-depth qualitative data on respondents' perceptions and experiences. Secondary data in the form of documentation from BAZNAS will also be collected to complete the analysis.

Data analysis will be conducted comprehensively. Quantitative data will be analyzed using statistical software to produce statistical descriptions and hypothesis tests. Factor analysis techniques will be

applied to identify underlying dimensions of trust. Qualitative data will be analyzed thematically to identify emerging patterns and themes. Integration between quantitative and qualitative data will be conducted to gain a more holistic understanding.

The validity and reliability of the research instruments will be tested strictly. Content validity will be assessed by experts, while construct validity will be tested using confirmatory factor analysis. The reliability of the instrument will be measured using Cronbach's alpha coefficient. In order to maintain research ethics, informed consent will be obtained from each participant and data confidentiality will be fully guaranteed.

The results of this study are expected to provide significant empirical contributions in understanding the factors that influence public trust in zakat institutions. The findings of this study can be a basis for BAZNAS in developing more effective socialization strategies and increasing public trust.

RESULT AND DISCUSSION

The Concept of Public Trust in BAZNAS

Public trust is a very valuable asset for BAZNAS. This trust is not just a positive assessment, but is the foundation for the sustainability and success of BAZNAS in carrying out its duties. High trust will encourage the community to be more active in

participating in zakat activities, so that the funds collected will be greater and can be used for broader programs.

Public trust in BAZNAS is formed from various dimensions, including competence, integrity, motivation, and commitment of BAZNAS. Trust in competence shows public confidence that BAZNAS has the ability to manage zakat funds professionally and effectively. Trust in integrity reflects public confidence that BAZNAS upholds the values of honesty and transparency. Trust in motivation shows public confidence that BAZNAS has a sincere intention to help those in need. Meanwhile, trust in commitment shows public confidence that BAZNAS will always try to provide the best for the community.

Several factors that can influence the level of public trust in BAZNAS include transparency, accountability, program effectiveness, communication quality, personal experience, and recommendations from others. High transparency will make the public feel more confident that the zakat funds they submit are used according to their intended purpose. Good accountability will show that BAZNAS is responsible for every rupiah of funds managed. Real program effectiveness will provide concrete evidence that BAZNAS is able to provide benefits to the community. Good communication will strengthen the relationship between BAZNAS and the community. Positive personal

experiences will be the best recommendation for BAZNAS.

The high level of public trust in BAZNAS will have a positive impact on various parties. For BAZNAS itself, public trust will strengthen the legitimacy and credibility of the institution. For the community, trust will encourage active participation in zakat activities and provide satisfaction because they feel they have contributed to helping others. For the country, public trust in BAZNAS will contribute to achieving sustainable development goals, especially in poverty alleviation.

To continue to increase public trust, BAZNAS needs to consistently make various efforts. Among them are increasing transparency and accountability, strengthening program quality, building effective communication, and actively involving the community in various activities. Thus, BAZNAS can become an institution that is increasingly trusted and relied on by the community.

Analysis of Rancasari Village Community Expectations Regarding Zakat Management

The Rancasari Village community really hopes that BAZNAS can provide more transparent information regarding the management of zakat funds. This transparency is not only limited to the amount of funds collected, but also includes details regarding the allocation of funds, programs run, and the impacts generated by each program. With

high transparency, the community can feel more confident that the zakat funds they spend are used according to their purpose and provide real benefits to people in need.

In addition to transparency, accountability is also a great hope for the people of Rancasari Village. The community wants to ensure that BAZNAS is responsible for every rupiah of zakat funds managed. An effective monitoring mechanism, clear and accurate financial reports, and BAZNAS' willingness to provide explanations to the community are things that are highly expected. With high accountability, the community can feel more confident and sure that the zakat funds they provide are managed well and not misused.

The Rancasari Village community hopes that the programs run by BAZNAS can have a direct impact on improving community welfare and empowerment. These programs must be designed by actively involving the community, so that the resulting programs can be more relevant to the needs of the community. In addition, the community also hopes that BAZNAS can facilitate increasing community capacity, so that they can be more independent and not continuously dependent on aid.

The Rancasari Village community wants a greater space for participation in zakat management. The community wants to be involved in the decision-making process, supervision, and implementation of BAZNAS programs. By actively involving the community, BAZNAS

can obtain valuable input and ensure that the programs run are in accordance with the needs and aspirations of the community. The Rancasari Village community hopes that BAZNAS can develop more innovative and creative programs. These programs must be able to answer the challenges of the times and provide effective solutions to social problems faced by the community. In addition, these programs must also be able to attract the interest of the younger generation to be involved in social and humanitarian activities.

Analysis of BAZNAS Performance in Socializing Zakat

Zakat socialization is one of BAZNAS' main focuses in increasing public awareness of the obligation to pay zakat. Various strategies have been implemented, ranging from mass media campaigns to cooperation with various institutions. These efforts have generally shown positive results, such as increasing public awareness and the number of muzaki. However, there are still a number of challenges that need to be overcome to achieve more optimal socialization goals.

One of the main obstacles is the lack of public understanding of zakat in depth. Many people do not understand the law, benefits, and procedures for paying zakat properly. In addition, the lack of awareness of the obligation to pay zakat is also a problem. Even though they know about zakat, many people do not feel

obliged to pay it. Competition with other zakat institutions is also a challenge. The existence of many zakat institutions can confuse the public and cause unhealthy competition. Finally, limited resources, both human and budget, are often obstacles in implementing broader and more intensive socialization programs.

To overcome these challenges, BAZNAS needs to make several efforts. First, improve the quality and intensity of socialization by presenting information that is more interesting and relevant to the needs of the community. Second, strengthen cooperation with various parties, such as religious leaders, community leaders, and mass media, to reach more segments of society. Third, develop creative programs that can attract public interest, such as online zakat programs, group zakat programs, or productive zakat programs. Fourth, conduct regular evaluations of the effectiveness of socialization programs in order to make improvements and adjustments. In addition, BAZNAS also needs to build public trust through transparency and accountability in the management of zakat funds. The public needs to be sure that the zakat funds they submit are managed well and used for the right purposes. Thus, the public will be more motivated to pay zakat.

In the long term, the success of zakat socialization will have a positive impact on society and the country. Increasing awareness and compliance

with zakat will make a significant contribution to poverty alleviation and community development efforts. Therefore, zakat socialization must continue to be a top priority for BAZNAS.

Analysis of the Gap between Community Expectations and BAZNAS Performance

As an institution that manages zakat, BAZNAS has a central role in improving community welfare. However, there is often a gap between community expectations and the performance displayed by BAZNAS. This gap is generally seen in terms of transparency, accountability, program effectiveness, and community involvement. The community hopes that BAZNAS can provide more open information regarding the management of zakat funds, ensure that every rupiah is used appropriately, and implement programs that have a direct impact on their lives. In addition, the community also wants there to be a space for participation in decision-making related to zakat management.

Several factors underlie this gap. Lack of socialization about zakat and the role of BAZNAS is one of the main causes. Many people do not fully understand zakat and how the funds are managed. In addition, the lack of public trust in BAZNAS, especially regarding transparency and accountability, is also an obstacle. The limited human resources and budget owned by BAZNAS often

become obstacles in implementing programs. Finally, the complexity of social problems faced by the community makes poverty alleviation efforts a big challenge and requires a long time.

The impact of this gap is quite significant. First, the decline in public trust in BAZNAS can result in a decrease in the number of muzaki and zakat funds collected. Second, the achievement of the goal of zakat is hampered, namely to improve community welfare. If the programs implemented are not effective, then existing social problems will not be resolved optimally. Third, the emergence of other zakat institutions as an alternative for people who are dissatisfied with the performance of BAZNAS. This can cause unhealthy competition among zakat institutions. To overcome this gap, BAZNAS needs to make several efforts. First, increase transparency and accountability in the management of zakat funds. This can be done by publishing financial reports periodically, involving the community in supervision, and utilizing information technology to provide easier access to information. Second, increase program effectiveness by conducting periodic evaluations and involving the community in program planning. Third, strengthen communication with the community through various channels, such as social media, websites, and socialization activities. Fourth, establish cooperation with various parties, such as the

government, non-governmental organizations, and the business world, to expand the reach of the program.

Recommendations for Increasing Public Trust

Transparency and accountability are key to building public trust in zakat management. To achieve this, BAZNAS needs to implement several strategic steps. First, the publication of financial reports regularly and easily understood is very important. This report must be presented in detail and clearly, so that the public can easily understand how zakat funds are managed and used. Second, the use of information technology is crucial. By utilizing digital platforms such as websites, applications, and social media, BAZNAS can provide wider and more transparent access to information to the public. Third, periodic independent audits need to be conducted to ensure that the management of zakat funds is in accordance with accounting and sharia principles. This audit will provide assurance to the public that zakat funds are managed properly and responsibly.

Regular publication of program results will show the public that the zakat funds they provide have provided real benefits. This publication can be done in various forms, such as reports, infographics, or videos. In addition, a strong monitoring mechanism needs to be implemented. Supervision is not only carried out by BAZNAS internally, but also involves various parties such

as the community, government, and independent institutions. Thus, zakat management can be carried out more openly and accountably. Every BAZNAS administrator and manager must be responsible for every rupiah of zakat funds managed. Strict sanctions need to be applied to parties who commit violations.

To increase the relevance of the program to the needs of the community, periodic needs mapping needs to be done. The results of this mapping will be the basis for planning and implementing BAZNAS programs. In addition, program innovation is very important to attract public interest and provide more creative solutions to social problems. Collaboration with various parties such as the government, non-governmental organizations, and the business world will expand the reach and impact of the program. Effective communication channels also need to be built to convey information about zakat and BAZNAS programs to the community. The use of simple and easy-to-understand language, as well as the delivery of interesting information through various media, will increase the effectiveness of communication.

BAZNAS needs to provide space for the community to convey aspirations and input. By listening to the aspirations of the community, BAZNAS can develop programs that are more in line with the needs and expectations of the community. Through these steps, it is hoped that

BAZNAS can further increase transparency and accountability in zakat management, so that public trust in this institution will increase.

CONCLUSION

This study underlines the importance of public trust in the National Zakat Agency (BAZNAS) in the success of zakat management. Transparency, accountability, and program effectiveness are three key factors that influence the level of trust. The public expects BAZNAS to be able to manage zakat funds openly, responsibly, and provide real benefits to people in need. The results of the study indicate that there is still room to increase public trust, especially in terms of program socialization and innovation.

To increase public trust in BAZNAS, several recommendations can be put forward. First, BAZNAS needs to improve the quality of socialization about zakat so that the public has a better understanding of the importance of zakat and its management mechanisms. Second, there needs to be strengthening cooperation with various parties, including the government, non-governmental organizations, and religious leaders, to increase synergy in zakat management. Third, BAZNAS needs to develop innovative programs that are relevant to the needs of the community and can provide a significant impact. Finally, transparency and accountability in the management of zakat funds must continue to be

improved through regular publication of financial reports and independent audits.

By increasing public trust, BAZNAS can strengthen its legitimacy as a trusted zakat management institution. This will have a positive impact on increasing public participation in zakat, so that the zakat funds collected can be optimally utilized to help people in need. In addition, high public trust will also strengthen BAZNAS' position in its contribution to achieving sustainable development goals, especially in reducing poverty and improving community welfare. Therefore, efforts to build and maintain public trust must be a top priority for BAZNAS.

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