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Assessing the Implementation of Good Sharia Business Governance in Zakat Management : A Study of BAZNAS in Pekalongan Regency

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ABSTRACT
This research aims to examine the implementation of Good Sharia Business Governance (GSBG) principles in zakat governance through a literature study with a focus on BAZNAS Pekalongan Regency. GSBG is a governance framework that integrates sharia principles, such as transparency, accountability, social responsibility, independence, and fairness, into the management of Islamic financial and philanthropic institutions. This research uses a literature review method to analyse various sources, including scientific journals, regulations, BAZNAS official reports, and media articles related to zakat management and GSBG practices. The study shows that BAZNAS Pekalongan Regency has made significant efforts to implement GSBG principles, including through the digitalisation of zakat services (zakat calculator, Muzaki Card, and online confirmation service) and increased transparency of public information. However, some aspects, such as the effectiveness of supervision and the community's digital literacy, remain a challenge. This study recommends strengthening the sharia-based digital system and improving institutional capacity to support better and sustainable zakat governance.

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Zakat; Good Sharia Business Governance; Literature Review; BAZNAS; Sharia Governance

ABSTRAK
Penelitian ini bertujuan untuk mengkaji implementasi prinsip-prinsip Good Sharia Business Governance (GSBG) dalam tata kelola zakat melalui studi literatur dengan fokus pada BAZNAS Kabupaten Pekalongan. GSBG merupakan kerangka kerja tata kelola yang mengintegrasikan prinsip-prinsip syariah, seperti transparansi, akuntabilitas, tanggung jawab sosial, kemandirian, dan keadilan, ke dalam pengelolaan lembaga keuangan dan filantropi Islam. Penelitian ini menggunakan metode tinjauan literatur untuk menganalisis berbagai sumber, termasuk jurnal ilmiah, peraturan, laporan resmi BAZNAS, dan artikel media yang berkaitan dengan pengelolaan zakat dan praktik GSBG. Studi ini menunjukkan bahwa BAZNAS Kabupaten Pekalongan telah melakukan upaya signifikan dalam menerapkan prinsip-prinsip GSBG, termasuk melalui digitalisasi layanan zakat (kalkulator zakat, Kartu Muzaki, dan layanan konfirmasi online) serta peningkatan transparansi informasi publik. Namun, beberapa aspek, seperti efektivitas pengawasan dan literasi digital masyarakat, masih menjadi tantangan. Penelitian ini merekomendasikan penguatan sistem digital berbasis syariah dan peningkatan kapasitas institusional untuk mendukung tata kelola zakat yang lebih baik dan berkelanjutan.

Kata Kunci
Zakat; Good Sharia Business Governance; Telaah Pustaka; BAZNAS; Tata Kelola Syariah

Introduction

The Prophet advised his followers to share some of their money and wealth to support their less fortunate brothers and sisters. Zakat is a powerful tool for uniting people in this life and achieving goodness in the hereafter. According to Islamic belief, zakat is the main sign of a person's status and their fortunate nature to feel the blessings and help of Allah Almighty. Islam states that zakat is a fundamental responsibility. The Qur'an contains many verses that regulate zakat, including Surah al-Baqarah (2: 83), which compares the obligation to pay zakat with the need to worship simultaneously. One of the pillars of Islam is zakat, which today is one of the instruments of Islamic finance alongside infaq, sadaqah, and waqf (Effendi, 2024).

Regarding the concept of zakat, a number of people are involved, such as muzaki who give zakat, mustahik who receive zakat, and zakat institutions that manage zakat funds. Reputable zakat management will promote generous and caring behavior among muzaki. Effective governance of zakat institutions can contribute to the successful implementation of zakat (Sawmar & Mohammed, 2021) and the achievement of sustainability for the creation of community welfare (Effendi & Nariah, 2023). However, zakat institutions in most Muslim countries continue to face perplexing problems, particularly low zakat collection, which they attribute to low levels of compliance among muzaki. This statement is not entirely accurate because certain facts show that non-compliance by muzaki in paying zakat is not the only factor contributing to the difference between the potential and actualization of zakat collection. However, zakat institutions themselves are a source of one of these problems. Muzaki prefer to give zakat to mustahik personally rather than through the zakat management board because they lack trust in zakat organizations (Dinhi, 2023).

Zakat management institutions lack competent human resources, hindering their ability to adopt principles of accountability and transparency. They still have weak bureaucratic systems and good governance, which makes them appear unprofessional. Many zakat management companies still lack a management structure or fail to recognise its importance to their overall effectiveness. Indeed, zakat management seeks to improve the effectiveness and efficiency of zakat management services for the welfare of the community and poverty alleviation, as stated in Article 3 of Law Number 23 of 2011 concerning Zakat Management. It means the government supports the development of zakat management by establishing institutions to generate economic value beyond the collected zakat funds.

According to Law No. 23 of 2011, the government standardized zakat administrators in 2013 to anticipate any problems. The standardization stipulates that two models for zakat management be established. First, the government regulates the authority to administer zakat and its requirements, but also acts as a facilitator and regulator in its implementation. Second, the community is authorized to implement zakat; however, the government is required to plan, coordinate, and report on it. If zakat management organizations, both governmental and non-governmental, have good governance, both models will function (Hasibuan & Nasution, 2024).

Purnamasari's (2024) previous research concluded that zakat institution management would greatly benefit from applying Good Corporate Governance (GCG) principles, including transparency, accountability, independence, responsibility, and fairness. A Good Zakat Governance (GZG) System can be established by applying GCG to zakat, thereby improving accountability, efficiency, and public trust in zakat institutions. These ideas also align with Islamic ideals, especially in terms of fairness and responsible leadership. It is supported by Fadilah et al. (2025), who state that Sharia Financial Institutions (SFIs) can apply several GCG principles to enhance productivity and public trust. These include: (1) Transparency by proactively communicating critical information that may influence the choices made by creditors, shareholders, and other relevant stakeholders. (2) Responsibility for ensuring transparent performance accountability. (3) Accountability must comply with internal and legal requirements. (4) Independence Act independently to maintain professionalism and integrity. (5) Equity and Fairness Weigh the interests of stakeholders, consumers, and shareholders while adhering to the concept of fairness.

According to this explanation, the implementation of Good Sharia Business Governance (GSBG) can continue to increase public trust and involvement, strengthen the integrity of zakat institutions, and encourage the development of a competent and successful zakat management system. Using BAZNAS Pekalongan Regency as a case study, this study assesses the extent to which the principles of Good Sharia Business Governance (GSBG) have been applied to zakat governance. It is because BAZNAS Pekalongan Regency is an organisation that plays a strategic role in the formal management of zakat at the regional level. This study aims to provide a comprehensive understanding of the implementation of GSBG at BAZNAS Pekalongan Regency, as well as the opportunities and difficulties encountered in efforts to improve zakat governance in accordance with sharia principles and institutional professionalism requirements.

Methods

The analysis in this study is based on qualitative methods and a literature review. Based on an examination of previous theories and research findings, a qualitative approach was chosen because it can offer a comprehensive understanding of the concepts and applications of Good Sharia Business Governance (GSBG) in zakat management. Collecting, examining, and evaluating various scientific works, journals, and related publications, especially those discussing the relationship between Sharia auditing, accountability, and transparency in zakat management, is how the literature review technique is carried out. Finding significant findings, research patterns, and areas or gaps for future scientific contributions is the purpose of this literature review. A comprehensive synthesis of Sharia-compliant zakat governance methods is achieved by rigorously evaluating secondary data. It is anticipated that the analysis will not only deepen our theoretical understanding of the subject but also provide a basis for the creation of new literature that may be cited in future studies (Ghoriyyudin et al., 2024).

Result and Discussion

1. Profile of BAZNAS Pekalongan Regency

According to Law No. 23 of 2011, Indonesia has two types of zakat management organisations: the Amil Zakat Institute (LAZ) and the National Zakat Agency (BAZNAS). The Zakat Collection Unit (UPZ) is an organisation established by BAZNAS to assist in the collection of zakat. The government has designated BAZNAS as the zakat management organisation. BAZNAS is divided into three parts, namely district/city BAZNAS, provincial BAZNAS, and central BAZNAS. To assist in the collection, distribution, and use of zakat, the community established the Amil Zakat Institute (LAZ), a zakat organisation supervised by the government (Hasibuan & Nasution, 2024).

The Director General of Islamic Community Guidance (Dirjen BIMAS), who has the authority to manage zakat at the district level, established the National Zakat Agency (BAZNAS) of Pekalongan Regency. Based on the Pekalongan Regent's Decree Number

451.17/289 of 2017-2022, the government of Pekalongan Regency officially formed the National Zakat Agency (BAZNAS) on 12 July 2017. The Regent of Pekalongan at that time was led by KH. Muhtarom officially inaugurated the agency on 19 December 2019. BAZNAS Pekalongan Regency is located in Kajen Square, Karanganyar District, Pekalongan Regency, at Jl. Krakatau No.1, Al-Muhtaram Mosque Complex. Through collaboration and coordination with related institutions, the National Zakat Agency of Pekalongan Regency strives to raise public awareness about the importance of increasing zakat through the collection of Amil Zakat, utilising zakat in Pekalongan Regency in accordance with sharia law, and maximising zakat programmes in poverty alleviation, particularly in Pekalongan Regency. The aim is to establish the BAZNAS Pekalongan Regency as a transparent, reliable, and professional Zakat Collector (Khasanah, 2023).

BAZNAS Pekalongan Regency established the National Zakat Agency (BAZNAS) Pekalongan Regency as a transparent, reliable, and competent organisation. Its three missions are as follows: (1) to increase awareness of zakat giving through zakat administrators. (2) to expand the collection and use of zakat in Pekalongan Regency in accordance with sharia law. (3) to use collaboration and coordination with related institutions to maximise the capacity of programmes in combating poverty, especially in Pekalongan Regency (Hidayatullah et al., 2022).

2. Analysing the Implementation of Good Sharia Business Governance

The company's strength and authority in providing accountability to shareholders who supply zakat funds to the institution and to stakeholders in general are balanced by the principles of good corporate governance. Stakeholders in the Zakat Management Organisation are mustahik, while shareholders are muzaki who donate their zakat contributions to the organization. The five pillars of good corporate governance are independence, responsibility, transparency, accountability, and fairness. The concept of good corporate governance at the Zakat Management Institution (LPZ) is specifically used to measure and assess the governance performance of an institution in relation to the professional management of Zakat, Infaq, and Shadaqah (ZIS) funds, thereby increasing stakeholder (muzaki) trust and maximizing benefits for mustahik (zakat recipients) (Almas & Almas, 2023).

a. Transparency

Transparency is defined as openness in the decision-making process and the dissemination of company information, in accordance with Article 3 of the Minister of State-Owned Enterprises Decree Number Kep-117/M Mbu/2002 on the Implementation of Good Corporate Governance Practices in State-Owned Enterprises (SOEs). Transparent also means being open, easy to understand, and sufficiently accessible to anyone who needs it. One of the principles of effective governance, grounded in the public's freedom to access the information they need, is transparency. It explains that those who need information can access it directly for public interest (Pindo et al., 2021).

b. Accountability

Accountability is the clarity of functions, execution, and responsibilities of the organization so that the management of the company is carried out effectively, in accordance with Article 3 of the Minister of State-Owned Enterprises Decree Number: Kep-117/M Mbu/2002 concerning the Implementation of Good Corporate Governance Practices in State-Owned Enterprises (SOEs). The practice of disclosing unclear financial reports to shareholders and other interested parties can be avoided by implementing Good Corporate Governance, which includes applying accountability principles in the management of zakat. The goal of accountability for zakat management institutions is to enhance the trust of the muzaki and the community as a whole. The increase in muzaki participation in zakat payments will be driven by high trust (Pindo et al., 2021).

c. Responsibility

Every person or organization is responsible for complying with all obligations, regulations, and institutional policies. This responsibility includes the institution's duties to stakeholders in the local community as well as the duty to carry out tasks within the institution. Corporate Social Responsibility (CSR), refraining from harmful actions, adhering to laws and fundamental principles, principles of prudence, Sharia compliance, and SOP compliance, consist of a cluster of responsibilities.

d. Independency

Autonomous and competitive institutions can achieve self-actualization through independence. To compete in this situation, institutions must be able to self-manage effectively and efficiently, free from external interference or domination, and able to leverage their own values to distinguish themselves from other institutions.

e. Fairness

Upholding equity and equality for every member, stakeholder, and other stakeholders within an institution, with their respective shares, is necessary to maintain institutional stability. Honesty is essential to this. Clarity of beneficiaries' rights, commitment to the common good, treating all stakeholders equally, adherence to the principles of prudent asset management, and laws that protect beneficiaries are components of the justice cluster (Hasibuan & Nasution, 2024).

According to Hidayatullah et al. (2022), BAZNAS Pekalongan collects zakat through several channels, including directly at banks, post offices, and its own office. To simplify zakat collection and make it more transparent, BAZNAS Pekalongan also introduced the Muzaki Card. The zakat is then utilized to support community growth in several areas. Therefore, the community's welfare can be improved by efficiently managing and allocating zakat funds through various activities and programs.

3. Challenges and Opportunities in the Implementation of Good Sharia Business Governance

The management of zakat funds in Indonesia faces challenges, hindering their optimal utilisation to empower people. The attitudes of muzaki, mustahik, and zakat management organisations themselves pose several difficulties for BAZNAS. These difficulties include:

a. The lack of qualified human resources

Professional, trustworthy, accountable, and transparent zakat management requires skilled human resources with proficiency in information technology. The BAZNAS institution finds it difficult to strictly select zakat amil candidates because job seekers do not yet have the option to pursue a career in zakat amil. Top graduates prefer to compete with other organisations or institutions that guarantee financial security. The decision to become a member of the Zakat Amil offers two rewards, namely material and spiritual benefits (in the hereafter).

b. Zakat collectors lack an adequate understanding of fiqh

The inability of Zakat Amil individuals to understand Zakat fiqh has become a challenge in managing Zakat funds. Many zakat amil still adhere to conventional interpretations of zakat fiqh, interpreting it textually rather than contextually, rendering zakat fund management purely consumptive and ineffective. As a result, the goal of zakat funds to strengthen the people's economy is not achieved. The fundamental principle of the social application of zakat is that the mustahik must be able to support themselves and not rely on others to meet their needs. However, Zakat collectors are not allowed to engage in ijtihad, innovation, or unlimited production that violates Islamic law. Therefore, to ensure proper distribution of zakat funds and to empower people's economies, a monitoring system for zakat fund management is necessary. This system must include technological mechanisms and oversight by members of the Sharia Supervisory Board (DPS).

c. Lack of public awareness

The lack of public understanding of zakat payments undermines the economic empowerment process through zakat fund management. The majority of Muslims generally only fulfil the obligation of paying zakat fitrah after fasting during the month of Ramadan. In theory, Muslims are required to pay zakat on their wealth according to the provisions of one year's yield (haul) and the amount (nisab), which is equivalent to 85 grams of gold. It is known as Zakat mal (wealth zakat).

d. Inadequate use of technology

Compared with financial institutions, zakat organisations are still far behind in their use of technology. The application of advanced technology can aid the advancement of zakat utilisation. Meanwhile, zakat institutions continue to use regular everyday technology. The goal of developing the BAZNAS information technology system is to continuously improve so that muzaki can distribute their zakat money more comfortably. To ensure that zakat payments via ATMs or mobile banking are more successful and efficient, collaboration with stakeholders, such as financial institutions, is required. Technology will facilitate the distribution of zakat funds by the muzaki and provide the community with access to information about zakat.

e. The need for constant updates to the Zakat Information System

The management of zakat funds to optimize community economic empowerment is greatly influenced by the Zakat Information System. As a result, the SIMBAZNAS managed by BAZNAS needs to be frequently updated to reflect new technology. It will be easier to identify areas that have been supported by empowerment institutions and those that have not received assistance, thanks to SIMBAZNAS, to prevent empowerment locations from receiving too much aid while other locations receive too little. The handling of zakat funds is primarily focused on the welfare and well-being of the mustahik.

f. A recipient mentality among zakat recipients (mustahik)

The mindset of zakat recipients (mustahik) will become dependent on BAZNAS due to the distributive nature of zakat, making them unwilling to break free from the cycle of poverty. Meanwhile, zakat funds have a greater impact when distributed for economic empowerment. To effectively utilize the zakat funds provided, the mindset of zakat recipients needs to shift. Zakat administrators must continue to guide in preparing for business management and in enhancing knowledge of work ethics.

BAZNAS will face even more challenging obstacles. As a result, zakat collectors must build public trust through performance, sincerity, and a trustworthy attitude. The contributions of Muzaki and stakeholders are crucial to BAZNAS's success in enhancing the community's economic empowerment. Therefore, to pay zakat on assets that have reached their maturity and nisab, it is essential to identify effective strategies to raise public awareness. Making zakat a platform to help people experiencing poverty (mustahik), so that zakat not only becomes a requirement and obligation of the religious order but also a way to promote empathy toward others (Alwi et al., 2023).

Conclusion

The study's findings support the conclusion that BAZNAS Pekalongan Regency has made significant progress in implementing Good Sharia Business Governance, particularly in accountability, transparency, and social responsibility. BAZNAS's dedication to creating a modern, reliable, and effective zakat administration system is demonstrated by its use of digital technology, including an official website, a zakat calculator, online payment confirmation, and a Muzaki Card. Furthermore, the tens of thousands of mustahik who receive zakat demonstrate the significant implementation of social responsibility. However, there are still several obstacles, such as limited public understanding of digital zakat services, requirements to increase human resource capacity, and the optimisation of internal control functions to realise more comprehensive principles of independence and fairness. To achieve zakat governance aligned with the overall GSBG vision, strategic steps are needed, including increasing digital zakat literacy, improving transparency in sharia-based reporting, and actively collaborating with relevant parties.

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