

# The Impact of Covid-19 on the Effectiveness and Efficiency of the Performances of Zakat Management in Indonesia

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## ABSTRACT

The gap between potential and realization of the zakat fund collection in Indonesia is an important phenomenon to be investigated. In 2020, the national potential zakat collection was IDR 327.6 trillion, while the realization of the collection recorded only IDR 12.4 trillion of the potential. Meanwhile, the incidence of the Covid-19 outbreak has burdened Zakat Management's (amil zakat) performance in Indonesia. This paper aims to observe the impact of Covid-19 on the performance, effectiveness, and efficiency of Zakat Management in Indonesia. This research was conducted using a quantitative method with a descriptive approach. More specifically, we use an effectiveness indicator that is Allocation to Collection Ratio (ACR), to measure the effectiveness of the distribution and collection of zakat funds. In addition, we use the efficiency indicator named Data Envelopment Analysis (DEA) to assess whether Zakat Management activities have attained optimum level. The finding of this research shows that the Covid-19 outbreak has had a significant impact on the effectiveness and efficiency of Zakat Management's performance in Indonesia. However, the impact of the Covid-19 outbreak on Zakat Management varies in terms of depth, program implications, and responses used to overcome problems. This research is expected to provide lessons learned and better policy-making preparation for the government, Zakat Management regulators, and Zakat Management practitioners in dealing with unpredictable disasters that cause emergency conditions of human life.

*Keywords: zakat core principle (ZCP), Covid-19, allocation to collection ratio (ACR), data envelopment analysis (DEA).*

## 1. Introduction

Indonesia is a Muslim country with the largest Muslim population in the world with more than 87% of 270 million Indonesians declared themselves to be Muslim (Annur, 2023). Paying zakat (part of wealth that every Muslim must donate), which is the third of the five pillars of Islam, represents one of the main responsibilities for Muslims. The main objectives of zakat are to ensure fairness in the distribution of wealth, reduce poverty, and empower the financially disadvantaged (Zahara et al, 2023).

The consciousness of millennial generation in giving zakat is the outcome of campaign that is continuously implemented by (Badan Amil Zakat Nasional) BAZNAS. Some program innovations attract the interest of millennial generation to distribute zakat and infaq. However, the potential of zakat in Indonesia is very far from its achievement. In 2020, the potential zakat amounted to Rp 327.6 trillion. Collection obtained from all Zakat Management in 2021 amounted to 385.5 billion (Puskas BAZNAS, 2022).

Some of the reasons for low collection of zakat are the lack of regulation and support from government, ineffective internal Zakat Management, and lack of adequate human resources in Zakat Management organizations. Low literacy regarding zakat among the public affects the external factors of Zakat Management, leading to a large amount of zakat being distributed outside of Zakat Management systems, all of which contribute to the suboptimal collection of zakat in Indonesia (BAZNAS, 2022).

The presence of Zakat Core Principles (ZCP) is expected to form good governance within Zakat Management. The ZCP is also expected to improve Zakat Management's effectiveness and quality of work, which are expected to improve the welfare of Indonesian people. The ZCP is also expected to improve the professionalism, accountability and transparency of Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ) (Rusydia dan Firmansyah, 2017).

The effectiveness and efficiency of an entity can be analyzed using financial analysis tools. The analysis can reveal the financial condition that reflects work achievement in a certain period (Faisal et al., 2018). Financial statements need to be

prepared to determine the increase and decrease in performance of the entity (Sofyan, 2019).

When Zakat Management has not been able to collect and manage the amount of zakat potential, the gap can also be caused by low Zakat Management performance. The performance of Zakat Management can be seen from the efficiency of resource management and the institution's productivity. The ability of Zakat Management to manage resources can be reflected in the financial statements it publishes (Harto et al., 2018).

Covid-19 has had many impacts on various sectors, such as government, economy, healthcare, and education. Financial Zakat Management as a non-profit institution only relies on donors from existing muzakki and infaq funds. The spread of Covid-19 has reduced the collection of Zakat, Infaq (aid charity), and Shadaqoh (voluntary charity). This requires Zakat Management to be able to manage financial performance in maximizing existing funds to be effective and efficient.

## 2. Literature Review

### 2.1. Effectiveness of Zakat Management

Zakat Management must have a significant impact on society. There must be developments to fulfill the objectives of Zakat Management every year. Evaluating the effectiveness in zakat institutions is needed to see how well the work is done and the extent to which one produces the output as expected (Ding, 2014).

Zakat Management needs to carry out evaluations to improve the collection and distribution of zakat funds. Effectiveness can be a reference for determining future strategies. Zakat institutions can determine policies and processes for managing Zakat funds (Nafi', 2020).

Allocation-to-Collection Ratio (ACR) is the comparison between distribution funds with zakat collection funds. Calculations using ACR are important for measuring performance indicators of distribution at a zakat institution (Yudhira, 2020). Categories of ACR scores are shown in Table 1.

The assessment of the effectiveness of zakat distribution using ZCP aims to determine whether the distribution of zakat funds managed by Zakat Management has met the standards. Based on ZCP, this ratio is used to measure the ability of Zakat Management by dividing the total distribution funds by the total collection funds (Beik, 2016).

### 2.2. Efficiency of Zakat Management

Efficiency indicates the success of a person or organization for the business being carried out. Efficiency is measured in terms of number of resources used to achieve the results of the activities carried out. In theory, efficiency is a comparison between input and output variables. These two variables are used to obtain results of the efficiency of Zakat Management. The variable explanation is in Table 2 (Pratiwi, 2019).

Data Envelopment Analysis (DEA) is a method used to measure the level of efficiency of an organization or unit of economic activity. DEA is a program model that can include

several inputs and outputs. DEA method is designed to measure the relative efficiency of an organization called the Decision-Making Unit (DMU) (Nurhasanah & Lubis, 2019).

Efficiency means comparing a DMU with another DMU. The compared DMUs use the same inputs and outputs. DEA is defined as a comparison of the total output divided by the total inputs (total weighted output/total weighted input) (Nurhasanah & Lubis, 2019).

DEA measures between 0 and 1. Efficient DMU have the value of 1 or 100%, while values close to 0 indicate lower DMU efficiency. The criteria for an efficient DMU are: first, there must be no other units or combinations of DMU that use the same number of inputs, and second, the output produced is at least equal to the output produced by other DMU that perform at 100% (Zaenal Abidin & Endri Endri, 2009).

## 3. Research Method

This research uses a descriptive quantitative approach. The quantitative approach was used to measure effectiveness and efficiency (Sugiyono, 2017). A descriptive approach was used to illustrate the effectiveness and efficiency of Zakat Management.

The data was used from financial reports published on official website of Zakat Management from 2018 to 2022. The measurement used ACR for effectiveness and DEA for efficiency. ZCP were used to assess the effectiveness of the zakat distribution.

Table 1. Level of Effectiveness from ZCP

Category	Score of ACR
Highly Effective	≥ 90%
Effective	70% - 89%
Fairly Effective	50% - 69%
Bellow Expectation	20% - 49%
Ineffective	< 20%

Source: Data processed from BAZNAS (2016)

Zainal Abidin and Endri (2019) measured efficiency in Zakat Management using two (2) variables: input and output as shown in the Table 2 below.

Table 2. Operational Variables

Input Variables	Definition
Input 1	Salary Expense
Input 2	Advertising Expenses
Input 3	Operational Expenses
Output Variables	Definition
Output 1	Collection Fund (ZIS)
Output 2	Distribution fund (ZIS)

The efficiency of Zakat Management will be declared efficient if the score is 100%. If the score is below 100%, it will be considered inefficient as shown in Table 3.

Table 3. Score of Efficiency

Category	Intensity of Efficiency	Definition
Fully Efficient	1	The highest efficiency level of 100%
Not Efficient	<1	Not Efficient less than 100%
Very Strong Expected	0,99-0,8	Inefficiency but still highly expected to be efficient
Strong Expected	0,79-0,6	Inefficiency but still very likely to be optimized
Passable Expected	0,59-0,4	Average inefficiency
Weak Efficient	0,39-0,2	Low inefficiency
Very Weak Efficient	0,19-0,0	Very inefficiency

**4. Result and Discussion**

**4.1. Measuring effectiveness using ACR**

ACR is a ratio used in effectiveness measurements. Measurement using zakat fund data from collection and distribution. A score that is over 90% implies that 90% of collection funds have been used for program, operational, advertisement, etc. (Nafi, 2020).

Collection and distribution funds from Zakat Management from 2018 to 2022 can be seen in Table 4. Using the data, the level of effectiveness of Zakat Management before and after Covid-19 can be compared.

The results of measuring financial performance in the aspect of effectiveness show that all Zakat Managements is highly effective except Rumah Zakat, Al Azhar, and GYD, which are still effective with a score range of 80% to 89%.

Ratio of Zakat Management effectiveness exceeded 100% because the distribution that year was higher than the collection. This is possible if the distribution value is more than the collection value. Humanitarian assistance was needed to accelerate the recovery of the national economy. This shows that there was more distribution than the collection due to pandemic. This happened because many aid programs were being implemented and few people paid zakat due to reduced income during the pandemic.

**4.2. Measuring efficiency using DEA**

One of the success parameters of a company or organization is efficiency. If the efficiency of the organization and company is good, it can be assumed that management has no obstacles and has further development potential (Rusmini & Aji, 2019). However, Covid-19 pandemic forced Zakat Management to change its strategy. Reduction in salaries, operational, and other funds occurred to suppress existing funds.

Efficiency data is processed using Banxia Frontier Analysis 4 software. The results are shown in Table 5. Efficiency measurements show high efficiency in all Zakat Management except Griya Yatim & Dhuafa and Rumah Zakat. However, we can observe that Zakat Management reduced some funds to stabilize finances when Covid-19 pandemic occurred. For example, Al-Azhar, in 2020, advertising funds were reduced compared to the previous year. The reduction in advertising funds was very large along with operational funds. Uniquely, salary costs for Amil (Zakat fund administrator) were stable and tended to increase, although not significantly. We can assume the increase in Amil salary fund was because the higher expenses for the Amil’s health and additional costs for volunteering for the humanitarian aid when Covid-19 occurred.

**5. Conclusion**

This research aims to measure the effectiveness and efficiency of Zakat Management in Indonesia from 2018-2022. From these results, several Zakat Managements achieved effectiveness scores above 90%. Even with a reduction in collected funds, distribution performance was carried out optimally.

There are only three Zakat Managements, Rumah Zakat, Al Azhar, and Griya Yatim & Dhuafa, which did not reach highly effective level, but still achieved effective level with a score range of 80% to 89% for 5 years.

The efficiency of Zakat Management was also impacted by Covid-19. Reduction in collection funds required Zakat Management to reduce several costs including salaries, advertising, and operations. However, almost all Zakat Management had good efficiency, except for Griya Yatim & Dhuafa and Rumah Zakat.

This research used Zakat Management financial reports. Another limitation is that this research did not elaborate further on empirical findings with in-depth interviews of key persons in Zakat Management. In-depth interviews are necessary to find out the factors causing reduction in fund collection and to understand Zakat Management’s strategies in encountering crises during the pandemic.

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## Appendix

Table 4. Measurement Effectiveness of Zakat Management Funds

Names	Years	Variable	In million (IDR)	Ratio	Category
	2018	Collection Fund (ZIS)	195.092	124%	Highly Effective
		Distribution fund (ZIS)	241.096		
	2019	Collection Fund (ZIS)	289.891	93%	Highly Effective
		Distribution fund (ZIS)	270.716		
Baznas	2020	Collection Fund (ZIS)	381.694	93%	Highly Effective
		Distribution fund (ZIS)	353.146		
	2021	Collection Fund (ZIS)	517.755	92%	Highly Effective
		Distribution fund (ZIS)	478.827		
	2022	Collection Fund (ZIS)	638.543	96%	Highly Effective
		Distribution fund (ZIS)	612.427		
Dompot Dhuafa	2018	Collection Fund (ZIS)	219.961	93%	Highly Effective
		Distribution fund (ZIS)	203.474		

	2019	Collection Fund (ZIS)	312.616	97%	Highly Effective
		Distribution fund (ZIS)	302.523		
	2020	Collection Fund (ZIS)	287.014	84%	Effective
		Distribution fund (ZIS)	241.022		
	2021	Collection Fund (ZIS)	301.745	96%	Highly Effective
		Distribution fund (ZIS)	290.111		
	2022	Collection Fund (ZIS)	306.608	97%	Highly Effective
		Distribution fund (ZIS)	298.066		
	2018	Collection Fund (ZIS)	278.948	93%	Highly Effective
		Distribution fund (ZIS)	258.441		
	2019	Collection Fund (ZIS)	506.273	100%	Highly Effective
		Distribution fund (ZIS)	508.313		
Nu-Care	2020	Collection Fund (ZIS)	765.662	92%	Highly Effective
		Distribution fund (ZIS)	705.939		
	2021	Collection Fund (ZIS)	976.761	98%	Highly Effective
		Distribution fund (ZIS)	958.747		
	2022	Collection Fund (ZIS)	922.990	108%	Highly Effective
		Distribution fund (ZIS)	995.301		
	2018	Collection Fund (ZIS)	232.192	90%	Highly Effective
		Distribution fund (ZIS)	209.464		
Rumah Zakat	2019	Collection Fund (ZIS)	265.357	85%	Effective
		Distribution fund (ZIS)	225.133		

	2020	Collection Fund (ZIS)	295.826	89%	Effective		2021	Collection Fund (ZIS)	105.639	96%	Highly Effective
		Distribution fund (ZIS)	262.312					Distribution fund (ZIS)	101.621		
	2021	Collection Fund (ZIS)	309.780	85%	Effective		2022	Collection Fund (ZIS)	92.831	94%	Highly Effective
		Distribution fund (ZIS)	263.786					Distribution fund (ZIS)	87.283		
	2022	Collection Fund (ZIS)	265.357	84%	Effective		2018	Collection Fund (ZIS)	30.902	93%	Highly Effective
		Distribution fund (ZIS)	225.133					Distribution fund (ZIS)	28.730		
	2018	Collection Fund (ZIS)	48.955	83%	Effective		2019	Collection Fund (ZIS)	37.747	91%	Highly Effective
		Distribution fund (ZIS)	40.649					Distribution fund (ZIS)	34.414		
	2019	Collection Fund (ZIS)	51.473	92%	Highly Effective	Griya Yatim & Dhuafa	2020	Collection Fund (ZIS)	41.336	88%	Effective
		Distribution fund (ZIS)	47.190					Distribution fund (ZIS)	36.446		
Al-Azhar	2020	Collection Fund (ZIS)	54.760	94%	Highly Effective		2021	Collection Fund (ZIS)	46.172	93%	Highly Effective
		Distribution fund (ZIS)	51.381					Distribution fund (ZIS)	42.975		
	2021	Collection Fund (ZIS)	56.006	81%	Effective		2022	Collection Fund (ZIS)	36.689	96%	Highly Effective
		Distribution fund (ZIS)	45.437					Distribution fund (ZIS)	35.251		
	2022	Collection Fund (ZIS)	52.879	101%	Highly Effective		2018	Collection Fund (ZIS)	29.493	90%	Highly Effective
		Distribution fund (ZIS)	53.627					Distribution fund (ZIS)	26.421		
	2018	Collection Fund (ZIS)	110.585	88%	Effective		2019	Collection Fund (ZIS)	34.547	93%	Highly Effective
		Distribution fund (ZIS)	97.848					Distribution fund (ZIS)	32.171		
Nurul Hayat	2019	Collection Fund (ZIS)	110.466	116%	Highly Effective	Panti Yatim Indonesia	2020	Collection Fund (ZIS)	33.233	89%	Effective
		Distribution fund (ZIS)	127.604					Distribution fund (ZIS)	29.534		
	2020	Collection Fund (ZIS)	103.757	89%	Effective		2021	Collection Fund (ZIS)	38.045	100%	Highly Effective
		Distribution fund (ZIS)	91.867					Distribution fund (ZIS)	37.900		

2022	Collection Fund (ZIS)	36.739	96%	Highly Effective
	Distribution fund (ZIS)	35.381		

Source: Data processed from financial reports (2022)

Operational Expenses (X3)	40.083	40.083	0,00%
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Collection Fund (Y1)	517.755	517.755	0,00%
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Distribution fund (Y2)	478.828	478.828	0,00%
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Salary Expense (X1)	48.055	48.055	0,00%
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Advertising Expenses (X2)	10.285	10.285	0,00%
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Operational Expenses (X3)	60.658	60.658	0,00%
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Collection Fund (Y1)	638.543	638.543	0,00%
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Distribution fund (Y2)	612.427	612.427	0,00%
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#### Dompêt Dhuafa

Salary Expense (X1)	21.685	21.685	0,00%
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Advertising Expenses (X2)	14.050	14.050	0,00%
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Operational Expenses (X3)	13.615	13.615	0,00%
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Collection Fund (Y1)	219.962	219.962	0,00%
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Distribution fund (Y2)	203.474	203.474	0,00%
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Salary Expense (X1)	26.214	26.214	0,00%
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Advertising Expenses (X2)	3.889	3.889	0,00%
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Operational Expenses (X3)	15.118	15.118	0,00%
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Collection Fund (Y1)	312.616	312.616	0,00%
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Distribution fund (Y2)	302.523	302.523	0,00%
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Salary Expense (X1)	29.262	29.262	0,00%
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Advertising Expenses (X2)	4.171	4.171	0,00%
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Operational Expenses (X3)	10.906	10.906	0,00%
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Table 5. Measurement efficiency of BAZNAS (In Million)

Years	Variable	Value (IDR)	Target (IDR)	Potential Improvement	Efficiency
BAZNAS					
2018	Salary Expense (X1)	28.265	28.265	0,00%	100%
	Advertising Expenses (X2)	8.586	8.586	0,00%	
	Operational Expenses (X3)	8.432	8.432	0,00%	
	Collection Fund (Y1)	195.092	195.092	0,00%	
	Distribution fund (Y2)	241.096	241.096	0,00%	
2019	Salary Expense (X1)	35.729	35.729	0,00%	100%
	Advertising Expenses (X2)	15.282	15.282	0,00%	
	Operational Expenses (X3)	8.786	8.786	0,00%	
	Collection Fund (Y1)	289.891	289.891	0,00%	
	Distribution fund (Y2)	270.717	270.717	0,00%	
2020	Salary Expense (X1)	41.200	41.200	0,00%	100%
	Advertising Expenses (X2)	17.239	17.239	0,00%	
	Operational Expenses (X3)	9.869	9.869	0,00%	
	Collection Fund (Y1)	381.694	381.694	0,00%	
	Distribution fund (Y2)	353.146	353.146	0,00%	
2021	Salary Expense (X1)	38.555	38.555	0,00%	100%
	Advertising Expenses (X2)	22.287	22.287	0,00%	

2022

100%

2018

100%

2019

100%

2020

100%

	Collection Fund (Y1)	287.015	287.015	0,00%		Distribution fund (Y2)	508.313	508.313	0,00%	
	Distribution fund (Y2)	241.022	241.022	0,00%		Salary Expense (X1)	1.683	1.683	0,00%	
	Salary Expense (X1)	28.547	28.109	-1,54%		Advertising Expenses (X2)	1.424	1.424	0,00%	
	Advertising Expenses (X2)	1.360	1.339	-1,54%		Operational Expenses (X3)	9.670	9.670	0,00%	100%
2021	Operational Expenses (X3)	14.405	12.872	-10,65%	98,5%	Collection Fund (Y1)	765.662	765.662	0,00%	
	Collection Fund (Y1)	301.746	307.112	1,78%		Distribution fund (Y2)	705.939	705.939	0,00%	
	Distribution fund (Y2)	290.112	298.439	2,87%		Salary Expense (X1)	4.552	4.552	0,00%	
	Salary Expense (X1)	28.282	28.282	0,00%		Advertising Expenses (X2)	4.999	4.999	0,00%	
	Advertising Expenses (X2)	1.106	1.106	0,00%		Operational Expenses (X3)	56.201	56.201	0,00%	100%
2022	Operational Expenses (X3)	12.667	12.667	0,00%	100%	Collection Fund (Y1)	976.762	976.762	0,00%	
	Collection Fund (Y1)	306.609	306.609	0,00%		Distribution fund (Y2)	958.747	958.747	0,00%	
	Distribution fund (Y2)	298.066	298.066	0,00%		Salary Expense (X1)	4.918	4.918	0,00%	
	NU-Care					Advertising Expenses (X2)	893	893	0,00%	
	Salary Expense (X1)	3.798	3.798	0,00%		Operational Expenses (X3)	6.466	6.466	0,00%	100%
	Advertising Expenses (X2)	6.866	6.866	0,00%		Collection Fund (Y1)	922.991	922.991	0,00%	
2018	Operational Expenses (X3)	5.587	5.587	0,00%	100%	Distribution fund (Y2)	995.301	995.301	0,00%	
	Collection Fund (Y1)	278.949	278.949	0,00%		Rumah Zakat				
	Distribution fund (Y2)	258.442	258.442	0,00%		Salary Expense (X1)	5.574	5.574	0,00%	
	Salary Expense (X1)	1.276	1.276	0,00%		Advertising Expenses (X2)	4.129	4.129	0,00%	
	Advertising Expenses (X2)	1.012	1.012	0,00%		Operational Expenses (X3)	9.565	9.565	0,00%	100%
2019	Operational Expenses (X3)	6.155	6.155	0,00%	100%	Collection Fund (Y1)	232.193	232.193	0,00%	
	Collection Fund (Y1)	506.274	506.274	0,00%		Distribution fund (Y2)	209.464	209.464	0,00%	

2019	Salary Expense (X1)	5.946	5.946	0,00%	100%	Advertising Expenses (X2)	504	504	0,00%	100%
	Advertising Expenses (X2)	4.080	4.080	0,00%		Operational Expenses (X3)	2.033	2.033	0,00%	
	Operational Expenses (X3)	8.144	8.144	0,00%		Collection Fund (Y1)	48.955	48.955	0,00%	
	Collection Fund (Y1)	265.358	265.358	0,00%		Distribution fund (Y2)	40.650	40.650	0,00%	
	Distribution fund (Y2)	225.133	225.133	0,00%		Salary Expense (X1)	3.353	3.353	0,00%	
2020	Salary Expense (X1)	28.179	28.179	0,00%	100%	Advertising Expenses (X2)	391	391	0,00%	100%
	Advertising Expenses (X2)	4.503	4.503	0,00%		Operational Expenses (X3)	1.990	1.990	0,00%	
	Operational Expenses (X3)	8.731	8.731	0,00%		Collection Fund (Y1)	51.474	51.474	0,00%	
	Collection Fund (Y1)	295.827	295.827	0,00%		Distribution fund (Y2)	47.191	47.191	0,00%	
	Distribution fund (Y2)	262.312	262.312	0,00%		Salary Expense (X1)	4.656	4.656	0,00%	
2021	Salary Expense (X1)	29.610	29.610	0,00%	100%	Advertising Expenses (X2)	9	9	0,00%	100%
	Advertising Expenses (X2)	4.106	4.106	0,00%		Operational Expenses (X3)	1.645	1.645	0,00%	
	Operational Expenses (X3)	7.307	7.307	0,00%		Collection Fund (Y1)	54.761	54.761	0,00%	
	Collection Fund (Y1)	309.780	309.780	0,00%		Distribution fund (Y2)	51.382	51.382	0,00%	
	Distribution fund (Y2)	263.786	263.786	0,00%		Salary Expense (X1)	4.712	4.712	0,00%	
2022	Salary Expense (X1)	28.368	26.539	-6,44%	93,6%	Advertising Expenses (X2)	140	140	0,00%	100%
	Advertising Expenses (X2)	4.662	4.102	-12,00%		Operational Expenses (X3)	1.009	1.009	0,00%	
	Operational Expenses (X3)	7.927	7.416	-6,44%		Collection Fund (Y1)	56.007	56.007	0,00%	
	Collection Fund (Y1)	265.358	304.016	14,57%		Distribution fund (Y2)	45.438	45.438	0,00%	
	Distribution fund (Y2)	225.133	258.770	14,94%		Salary Expense (X1)	5.057	5.057	0,00%	
Al-Azhar					100%	Advertising Expenses (X2)	151	151	0,00%	100%
2018	Salary Expense (X1)	2.628	2.628	0,00%						





	Distribution fund (Y2)	36.446	36.446	0,00%		Collection Fund (Y1)	34.547	34.547	0,00%
	Salary Expense (X1)	3.940	3.940	0,00%		Distribution fund (Y2)	32.171	32.171	0,00%
	Advertising Expenses (X2)	1.429	1.429	0,00%		Salary Expense (X1)	2.579	2.579	0,00%
2021	Operational Expenses (X3)	2.605	2.605	0,00%	100%	Advertising Expenses (X2)	997	997	0,00%
	Collection Fund (Y1)	46.173	46.173	0,00%		Operational Expenses (X3)	1.532	1.532	0,00%
	Distribution fund (Y2)	42.976	42.976	0,00%		Collection Fund (Y1)	33.234	33.234	0,00%
	Salary Expense (X1)	4.332	3.188	-26,40%		Distribution fund (Y2)	29.535	29.535	0,00%
	Advertising Expenses (X2)	982	970	-1,18%		Salary Expense (X1)	2.204	2.204	0,00%
2022	Operational Expenses (X3)	2.675	1.026	-61,65%	98,8%	Advertising Expenses (X2)	1.866	1.866	0,00%
	Collection Fund (Y1)	36.690	41.337	12,67%		Operational Expenses (X3)	2.528	2.528	0,00%
	Distribution fund (Y2)	35.251	36.446	3,39%		Collection Fund (Y1)	38.046	38.046	0,00%
	Panti Yatim Indonesia					Distribution fund (Y2)	37.900	37.900	0,00%
	Salary Expense (X1)	1.572	1.572	0,00%		Salary Expense (X1)	2.431	2.179	-10,38%
	Advertising Expenses (X2)	1.210	1.210	0,00%		Advertising Expenses (X2)	1.866	1.672	-10,38%
2018	Operational Expenses (X3)	1.452	1.452	0,00%	100%	Operational Expenses (X3)	2.927	2.388	-18,40%
	Collection Fund (Y1)	29.494	29.494	0,00%		Collection Fund (Y1)	36.740	36.740	0,00%
	Distribution fund (Y2)	26.422	26.422	0,00%		Distribution fund (Y2)	35.381	35.959	1,63%
	Salary Expense (X1)	2.333	2.333	0,00%		Source: Data processed from Banxia Frontier Analysis 4			
2019	Advertising Expenses (X2)	1.085	1.085	0,00%	100%				
	Operational Expenses (X3)	2.222	2.222	0,00%					