

Balance Scorecard Analysis of Amil Zakat Institute (Case Study of LAZISMU South Sulawesi)

Muh Rizaldi¹, Agusdiwana Suarni², Hasanuddin³

^{1,2,3}University Muhammadiyah Makassar, Makassar, Indonesia

*Corresponding author: Muh Rizaldi

Corresponding email: murizalkarte@gmail.com

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ABSTRACT

This study aims to find out about the performance of LAZISMU South Sulawesi. This study uses a qualitative approach that aims to find out the level of performance of an institution so that the data collected will be measured by certain criteria or standards and researchers want to know the level of achievement of an institution. The subjects of his research were employees and members of LAZISMU. The object of this study is the performance of the amil zakat infaq and alms institutions of LAZISMU South Sulawesi with a Balance scorecard approach. Data Collection Techniques include observation, interviews, and documentation. The results of this study on the performance of the institutions of alms, zakat, infaq, and alms Muhammadiyah South Sulawesi are quite good, it's just that for amils in charge of the distribution section is still minimal. Lembaga Amil Zakat Infaq dan Sedekah Muhammadiyah (LAZISMU) is measured by the Balance scorecard approach which contains five components of performance measurement, namely financial perspective performance, customer perspective performance, internal business perspective performance, learning and growth perspective performance.

Keywords:

Performance measurement,
LAZISMU, Balance Scorecard,
Amil Zakat Institution

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1. Introduction

Indonesia is the fourth most populous country in the world as well as the largest Muslim country in the world. Where 87.18% of the people are Muslims. This great potential of Muslims should be compared to the potential of zakat. The money from Zakat is used for important things like health, education, and helping people learn about Islam, which can make life better for poor people (Herianingrum et al., 2023). Zakat collection and distribution positively impact the economy growth by promoting a more balanced distribution of resources among the population (Bashir, 2002; Ridwan, Asnawi, et al., 2019). Zakat distribution in Indonesia has been empirically shown to have a significant positive effect on the country's economic growth, as it increases the purchasing power of the recipients and can lead to increased consumption and production (Ridwan, Pimada, et al., 2019).

One of the pillars of Islam is zakat so the law is mandatory. On this basis, every capable Muslim is obliged to pay zakat in accordance with the provisions of the Islamic Shariah. Zakat is one of the main worships in Islam that can be a tool and a pillar to uphold justice in social life and

can improve the welfare of the people. Muslims are obliged to practice zakat to help those in need. The distribution of zakat is managed by zakat institutions so that the fairness and affordability of zakat can be ensured to eligible beneficiaries (Owoyemi, 2020). Good zakat management is useful for advancing welfare that can be felt by the entire community. Good zakat management builds trust among Muslims, encouraging them to comply with their religious duty to pay zakat (Sawmar & Mohammed, 2021). Effective zakat management involves a supportive environment, adequate resources, and learning from past achievements and challenges (Saad et al., 2023).

Zakat has a very important impact on human activities, if the distribution of zakat can be focused on productive activities, then its benefits are likely to be sustained and perpetually realized. Ideally, zakat is given to the state or zakat institution, which then distribute it to the rightful beneficiaries (Owoyemi, 2020). Productive zakat refers to the distribution of zakat funds in a way that provides long-term benefits, such as business capital, machinery, and equipment, to help mustahiq become independent. By empowering mustahiqs businesses, productive zakat can increase their income and standard of living (Mawardi et al., 2023). Productive zakat is the use of zakat funds to provide a means for the poor to generate sustainable income, such as capital for business or tools and vocational training. The purpose of productive zakat is to alleviate poverty by enabling the poor to become economically independent rather than offering only temporary financial assistance (Sarif et al., 2024).

For that purpose, Institutions managing Zakat aim to be transparent by regularly reporting financial information and activities to the contributors, known as muzakki (Hadi et al., 2024). As a public service organization, Zakat Institution requires strong leadership and skilled managers to meet the demands of various stakeholders (O'Regan et al., 2022). Good governance in zakat institutions leads to efficient management and fair distribution of zakat funds, ensuring that the primary goal of poverty alleviation is achieved (Adiwijaya & Suprianto, 2020). An effective zakat system can also foster trust in zakat institutions, enhancing their reputation and the satisfaction of recipients, which is essential for the continued success and sustainability of zakat programs (Syed Yusuf et al., 2024). The management of Zakat, infaq and shodaqoh has been carried out by several institutions in the organization of the Amil Zakat Agency or the Amil Zakat Institute. Both have received protection umbrellas from the government. Based on Chapter III of Law No. 38 of 1999, the collection and distribution of zakat, infaq and alms in Indonesia is entrusted to zakat management organizations (OPZ) consisting of two types, namely the Amil Zakat Agency (article 6) formed by the government Amil Zakat Institute (article 7) formed by the community. Both Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ) are detailed in Law 23 of 2011.

Zakat management is the planning, implementation, and coordination activities in collecting, distributing, and utilizing zakat. The management of zakat must certainly be based on Islamic law with the principles of trust, expediency, justice, legal certainty, integration and accountability. An institution can be said to be good if the institution has a good administrative system and institutional governance. An institution can be said to be good if the institution is transparent and accountable in collecting, collecting and distributing zakat funds as a form of report and accountability. This is considered to be able to increase public confidence in distributing zakat funds to the institution. One of the national Amil Zakat Institutions (LAZ) in Indonesia that plays a role in managing zakat funds professionally is the Amil Zakat Infaq and Shodaqah Muhammadiyah Institute (LAZISMU). Until now, the number of LAZISMU has reached 103 networks including LAZISMU South Sulawesi. At the South Sulawesi level, there are many amil zakat institutions. Muhammadiyah takes a role in community empowerment through LAZISMU.

LAZISMU South Sulawesi has reached out to urban and rural communities in regencies and sub-districts under the auspices of the Regional Leadership of Muhammadiyah South Sulawesi. LAZISMU already has a routine program and already has a network of cooperation with various organizations in distributing zakat, infaq and alms. LAZISMU South Sulawesi has various distribution programs intended for community empowerment, ranging from education, economy, social and humanitarian programs and health programs.

The phenomenon that occurs in the performance conditions applied by the *Amil Zakat* Institute is a performance system where each amil gets his jobdesk that they must do. Amil's

jobdesk will be assessed by the leadership or management in accordance with the achievement of tasks that have been carried out and used as a reference to assess performance. The potential for zakat is so large per year if it is cashed compulsorily zakat will raise funds of Rp. 327 trillion per year. This figure is expected to be able to overcome the problem of poverty in Indonesia which reaches 26.165 million people from the total population in Indonesia in 2022. To realize this, cooperation from various parties is needed to play an active role between zakat management institutions. Governmental zakat institutions are influenced by political factors and public expectations, which can affect their acceptance by the public, with some studies indicating a preference for non-governmental zakat institutions among zakat payers (Ghani et al., 2018).

Currently, Indonesian people have no difficulty distributing zakat, infak, and sadaqah. There are two things that explain the increase in zakat fund collection in Indonesia, namely (1) Public awareness in giving zakat as an obligation of Muslims, public awareness to donate is influenced by past donating experiences (Choi et al., 2019); and (2) a huge level of concern for the fate and condition of fellow human beings. Nonprofits institution contribute to increasing charitable of community donations (de Wit & Bekkers, 2020). However, this is not in line with the level of public awareness of the Amil Zakat institution. The problem is the lack of public trust in the institution of Amil Zakat. Public trust in non-profit institutions is very useful to improve the performance of these institutions (Farwell et al., 2019; Hyndman & McConville, 2018). Therefore, it is necessary to know how the performance of the Amil Zakat management institution through its management.

Performance measurement of an institution can be carried out comprehensively, covering financial and non-financial aspects (Goslee et al., 2020; Teichgräber et al., 2021). This measurement system is more holistic (Heebkhoksung et al., 2023) than traditional accounting measurement systems (Azadnia et al., 2022). One of the concepts used to measure performance is using the *balanced scorecard* (BSC) method. The BSC approach has been popularly used for management performance measurement, especially in the manufacturing sector, industrial sector, and public sector (Manville et al., 2019; Saifhul Anuar Syahdan, RR Siti Munawaroh, 2018). BSC allows managers to have broader control over organizational performance (Tawse & Tabesh, 2023). Performance measurement is the important factors in companies, organizations and institutions (Klemsdal & Wittusen, 2023). In addition to assessing the success of a company or institution, performance measurement can also be used as a basis for evaluating performance results from previous periods.

Balanced Scorecard is an indicator and measure of various aspects so that organizational managers can see from four perspectives, namely *financial* perspective, *internal business* perspective, *customer* perspective and *innovation and learning perspective* (Jeong et al., 2022; KVALØY & OLSEN, 2023). *Balanced scorecard* is not just a performance measurement system, but also a method of transforming the organization's vision into practical guidelines for operational activities (Abrahamsen et al., 2023; Ketprapakorn & Kantabutra, 2022). In non-profit organizations such as amil zakat institutions, it is still rare to measure performance using the *balance scorecard* method. This article aims to analyze the performance of amil zakat institute using the Balance Scorecard approach on Amil Zakat Institution.

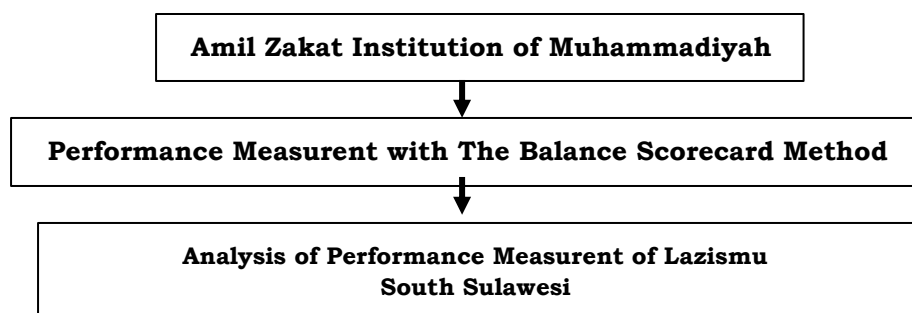


Figure 1. Conceptual Framework

2. Methods

This research uses qualitative data types with a descriptive approach. Based on the principle that qualitative research is research that produces descriptive data in the form of words written by interviewees and the behavior of people observed naturally to be interpreted and interpreted. This research method is usually used with *in-depth analysis* techniques, which are examining problems on a case-by-case basis because the qualitative method believes that the nature of one problem will be different from the nature of other problems. Qualitative research is aimed at understanding social phenomena from the perspective of participants. The population in this study is the Management and Employees authorized at the Amil Zakat Muhammadiyah Institute of South Sulawesi with the determination of 3 samples. In this study, the data collection techniques used were observation, interview, and documentation. Data analysis is a way or strategy taken to seek perfection by systematically organizing data from various data obtained in order to gain an understanding of an object of research under study. To obtain the required data, the author conducts several stages of data analysis, namely data collection, data reduction, data presentation, data examination and conclusions. The questionnaire in this study consisted of 20 items with 5 Likert scale points to measure 4 variables adapted from previous research. Six items of product knowledge, 4 items of perceived behavior control, 4 items of personal norm, and 6 items of purchase intention for recycled products. In addition, respondents were also asked about several demographic variables.

The research hypothesis testing was carried out using a multiple linear regression approach. Multiple linear regression is a regression model that involves more than one independent variable. Multiple linear regression analysis was carried out to find out the direction and how much influence the independent variables have on the dependent variable. The analysis technique uses SPSS software which consists of classic assumption tests (normality, heteroscedasti, multicollinearity) and hypothesis testing.

3. Results

3.1 Performance of Amil Zakat Institution Financial Perspective

To measure the performance of Dompot Dhuafa Waspada in a financial perspective, the growth of ZIS funds uses the following formula:

$$\text{Economic Growth} = \frac{\text{Current Year's Revenue} - \text{Last Year's Revenue}}{\text{Last Year's Revenue}} \times 100\%$$

Table 4.1 Realization of Revenue Growth of LAZISMU South Sulawesi fund

Information	2019 (IDR)	2020 (IDR)	2021 (IDR)
Realization Income	460,847,286	810,440,486	773,692,907
Growth Ratio	0%	0,76%	0,77%

Source: Data processed from Finance Department of LAZISMU South Sulawesi

This measurement is used to determine changes in the increase or decrease in the growth of funds of the South Sulawesi Amil zakat Muhammadiyah institution obtained in the previous period. Table 4.1 shows that Lazismu South Sulawesi in 2019-2020 in obtaining income has increased every year so that in obtaining income it can be said to be "good". Supported from the interview results the process of collecting funds is broken down through the process of socialization to *muzakki*. The distribution of funds through many methods, one of which is through the distribution of activities such as providing educational scholarship assistance, and business capital assistance and salary teacher incentives. The process of recording financial statements is still very simple.

Lazismu records financial statements while receiving and distributing funds, Financial Statement recording system based on PSAK 109 and Akural Basic.

3.2 Performance of Amil Zakat Institute Customer Perspective (*Muzakki*)

a. Customer retention (*muzakki*)

To measure the performance of Lembaga Amil Zakat Muhammadiyah in the perspective of customers / muzakki with customer retention indicators using the following formula:

$$\text{Customer Retention} = \frac{\text{Number of Muzakki Current Year}}{\text{Number of Muzakki Last Year}} \times 100\%$$

Table 4.2 Number of Muzakki and Muzakki Retention in 2019-2021

Year	Amount (People)	Retention (%)
2019	4.633	0
2020	4.633	1
2021	12.209	2,6

Source: Customer Relationship Management CRM LAZISMU South Sulawesi

Table 4.2 shows that the Amil Zakat Muhammadiyah Institute in 2019-2021 has increased the number of muzakki. This is because the community has begun to be aware of paying zakat to the Amil Zakat Institute. Therefore, it can be said that the retention of muzakki in the Amil Zakat Muhammadiyah Institute is still "Good".

b. Customer acquisition (*muzakki*)

To measure the performance of Lembaga Amil Zakat Muhammadiyah in the perspective of customers / muzakki with customer acquisition indicators using the following formula:

$$\text{Customer Acquisition} = \frac{\text{Number of Muzakki of New Year}}{\text{Number of Muzakki}} \times 100\%$$

Table 4.3 Data on the number of muzakki LAZISMU South Sulawesi 2019-2021

Year	No. of muzakki (People)	New Muzakki (People)	Acquisition (%)
2019	4.633	40	0,008
2020	4.633	42	0,009
2021	12.209	55	0,004

Source: Customer Relationship Management CRM LAZISMU South Sulawesi

Table 4.3 shows that the Muhammadiyah Amil Zakat Institute in 2019-2021 always has an increase in muzakki every year. But the increase in muzakki is small from year to year so that it also experiences a significant decrease even though there is an increase in muzakki every year. From 2019 the number of new muzakki was 40 people, while in 2020 the number of new muzakki was 42 people. From 2020 to 2021, the number of new muzakki decreased by 55 people. This shows that the Amil Zakat Muhammadiyah South Sulawesi Institute is "lacking" in gathering new *muzakki*. Supported from the interview results in serving *Muzakki*, the most basic is Lazismu using Digital facilities. All muzakki registered with Lazismu will always receive notifications as a means of socialization and reminder of the importance of zakat. Some obstacles that must be corrected are in efforts to supervise, guide or train that must be maximized. Efforts to improve services are by conducting special training and guidance to existing resources

3.3 Performance of Amil Zakat Institute Internal Business Process Perspective

This response time is used to find out how fast the service of the Amil Zakat Muhammadiyah Institute in serving muzakki who come.

Table 4.4 Muzakki LAZISMU South Sulawesi Service Time Data 2019-2021

Information	2019 (Minutes)	2020 (Minutes)	2021 (Minutes)
Respons time	10	10	5

Source: Customer Relationship Management CRM LAZISMU South Sulawesi

Table 4.4 shows the *response time* of service to Lembaga Amil Zakat Muhammadiyah South Sulawesi for 3 years. From 2019 to 2020 there was no change in *response time*. But in 2021 there was a change in *response time* which was 5 minutes different from 2021. The time difference from 2020 to 2021 in its service is a change in *response time* which has increased in "good" time. Supported by the results of the interview, the Lazismu Program did not run optimally, such as the distribution of MSME funds and comprehensive data collection of muzakki. There are some unconfirmed muzakki.

The way Lazismu improves its program is by expanding and streamlining the dissemination of information on the fulfillment of zakat as an Islamic community.

3.4 Performance of Amil Zakat Institution Learning and Growth Perspective

a. Employee capability enhancement

To measure the performance of Lembaga Amil Zakat Muhammadiyah South Sulawesi in the perspective of learning and growth with indicators of increasing employee capabilities using the following formula:

$$\text{Employee Capability} = \frac{\text{Number of Training}}{\text{Number of Employees}} \times 100\%$$

Table 4.5 Number of employees of LAZISMU South Sulawesi and Increased Commitment of LAZISMU South Sulawesi employees in 2019-2021

Information	2019	2020	2021
Number of Trainings	1	1	1
Number of Employees	12	7	8
Percentage	0,08%	0,14%	0,13%

Source: Data Processed from General section of LAZISMU South Sulawesi, 2022

Table 4.5 shows that employee capabilities decreased in 2020 and increased in 2021. In this case, the Amil Zakat Muhammadiyah South Sulawesi Institute has maximized the improvement of employee capabilities. This proves that the capabilities of employees of the Muhammadiyah South Sulawesi Amil Zakat Institute are "Not good".

b. Increased employee commitment

To measure the performance of the Muhammadiyah South Sulawesi amil zakat institution in the perspective of learning and growth with indicators of increasing employee commitment using the following formula:

$$\text{Employee Retention} = \frac{\text{Number of Employee at the end of periode} - \text{Number of Employee hired during periode}}{\text{Number of Employees at start of Period}} \times 100$$

Table 4.6 Data on the number of employees of LAZISMU South Sulawesi 2019-2021

Year	Number of Employees (People)	Employee Retention (%)
2019	12	0
2020	7	0,6
2021	8	1,1

Source: General section of LAZISMU South Sulawesi

Table 4.6 shows the number of employees in the Muhammadiyah South Sulawesi amil zakat institution from 2019-2021. In 2019, the employees of the Muhammadiyah South Sulawesi Amil Zakat Institute amounted to 12 people. In 2020 it decreased to 7 people. In 2021, it has increased to 8 people because there is 1 new employee. This proves that the commitment of the employees of the Amil Zakat Muhammadiyah South Sulawesi Institute is "not good."

Based on KVI (Keep Appovement Indicator) of each amil gets their own jobdesk (main task) that they must do. KVI is a way for management or leaders to measure whether their tasks have been carried out by what percentage and after that they are evaluated every week.

4. Discussion

4.1 Performance of Amil Zakat Institution Financial Perspective

In the financial perspective of the Amil Zakat Muhammadiyah South Sulawesi Institute in 2019-2021 in obtaining income and experiencing an increase. In 2020, the revenue growth ratio of ZIS funds was 0.76%. In 2021, the ZIS fund's revenue growth ratio of 773.7% has increased from year to year so that it can be said to be "good" and get a score of 1.

4.2 Performance of Amil Zakat Institute Customer Perspective (*Muzakki*)

In the customer perspective there are 2 (two) indicators, namely: customer retention and customer acquisition. In customer retention, Lembaga Amil Zakat Muhammadiyah South Sulawesi in 2019-2021 experienced an increase in the number of muzakki. This is because people are starting to be aware of paying zakat to the Amil Zakat Institute. Therefore, it can be said that the retention of muzakki at the Amil Zakat Muhammadiyah South Sulawesi Institute is "Good" and gets a score of 1. In the acquisition of customers of Lembaga Amil Zakat Muhammadiyah South Sulawesi in 2019-2021, there is always an increase in muzakki every year. But the increase in muzakki is small from year to year so that it also experiences a significant decrease even though there is an increase in muzakki every year. From 2019 the number of new muzakki was 40 people, while in 2020 the number of new muzakki was 42 people. From 2019 to 2020 the number of new muzakki increased by 2 people. This shows that the Amil Zakat Muhammadiyah South Sulawesi Institute is "lacking" in gathering new muzakki, and gets a score of -1.

4.3 Performance of Amil Zakat Institute Internal Business Process Perspective

In the perspective of internal business processes, the indicator responds time. In response time service to Lembaga Amil Zakat Muhammadiyah South Sulawesi for 3 years. From 2019 to 2021 there was no change in response time. But in 2021 there was a change in response time which was 5 minutes difference from 2020. The time difference from 2020 to 2021 in its service is a change in response time which has increased in "good" time and gets a score of 1.

4.4 Performance of Amil Zakat Institution Learning and Growth Perspective

The results of the performance assessment of the Amil Zakat Muhammadiyah South Sulawesi Institute In the perspective of learning and growth, there are 2 (two) indicators, namely: increasing employee capabilities and increasing employee commitment. Improving their abilities can lead to increased commitment (Abrahamsen et al., 2023; Ketprapakorn & Kantabutra, 2022). In increasing the capability of employees of the Amil Zakat Muhammadiyah South Sulawesi Institute showed increasing results. In this case, the Amil Zakat Muhammadiyah South Sulawesi Institute has

maximized the improvement of employee capabilities and can be said to be good and get a score of 1. In increasing the commitment of employees of the Amil Zakat Muhammadiyah South Sulawesi Institute In 2019, the employees of the Amil Zakat Muhammadiyah South Sulawesi Institute amounted to 12 people. In 2020 it decreased to 7 people. In 2021 it increased to 8 people. This proves that the commitment of Dompot Dhuafa Waspada Medan employees is "not good" and gets a score of -1.

Results of South Sulawesi Performance Assessment using the Balanced Scorecard method. The results of the performance assessment of the Amil Zakat Muhammadiyah South Sulawesi Institute using the Balanced Scorecard method are as follows:

Table 4.7 Performance of LAZISMU South Sulawesi Balanced Scorecard method

Information	Criterion	Score
Financial Perspectives		
Revenue Growth	Good	1
Customer Perspective/Muzakki		
Customer Retention/Muzakki	Good	1
Customer Acquisition/Muzakki	Not Good	-1
Internal Business Process Perspectives		
Respond Time	Good	1
Perspectives on Learning and Growth		
Employee Training	Good	1
Increased Employee Commitment	Not Good	-1

Source: Processed by Researchers

5. Conclusion

This paper concludes that, **First**, the performance of Lembaga Amil Zakat Muhammadiyah South Sulawesi is measured using a financial perspective, namely revenue growth. in 2019-2021 in earning revenue and experiencing an increase. In 2020, the revenue growth ratio of ZIS funds was 0.76%. In 2021, the ZIS fund's revenue growth ratio of 773.7% has increased from year to year so that it can be said to be "good" and get a score of 1. **Second**, the performance of Lembaga Amil Zakat Muhammadiyah South Sulawesi is measured using a customer/muzakki perspective which has 2 indicators, namely, customer retention, and customer acquisition. In customer retention, Lembaga Amil Zakat Muhammadiyah South Sulawesi in 2019-2021 experienced an increase in the number of muzakki. This is because people are starting to be aware of paying zakat to the Amil Zakat Institute. Therefore, it can be said that the retention of muzakki at the Amil Zakat Muhammadiyah South Sulawesi Institute is "Good" and gets a score of 1. In the acquisition of customers of Lembaga Amil Zakat Muhammadiyah South Sulawesi in 2019-2021. From 2019 the number of new muzakki was 40 people, while in 2020 the number of new muzakki was 42 people. From 2019 to 2020 the number of new muzakki increased by 2 people. This shows that the Amil Zakat Muhammadiyah South Sulawesi Institute is "lacking" in gathering new muzakki, and gets a score of -1. **Third**, the performance of Lembaga Amil Zakat Muhammadiyah South Sulawesi is measured using the perspective of internal business process response *time indicators*. From 2019 to 2021 there was no change in *response time*. But in 2021 there was a change in *response time* which was 5 minutes difference from 2020. The time difference from 2020 to 2021 in its service is a change in *response time* which has increased in "good" time and gets a score of 1. **Fourth**, The

performance of Lembaga Amil Zakat Muhammadiyah South Sulawesi is measured using a learning and growth perspective which has two indicators, namely increasing employee capabilities and increasing employee commitment. In increasing the capability of employees of the Amil Zakat Muhammadiyah South Sulawesi Institute showed increasing results. In this case, the Amil Zakat Muhammadiyah South Sulawesi Institute has maximized the improvement of employee capabilities and can be said to be good and get a score of 1. On increasing the commitment of employees of the Amil Zakat Muhammadiyah South Sulawesi Institute In 2019 there were 12 employees. In 2020 it decreased to 7 people. In 2021 it increased to 8 people. This proves that the commitment of employees of the Amil Zakat Muhammadiyah South Sulawesi Institute is measured "less good" and gets a score of -1.

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