

## Effectiveness of Professional Zakat Collection Strategies at the National Board of Zakat Institutions (BAZNAS) Jember Regency

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### Abstract

**Purpose:** This study aims to describe the professional zakat collection strategies implemented by BAZNAS Jember and evaluate their effectiveness in enhancing muzakki participation and institutional performance.

**Method:** A qualitative descriptive approach was employed. Data were collected through observation, semi-structured interviews with BAZNAS officials and muzakki, and documentation. Data analysis followed the interactive model of Miles and Huberman, including data reduction, presentation, and conclusion drawing. Credibility was ensured through source triangulation.

**Practical Applications:** The findings suggest that socialization and media-based promotion strategies can optimize professional zakat collection. The implementation of UPZ units in government institutions and digital tools like QRIS and social media campaigns can be replicated to enhance transparency, convenience, and public trust in zakat management.

**Conclusion:** BAZNAS Jember's strategies—centered on socialization and media promotion—are effective but not yet maximal. Effectiveness is supported by efficiency, stakeholder satisfaction, and adaptability. While muzakki participation increased significantly in 2023, collection levels declined in 2024, indicating a need for more consistent and sustained efforts to maximize zakat potential.



## **Introduction**

Indonesia, as an agrarian nation with abundant natural resources, continues to face significant challenges related to poverty. According to Statistics Indonesia (BPS, 2024), the number of poor people in Indonesia reached 25.22 million in March 2024. Amid this context, with a Muslim-majority population, zakat emerges as a vital Islamic socio-financial instrument capable of contributing to poverty alleviation and economic development. Professional zakat, obligatory for individuals with regular income, holds substantial potential to support national economic growth (Zainuddin et al., 2020). Nationally, the potential zakat collection in Indonesia is estimated at IDR 327.6 trillion, with professional zakat contributing IDR 139.07 trillion (Baznas, 2021). However, actual collection remains far below potential—only IDR 22.4 trillion in 2022 and IDR 14.7 trillion in the first semester of 2023 (Zaenal et al., 2024)—highlighting a critical gap in collection efficiency.

The management of zakat in Indonesia is governed by Law No. 23 of 2011, institutionalized under the National Board of Zakat (BAZNAS) and Licensed Zakat Institutions (LAZ). Public trust in these institutions is a decisive factor in collection success (Khairunnisa et al., 2020). Therefore, effective collection strategies are essential to build and sustain donor confidence. Jember Regency, a key economic center in the Tapal Kuda region with a large workforce, possesses significant potential for professional zakat collection. Despite the issuance of the Regent's Circular Letter No. 400/674/1.23/2019 encouraging civil servants to channel zakat through BAZNAS Jember (Bashori & Syafii, 2022), actual collection remains low—less than 10% of estimated potential. Data from BAZNAS Jember (Cendy Wira Achmadi Putra, personal communication, November 11, 2024) indicate collections of IDR 649,752,369 in 2023 and IDR 584,283,998 from January to October 2024, revealing inconsistent performance.

Many Muslims, particularly civil servants, still distribute zakat directly to religious figures or recipients, bypassing formal institutions. This practice undermines transparency, accountability, and the systemic impact of zakat. In contrast, successful models such as BAZNAS Palembang demonstrate that strategic socialization and digital promotion can significantly enhance donor trust and participation (Gahara & Walian, 2023). This underscores the importance of institutional collaboration and modern outreach strategies. Given the proven role of professional zakat in improving community welfare (Hermawan, 2023), this study investigates the collection strategies employed by BAZNAS Jember and evaluates their effectiveness. By analyzing qualitative data from observations, interviews, and documentation, this research aims to contribute to the broader discourse on zakat management, offering practical insights for improving collection efficiency and maximizing zakat's socio-economic impact.

## **Method**

The research employed a qualitative descriptive approach to explore the effectiveness of professional zakat collection strategies implemented by the National Board of Zakat Institutions (BAZNAS) Jember Regency. This method was chosen to gain an in-depth, holistic understanding of the phenomena under study through non-numerical data, allowing for rich descriptions of strategies, stakeholder experiences, and contextual dynamics (Fiantika et al., 2022). The study was conducted at BAZNAS Jember, selected purposively due to its significant potential for professional zakat collection and the availability of institutional support for research access.

Data were collected through three primary techniques: observation, semi-structured interviews, and documentation. Observation was conducted passively at BAZNAS Jember's office and during outreach activities to understand operational processes and interactions with muzakki. Semi-structured interviews were carried out with key informants selected through purposive sampling, including the Deputy Chairperson I, Head of the Collection Division, staff members from the Muzakki Service Unit, and several professional muzakki. These interviews

allowed for flexibility in exploring emerging themes while ensuring core research questions were addressed. The third method, documentation, involved collecting and analyzing internal reports, regulations (e.g., Regent's Circular Letter No. 400/674/1.23/2019), promotional materials, and financial records related to zakat collection.

Data analysis followed the interactive model developed by Miles and Huberman (Sugiyono, 2022), consisting of four concurrent stages: data reduction, data presentation, conclusion drawing, and verification. In the data reduction stage, raw data from interviews and observations were transcribed, coded, and organized thematically based on key topics such as collection strategies, stakeholder perceptions, and performance indicators. Data were then presented in narrative and tabular forms to facilitate pattern identification. Conclusions were drawn iteratively, supported by evidence across multiple sources. To ensure credibility and trustworthiness, source triangulation was applied by cross-verifying information from different participants and data types (e.g., interview responses with official documents). This process enhanced the validity of findings and minimized bias. All procedures were documented systematically to ensure transparency and replicability for future researchers.

## **Result**

The professional zakat collection strategy implemented by BAZNAS Jember primarily consists of two main approaches: socialization and media promotion. The socialization strategy focuses on institutional collaboration, particularly through the establishment of Zakat Collection Units (UPZ) in government institutions, including regional apparatus organizations (OPD). This initiative is supported by the Regent's Circular Letter No. 400/674/1.23/2019, which encourages civil servants to channel their zakat through BAZNAS. BAZNAS Jember actively conducts socialization sessions during UPZ formation and periodically in mosques and religious study groups (*majelis taklim*) to increase awareness and participation among professional muzakki.

The second strategy, media promotion, combines offline and online efforts to broaden outreach and enhance transparency. Offline, BAZNAS uses banners and billboards in strategic locations. Online, it actively manages social media platforms such as Instagram and Facebook, regularly posting educational content, digital pamphlets, and documentation of zakat distribution activities. This digital presence not only informs the public but also builds trust by showcasing accountability and real impact. Additionally, BAZNAS Jember has adopted digital payment systems, including QRIS and online banking, through its "digital office" initiative, enabling convenient and secure zakat payments. Automatic salary deductions via UPZ and SMS confirmation of payments further streamline the process and reinforce donor confidence.

The results indicate a significant increase in muzakki participation in 2023, particularly during Ramadan (March–April), as shown in the collected data. In 2023, the number of contributors peaked at 163 in April, reflecting heightened engagement. Although 2024 shows more stable but lower monthly figures (e.g., 116 in April), the overall trend confirms that the strategies have positively influenced public behavior. Muzakki reported high satisfaction with the ease of payment, transparency, and visible social impact of their contributions. Internal staff also expressed a positive work environment and active involvement in strategy improvement.

Supporting evidence includes documented transaction records, screenshots of social media content, and graphical data showing monthly muzakki participation (Figure 2). Testimonies from muzakki highlight trust in the system due to transparent reporting and local program distribution. These outputs demonstrate that BAZNAS Jember's strategies have effectively enhanced zakat collection awareness, accessibility, and accountability, contributing to greater community welfare through structured and impactful zakat distribution programs.

## Discussion

This study reveals that BAZNAS Jember's professional zakat collection strategy—centered on socialization and media promotion—has yielded positive outcomes, aligning with the core objectives of enhancing collection efficiency, increasing muzakki participation, and strengthening institutional trust. The implementation of Unit Pengumpul Zakat (UPZ) in government institutions, supported by the Regent's Circular Letter No. 400/674/1.23/2019, has institutionalized zakat collection among civil servants, leading to a notable increase in contributions, particularly during Ramadan 2023. This reflects the success of formal collaboration in transforming informal zakat practices into structured, accountable systems. The findings are consistent with Juwaini's fundraising objectives, which emphasize donor satisfaction, institutional image building, and increased donor base (Ismail et al., 2018). Similarly, the integration of digital tools such as QRIS, digital offices, and SMS confirmation aligns with Miftahul Huda's framework on fundraising methods, particularly indirect approaches that enhance accessibility and transparency (Isnaini Fitrianti, 2022).

Figure 1. Infografis Penyaluran ZIS



Source: Authors' Compilation, 2025

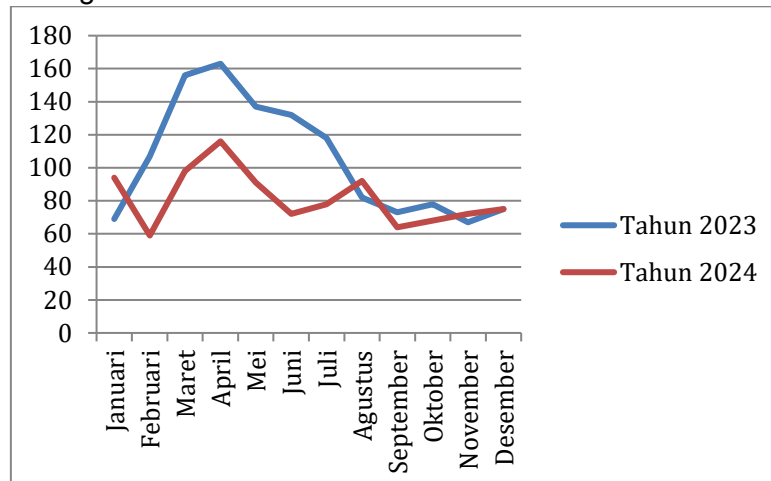
The social impact of this strategy is evident in the improved trust and satisfaction among muzakki, who appreciate the convenience and visible distribution of zakat within their local communities. This direct observation of impact reinforces donor motivation, a key factor in sustaining long-term participation (Gahara & Walian, 2023). Economically, the collected funds have been channeled into various empowerment programs, contributing to poverty alleviation and social equity in Jember. The use of digital media and transparent reporting also reflects adherence to the three principles of service excellence: regulatory compliance, Shariah compliance, and management security (Ismail et al., 2018). These practices not only enhance accountability but also position BAZNAS as a credible and modern institution.

However, the effectiveness of the strategy is not yet maximal. Despite the peak in muzakki participation in 2023, the data for 2024 shows a decline and stabilization at lower levels (see Figure 2), indicating a challenge in maintaining momentum. This inconsistency suggests that some UPZ units are inactive or lack follow-up mechanisms, a limitation also noted in other zakat institutions (Masrurroh et al., 2024). Furthermore, while digitalization has improved accessibility, its reach may be limited among older or less tech-savvy populations, highlighting a need for inclusive strategies.

The program demonstrates strong potential for replication in other regencies, especially those with similar workforce structures and governance support. The combination of policy backing, institutional collaboration, and technological innovation provides a scalable model for optimizing professional zakat collection nationwide. Lessons learned include the importance of continuous socialization, real-time feedback through digital platforms, and internal staff engagement in strategy development. Nonetheless, challenges remain, including donor habit persistence in informal channels and fluctuating engagement post-Ramadan. To address these, BAZNAS Jember should strengthen monitoring of UPZ performance, introduce periodic

incentive programs, and expand educational campaigns beyond Ramadan. Future research could explore the long-term socioeconomic impact of zakat distribution and the role of AI-based systems in donor behavior prediction. In conclusion, this community service initiative has made a significant contribution by formalizing zakat collection and increasing public trust. It underscores the importance of strategic planning, technological adaptation, and active community involvement in achieving sustainable social change.

Figure 2. Data Muzakki BAZNAS Jember 2023–2024



Source: Authors' Compilation, 2025

## Conclusion

This study aimed to describe and evaluate the effectiveness of professional zakat collection strategies implemented by the National Board of Zakat Institutions (BAZNAS) Jember Regency. The research focused on two primary strategies: socialization through institutional collaboration and the establishment of Zakat Collection Units (UPZ) in government agencies, and media promotion using both offline (banners) and online platforms (social media, digital offices, and QRIS payments). The findings indicate that these strategies are effective in enhancing muzakki participation, improving transparency, and building public trust. Key indicators of effectiveness—such as efficiency in collection, stakeholder satisfaction, adaptability to digital innovation, and program development—were largely fulfilled, particularly evident in the significant increase in contributor numbers during 2023.

The practical implications of this research are substantial for zakat management institutions. The integration of digital technology and policy-backed UPZ networks offers a replicable model for optimizing professional zakat collection in other regions. Furthermore, the emphasis on local distribution of zakat funds strengthens donor confidence by making impacts visible, thereby encouraging sustained contributions. This study contributes uniquely to the field by applying organizational effectiveness criteria (Nur Asni Gani et al., 2020) to assess zakat collection strategies, providing a structured framework for evaluating institutional performance beyond mere financial metrics.

However, the study has limitations. The data collection was confined to BAZNAS Jember, which may affect generalizability. Additionally, the fluctuation in collection rates in 2024 suggests challenges in maintaining long-term momentum, indicating a need for more consistent follow-up mechanisms and donor engagement strategies. For future research, it is recommended to conduct longitudinal studies to assess the sustainability of these strategies and explore the impact of AI-driven donor behavior prediction systems. Comparative studies across different regencies could also provide deeper insights into contextual factors influencing zakat collection effectiveness. Overall, this research underscores the importance of strategic planning, technological integration, and community involvement in maximizing the

socioeconomic potential of professional zakat, offering valuable guidance for policymakers and zakat practitioners alike.

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