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IMPLEMENTATION OF BAZNAS REGULATION NO. 2/2016 IN THE COLLECTION OF ZAKAT, INFAK AND SADAQAH (ZIS) BY THE ZAKAT COLLECTOR UNIT

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Abstract

Effective governance of *zakat* collection requires clear regulatory implementation, institutional coordination, and public literacy, particularly in urban contexts with complex administrative structures. This study examines the implementation of Peraturan Badan Amil Zakat Nasional (Perbaznas) Regulation No. 2 of 2016 concerning the establishment and governance of Zakat Collection Units (UPZ), with a focus on its application within BAZNAS (BAZIS) of DKI Jakarta Province. Using a descriptive qualitative approach and Van Meter and Van Horn's policy implementation model, the study collected data through in-depth interviews, document analysis, and field observations. The findings indicate that the implementation of the regulation has contributed to increased collection of *zakat*, *infaq*, and *sadaqah* (ZIS), as reflected in the growth recorded in 2023 and 2024. However, policy implementation remains constrained by limited human resource capacity, weak inter-unit coordination, and low *zakat* literacy among urban communities. Conversely, regulatory support, digitalization, and the active participation of civil servants serve as enabling factors that strengthen the implementation process. The study concludes that the effectiveness of Perbaznas Regulation No. 2 of 2016 depends on institutional capacity, coordinated governance, digital adaptation, and context-sensitive public engagement. These findings contribute to the literature on Islamic public policy and provide practical implications for improving professional, adaptive, and sustainable *zakat* governance within urban government institutions.

Keywords: *Zakat* Governance; Policy Implementation; Perbaznas Regulation; Zakat Collection Unit; BAZNAS DKI Jakarta

INTRODUCTION

Zakat is one of the five pillars of Islam; its existence is placed alongside other absolute acts of worship, such as prayer and fasting, making it a determining factor in a person's Islam. In the Quran, Allah SWT explicitly praises those who pay zakat and conversely warns against anyone who deliberately neglects it (Ahyani, 2021). One of these stern warnings is contained in QS. The verse emphasizes the negative consequences for individuals who hoard possessions while failing to fulfill their social obligations.

As an instrument of worship, zakat has unique characteristics because it is the only form of worship explicitly designated in Islamic law to have an official or manager (*amir*). Zakat management is generally divided into two models: directly managed by the state through a special government-established institution, or managed by non-governmental (community) or semi-governmental institutions that adhere to state regulations (Nurhasanah et al., 2024). Therefore, Zakat, Infaq, and Sadaqah (ZIS) not only have a theological dimension (humanity's relationship with God), but also have a humanitarian dimension with social value (*maliyah ijtima'iyyah*). Through optimal management, ZIS plays a strategic role in addressing social inequality, alleviating poverty, strengthening solidarity, and encouraging equitable economic growth (Adriani & Arifin, 2025).

For Indonesia, where the majority of the population is Muslim, the potential for ZIS funds is massive and worthy of development as an instrument for equitable distribution of state revenue. Data from the National Zakat Agency (BAZNAS) shows that the potential for national zakat could reach hundreds of trillions of rupiah annually (Farchatunnisa et al., 2023). However, the current realization of zakat collection is still far from this potential figure. One of the main obstacles is the behavior of traditional communities, which tend to hand over zakat directly to local religious figures who act not as *amil* but as *mustahik* (recipients). Thus, zakat funds are concentrated in a single group. Furthermore, the less-than-optimal collection is also influenced by the limited number of professional, trustworthy, and efficient zakat management institutions (Rahma & Hasanah, 2025).

To address these challenges, the Indonesian government strengthened the legal basis for national zakat management by establishing BAZNAS through Law No. 38 of 1999, which was later updated by Law No. 23 of 2011. At the regional level, the DKI Jakarta Provincial Government took a progressive step by integrating the DKI Jakarta Zakat, Infaq, and Sadaqah Agency (BAZIS)—the oldest ZIS management institution in Indonesia, established in 1968—into BAZNAS (BAZIS) DKI Jakarta Province in 2021.

In an effort to align national policies and optimize the absorption of potential ZIS funds in the field, BAZNAS issued a special regulation, the National Zakat Agency Regulation (Perbaznas) Number 2 of 2016, concerning the Establishment and Work Procedures of Zakat Collection Units. This regulation requires each BAZNAS branch to establish a Zakat Collection Unit (UPZ) as the spearhead of services for *muzakki* and *mustahik* at the work unit or community level. The impact of implementing this Perbaznas is very significant in the UPZ BAZNAS (BAZIS) of DKI Jakarta Province. Based on empirical internal institutional data, the accumulated ZIS collection at the UPZ BAZNAS (BAZIS) DKI Jakarta has experienced a rapid increase. In 2023, it was Rp6,067,625,902 (Zakat: Rp4,801,145,987; Infak: Rp1,266,479,915), and in 2024, it was Rp17,368,793,241 (Zakat: Rp14,842,555,765; Infak: Rp2,526,237,476).

The data above shows a 186% increase in total zakat and *infaq* collected by UPZ in just one year. This drastic increase indicates the significant impact of implementing regulations establishing standardized UPZ work procedures. Several previous studies confirm that optimizing zakat institution governance through digitalization can increase collection (Rohmaniyah, 2022). Meanwhile, effective distribution of zakat has been shown to increase income and alleviate poverty for *mustahik* in the long term (Widyanti et al., 2025).

Even though zakat collection has increased significantly, the effectiveness of implementing a public policy at the operational level is always constrained by the organization's internal and external dynamics (Ulumudin et al., 2024). To comprehensively analyze these dynamics, this study uses the public policy implementation model from Van Meter and Van Horn (1975). This model tests policy success through six main indicators: policy size and objectives, supporting resources (human and technological), implementing agent characteristics, implementer attitudes/commitment, inter-organizational communication, and external environmental conditions.

Previous literature presents various empirical findings on the implementation of BAZNAS Regulation No. 2/2016 on the Establishment and Work Procedures of Zakat Collection Units (UPZ) for collecting Zakat, Infaq, and Sadaqah (ZIS). Buchari (2022) found that the implementation of this regulation in Madura mosques faced various problems, namely cultural issues, administrative complexity, the perception of a lack of public trust in ZIS management institutions, minimal socialization budgets, and low public understanding, so that the instruction to establish Mosque UPZs has not produced significant results. On the other hand, Muna et al. (2026) reported that the UPZ of the Ministry of Religious Affairs Office of Kediri Regency, through the "Muslim" Program, succeeded in increasing the number of *muzaki* from around 700 to more than 1,200 people, demonstrating the effectiveness of a systematic ZIS collection strategy as an extension of BAZNAS within government agencies. However, research by Nopiardo (2019) at the BAZNAS Tanah Datar Regency revealed a significant decline in zakat collection from IDR 9.69 billion (2016) to IDR 7.31 billion (2018) after the implementation of the regulation, with declines of 10.48% and 15.69%, respectively. Slamet (2020) added that the policy evaluation based on BAZNAS Regulation No. 2/2016 at the UPZ BAZNAS Malang City has not been optimal due to a lack of human resources for UPZ administrators, limited time, and a lack of institutional independence, which has reduced *muzaki* (recipients of zakat) trust. Finally, Azwar (2022) showed that BAZNAS Siak Regency successfully managed ZIS creatively and professionally through various programs (Siak Sejahtera, Siak Cerdas, Siak Dakwah, Siak Peduli, Siak Sehat) organized from the sub-district level through UPZ to the regency, with all activities inputted into SIMBA to maintain transparency and effectiveness. These five studies confirm that the implementation of BAZNAS Regulation No. 2/2016 yielded mixed results, depending on local context, human resource capacity, and the management strategies implemented by each UPZ.

Based on the description above, this study aims to examine in greater depth how UPZ within BAZNAS (BAZIS) DKI Jakarta Province implements Perbaznas Policy Number 2 of 2016, and to map the supporting and inhibiting factors that arise during implementation. This study is expected to make theoretical contributions to enrich the literature on Islamic public policy and to improve the professionalism of zakat collectors in Indonesia.

METHODS

Researchers in this research use a qualitative approach with descriptive methods to interpret the conditions, activities, perspectives, and ongoing policy implementation processes, along with the influence of a natural phenomenon (Cresswell, 2012; Safrudin et al., 2023; Sugiyono, 2017). The primary focus of this research is to comprehensively analyze how the National Zakat Agency (Perbaznas) Regulation Number 2 of 2016 is implemented by the Zakat Collection Unit (UPZ) under the auspices of BAZNAS (BAZIS) in DKI Jakarta Province. This policy includes regulations on the formation, working procedures, and effectiveness of the UPZ's duties in collecting Zakat, Infaq, and Sadaqah (ZIS) funds from the community. This approach was chosen to examine not only compliance with formal regulations but also the sociological and organizational factors that influence implementation success or failure at the operational level.

The data collected in this study are classified into two types of data sources (Rijali, 2019): First, Primary Data. Information sourced directly from the field through interactions and in-depth interviews with key actors involved in zakat governance. The informant criteria included the management of the Jakarta Provincial BAZNAS (BAZIS) (leaders and heads of collection divisions), active managers of the Zakat Collecting Unit (UPZ) at the sub-district or village level, and representatives of the Zakat Collectors (*muzakki*). Second, Secondary Data. Supporting data was obtained through a review of legal documents, organizational regulations, scientific literature, and formal reports published by relevant institutions. The primary documents used as references were the regulatory text of Perbaznas Number 2 of 2016, the official Decree (SK) establishing the UPZ, the operational technical guidelines for BAZNAS (BAZIS) Jakarta, and the official statistical report on the collection of Zakat Collecting (ZIS) funds for the 2023–2024 period.

The data collection procedure was conducted in a naturalistic manner to obtain in-depth information regarding the dynamics of Zakat Collecting (ZIS) governance. The researchers acted as the primary instrument (human instrument), utilizing two exploratory techniques: First, In-depth Interviews. Semi-structured face-to-face interviews using a flexible interview guide were conducted to elicit informants' understanding of policy implementation. Second, Documentation Study. Collection, mapping, and validation of normative administrative data records in the form of financial reports, fund development graphs, and relevant legal files (Rahardjo, 2007; Yusuf, 2016).

To process the diversity of field data, data analysis techniques were carried out interactively and simultaneously, referring to the Miles and Huberman qualitative analysis model (Creswell, 2013; Moleong, 2014). The analysis process involved three iterative stages: First, Data Reduction. Filtering, focusing, simplifying, and transforming all raw data recordings and field interview transcripts. Data were rigorously selected to maintain relevance to policy implementation indicators, then grouped into theme clusters such as operational obstacles, management strategies, and data collection performance achievements. Second, Data Display. Organizing the reduced data into systematic narrative descriptions, thematic matrices, correlation tables, or organizational flowcharts to facilitate understanding of the relationships between variables. Third, Conclusion Drawing and Verification. Reviewing patterns of meaning emerging from the data presentation, critically testing the validity of assumptions through triangulation, and formulating valid final conclusions regarding the effectiveness of the UPZ's ZIS collection policy.

To ensure the credibility, objectivity, and scientific accountability of the data obtained, this study applies four standard criteria for testing the validity of qualitative data (Anggito & Setiawan, 2018; Nasution, 2023): First, Credibility. This is done through data triangulation techniques. The researchers combine source triangulation (comparing interview results from BAZNAS Provincial administrators, UPZ managers, and *muzakki*) and technical triangulation (testing the alignment of in-depth interview data with documentary evidence from official financial reports). Second, Dependability. It is done through an audit trail process that prepares complete research logs covering problem formulation, data collection methods, and conclusions. This writing stage is also consulted periodically through peer examination with the supervisor to maintain methodological consistency. Third, Confirmability. This tests the research's certainty by ensuring that the results of data interpretation and the conclusions drawn in this article are based on objective facts in the field, not on the subjectivity or prejudice of the researchers. Fourth, Transferability. The researchers applied the thick description technique by providing an in-depth, detailed, and contextual description of the social background, institutional structure, work dynamics of the UPZ, and the profile of *muzakki* under the BAZNAS (BAZIS) of DKI Jakarta Province. This detailed explanation aims to enable readers or other researchers to assess the potential application of these research results in the context of zakat management organizations in other similar regions or institutions.

RESULTS

Overview of Zakat Policy and Institutional Transformation in DKI Jakarta

As an urban area, DKI Jakarta Province exhibits socio-economic dynamics that shape ZIS distribution patterns distinct from those in other regions. Population density, high mobility, and a high concentration of formal employment create a more stable and recurring base of zakat payers, especially among the productive-age group that dominates the demographic. Furthermore, economic and social heterogeneity (differences in income, educational background, and formal-informal economic activity) creates variations in ZIS distribution preferences and channels. Middle- and upper-class zakat payers tend to choose formal mechanisms such as salary deductions or corporate donations, while informal groups more often rely on direct donations or community initiatives.

As the national economic center, Jakarta's ZIS collection capacity is massive but requires adaptive management strategies. The civil servant (ASN), regionally-owned enterprises (BUMD), private corporations, professionals, and educational institutions sectors offer significant institutional channels with significant potential, including payroll deduction schemes, corporate social responsibility (CSR), and structured productive waqf programs (Margono, 2024). However, this potential can only be fully utilized with integrated zakat (alms-paying) data, transparency in fund use, and administrative incentives for donors, such as ease of tax reporting or corporate recognition. Other challenges include reaching informal sector workers and ensuring the quality of distribution services so that ZIS funds reach the right recipients and have a long-term impact.

Institutional transformation through the National Zakat Agency Regulation Number 2 of 2016, which encouraged the establishment of Zakat Collection Units (UPZ), changed the landscape of ZIS collection from sporadic activities to a formal, integrated mechanism under BAZNAS/Provincial BAZIS. The UPZ model, as an extension of BAZNAS, enables operational decentralization at the work unit and community levels, thereby increasing bureaucratic efficiency and bringing zakat services closer to recipients. However, its effectiveness depends on the UPZ's administrative capacity, accountability, and inter-agency coordination. Optimizing this system requires strengthening and implementing regulations, standardizing collection and distribution procedures, and utilizing information technology for real-time monitoring. This will allow Jakarta's vast ZIS potential to be managed professionally, transparently, and with real socio-economic impact.

Policy Implementation Analysis Based on the Van Meter and Van Horn Models

To analyze the operational effectiveness of Perbaznas Number 2 of 2016 by UPZ BAZNAS (BAZIS) DKI Jakarta Province, an in-depth analysis was conducted using six main variables from Van Meter and Van Horn's (1975) policy implementation theory.

1. Policy Size and Objectives

National Zakat Agency Regulation Number 2 of 2016 establishes clear measurement standards and objectives, namely, institutionalizing the ZIS collection process by establishing a UPZ with formal legal force (an official decree). Research results show that the clarity of these operational performance indicators is well understood by the leadership of BAZNAS (BAZIS) DKI Jakarta. This standardization transforms zakat governance within formal institutions, making them more accountable, transparent, and measurable, thereby increasing public trust among urban *muzaki* (zakat collectors) who are critical of amil financial reporting.

2. Resources

Resources for implementing this policy include financial, technological, and human capacity.

a. Technology. Policy implementation is driven by the adoption of digital platforms. The Jakarta branch of BAZNAS (BAZIS) provides digital payment infrastructure (such as QRIS, virtual accounts, and internal applications) that facilitates the UPZ's real-time recapitulation of ZIS fund receipts.

b. Human Resources (Amil Capacity). In contrast to adequate technology, human resources (HR) at the UPZ level still face crucial challenges. The majority of UPZ managers perform their administrative duties ex officio or part-time, in addition to their primary duties as government or private sector employees. Time constraints and the absence of dedicated, full-time staff have prevented the proactive approach to potential zakat from operating aggressively and consistently.

3. Characteristics of the Implementing Agencies

The primary implementing agents for this policy are the administrators of the Zakat Collecting Unit (UPZ) in regional government agencies, regionally-owned enterprises (BUMD), and the private sector, under the coordination of the National Zakat Agency (BAZNAS) (BAZIS) of DKI Jakarta Province. The formalistic nature of the Jakarta bureaucracy offers the advantage of high levels of administrative compliance when instructed by the regional head. However, the weakness lies in the rigid, vertical organizational structure of the UPZ, which makes it less flexible in responding to the dynamic needs of zakat socialization and education, which require a persuasive, culturally relevant approach to prospective zakat payers outside the formal employee circle.

4. Disposition of the Implementers

The attitude, acceptance, and commitment of UPZ managers to Perbaznas No. 2 of 2016 generally show a positive trend. Implementers recognize that standardizing work procedures is crucial to avoid legal sanctions and minimize abuse of authority. However, minor resistance or theoretical confusion remains in the field, particularly regarding the understanding of *amil* (thif) rights and the limitations of UPZ authority to directly distribute emergency funds without the approval of the Provincial BAZNAS. This indicates the need for a more solid shared vision between central regulators and local executors.

5. Interorganizational Communication

Successful implementation requires harmonious coordination between institutions. Communication between the Jakarta Provincial BAZNAS (BAZIS) and the UPZ units is established through technical guidance, annual coordination meetings, and digital communication groups. However, field research indicates that synchronization of financial data reporting information from the UPZ's internal application to the BAZNAS Provincial computerized accounting system continues to frequently encounter technical obstacles (data delays). These delays disrupt the monthly data reconciliation process and slow down the macro-level consolidation of ZIS accumulation reporting.

6. Economic, Social, and Political Environment

The macro-environment of DKI Jakarta significantly influences the performance of the UPZ. First, the political environment. Local regulatory support, in the form of a Governor's Instruction (*Ingub*) or a circular from the DKI Jakarta Provincial Government, serves as the primary political stimulus for restructuring the UPZ within the bureaucracy. Second, the socio-cultural environment. A deeply rooted cultural challenge in Jakarta's urban society is the behavior of traditional *muzaki* (payers of zakat) who prefer to hand over their zakat directly to local religious figures or informal personal *mustahik* (recipients of zakat). This culture demands that UPZ work harder to educate the public about the urgency of institution-based zakat management to achieve broader, more productive impacts on the community's welfare.

ZIS Fundraising Performance Analysis (2023–2024)

The optimization of the UPZ work procedures in accordance with Perbaznas Number 2 of 2016 is evident in the surge in ZIS collection by the UPZ BAZNAS (BAZIS) of DKI Jakarta Province over the past two years. Quantitatively, total revenues increased from Rp6,067,625,902 in 2023 to Rp17,368,793,241 in 2024, or an increase of 186% in one year. This surge is not only a nominal increase but also a shift in the proportion of receipts: zakat contributions increased from Rp4,801,145,987 to Rp14,842,555,765, indicating that the implemented policies have succeeded in encouraging more organized and focused zakat collection.

Causally, several working mechanisms regulated by Perbaznas appear to have directly contributed to these results. The UPZ regulatory structure clarifies the roles, authorities, and accountability of collection units, thereby minimizing overlapping tasks and the potential for administrative leaks; strengthening institutional legality increases the trust of institutional donors by ensuring that funds are managed according to standards; and the integration of digital payment systems expands access and ease of transactions, reduces administrative barriers, and enables more transparent transaction records. These three factors work simultaneously: regulation and legality build legitimacy, while digital channels translate that legitimacy into concrete actions (donations). From the perspective of policy and practical implications, the 186% increase indicates that the UPZ governance reform is worthy of replication and more comprehensive measurement.

DISCUSSION

Hybrid Implementation Model and Sustainability of Urban Zakat Policy

The findings of this study confirm that implementing Islamic public policy in complex urban areas such as DKI Jakarta cannot rely solely on a top-down approach through formal regulations, but requires synergy with a bottom-up approach that engages cultural aspects and utilizes digital technology. This hybrid implementation model aligns with Van Meter and Van Horn's policy implementation theory, which emphasizes that policy performance is influenced by the interactions among policy standards, resources, inter-organizational communication, and the characteristics of implementing agents. Perbaznas Number 2 of 2016, in this context, functions as a dynamic normative framework that requires social legitimacy from the *muzakki* and *mustahik* communities to avoid becoming merely an administrative document.

The 186% increase in ZIS collection from 2023 to 2024 is empirical evidence that integrating formal regulations with digitalized services has successfully increased public trust. BAZNAS, as a special state institution, has enjoyed legitimacy under Law No. 23 of 2011 on Zakat Management, which grants BAZNAS a legal mandate to collect and distribute zakat professionally and accountably. However, this legal legitimacy must be strengthened by social legitimacy through transparent distribution and reporting accessible to the public, in accordance with the principle of accountability in Islam: "The best of you are those who are best in managing the wealth of others." (Irwan, 2021).

Despite the impressive aggregate increase, structural capacity imbalances across UPZs pose a serious challenge to the program's sustainability. UPZs in large institutions and regionally owned enterprises (BUMDs) can achieve exponential performance with automated payroll systems that automatically deduct zakat from salaries, minimizing human error and fund leaks. In contrast, UPZs in small and medium-sized units still rely on manual approaches and individual awareness of *muzakki* (zakat payers), which are vulnerable to revenue fluctuations. This phenomenon aligns with the research findings from Hafizah and Muhaimin (2023), which showed that the digitalization of the zakat collection system is positively correlated with a 40-60% increase in institutions adopting a fully digital system.

This capacity gap requires differentiated, context-specific policy interventions, not a one-size-fits-all approach. The Jakarta Provincial BAZNAS (Badan Aznas Nasional) needs to adopt a UPZ segmentation strategy based on infrastructure capacity classification, potential zakat payers, and digital readiness levels. UPZ category A (large institutions) can be encouraged to develop advanced innovations such as API integration with banking systems, while UPZ category C (small units) requires intensive mentoring programs and the provision of simple digital platforms that are easily adopted by human resources with limited technological literacy.

To ensure sustainability, BAZNAS must formulate an incentive policy for ex officio amils who volunteer in UPZs. Currently, the majority of UPZ amil are installation employees assigned in addition (ex officio) without adequate remuneration, which could reduce motivation and professionalism. Providing performance-based incentives in accordance with Minister of Religion Regulation No. 52 of 2014 concerning the Requirements and Procedures for Appointment and Dismissal of Amil can be a driver of intrinsic and extrinsic motivation. Research by Rizki and Alamsyah (2024) shows that providing incentives to amil increases collection productivity by up to 35% and amil retention by up to 50% in a 2-year period.

Inclusive technical guidance on zakat accounting is a crucial component for improving the human resource capacity of UPZ managers. Zakat accounting standards stipulated in PSAK 109 concerning Zakat and Infaq/Alms Accounting require a deep technical understanding to ensure financial reporting meets the principles of accountability and transparency (Maulina & Segarawasesa, 2023). BAZNAS DKI Jakarta needs to organize a continuous training program that includes: (1) classification of *muzakki* and *mustahik* according to sharia criteria, (2) accurate calculation of nisab and haul, (3) auditable digital transaction recording, and (4) preparation of financial reports according to Islamic non-profit institution accounting standards.

Finally, an integrated digital reporting system interconnected between UPZ, Provincial BAZIS, and Central BAZNAS is absolutely necessary to ensure complete transparency and accountability. The National Zakat Information System (NAZIS), currently under development by Central BAZNAS, must be adopted comprehensively by BAZIS DKI Jakarta to create a single source of truth for ZIS data management. With an integrated system, BAZNAS can conduct real-time monitoring, detect data anomalies early, and regularly evaluate UPZ performance (Hakim et al., 2025). Guaranteed transparency will increase public trust and encourage a more sustainable zakat culture as a strategic instrument for poverty alleviation and economic equality for the people in accordance with Sustainable Development Goals (SDGs) No. 1 (No Poverty) and No. 10 (Reduced Inequality).

CONCLUSION

This study concludes that the implementation of Perbaznas Number 2 of 2016 in the collection of ZIS by UPZ in BAZNAS (BAZIS) DKI Jakarta Province has shown significant partial effectiveness, evidenced by a more structured organizational structure, orderly financial reporting mechanisms, and the adoption of digital payment that drove a surge in collection of 186% in one year; however, this effectiveness has not been optimal due to variations in technical understanding at the implementing level, limited capacity of ex-officio amil human resources, and inequality in technology adoption between large UPZ institutions and small units. The success of this implementation is driven by the synergy between tThe success of this implementation is driven by the synergy between the legitimacy of national regulations and local political support, as reflected in Governor's Instruction Number 67 of 2019, which increases awareness of ASN zakat and is strengthened by the professionalism of BAZNAS DKI Jakarta's assistance, regulations, limited capacity of part-time amil, fragmentation of financial information systems between institutions, and the traditional *muzakki* culture that still prefers direct distribution without going through official institutions, create a dichotomy in collection performance that requires a differentiated policy approach, strengthening of amil incentives, technical guidance on inclusive zakat accounting, and integration of an integrated digital reporting system to ensure the sustainability of zakat as a strategic instrument for poverty alleviation and economic equality for the people in accordance with the SDGs.

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