

THE ALIGNMENT OF HUMAN RESOURCE EDUCATIONAL BACKGROUND WITH THE OPERATIONAL PERFORMANCE OF AMIL AT THE NATIONAL ZAKAT AGENCY (BAZNAS) OF WEST JAVA PROVINCE

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Abstract

This study investigates the relationship between the educational background of human resources (HR) and the operational performance of amil (zakat officers) at the National Zakat Agency (BAZNAS) of West Java Province, Indonesia. Employing a mixed-methods approach, data were collected through surveys, semi-structured interviews, and literature review. The quantitative component involved descriptive and regression analyses, while qualitative data were thematically analyzed to provide contextual depth. The results reveal that employees with an educational background in Islamic studies (sharia) exhibit a stronger understanding of zakat jurisprudence, more accurate distribution practices aligned with sharia principles, and enhanced communication with muzakki (donors) and mustahik (recipients). Nonetheless, training programs and professional experience significantly compensate for the competencies of employees from non-sharia backgrounds, enabling them to achieve comparable performance outcomes. The findings suggest that sharia-based recruitment, continuous professional development, and zakat literacy training are essential strategies to enhance institutional professionalism. Furthermore, this research highlights the strategic role of educational alignment in optimizing zakat management and institutional accountability. This study contributes to the broader discourse on Islamic social finance by offering empirical evidence on how human capital attributes impact operational effectiveness in zakat institutions. The results provide practical implications for policymakers and zakat management bodies aiming to professionalize and modernize Islamic philanthropic institutions in Muslim-majority countries.

Keywords: zakat, Islamic education, human resource competence, operational performance, BAZNAS, sharia-based recruitment

Introduction

Indonesia is the country with the largest Muslim population in the world, totaling 244.7 million people out of a total population of 281.3 million (GoodStats, 2025). Pakistan ranks second, with 239.7 million Muslims out of a total population of 248.4 million. Meanwhile, India is in the third place, with 223.4 million Muslims out of an estimated total population of 1.45 billion. These figures are illustrated in the chart below.

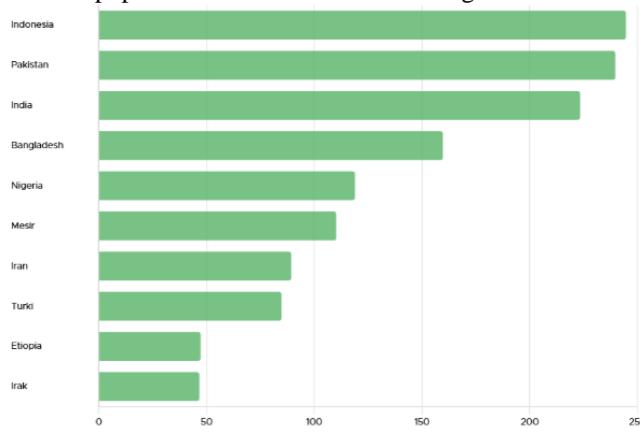


Figure 1. Statistics on the Largest Muslim Population in Several Countries

Based on GoodStats data, Indonesia, which ranks first in terms of its Muslim-majority population, holds significant potential for the collection of zakat, infaq, and sadaqah (ZIS). Citing a report from the Public Relations Division of BAZNAS Sidoarjo Regency (2024), the Vice Chairman of BAZNAS RI, Mokhamad Mahdum, stated that Indonesia's zakat potential could reach IDR 327 trillion per year. In contrast, the actual ZIS collection in Indonesia has only reached IDR 41 trillion. According to the annual report of BAZNAS RI, the growth in ZIS collection in Indonesia can be observed in the table below.

Table 1. Summary of Growth National Zakat in 2024 by Type of Fund

No	Jenis Dana	Jumlah Pengumpulan (Rp)		Pertumbuhan (%)
		Tahun 2023	Tahun 2024	
1	Zakat Mal	3,712,155,272,483	4,350,099,606,318	17.19%
2	Zakat Fitrah	384,984,047,170	618,668,807,899	60.70%
3	Infak/Sedekah	3,306,316,493,342	3,759,094,821,080	13.69%
4	Kurban	1,868,059,569,406	2,695,928,225,424	44.32%
5	Dana Sosial Keagamaan Lainnya	568,374,262,358	198,336,062,526	-65.10%
Total		9,839,889,644,759	11,622,127,523,247	18.11%
6	ZIS-DSKL Off Balance Sheet	21,984,555,575,517	28,887,733,938,943	31.40%
Total		31,824,445,220,276	40,509,861,462,190	27.29%

Keterangan: Data per tanggal 11 Februari 2025.

Sumber Data: SIMBA

National BAZNAS data indicate a sustained positive trend in the collection of zakat mal and zakat fitrah over recent years. Between 2023 and 2024, zakat mal increased by 17.19%, zakat fitrah recorded a significant growth of 60.70%, and infaq/sadaqah rose by 13.69%. These developments underscore the substantial and growing potential for zakat and infaq/sadaqah in Indonesia.

Further supporting this trend, data from Kompas.com (2025) reveal that zakat managed by Bank Syariah Indonesia (BSI) reached IDR 787.5 billion within a four-year period since 2021. In 2021, BSI collected and distributed IDR 123.17 billion in zakat, which increased to IDR 173.06 billion in 2022—a 140% growth. The upward trajectory continued with distributions of IDR 222.77 billion in 2023 and IDR 268.5 billion in 2024, marking a 120.52% increase from the previous year. In 2025, BSI's zakat remained at IDR 268.5 billion.

This consistent growth trajectory highlights the increasing efficiency and capacity of zakat management within Islamic financial institutions. It also signals the urgency of enhancing service quality and institutional capacity to optimize zakat collection and distribution for greater socio-economic impact.

Globally, zakat management has undergone a profound transformation, marked by the emergence of digital zakat platforms and the development of productive zakat schemes as sustainable socio-economic instruments. These innovations have expanded access to zakat payment channels and enhanced its potential impact. In Indonesia, the adoption of digital zakat through online platforms has shown steady growth; however, critical challenges persist, including data security, institutional accountability, and public trust in zakat administrators. Addressing these issues requires the presence of professional zakat management institutions that are adaptive, transparent, and responsive to contemporary socio-economic dynamics.

A zakat management institution is mandated to manage zakat funds collected from *muzakki*—whether individuals or business entities—and is also authorized to receive infaq and sadaqah. Beyond collection, its core function is to distribute zakat, infaq, and sadaqah (ZIS) to eligible beneficiaries (*mustahik*) as stipulated in Islamic law (Soemitra, 2009; Holil, 2019). The significance of zakat management institution in ensuring optimal and effective zakat management is underscored in the hadith: “From Yazid bin Amru Al-Ma’arifi, the Messenger of Allah entrusted me with the responsibility of collecting zakat, I then asked his permission to consume part of the wealth, and he granted us that permission” (Narrated by Ahmad) (Suradi & Sisi, 2020). This highlights the historical and normative foundation for the entrusted role of zakat administrators, reinforcing their ethical and operational responsibility to manage ZIS in a manner that maximizes socio-economic benefits.

In Indonesia, the primary zakat management institutions established under Law No. 23 of 2011 on Zakat Management are the National Amil Zakat Agency (Badan Amil Zakat Nasional—BAZNAS) and the Amil Zakat Institutions (*Lembaga Amil Zakat*—LAZ). BAZNAS, as a government-formed entity, operates across three administrative tiers: national, provincial and municipal/regency levels. These institutions are mandated to manage zakat with professionalism, upholding core values such as adequate institutional

resources, accountability, integrity, and efficiency---principles that are critical given that zakat payers (*muzakki*) expect their contributions to be managed transparently and effectively (Nasution, A.M., 2020).

Achieving professional zakat management requires competent human resources with strong foundations in Sharia-based education. However, despite the significant potential of Indonesia's zakat sector, this has yet to be fully optimized. Persistent challenges remain, particularly in the area of human capital, where gaps in technical capacity, Sharia literacy, and managerial skills hinder the realization of fully professional and impactful zakat management.

The realization of effective zakat management is contingent upon the professionalism of amil zakat institutions, which in turn is fundamentally dependent on the quality of their human resources. Human resources constitute a strategic asset and long-term investment for any organization, as they are directly responsible for policy implementation and operational execution. Similar to capital and machinery, institutional resources can only generate optimal outcome when driven by personnel with high levels of competence and performance. The operational continuity and organizational resilience of zakat institutions are therefore inextricably linked to the contribution of effective and efficient human resources.

Higher education plays a pivotal role in shaping such competence, providing employees with broad-based knowledge, critical initiative, and innovative capacity, all of which directly influence institutional performance. The educational attainment of personnel reflects their intellectual capacity, technical skills, and behavioral disposition addressing diverse operational challenges (Hanif & Rahmawati, 2021).

Within Sharia-based institutions, and particularly in amil zakat organizations, the possession of Sharia financial literacy is indispensable. As defined by Faridho (2018), Sharia financial literacy encompasses the ability to comprehend and apply the principles of organizational management and financial resource stewardship, to achieve institutional objectives in alignment with Sharia principles.

Financial literacy, in the context of Islamic economics, extends beyond basic financial knowledge to encompass a comprehensive understanding of Islamic economics, Islamic finance, and Islamic banking (Sugiarti & Ulfah, 2024). Preliminary interview findings and internal data from BAZNAS West Java indicate that the institution employs 48 staff, 39 permanent staff (*amilin*) with a higher proportion of employees possessing a Sharia-based educational background compared to those from non-Sharia disciplines. Despite this advantageous human capital composition, BAZNAS West Java continues to face two critical challenges. The first is the need to implement effective and wide-reaching public education initiatives to enhance awareness and understanding of zakat. The second is overcoming persistent public skepticism toward amil zakat institutions, which can undermined both participation rates and institutional credibility. Addressing these challenges requires a strategic approach that integrates professional capacity-building with proactive community engagement.

Therefore, evaluating and examining the extent to which the educational background of human resources aligns with the operational performance of institutions—particularly BAZNAS in West Java Province—is of critical importance. Studies addressing the contribution of employees' educational backgrounds to the performance of amil zakat institutions, especially BAZNAS, remain scarce.

Research by Musfiroh et al. (2023), titled "*The Influence of Education and Training of Human Resources on Employee Performance*", found that education and training play a role in improving employee performance. This is reinforced by the study of Pratiwi and Cahyono (2018), titled "*The Effect of Education and Training on the Improvement of Human Resources Quality in Bank Syariah Mandiri KCP Lamongan*", which showed that education and training have a significant influence on human resource quality, with training alone having a significant influence on human resource quality. Meanwhile, research by Linda, Muhtadi, and Mansur (2020), titled "*Analysis of Human Resource Management in Islamic Rural Banks*", found that recruitment and selection processes were already in accordance with Islamic principles. However, in the training and development process, there remained an imbalance in the training content, particularly in the delivery of Tauhid (Ethics), Sharia, and Muamalah materials to employees during training.

This Study differs from previous research in terms of both methodology and research object. Earlier studies predominantly employed a qualitative approach, whereas this study adopts a mixed-methods design, utilizing both qualitative and quantitative methods. The research objects in prior studies were largely focused on human resources within the banking sector, while this study specifically examines human resources in amil zakat institutions. Most existing research has concentrated on topics such as transparency, digital systems, and the collection and distribution of funds, without directly addressing the alignment between human resources competencies and institutional needs. In the current era of digital transformation and heightened demands for public accountability, the quality and relevance of human resources' educational background play a crucial role in enabling zakat institutions to deliver technology-based services, provide persuasive zakat education to the public, and ensure the accurate and equitable distribution of zakat funds to eligible beneficiaries (*mustahik*).

If this competency gap is not promptly evaluated and addressed, it has the potential to hinder institutional professionalism, reduce the effectiveness of fund distribution, and obstruct the achievement of zakat's objectives as an instrument for empowering the ummah. This study focuses on BAZNAS of West Java Province, one of the regional BAZNAS offices with extensive territorial coverage and significant zakat potential in Indonesia. The purpose of this research is to analyze the degree of alignment between the educational background of human resources and the operational performance of the institution, as well as to provide strategic recommendations to enhance the effectiveness of zakat management in a professional manner and in accordance with Sharia values. Accordingly, the findings of this study expected to make a significant contribution to strengthening zakat institutions in Indonesia and supporting zakat's strategic role in achieving sustainable community welfare.

Methods

This study employs a mixed methods approach, combining both quantitative and qualitative approaches to test the previously formulated hypotheses. Qualitative research is a method used to understand and interpret human or social phenomena by producing comprehensive and complex descriptions, presenting them in narrative form, explaining detailed perspectives obtained from informants or interview sources, and conducted in a natural setting (Fadli, M. R., 2021).

Qualitative research is conducted in real-life contexts with the aim of investigating and understanding what phenomena occur, why they occur, and how they occur, by examining the interconnections between multiple cases or a single case (Fadli, M.R. 2021). The qualitative approach in this study aims to analyze the relationship between the educational background of human resources and the operational of the institution through various data collection techniques to assess employees or *amilin* at BAZNAS West Java Province.

Population data refers to data collected from all BAZNAS employees, while sample data refers to information obtained from a subset of BAZNAS employees through questionnaires. Primary data in this study was collected directly from interview correspondents, namely the Deputy Head of Human Resources at BAZNAS West Java Province, the Deputy Head of Operations at BAZNAS West Java Province, and the BAZNAS leadership, as well as questionnaires distributed to *amilin* or employees of BAZNAS West Java Province regarding their educational backgrounds and the knowledge acquired during their tenure at BAZNAS.

The first technique involved using an online questionnaire, specifically a Google Form. The questionnaire was divided into three main sections:

Section A: Demographic data such as age, gender, education level, field of study, and length of service.

Section B: Statements related to educational background relevant to the job.

Section C: Statements regarding operational performance, such as service speed, quality of zakat distribution, team collaboration, innovation, and *mustahik* satisfaction.

The statements in Sections B and C used a Likert scale of 1—5 (from strongly disagree to strongly agree).

The second technique was conducting semi-structured interviews with the management of BAZNAS West Java Province. The interviews were conducted with key informants, such as the Head of Human Resources, the Head of Operations, and the Chairperson of BAZNAS. The aim of these interviews was to gain deeper insights into considerations for recruitment based on educational backgrounds; and strategies for human resource development to improve operational performance.

The third technique was reviewing internal documentation related to the organizational structure, employee profiles, annual reports, and data on the collection and distribution of zakat.

Thus, through these techniques in the qualitative research, the data obtained could reveal interconnections, provide a comprehensive overview, and offer an in-depth understanding of the relationship between the educational background of employees or *amilin* and the performance of *amilin* in the institution.

The data obtained from the questionnaires or surveys will be further processed using a quantitative descriptive analysis technique. The definition of descriptive research using a quantitative approach or quantitative descriptive analysis, according to Sogiyono (2012:13), is research conducted to determine the value of an independent variable (free variable), whether one variable or more, without connecting or relating it to other variables. According to Arikunto (2013:12), the quantitative approach uses numbers from data collection to the presentation of the obtained results (Jayusman, Iyus, et al., 2020).

The second approach in this study is the quantitative descriptive analysis approach because it uses numerical data obtained from the relationships among the data collected through the questionnaires, starting from data collection, data interpretation, to data presentation. This approach aims to examine the relationships between research variables (independent and dependent variables) so that the research results can reveal and present meaning.

The population in this study consists of 48 *amilin* employees at BAZNAS West Java Province. The sample used comprises ... *amilin* employees. The instrument or tool used is an online questionnaire via Google Forms. To test the validity and reliability of the data, the Statistical Package for the Social Sciences (SPSS) was employed. The purpose of quantitative descriptive analysis to observe the distribution of respondents' data and the trends in their responses. Two aspects can be derived from this analysis: the validity test and the simple linear regression test. The purpose of the validity and reliability tests is to ensure the quality of the instrument, while the purpose of the simple linear regression test is to examine the effect of educational background on operational performance.

If the mixed methods approach, qualitative method, and quantitative method cannot be applied, the researcher will adopt an alternative method in this study, namely the library research approach. The library or literature research method is the process of collecting, analyzing, processing, and presenting references in the form of literature related to the theme and title of the research. The data obtained will then be analyzed using the content analysis method. The steps of this method include data reduction, data presentation, and drawing final conclusions through a systematic process (Mubarok 2023).

Results

Overall Demographic Profile

The overall data of employees or *amil* in BAZNAS West Java can be seen in the table.

Table 2. Summary of Total Employees in BAZNAS West Java

Male (M)	Female (F)	Total Employees (T)
30	18	48

Source: Data Processing Result, 2025

We can define total employees with mathematical formulas below.

$$T = M + F$$

T = Total Employees

M = Males Employees

F = Female Employees

$$T = 30 + 18 = 48$$

There are 48 employees in BAZNAS West Java. Then, we can calculate percentage of male employees and female employees below.

Percentage of Male Employees

$$P_M = \frac{M}{T} \times 100\%$$

$$P_M = \frac{30}{48} \times 100\% = 62\%$$

Percentage of Female Employees

$$P_F = \frac{F}{T} \times 100\%$$

$$P_F = \frac{18}{48} \times 100\% = 38\%$$

Gender Ration (Male to Female)

$$R = \frac{M}{F}$$

$$R = \frac{30}{18} = 1.67$$

Meaning there are about 1.67 male employees for every female employee.

After we have the result of statistics of employees, we can get graphic that can be seen below.

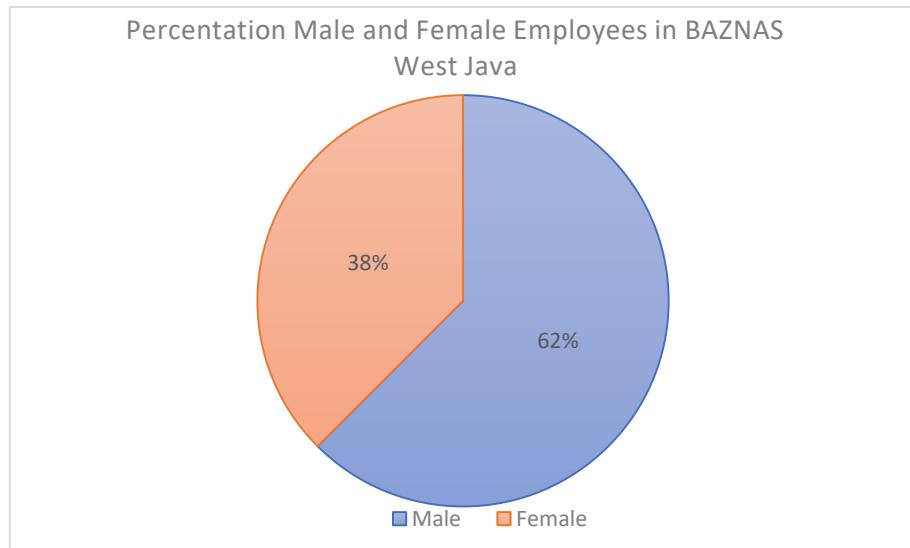


Figure 2. Composition of BAZNAS West Java Employees by Gender

The total number of permanent and contract employees at BAZNAS West Java is 48 people. Male employees number 30 representing 62% of the total workforce, while female employees number 18, accounting for 38%. Male employees dominate and constitute the majority of the overall workforce at BAZNAS West Java. This indicates that employees are highly needed in the zakat management institution.

Data on the Sharia and non-Sharia educational backgrounds of permanent amil at BAZNAS West Java are presented in the following table and chart.

Table 3. Summary of Employees based on Education Background

Employees with Sharia Background	Employees with Non-Sharia Background	Total
5	34	39

Source: Data Preprocessing Result, 2025

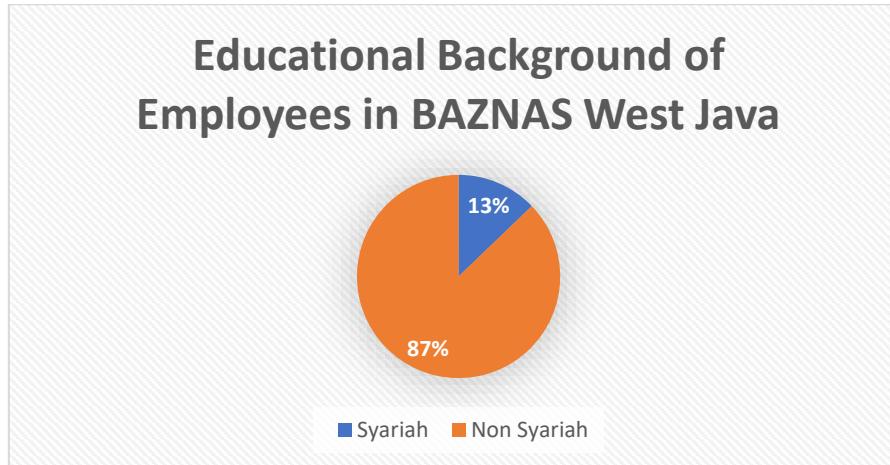


Figure 3. Percentage of Education Background of Employees in BAZNAS West Java

The percentage of permanent amil with a background in Sharia education is 5 people, or only 13%, while 34 people have a non-Sharia background, or 87%. The data above shows that employees of BAZNAS West Java, which is a zakat management institution, are predominantly composed of individuals with non-sharia educational backgrounds.

Employee Operational Performance Assessment

BAZNAS West Java employs a method to measure and evaluate operational performance known as the Balanced Scorecard (BSC). This method includes several assessment aspects, such as operations,

customer satisfaction, attitude, and others. The BSC also incorporates the Key Performance Index (KPI) as a reference for evaluation.

The average score data for performance indicators—service, zakat distribution, collaboration, innovation, and *mustahik* satisfaction—are as follows.

a.CSI *Muzakki*:

Individual *Muzakki* CSI: 99.39%

Corporate *Muzakki* CSI : 98.81%

b.CSI *Mustahik*:

Distribution Program CSI: 97.30%

Empowerment Program CSI : 98.26%

Distribution Program via Partners CSI: 99.83%

Empowerment Program via Partners CSI: 97.36%

The average score data for performance indicators is above 90%. This indicates that BAZNAS West Java has an excellent performance in service, zakat distribution, innovation, and satisfaction of both *mustahik* and *muzakki*.

The performance comparison data between employees with Sharia and non-Sharia educational background is as follows.

Table 4. Summary of Balanced Scorecard(BSC) of Employees with Sharia-Background and Non-Sharia Background

Group	Total	Percentage of Total	Total Assessment	Average per Person
Sharia Background	5	5 / (5+34) = 12.82%	12.82% x 85% = 10.90%	10.90% : 5 = 2.18%
Non-Sharia Background	34	34 / (5+34) = 87.18%	87.18% x 85% = 74.10%	74.10% : 34 = 2.18%

Source: Internal Data of BAZNAS West Java, 2025

The data above shows that the average score per person is 2.18% when assessed using the Balanced Scorecard (BSC), calculated at 85%. The number of employees with a Sharia educational background is 5 people, with a BSC score of 10.90%, while employees with a non-Sharia educational background total 34 people, with a BSC score of 74.10%.

BAZNAS West Java employees with either a Sharia or non-Sharia educational background demonstrate similar performance based on the BSC scores above. This suggests that employees from both backgrounds possess comparable quality in their work performance, provided they have extensive work experience within the institution.

Interview Results

BAZNAS West Java refers to ISO 9001:2016 and ISO 36001:2016. The institution has established job descriptions, which also include the educational background requirements for *amil* (zakat administrators) assigned to specific divisions. Each division has its own competency, work experience, and educational background requirements to enable employees to perform their duties effectively. Educational background serves as a reference for granting rights and benefits to *amil*, either permanent or contract employees. However, in reality, at BAZNAS West Java, employees with non-Sharia educational backgrounds outnumber those with Sharia backgrounds.

This poses a challenge for employees from non-Sharia backgrounds to adapt within BAZNAS West Java. One of the main challenges they face is a lack of a deep understanding of zakat, as knowledge of zakat is essential in the institution—covering aspects such as the prayer for receiving zakat. Consequently, non-Sharia employees must work to bridge this knowledge gap by studying zakat comprehensively during their first 1—3 months, during which they are encouraged to explore and master zakat-related knowledge. In contrast, employees with a Sharia background already possess such knowledge, including understanding the eight *asnaf* (recipients of zakat) categories in zakat, the prayer for receiving zakat, and in-depth knowledge related to these aspects. The advantage of Sharia-educated employees is their ability to identify *mustahik* (eligible zakat recipients) based on the eight *asnaf* categories according to Sharia rules.

BAZNAS West Java's strategy for human resource development includes organizing internal training programs such as in-house training at least twice a year, individual training, and training offered by the HR division in collaboration with external partners for *amil* or zakat administrators. The institution provides internal training to enhance employees' knowledge and competencies. Additionally, there is training related to zakat *amil* certification provided by LSP and BNSP Indonesia. The institution sends around five

employees per year to BAZNAS Central or Republic Indonesia (RI), in collaboration with BNSP, to obtain this certification. There are two certification schemes: the Leadership Scheme and the Amil Practitioner Scheme, commonly known as Certification Level 3. The training covers zakat management (from collection to distribution) and zakat operations, lasting five days—four days of coursework and one day of examination.

Another strategy for human resource development is manpower planning and training needs analysis. Manpower planning involves forecasting the institution's staffing needs for each division in the coming year; for example, manpower planning for 2025 is prepared in 2024. Training needs analysis is conducted by the HR division to identify the specific training required for long-serving employees at BAZNAS to determine the total cost involved.

Internal Documentation



The West Java Provincial National Amila Zakat Agency (BAZNAS) is a formal non-governmental institution authorized to collect and distribute zakat, infaq, and sadaqah (ZIS), as well as other social funds, based on Law No. 23 of 2011 on Zakat Management; Government Regulation No. 14 of 2014 of the implementation of Law No. 23 of 2011; Minister of Religious Affairs Decree No.186 of 2016 on the amendment of Minister of Religious Affairs Decree No.118 of 2014 concerning the establishment of the National Zakat Agency; and West Java Governor Decree No. 12/Kep.919-Yansos/2016 on the Leadership of the West Java Provincial National Amil Zakat Agency (BAZNAS). The organizational structure can be seen in the organizational chart below.

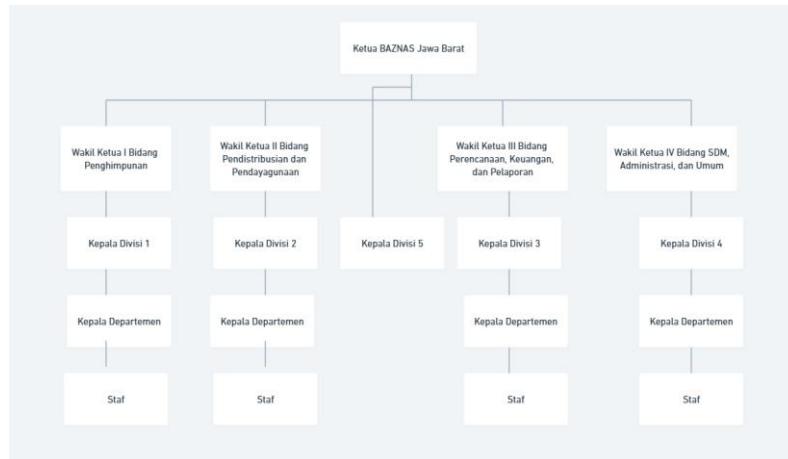


Figure 5. Organizational Structure of West Java BAZNAS

The West Java Provincial BAZNAS has 48 amil, permanent and contract employees, consisting of one chairperson and four vice chairpersons. The four vice chairpersons are: Vice Chairperson I for Collecting, Vice Chairperson II for Distribution and Empowerment, Vice Chairperson II for Planning, Finance, and Reporting, and Vice Chairperson IV for Human Resources (HR), Administration, and General Affairs. Each vice chairperson oversees division heads, department heads, and staff. The collection Division (DPL) has 12 members, the Distribution and Empowerment Division (DPP) has 12 members, the Planning and Reporting Division (DPP) has 6 members, the HR, Administration, General Affairs, and Public Relations Division (SAUH) has 11 members, and the Internal Audit Compliance Standards Division (SKAI) has 2 members.

The distribution of human resources within West Java BAZNAS is presented below.

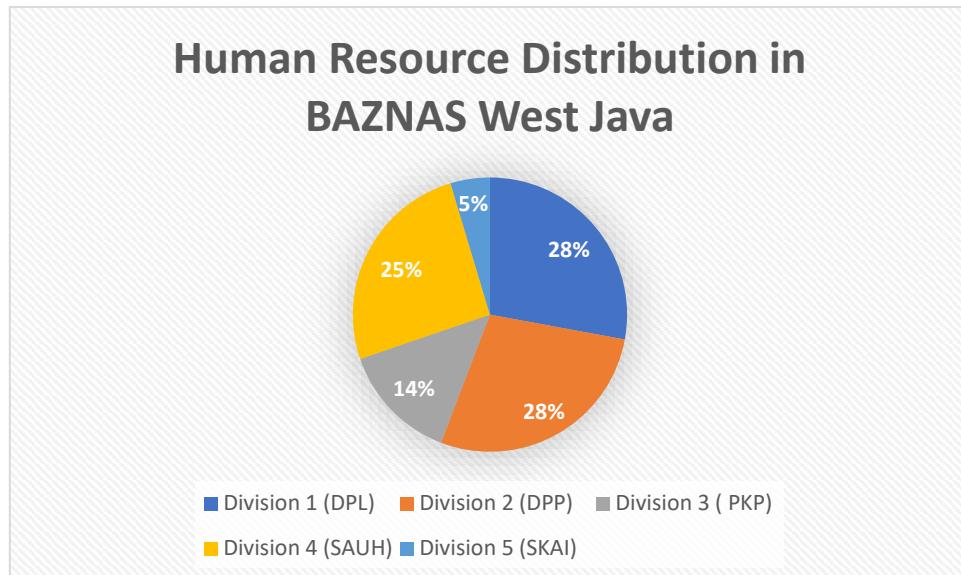


Figure 6. Human Resources Distribution BAZNAS West Java

Divisions 1 and 2 have the largest percentage of human resource distribution each at 28% with 12 members. The second largest is Division 4, Accounting for 25% with 11 members. The third largest is Division 3, at 14% with 6 members. Lastly, Division 5 accounts for 5% with 2 members. The greatest demand for additional human resources in West Java BAZNAS is still concentrated in Division 1, the Collection Division (DPL) and Division 2, the Planning and Reporting Division (DPP).

Regarding human resource development policies, West Java BAZNAS has several strategies in place. These include organizing internal training programs such as in-house training at least twice a year, individual training, and training provided by the HR Department in collaboration with external parties for the *amil* staff. The institution provides internal training to improve employees' knowledge and competencies. Additionally, there is training related to *amil* zakat certification from the Indonesia Professional Certification Institute (LSP) and the Indonesian National Professional Certification Board (BNSP). The institutions sends around five people per year to the National BAZNAS, in collaboration with BNSP, to obtain this certification.

There are two types of certification: the Leadership Scheme and the Amil Implementer Scheme, also known as Certification Level 3. The materials covered include zakat management (from collection to distribution) and zakat operations. The training lasts for five days, with four days of material delivery and one day of examination.

Another HR development strategy is manpower planning and training needs analysis. Manpower planning refers to forward-looking workforce planning—for example, manpower planning for 2025 is already prepared in 2024. Training needs analysis is conducted by the HR division to determine what training is needed by long-serving employees at BAZNAS and to calculate the total costs involved.

The annual zakat collection performance report is as follows in table and graphic.

Table 5. The Annual Report of Zakat in BAZNAS West Java

Year	2019	2020	2021	2022	2023
Total of Zakat Collection (IDR)	27,105,883,781	46,919,558,395	38,440,000,000	48,711,670,390	50,343,163,277

Source: Data Preprocessing Result, 2025

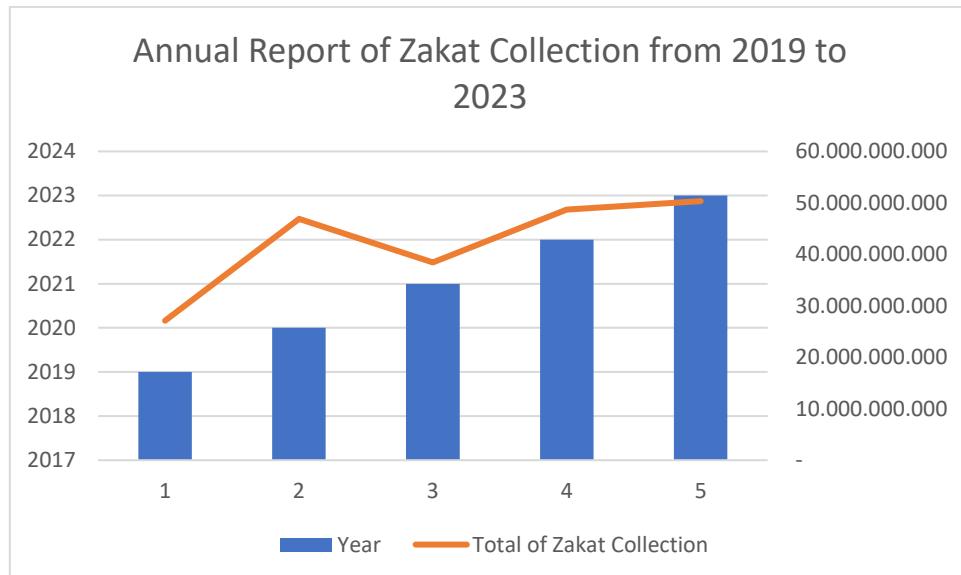


Figure 6. Annual Report of Zakat Collection from 2019 till 2023 in BAZNAS West Java

The zakat collection report above shows an increase in performance in 2020, 2022, and 2023, while in 2021 there was a decline in zakat receipts. Between 2019 and 2020, zakat receipts increased by 173.097%. Then, from 2020 to 2021, there was a decrease of 81.92%. Zakat receipts rose again from 2021 to 2022 by 126.864%, and from 2022 to 2023 by 103.349%. In 2023, zakat receipts reached the highest collection in the past five years, amounting to IDR 50,343,163,277. The annual zakat distribution performance report is as follows in table and chart.

Year	2019	2020	2021	2022	2023
Total of Zakat Distribution (IDR)	27,891,303,437	29,066,011,728	50,100,000,000	39,277,774,920	50,690,215,887

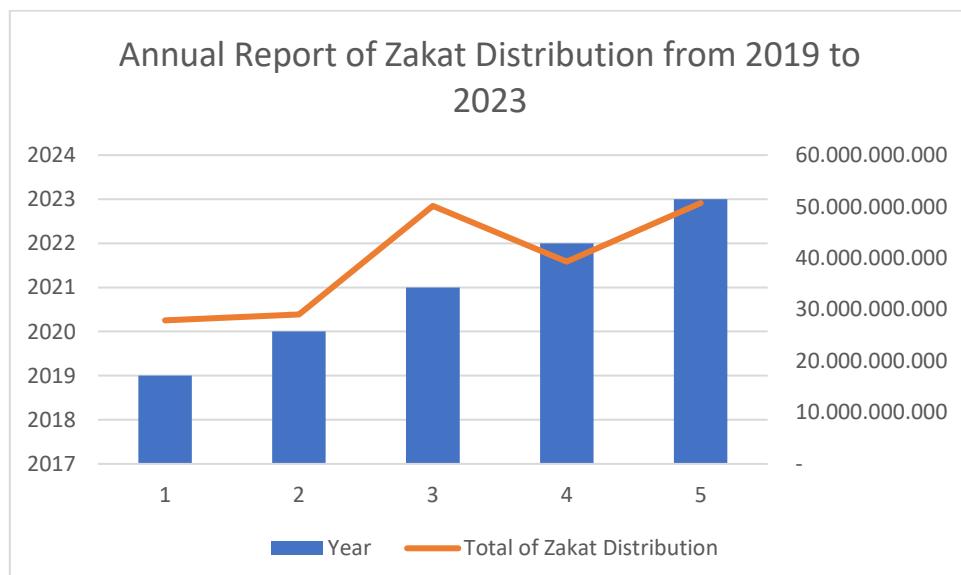


Figure 7. Annual Report of Zakat Distribution from 2019 to 2023 in BAZNAS West Java

The annual zakat distribution report of BAZNAS West Java experienced increases in 2020, 2021, and 2023, while a decline occurred in 2022. The increase in distribution from 2019 to 2020 was 104.21%. Another increase occurred from 2020 to 2021 by 172.236%. A decline in zakat distribution occurred from

2021 to 2022 by 78.398%. Subsequently, an increase was recorded from 2022 to 2023 by 129.055%. The largest distribution in the past five years was in 2023, amounting to IDR 50,690,215,887.

Discussions

Profile of the National Amil Zakat Agency (BAZNAS) of West Java

The National Amil Zakat Agency (BAZNAS) of West Java Province is an official institution responsible for collecting and managing zakat, infaq, and sadaqah, recording the inflows and outflows of zakat funds, and educating the public about zakat. BAZNAS West Java operates under the authority of the National BAZNAS as the representative zakat management body in the province.

The institution's brief history dates back to around 1998 during the leadership of H. Nuryana, when it was initially named BAZIS and managed under the Social Services Bureau (Biro Yansos) of the West Java Provincial Government (PEMPROV JABAR). A Regional Working Meeting (RAKERDA) was later held at the Islamic Centre Pusdai West Java, involving various Islamic community organizations (Ormas) in the province to discuss BAZIS management. The elected General Chairman at that time was Prof. H. Taufiqulloh. Subsequently, BAZIS changed its name to the West Java Provincial BAZ (BAZDA).

In late 2014, the Governor of West Java instructed the Provincial BAZ to align its structure and operations with Law No. 23 of 2011 concerning Zakat Management, following the issuance of Government Regulation No. 14 of 2014. This was then followed by issuance of the Decree of the Minister of Religious Affairs of the Republic of Indonesia No. 118 of 2014 regarding the Establishment of the National Amil Zakat Agency (BAZNAS) of West Java Province. Candidates for the BAZNAS West Java leadership are selected by the Governor of West Java in consultation with the National BAZNAS. Once the leadership candidates are finalized, the Governor formally inaugurates them at the beginning of the year.

The National Board of Zakat (BAZNAS) of West Java Province operates as a national-level institutions responsible for managing zakat, infaq, and sadaqah (ZIS) within its jurisdiction. Its organizational ethos is grounded in the values encapsulated by the acronym PRISMA, representing the Work Culture Spirit: Professionalism, Responsiveness, Integrity, Synergy, *Mashlahat* (Benefit), and Justice. These values guide its strategic direction, operational conduct, and service delivery to the community.

In fulfilling its mandate, BAZNAS West Java Province is entrusted with the following primary functions:

First, Planning implementing, and overseeing the processes of zakat collection, distribution, and utilization at the provincial level.

Second, Coordinating with the regional office of the Ministry of Religious Affairs and other relevant provincial institutions to enhance the efficiency and reach of zakat collection and distribution.

Third, preparing and submitting comprehensive reports and accountability statements on the management of zakat, infaq, and other religious social funds to both the National BAZNAS and the Governor of West Java.

Vision

To be the zakat management institution of choice for the public—distinguished, competitive, and nationally recognized—in contributing to the realization of "*Jabar Juara Lahir dan Batin*" (West Java Champion in Both Physical and Spiritual Excellence).

Mission Statements:

First, to Substantially increase zakat collection through program harmonization with 27 district/city-level BAZNAS offices across West Java.

Second, to align zakat collection and utilization initiatives with provincial social development programs.

Third, to optimize and expand the capacity of Zakat Collection Units (UPZ) in mobilizing community participation in zakat.

Fourth, to improve the satisfaction index of zakat stakeholders within West Java Province.

Fifth, to establish a transparent, integrated, and accountable institutional management.

Sixth, to strengthen coordination with all Zakat Management Organizations (OPZ) across the province to achieve national zakat managements targets.

Seventh, to maximize zakat distribution and utilization as a means to reduce poverty, enhance social welfare, and mitigate social inequality.

Eight, to advance Islamic da'wah and unite the Muslim community toward a zakat revival through comprehensive zakat education.

Nineth, to uphold the values of professionalism, responsiveness, integrity, and synergy for the collective benefit (*mashlahat*) of the Muslim ummah, positioning the institution as a national reference in zakat management.

Tenth, to serve as an institution of choice for career development among zakat administrators (*amil zakat*), fostering both personal piety and social responsibility.

Through the integration of these values, functions, and strategic objectives, BAZNAS West Java Province strives to strengthen its role as a pivotal institution in the governance of Islamic philanthropy, ensuring that zakat serves as an effective instrument for socio-economic empowerment and spiritual development.

The Alignment of Sharia Education with the Duties of Amil

Sharia financial education, which can be interpreted as sharia financial literacy, is one of the key factors in improving financial performance. Islamic banking or Islamic philanthropy relies on the Muslim population to enhance trust and manage the community's finances effectively. Sharia financial literacy also influences the intensity of engagement through the value of product information and its components, such as customer/ *muzakki* relations, which can strengthen the relationship between sharia institutions and their clients, thereby increasing customer awareness (As'ad et al., 2024).

The performance of a sharia institution, such as an Islamic bank or Islamic philanthropic organization, is influenced by two main factors: internal and external. Internal factors include the educational background and skills/expertise of employees/ *amil* in carrying out their duties, which significantly determine their ability to perform tasks efficiently and effectively within the institution's operations. Employees with relevant educational backgrounds, supported by adequate training provided by the institution, possess a deep understanding of the complexities of financial products/services, risk management, and the implementation of sharia regulations within the institution, thereby improving service quality and decision-making.

Other critical elements that support and enhance the performance of sharia institutions include organizational culture, management systems, and technological infrastructure. Employee performance, as an internal factor affecting institutional performance, is greatly influenced by workload, competence, and job satisfaction. An effective workload and high work competence contribute positively to employee performance, making it essential for sharia institutions to address this by improving employee performance and qualifications (Rahman et al., 2024).

The role of educational background is crucial in understanding zakat jurisprudence (*fiqh al-zakat*), ensuring distribution in accordance with sharia, and facilitating effective communication with *muzakki* (donors) and *mustahik* (recipients).

First, the relationship between educational background and zakat jurisprudence can be outlined as follows.

First, a background in sharia education provides a solid foundation of knowledge on zakat within Islamic law. Amil (zakat administrators) can understand the various types of zakat, the conditions required for zakat obligations, and the classification of zakat recipients (*mustahik*) (International Zakat Organization, 2022; Qutub, n.d.).

Second, possessing in-depth knowledge and understanding of zakat derived from the Qur'an and Hadith helps amil in calculating zakat percentages and payments, collecting and distributing zakat, as well as recognizing differences of opinion among various Islamic schools of thought. This enables prioritization of the public interest and reaching consensus whenever possible (Awisha, n.d; Qutub, n.d).

Third, sharia education provides guidance for both individuals and zakat administrators on applying zakat rules and regulations in contemporary contexts, such as zakat on employment income or stocks/bonds, while ensuring compliance with sharia principles (Al-Oqaili, 2023; MT, 2024).

Second, the relationship between educational background and zakat distribution in accordance with sharia can be explained through the following key points.

First, a sharia educational background provides guidance on the importance of distributing zakat directly and promptly to those entitled to receive it (*mustahik*), while strictly upholding the principle of transfer of ownership (*tamlik*) and avoiding practices that delay or compromise the purity of zakat funds, such as interest-bearing loans(*qard hasan*) (Asdjazzi, 2022).

Second, authorized institutions appointed by the government—one of which is BAZNAS West Java—are responsible for managing the collection and distribution of zakat efficiently and transparently, thereby enhancing public trust and ensuring that zakat achieves its intended objectives, namely social welfare and poverty alleviation (Fitriani, 2023; International Zakat Organization, 2022).

Third, a sharia educational background also influences decision-making to prioritize and consider fairness, equity, and the hierarchy of needs among the eight categories of zakat recipients (*mustahik*) as outlined in the Qur'an, reflecting the ethical and legal principles of sharia (Fitriani, 2023)

Third, the relationship between educational background and persuasive communication with *muzakki* (donors) and *mustahik* (recipients) can be outlined as follows (Fitriani, 2023).

First, effective zakat management requires *amilin* (zakat administrators) to possess strong communication skills to educate and motivate zakat payers about the obligation of zakat as one of the pillars of Islam and its social impact, as well as to foster trust and willingness to fulfill this obligation.

Second, educational background also aids in developing culturally and religiously sensitive communication strategies that resonate with the beliefs and values of zakat payers, using both traditional and modern approaches, including digital technology and community engagement.

Third, a sharia educational background enables zakat administrators to provide transparent reporting and regularly receive feedback from *muzakki* regarding zakat collection and distribution, thereby enhancing accountability and encouraging sustained participation. At the same time, clear communication with *mustahik* ensures their rights and dignity are respected and upheld.

The Influence of Educational Background on Operational Performance

Findings indicate that employees with a Sharia educational background tend to demonstrate better performance compared to those with non-Sharia backgrounds. This is because their work aligns with Sharia principles they have acquired, which is crucial in the provision and distribution of zakat (Zulkifli et al., 2023). Previous research by Zulkifli et al. (2023) on Indonesian banks revealed that Islamic competence and organizational culture play a highly significant role in improving employee performance, including in areas related to zakat management. Strong evidence supports that employees with Sharia educational background possess a deep and robust understanding of Sharia rules, enabling them to make quick and precise decisions and to adhere to Sharia-compliant procedures in zakat operations (Zulkifili et al., 2023; Megawati, 2020).

Another finding highlights that the presence of a Sharia Supervisory Board (DPS) within zakat management institutions promotes Sharia compliance, which can indirectly enhance employee performance through guidance and oversight. Nevertheless, certain challenges persist, such as the need for competent and qualified Sharia supervisors and the issuance of updated zakat fatwas to support zakat officers in carrying out their daily tasks (Megawati, 2020). Therefore, effective zakat distribution requires high-quality human resources who possess sound knowledge of Sharia law and strong organizational insight. Employees with a Sharia background are more likely to appreciate the importance of accurately targeting zakat distribution to the rightful recipients (*mustahik*) and adhering to Sharia regulations, thereby improving and optimizing zakat service performance (Afif, et al., 2023; Fadilah et al., 2021).

Furthermore, non-Shariah employees can also perform professionally and competently, comparable to those with a Sharia educational background. Non-Shariah employees are provided with training and work experience opportunities that can serve as significant compensatory factors within zakat institutions, thereby bridging the performance gap with employees who possess a Sharia background.

First, the impact of training for non-Shariah employees is substantial. Training plays a critical role in enhancing employee competencies and capabilities, particularly, in understanding zakat management, Shariah principles, and operational procedures. Zakat institutions frequently offer continuous training and knowledge-based skill development programs to enable employees with non-Shariah backgrounds to close competency gaps and work effectively in zakat service distribution (Hadi et al., 2023; Wahyudi et al., 2021). Professional certification programs and training initiatives—such as those organized by BAZNAS—aim to enhance the status and competence of amil zakat personnel regardless of educational background. These programs focus on financial competence, adherence to Shariah law, ethical conduct, and zakat operational management (Wahyudi et al., 2021).

Second, work experience significantly contributes to improving the capabilities and competencies of non-Shariah employees. The knowledge and skills acquired through certification programs and training can be applied in practical work experience. This allows employees to gain a deeper understanding of the application of their knowledge in zakat procedures and organizational culture. Experienced employees tend to make decisions more quickly and accurately, and they develop a stronger grasp of zakat distribution. Thereby improving efficiency and effectiveness in performance. Moreover, well-established experience helps refine communication and coordination skills within zakat institutions—skills that are crucial for the efficient management and distribution of zakat (Wahyudi et al., 2021; Johari et al., 2023).

Managerial and Strategic Implications

Shariah-based recruitment is essential due to its crucial role in ensuring that employees not only possess professional skills but also have a deep understanding of and commitment to Shariah principles, which directly impact organizational performance and culture in Islamic financial institutions or Islamic philanthropic organizations. The following are key points highlighting the importance of Shariah-based competency recruitment.

- a. Alignment with Shariah Principles

A recruitment process that focusses on Shariah competencies ensures that prospective employees possess knowledge and expertise in Islamic economics, banking and finance in accordance with Shariah law. Knowledge and alignment with Shariah principles are vital to preserving the integrity and authenticity of Islamic financial products and services, including zakat management (Yusuf, 2015).

b. Enhancing employee performance and satisfaction

Aligning Shariah values with recruitment and human resource management processes fosters a work environment grounded in trust, justice, cooperation, and social responsibility. This alignment improves employee satisfaction, commitment, and ethics, which in turn positively influence overall organizational performance (Shaddiq et al., 2024).

c. Talent development in the Shariah field

Recruitment processes that prioritize candidates with a Sharia educational background contribute to developing individuals with not only technical capabilities but also a firm grounding in Islamic values. This approach is vital for cultivating the next generation of leaders capable of making consistent, Shariah-compliant decisions to uphold the vision, mission, and public reputation of Shariah-based institutions (Salsabila et al., 2024).

d. Strategic human resource development

Institutions that implement Shariah-based recruitment complement employee skills with continuous training, competency assessments, and collaborations with academic institutions to human resource needs in both quality and quantity. This approach encourages employees to grow into professionals who remain steadfast in upholding Shariah values (Yusuf, 2015).

Continuous training in zakat literacy and Islamic economics is crucial for enhancing effectiveness and generating a positive impact on zakat management institutions and their employees. Several key factors in implementing sustainable training programs based on zakat literacy and Islamic economics are as follows.

a. Enhancing Professionalism and Competence in Zakat Management

Training programs focusing on equipping employees with in-depth literacy on zakat and Islamic economics from various aspects—religious, social, and economic—are essential. Such knowledge enables them to manage zakat funds professionally, transparently, accountably, and efficiently, from the collection to the distribution process. This fosters public trust in zakat management institutions and optimize the social impact of zakat (Fatony et al., 2024; Ardhana et al., 2024).

b. Empowering Economic Development and Poverty Alleviation

The obligation of zakat is not only a religious duty but also serves as a tool for social impact and economic empowerment. Training programs based on zakat literacy and Islamic economics, coupled with an emphasis on Islamic principles, assist employees in designing and implementing sustainable empowerment programs. These may include skills training, business capital assistance, or productive zakat for mustahik (eligible beneficiaries). Such programs enable individuals to become economically independent, thereby reducing poverty rates in the future (Fatony et al., 2024; Ardhana et al., 2024; Isnaini, 2024).

c. Supporting Digital Transformation and Financial Literacy

In line with technological advancements and the digital era, continuous training in zakat literacy is vital for employees and the public to adapt to modern developments in zakat collection and distribution. Digital innovations improve transparency, expand zakat participation, and enhance efficiency in zakat management. Moreover, digital zakat literacy promotes better financial decision-making and supports inclusion within the Islamic financial framework (Damirah et al., 2024).

d. Aligning with Shariah Business Management Principles

Continuous training grounded in Islamic economics and zakat literacy ensures that zakat management aligns with Sharia business principles, such as justice, social responsibility, and prioritizing mutual benefit. This strengthens organizational professionalism, fosters partnerships with other Islamic financial sectors, and reinforces zakat's role in building an inclusive Muslim economy (Fatony et al., 2024).

e. Bridging Knowledge Gaps and Raising Public Awareness

Sustainable training helps bridge the gap in public understanding regarding the benefits and management of zakat. Well-trained zakat officers with strong competencies can effectively communicate the urgency of zakat, encourage more *muzakki* (zakat payers), and cultivate a culture of zakat compliance and Islamic philanthropy within the Muslim community (Fatony, 2024; Fatmawati et al., 2024).

The researcher recommends improving the effectiveness of zakat institutions by integrating education, training, and performance evaluation, with the following key points.

a. Implementing the Balanced Scorecard(BSC) Approach (Fadilah et al., 2016; Annahl, 2020)

The application of the Balanced Scorecard aligns organizational vision and strategy with measurable objectives across four perspectives: financial, customer (satisfaction of *muzakki* and *mustahik*), internal processes (compliance with Shariah principles), and learning and growth (technology and knowledge management, as well as *amil* welfare). The BSC adopts a holistic approach, ensuring that performance evaluations cover both financial and non-financial outcomes of zakat management institutions. Additionally, it assists managers in focusing on strategic priorities such as fundraising, cost planning, Shariah-based programs, and stakeholder satisfaction, thereby enhancing institutional performance and expanding zakat's social impact (Fadilah et al., 2016; Annahl, 2020).

b. Strengthening Knowledge and Training Programs

Continuous education and training should focus on zakat literacy, Islamic economics, Shariah compliance, and digital competencies to enable adaptation and improve employee skills. Such initiatives also enhance *amil* officers' understanding of regulations, improve service quality, and support the effective implementation of innovative and productive zakat programs (Annahl, 2020; Salleh & Chowdhury, 2020).

c. Integrating Performance Evaluation with Human Resource Development

Performance evaluations should be linked to training needs, enabling capacity building for employees based on evaluation outcomes. These evaluations should be informed by performance data, which serve to identify gaps in zakat knowledge, service delivery, or compliance with Shariah principles and institutional regulations. Regular evaluations can motivate employees by recognizing achievements, identifying development opportunities, enhancing welfare, and strengthening *amil* commitments (Fadilah et al., 2016; Annahl, 2020).

d. Leveraging Technology and Knowledge Management

Technology should be utilized for data collection, reporting, and communication to support performance monitoring and inform training initiatives. The integration of technology can also enhance the efficiency of zakat management and facilitate effective stakeholder engagement (Annahl, 2020; Salleh & Chowdhury 2020; Yurista et al., 2025).

Research Limitations

This study has a limited scope, focusing solely on BAZNAS of West Java Province. As a result, it can only examine the relationship between the background of *amilin* (or permanent employees of BAZNAS) and their internal performance. Another limitation is that the study did not utilize questionnaires to collect data. Instead, the researcher gathered data through a qualitative method by conducting interviews with the Head of the Secretariat of BAZNAS West Java, serving as a liaison or representative of the Deputy Chair IV for Human Resources. The interview results were reduced, analyzed, and concluded for this study.

To support and obtain more comprehensive data, the researcher conducted a literature review by sourcing information from the official websites of BAZNAS Central and BAZNAS West Java, national and international journals, the institution's internal data, and relevant books, reports, and articles to further explore the research topic.

If this study had been supported by a descriptive quantitative method using questionnaires, the results would have been more optimal. A quantitative method would produce accurate descriptions and documentation, allowing for precise observation of a population or phenomenon. This would provide a clear picture of the current situation (Unimrkt Research, 2023; Sirisilla, 2023). Another advantage is objective measurement and statistical analysis. Descriptive quantitative methods focus on numerical data that can be statistically analyzed, thus yielding reliable and concrete conclusions (Unimrkt Research, 2023; Bhat, n.d.).

To achieve optimal results in future research examining the relationship between background and human resource performance in institutional settings, the researcher recommends that future scholars adopting a similar topic on human resources employ either a longitudinal approach or a training experiment.

A longitudinal approach, also known as a longitudinal study, is a research method involving repeated and continuous observation of the same subjects over a specific period. This period may vary from just a few weeks to several decades, such as the famous Marshmallow Test conducted by Dr. Walter Mischel from Stanford University. This approach helps researchers track changes, patterns, and developments over time, enabling the identification of causal relationships (Ungvarksy & Janine, 2023; Bhatt, 2025).

Another method is the training experiment, a research process involving two groups: the first group receives training, while the second group does not. This method allows researchers to isolate the effects of training on performance, behavior, or knowledge. Training experiments focus on control groups, random assignment, and controlled variables to ensure reliable causal conclusions (Sirisilla, 2023; Wikipedia, n.d.).

Conclusion

Based on the results of the research and literature review conducted, it can be concluded that the background in Sharia education has a significant influence on the performance of *amilin* or permanent employees and contract employees working in zakat management institutions, as well as on the performance of the institutions themselves. Training, certification, and work experience also enhance the qualifications, work experience, and competencies of employees. Those with a foundation in Sharia knowledge are proven to be better prepared to carry out their duties in accordance with zakat principles—such as understanding *fiqh*, distributing zakat in accordance with Sharia rules, ensuring accurate and targeted zakat distribution, and engaging in persuasive communication with *muzakki* (donors) and *mustahik* (recipients). Although employees with a Sharia background demonstrate strong performance, non-Sharia employees can also achieve comparable performance if supported by relevant work experience and training.

Human resources with a Sharia background remain a vital and strategic key in enhancing the professionalism and effectiveness of zakat management institutions. To build a zakat institutions that is excellent, accountable, and has a broad social impact, it is essential to harmonize Sharia competence—both in knowledge and technical skills—with modern management systems, ethical behavior as taught in Sharia principles, as well as zakat literacy and Islamic economic understanding.

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