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Efficiency And Productivity Of Zakat Management Organization During Covid-19 Pandemic: Evidence From National Scale ZMO

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ABSTRACT

This study will analyze the management of ZIS funds from various national-scale ZMOs in terms of efficiency and productivity before, during, and after the pandemic throughout the period 2018 to 2022. The data source in this study is the ZMO financial report officially published on the website of each ZMO with a total of 14 ZMOs. The methods used in this study are Data Envelopment Analysis and Malmquist Total Productivity Index. From the results of this study, it can be seen that ZMO needs to improve its operational efficiency in both input and input components. In the input component, ZMO can minimize costs such as the use of amil funds, both labor and non-labor, as well as optimizing the use of fixed assets in order to obtain more optimal ZIS fund results.

Keywords:
Organisasi Pengelola Zakat, Efisiensi, Produktivitas, Pandemi Covid-19

ABSTRAK

Penelitian ini akan menganalisis pengelolaan dana ZIS dari berbagai OPZ berskala nasional dari segi efisiensi dan produktivitas sebelum, selama, dan setelah pandemi sepanjang periode tahun 2018 hingga 2022. Sumber data dalam penelitian ini adalah laporan keuangan OPZ yang dipublikasikan secara resmi di situs web masing-masing OPZ dengan total 14 OPZ. Metode yang digunakan dalam penelitian ini adalah Data Envelopment Analysis (DEA) dan Malmquist Total Productivity Index (TPI). Dari hasil penelitian ini, dapat dilihat bahwa OPZ perlu meningkatkan efisiensi operasionalnya baik pada komponen input maupun output. Pada komponen input, OPZ dapat meminimalkan biaya seperti penggunaan dana amil, baik untuk tenaga kerja maupun non-tenaga kerja, serta mengoptimalkan penggunaan aset tetap guna memperoleh hasil dana ZIS yang lebih optimal.

INTRODUCTION

Since the announcement of the entry of the Coviv-19 virus into Indonesia on March 2, 2020, there have been 6.6 million cases of Covid-19 in Indonesia with the death toll reaching almost 160 thousand people (Ministry of Health, 2022). The pandemic that has hit Indonesia for almost three years has also paralyzed the economic sector where in 2020 Indonesia experienced a recession because economic growth was negative for four consecutive quarters. However, since the second quarter of 2021 to the third quarter of 2022, Indonesia's economic growth has improved and grown positively (Central Statistics Agency, 2022).

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This decline was caused by restrictions on activities outside the home which also had a major impact on economic activities. The early of Covid-19 Pandemic in Indonesia in 2020 also caused an increase in poverty and unemployment as a result of the restrictions on economic activity (Central Statistics Agency, 2022). This condition forced the Government to issue various incentives to reduce the impact of the recession so that it is expected to be able to reduce social unrest in society. The arrival of the Covid-19 pandemic has also changed people's lifestyles with increasing adaptation to information technology to support daily activities. The Ministry of Communication and Information stated that there was a shift in the use of internet activities that were usually in offices, campuses, and schools to housing, residences and settlements (Kemenkominfo, 2020). Activities such as video conferencing, e-commerce, e-banking, and cloud computing became common after the Covid-19 pandemic. Not only that, Bank Indonesia also noted that during the Covid-19 pandemic, e-commerce transactions experienced a rapid increase (CNN Indonesia, 2020). The increase in E-Commerce was also followed by an increase in e-banking transactions and digital wallets which also showed a rapid increase.

One of the instruments that can reduce poverty and unemployment, especially during the Covid-19 pandemic, is the optimization of Zakat, Infak, and Sedekah (ZIS) funds (Ulya, Sumardi, Al Azizah, 2021). On the other hand, along with changes in people's lifestyles that tend to utilize information technology during the Covid-19 pandemic, payments of zakat, infaq, and alms through digital payments are also often used during the Covid-19 pandemic, especially among the younger generation (Baharduddim, Affandy, and Pratiwi, 2021). Not only collection, but distribution of zakat through digital payments has also been maximized, one of which is through Zakat Crowdfunding to help Micro, Small, and Medium Enterprises (MSMEs) overcome difficulties during the recession due to the Covid-19 pandemic (Sulaeman & Ninglasari, 2020). Several studies that analyze zakat performance during the Covid-19 pandemic have not comprehensively analyzed how Zakat Management Organizations (ZMO) are able to manage ZIS funds during the pandemic. For this reason, this study will analyze the management of ZIS funds from various national-scale ZMOs in terms of efficiency and productivity before, during, and after the pandemic throughout the period 2018 to 2022.

Several researchers have analyzed zakat performance during the Covid-19 pandemic, both in terms of collection and distribution. With the current economic

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recession, zakat management organizations will also make adjustments. Several national-level zakat institutions have experienced their own impacts due to decreased efficiency when entering the Covid-19 pandemic (Febriyanty, Kaban, and Hadiyati, 2021). Similar results were also presented by Bahri, Herindar, and Rusydiana (2021) with a broader database of both cross-section and time series data. What is interesting in this study is that many zakat management organizations already have high efficiency values but quickly experienced a decline when entering the Covid-19 pandemic.

In order to increase the potential for national zakat receipts, effective socialization from zakat collectors and the use of technology can increase zakat receipts (Setianingrum, Huda, and Sentosa, 2022). On the other hand, Hanafi (2020) stated that comprehensive information related to the ZIS management program in a Zakat Management Organization can increase online zakat payments because muzakki has placed trust in paying their zakat. In line with this, Salleh and Chowdury (2020) stated that public trust is the main thing to be fulfilled first even though the presence of information technology can make ZIS management more effective and efficient.

During the Covid-19 Pandemic, the increase in online zakat receipts, especially through e-commerce, has increased sharply in line with changes in people's lifestyles. This situation has become a very large potential to develop a system according to the needs of muzaki in optimizing online zakat receipts, especially through e-commerce (Hasanah, 2021). However, there are several weaknesses in online zakat payments, including the uneven use of technology and cybersecurity threats (Ninglasari and Muhammad, 2021).

THEORITICAL FRAMEWORK

There are several factors that are known to significantly influence zakat payments, especially in the younger generation using the Planned Behavior Model theory, namely attitude, subjective norms, and perceived behavioral control (Mujahidah, Akbar, and Rusydiana, 2021). Napitupulu, Lubis, and Sapna (2021) in their research revealed that entering the Covid-19 pandemic, people's behavior in paying zakat tended not to change and there was an increasing trend entering the pandemic period.

Hambari, Arif & Zaim (2020) stated that the distribution of ZIS was able to provide sufficient assistance for the poor, especially asnaf recipients of zakat amidst restrictions on activities by the community. The same thing was also expressed by Fitriani

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(2020) where the Cash for Work program, which is a volunteer program in social work intended for mustahik who have been laid off, has proven to be a social safety net for mustahik.

In addition, there is a zakat distribution program through the empowerment of blind zakat recipients by Baznas which is able to provide business capabilities from the distribution of this zakat. Although the amount of funds distributed is not too large, there is capacity building in the program provided so that it is hoped that in the future these recipients can be economically independent (Alam, Widiastuti, Sukmana, and Faridah, 2021). More broadly, zakat has a positive and significant influence on economic growth, especially in improving the standard of living of zakat recipients. Research conducted by Sulaeman, Madjid, and Widiastuti (2021) states that the role of zakat can increase consumption for poor households in Indonesia so that the presence of zakat can reduce social inequality.

The same results were also obtained by (Ulya, Sumardi, and Al Azizah, 2021) who stated that the zakat distribution program carried out by Baznas had a significant influence on humanitarian missions aimed at overcoming the economic impact of the Covid-19 pandemic. In order to minimize the risk to maximize the economic potential of micro and small enterprises (MSE), it is also hoped that there will be collective community empowerment to support national economic recovery (Nuril, Zahrati, and Hidayatullah, 2020).

Research by Pujianto & Kristianingsih (2020) on Baznas in the period 2016 to 2018 showed that Baznas as an ZMO was able to operate efficiently. This is different from previous research conducted by Akbar (2009) which showed that ZMO efficiency in 2005 was still better than in 2006 and 2007 both technically (94.52%), scale (75%), and overall (71.27%). Calculation of 9 ZMO in 2007 with CRS assumption, shows only 2 ZMO are efficient, namely BMM and Bamuis BNI. The main cause of inefficiency is the available funds.

Disbursement and funds collected, which contributed 43.1% and 36%. Meanwhile, measurements with an input orientation stated that the source of inefficiency was other operational costs of 34.9% and socialization costs of 31.1%. Subsequent research by Afina & Putra (2021) showed that the performance of LAZ Dompet Dhuafa Republika in 2016 was better than in 2017. The performance of LAZ DDR in the 2016 period showed good results, namely achieving an efficiency level of 100% or equivalent

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to 1 (one). This shows that Dompet Dhuafa Republika was maximally efficient in that year. Inefficiency occurred in 2017 with the calculation of Data Envelopment Analysis (DEA) showing an efficiency result of 98.13%. This is due to variables that did not reach the target, including: personnel costs, operational costs, total assets, funds collected and funds distributed.

Data Envelopment Analysis

DEA is a linear programming technique to measure how the Decision Making Unit (DMU, in this study is a bank) operates relative to other banks in the sample. This technique creates a frontier line determined by efficient banks and compared to inefficient banks to produce efficiency values. Furthermore, the bank's efficiency score ranges from 0 to 1, where 1 is the most efficient value. In DEA analysis, the most efficient bank (with an efficiency value of 1) does not need to produce the maximum output level from the existing input. Furthermore, this bank is a bank with the best practice output level compared to other banks in the sample. The term DEA was introduced by Charnes, Cooper and Rhodes (1978), based on Farrel's research (1957). For n in DMUs in the banking industry, all output and input samples are denoted by m and n respectively. The efficiency level of each bank is calculated as follows (Yudistira, 2004):

$$e_s = \sum_{i=1}^{m} \frac{\upsilon_i \upsilon_{is}}{\sum_{j=1}^{n} \nu_j \nu_{js}}, for\ i = 1, \dots, m\ and\ j = 1, \dots, n, \dots\dots\ (1)$$

Where yis is the amount of i-th output produced by the s-th bank, xjs is the amount of j-th input issued by the s-th bank, υi is the output weight, νj ¬is the input weight. The efficiency ratio (es) is then maximized to choose the optimal weights depending on:

$$\sum_{i=1}^{m} \upsilon_i y_{ir} / \sum_{j=1}^{n} \upsilon_j x_{jr} \leq 1, for\ r = 1, \dots, N\ and\ \upsilon_i\ and\ \upsilon_j \geq 0, \dots\dots (2)$$

Where the first inequality ensures that the efficiency ratio is at least 1 and the second inequality ensures that the efficiency weights are positive. According to Charnes, Cooper and Rhodes (1978), this linear programming can be transformed into ordinary linear programming:

$$Maximize\ e_s = \sum_{i=1}^{m} \upsilon_i y_{is}, \dots\dots (3)$$

$$subject\ to\ \sum_{i=1}^{m} \upsilon_i y_{is} - \sum_{j=1}^{m} \upsilon_j x_{ir} \leq 0, r = 1, \dots N; \dots\dots (4)$$

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$$\sum_{j=1}^{m} v_j x_{js} = 1 \; and \; v_i \; and \; v_j \geq 0, \ldots \ldots (5)$$

In the same way, programming can be converted into two constraints:

$$Minimize \; \xi_s$$

$$subject \; to \sum_{r=1}^{N} \varphi_r y_{ir} \geq y_{is,} \; i = 1, \ldots, m; \ldots \ldots (6)$$

$$\xi_s x_{js} - \sum_{r=1}^{N} \varphi_r x_{ir} \geq 0, j = 1, \ldots, n; \; \varphi_r \geq 0, \ldots \ldots (7)$$

$$and \; 0 \leq \xi_s \leq 1, \ldots \ldots (8)$$

Where ξs is the total technical efficiency value of the s-th bank, where a value of 1 indicates a frontier point. Furthermore, there are two conditions required in estimating efficiency values with DEA, namely 1) Weights must not be negative; and 2) Weights must be universal. This means that each DMU in the sample must be able to use the same set of weights to evaluate its ratio (total weighted output/total weighted input) and the ratio is not more than 1 (total weighted output/total weighted input ≤ 1). DEA assumes that each DMU will have a weight that maximizes its efficiency ratio (maximize total weighted output/total weighted input). This assumption of maximizing the efficiency ratio makes this DEA study use an output orientation in calculating technical efficiency.

Another orientation is minimizing input, but both assumptions will produce the same results. Each DMU uses a different combination of inputs to produce a different combination of outputs, so each DMU will choose a set of weights that reflects this diversity. Each DMU tends to have a pattern of minimum input usage on inputs that have high weights or a pattern of maximum output production on outputs that have high weights to achieve maximum efficiency levels. The selected weight does not merely describe an economic value, but rather a quantitative plan to maximize the efficiency concerned (Yudistira, 2004). This condition can be described if a DMU is a profit-maximizing firm and each input-output has a cost per unit and a selling price per unit. This makes the company use as little as possible the input with the most expensive cost per unit or try to produce as much output as possible with the highest selling price. A DMU is said to be relatively efficient if its dual value is equal to 1 (efficiency value of 100 percent), conversely if the dual value is less than then the DMU in question is considered relatively inefficient (Coelli, et. al., 2005).

Malmquist Productivity Index

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The Malmquist Productivity Index (MPI) is used to measure productivity change. The index value can be decomposed from technology change and efficiency change. The Malmquist Productivity Index is based on the concept of a production function that measures the maximum production function with predetermined input limitations.

The Malmquist Productivity Index is used because the index has several advantageous characteristics, first, the Malmquist Index is a non-parametric method so it does not require specifications of the form of the production function, second, this index does not require assumptions about the economic behavior of production units such as minimizing costs or maximizing profits, so it is very useful if the goals of the producers are different or unknown, third, the index calculation does not require price data that is often not available, fourth, the Malmquist Productivity Index can be broken down into two components, namely efficiency change and technological change. This is very useful because the analysis can be done more specifically according to the components (Sulfian, 2007). The measurement of productivity in this index refers to the total factor productivity change (TFPCH) of all factors used. The Malmquist Index can be formulated as follows:

$$Total\ Factor\ Productivity\ Change = \frac{D^{t+1}(y^{t+1}, x^{t+1})}{D^{t}(y^{t}, x^{t})} \times \left[\frac{D^{t}(y^{t+1}, x^{t+1})}{D^{t+1}(y^{t+1}, x^{t+1})} \times \frac{D^{t}(y^{t}, x^{t})}{D^{t+1}(y^{t}, x^{t})}\right]^{\frac{1}{2}}, \ldots\ldots (9)$$

or Total Productivity Change = Efficiency Change × Technology Change, where:

$$Efficiency\ Change = \frac{D^{t+1}(y^{t+1}, x^{t+1})}{D^{t}(y^{t}, x^{t})}, \ldots\ldots (10)$$

$$Technology\ Change = \left[\frac{D^{t}(y^{t+1}, x^{t+1})}{D^{t+1}(y^{t+1}, x^{t+1})} \times \frac{D^{t}(y^{t}, x^{t})}{D^{t+1}(y^{t}, x^{t})}\right]^{\frac{1}{2}}, \ldots\ldots (11)$$

Total Factor Productivity is the result of the measure of technological change (TECH) and efficiency change (EFCH) based on the change in the latest production point (xt+1 and yt+1) to the previous production point (xt and yt) in periods t and t+1. D is the output distance function. Efficiency Change (EFCH) is an indicator of the level of efficiency which is also commonly called Technical Efficiency. In the DEA analysis model, the return to scale (VRS) variable, overall technical efficiency consists of two components: pure technical efficiency and scale efficiency. Pure technical efficiency describes the ability of company managers to utilize their resources, while scale efficiency describes a company that can operate at the right production scale.

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RESEARCH METHOD

This study uses a quantitative method by conducting a literature review first and analyzing the data and phenomena that occur. This study is a hypothesis test where Cooper & Schindler (2014) defines a hypothesis as a proposition or statement whose truth is still unknown at the time it is stated and will later be tested empirically. The data source in this study is the ZMO financial report which is officially published on the website of each ZMO. The data used in this study is panel data which is a combination of time series and cross-section data. The Zakat Management Organizations included in this study are at the national level, such as; 1) Al-Azhar, 2) Al-Fajr, 3) Baitul Maal Muamalat, 4) Baznas RI, 5) BSI Maslahat, 6) Dewan Dakwah, 7) Dompet Dhuafa, 8) Lazismu, 9) Lazisnu, 10) LMI Ukhuwah Islamiyah, 11) Mizan Amanah, 12) Nurul Hayat, 13) Rumah Yatim, dan 14) Rumah Zakat. Furthermore, the data on the collection and distribution of ZIS that will be analyzed is annual data for the period 2018 to 2022.

In determining the determination of input and output in the DEA method, there are several approaches that can be used. Hadad, Santoso, Mardanugraha & Illyas (2003) explained that there are 3 approaches used in defining the relationship between input and output in the behavior of financial institutions in parametric and nonparametric methods, namely; first, the production approach, which views financial institutions as producers of deposit accounts and fund distribution; defines output as the sum of these accounts or related transactions. Inputs in this case are calculated as the sum of labor, capital expenditures on fixed assets and other materials. Second, the intermediation approach, views a financial institution as an intermediary: Changing and transferring financial assets from surplus units to deficit units. In this case, institutional inputs such as labor and capital costs and returns, with output measured in the form of financing and financial investment. Third, the asset approach that views the primary function of a financial institution as a creator of financing, namely visualizing the primary function of a financial institution as a creator of financing where output is truly defined in the form of assets. In this study, the production approach will be chosen as in the study conducted by Akbar (2009). The production approach sees ZMO as a producer that produces two main products, collected funds and distributed funds. The determination of component specifications of input and output variables in the production approach is as follows:

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Table 1. Research Output and Input Variables

Components	Variables	Definitions
Output (Y)	Zakat Collection (Y1)	Total collection of bound and unrestricted zakat funds
	Infaq and Sadaqa Collection (Y2)	Total collection of bound and unrestricted infaq and alms funds
	Zakat Distribution (Y3)	Total distribution of bound and unrestricted zakat funds
	Infaq and Sadaqa Distribution (Y4)	Total distribution of bound and unrestricted infaq and alms funds
Input (X)	Amil Allocation – E (X1)	Use of amil funds including Amilin Salaries and Allowances
	Amil Allocation - NE (X2)	Use of amil funds including socialization, general, transportation, equipment/supplies and operational costs.
	Fixed Assets (X3)	Total fixed assets of zakat management organizations after deducting depreciation

After estimating efficiency and productivity, one way anova test to compare the average level of efficiency and productivity in the years before, during, and after the covid-19 pandemic. By using this method, it is expected to obtain a comprehensive picture of the management of ZIS funds in ZMO on a national scale.

HASIL DAN PEMBAHASAN

Table 2. Efficiency Average of DEA Zakat Institution 2018-2022

No	Zakat Institution	Average DEA
1	Lazisnu	77.29%
2	Baitul Maal Muamalat	60.79%
3	Al-Azhar	57.53%
4	Rumah Zakat	52.72%
5	Dompet Dhuafa	40.82%
6	Baznas	38.00%
7	BSI Maslahat	31.64%
8	Dewan Dakwah	25.86%
9	Lazismu	20.43%
10	Rumah Yatim	17.79%
11	Nurul Hayat	17.56%
12	LMI Ukhuwah Islamiyah	12.98%
13	Mizan Amanah	10.13%
14	Al-Fajr	9.81%

Source: Zakat Institutions Financial Report 2018-2022 (data processed)

Efficiency using Data Envelopment Analysis (DEA) shows the average level of efficiency of Zakat Management Organizations (ZMO) during the period 2018 to 2022.

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Based on table 2, it is known that ZMO Lazisnu has the highest average level of efficiency compared to other ZMOs with a value of 77.29% which is higher when compared to other ZMOs. ZMO Baitul Maal Muamalat is ranked second with an efficiency value of 60.79% and third with an efficiency value of 57.53%. The lowest efficiency value is owned by ZMO Al-Fajr with an average efficiency value of only 9.81% during the period 2018 to 2022.

The analysis of Zakat Management Organizations (ZMO) during the 2018 to 2022 period reveals a stark contrast between historical efficiency rates and the organizational realities faced during the Covid-19 pandemic. Previous research highlighted strong organizational efficiency prior to the crisis; for instance, Pujianto & Kristianingsih (2020) found that Baznas operated efficiently between 2016 and 2018. Similarly, Afina & Putra (2021) noted that LAZ Dompet Dhuafa Republika achieved a perfect efficiency level of 100% in 2016, though it slightly declined to 98.13% in 2017 due to unreached targets in operational costs, personnel costs, and total assets.

Historical fluctuations were also documented by Akbar (2009), who showed that overall ZMO efficiency was higher in 2005 compared to 2006 and 2007, primarily hampered by issues surrounding available funds and operational costs. However, the theoretical framework posits that entering the economic recession caused by the Covid-19 pandemic, institutions with previously high efficiency values quickly experienced a decline, a phenomenon directly observed by Febriyanty, Kaban, and Hadiyati (2021) as well as Bahri, Herindar, and Rusydiana (2021). This theoretical literature is strictly validated by the current study's Data Envelopment Analysis (DEA) results, which demonstrate suboptimal efficiency averages across the board from 2018 to 2022. In the current research findings, Lazisnu achieved the highest average efficiency at only 77.29%, followed by Baitul Maal Muamalat at 60.79%. Meanwhile, organizations that were previously noted in past research for high efficiency, such as Dompet Dhuafa and Baznas, recorded low average efficiencies of 40.82% and 38.00% respectively, with Al-Fajr experiencing the lowest overall efficiency at a mere 9.81%.

Table 3. Productivity Average of DEA Zakat Institution 2018-2022

No	Zakat Institutions	EFFCH	TECHCH	PECH	SECH	TFPCH
1	Al-Azhar	79.80%	88.20%	91.30%	87.50%	70.40%
2	Al-Fajr	87.00%	96.30%	92.40%	94.10%	83.80%
3	Baitul Maal Muamalat	90.70%	81.70%	94.40%	96.10%	74.10%

No	Zakat Institutions	EFFCH	TECHCH	PECH	SECH	TFPCH
4	Baznas	90.30%	82.10%	95.00%	95.10%	74.20%
5	BSI Maslahat	69.50%	106.90%	83.20%	83.50%	74.30%
6	Dewan Dakwah	99.00%	112.10%	100.00%	99.00%	111.00%
7	Dompet Dhuafa	100.00%	129.90%	100.00%	100.00%	129.90%
8	Lazismu	103.60%	163.80%	103.10%	100.40%	169.70%
9	Lazisnu	102.20%	162.90%	100.70%	101.40%	166.50%
10	LMI Ukhuwah Islamiyah	100.00%	167.50%	100.00%	100.00%	167.50%
11	Mizan Amanah	103.90%	145.70%	103.80%	100.10%	151.30%
12	Nurul Hayat	91.50%	115.80%	96.00%	95.30%	106.00%
13	Rumah Yatim	100.00%	86.40%	100.00%	100.00%	86.40%
14	Rumah Zakat	68.30%	103.60%	87.30%	78.20%	70.80%
	Rata-rata	**91.10%**	**113.60%**	**96.10%**	**94.80%**	**103.50%**

Source: Zakat Institutions Financial Report 2018-2022 (data processed)

Table 3 shows the Malmquist Total Factor Productivity (TFP) value of each ZMO during the period 2018 to 2022. Overall, the average productivity of ZMO in Indonesia shows positive performance where the percentage is 103.5% or above 100%. There are several ZMOs that show above average productivity performance such as Dewan Dakwah (111%), Dompet Dhuafa (129.9%), Lazismu (169.7%), Lazisnu (166.5%), Mizan Amanah (151.3%), and LAZ Nurul Hayat (106%). Meanwhile, several ZMOs that experienced a decline in productivity during the research period were Al-Azhar (70.4%), Al-Fajr (83.8%), Baitul Maal Muamalat (74.10%), Baznas (74.2%), BSI Maslahat (74.3%), Rumah Yatim (86.4%), and Rumah Zakat (70.80%). These results indicate that ZMOs in Indonesia are quite diverse in increasing productivity for increasing ZIS funds. Conversely, the productivity of ZMOs presents a different operational trajectory that is deeply influenced by the technological adaptations highlighted in the literature review. Theoretically, the pandemic induced a shift in lifestyle that significantly increased the use of digital payments and e-commerce for zakat, especially among the younger generation, as noted by Baharduddim, Affandy, and Pratiwi (2021) and Hasanah (2021). Setianingrum, Huda, and Sentosa (2022) argued that leveraging technology and effective socialization from collectors can increase national zakat receipts, while Napitupulu, Lubis, and Sapna (2021) observed an increasing trend in the community's behavior to pay zakat entering the pandemic.

Furthermore, Salleh and Chowdury (2020) alongside Hanafi (2020) emphasized that public trust and comprehensive program information are critical to maximizing the

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effectiveness of these online systems. The current study's Malmquist Total Factor Productivity (TFP) results align closely with this optimistic theoretical framework, showing an overall positive average productivity performance of 103.5% for ZMOs in Indonesia between 2018 and 2022. The current empirical data reveals that institutions capable of adapting achieved exceptional productivity well above the national average, such as Lazismu at 169.7%, Lazisnu at 166.5%, and Dompet Dhuafa at 129.9%. Nevertheless, the theoretical framework also cautions about inherent weaknesses in online payments, specifically pointing out the uneven use of technology, as warned by Ninglasari and Muhammad (2021). This theoretical warning is empirically reflected in the current research, which highlights a highly diverse landscape where several ZMOs struggled to increase their productivity. Consequently, current findings show that institutions such as Baznas (74.2%), BSI Maslahat (74.3%), and Rumah Zakat (70.80%) actually experienced a notable decline in productivity during the observed period.

CONCLUSION

Based on the results of the analysis that has been carried out, the conclusions in this study are as follows: 1). The efficiency level of the Zakat Management Organization (ZMO) from the Lazisnu institution has the highest average efficiency level compared to other ZMOs with a value of 77.29% which is higher when compared to other ZMOs. ZMO Baitul Maal Muamalat is ranked second with an efficiency value of 60.79% and third with an efficiency value of 57.53%. The lowest efficiency value is owned by ZMO Al-Fajr with an average efficiency value of only 9.81% during the period 2018 to 2022. 2). The level of ZMO productivity as seen from the Malmquist Total Factor Productivity (TFP) value of each ZMO during the period 2018 to 2022. Overall, the average productivity of ZMO in Indonesia shows positive performance where the percentage is 103.5% or above 100%. There are several ZMOs that show above average productivity performance such as Dewan Dakwah (111%), Dompet Dhuafa (129.9%), Lazismu (169.7%), Lazisnu (166.5%), Mizan Amanah (151.3%), and LAZ Nurul Hayat (106%). Meanwhile, several ZMOs that have decreased productivity such as during the research period are Al-Azhar (70.4%), Al-Fajr (83.8%), Baitul Maal Muamalat (74.10%), Baznas (74.2%), BSI Maslahat (74.3%), Rumah Yatim (86.4%), and Rumah Zakat (70.80%). These results indicate that ZMOs in Indonesia are quite diverse in increasing productivity to increase ZIS funds.

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The suggestions in this study refer to the conclusions of the study as follows; 1). ZMO needs to improve its operational efficiency in both input and input components. In the input component, ZMO can minimize costs such as the use of amil funds, both labor and non-labor, as well as optimizing the use of fixed assets in order to obtain more optimal ZIS fund acquisition results. On the other hand, the use of input components is less than optimal, as indicated by the less than optimal acquisition and distribution of several ZMOs in Indonesia. Therefore, optimization and amil and fixed assets need to be maximized in order to obtain maximum results in the acquisition and distribution of ZIS funds. 2). Several efforts that can be made to optimize the efficiency and productivity of ZIS from ZMO in Indonesia are; Empowering productive zakat funds, Increasing the number of Zakat Collection Units (UPZ), Zakat socialization can be carried out through various study forums, such as majlis taklim, pengajian, Friday sermons, seminars, and celebrations of holidays. Besides that, it is also necessary to develop the competence of zakat managers and develop the capabilities of zakat managers based on modern technology.

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