JMWE: Jurnal Media Wahana Ekonomika,
Volume 23 No.2, Juli 2026
ISSN 1693-4091 E-ISSN 2622-1845
https://jurnal.univpgri-palembang.ac.id/index.php/Ekonomika/index

What Drives Zakat Collection? Unpacking Internal Capabilities of Indonesian Amil Zakat Institutions

Titin Vegirawati[1], Rika Lidyah[1], Endang Kusdiah Ningsih[1]

[1]*IBA University, Indonesia*

) Corresponding Email: *titinvegirawati@gmail.com*

ARTICLE INFO

Article History:
Submitted June 27, 2026
Revised July 08, 2026
Accepted Online July 23, 2026

Keywords:
Transparency; Employee Competence; Organizational Governance; Resource-Based View; Zakat Collection Performance.

ABSTRACT

Grounded in the Resource-Based View (RBV), this study examines the effects of the internal organizational capabilities of Indonesian National Zakat Institutions (NZIs) on their zakat collection performance. Specifically, it investigates whether transparency, employee competence, and organizational governance significantly influence organizational performance. The study employs a quantitative research design using secondary data collected from nationally accredited zakat institutions in Indonesia. Of the 59 registered NZIs, only 29 were included in the analysis due to the availability of complete financial and organizational data. Multiple linear regression was employed to test the proposed relationships. The findings indicate that a considerable proportion of NZIs have not yet achieved the minimum annual zakat collection target of IDR 30 billion required by national regulations. The regression results further reveal that transparency, employee competence, and organizational governance jointly exert a significant influence on zakat collection performance. However, partial regression analysis demonstrates that only transparency has a significant positive effect, whereas employee competence and organizational governance do not exhibit statistically significant individual effects. These findings underscore the importance of transparency as a strategic organizational capability for enhancing institutional performance, strengthening public trust, and improving zakat collection. The study contributes to the Islamic social finance literature by providing empirical evidence on the role of internal organizational capabilities in improving the performance of zakat institutions in Indonesia.

A. INTRODUCTION

Zakat is a fundamental instrument of Islamic social finance that plays a strategic role in poverty alleviation, wealth redistribution, and sustainable socioeconomic development (Hilmi et al., 2025). Indonesia as the world's largest Muslim population. The potential of zakat collection is enormous and continues to attract attention from policymakers, scholars, and practitioners. Despite the significant growth of zakat institutions and increasing public awareness of philanthropic obligations, the realization of zakat collection remains substantially below its estimated potential. Pada tahun 2025 potensi zakat Indonesia adalah sebesar Rp 327 Trilyun, sementara penerimaan zakat baru mencapai Rp 44,698 Trilyun (BAZNAS, 2025).

In Indonesia, zakat collection and distribution are managed by formal institutions, including the National Zakat Agency (BAZNAS) and various Amil Zakat Institutions (LAZ). These institutions serve as intermediaries between muzakki and mustahik, making their organizational performance critical to the sustainability of zakat management. The following table describe zakat institution in Indonesia:

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E-ISSN 2622-1845

Table Zakat Institutions in Indonesia

Zakat Institutions	Operating Scale	Jumlah
BAZNAS		1
BAZNAS	Province level	34
BAZNAS	Regency Level	508
LAZ	National Level	56
LAZ	Province level	44
LAZ	Regency Level	105
Total		**748**

Source: (BAZNAS, 2025)

Despite operating within the same regulatory framework, zakat institutions in Indonesia exhibit considerable disparities in their zakat collection performance. These variations may be attributed to differences in internal organizational resources, managerial capabilities, institutional transparency, governance quality, employee competence, and the effectiveness of fundraising and stakeholder engagement strategies. Such disparities suggest that organizational performance is not determined solely by external conditions but is also shaped by the institutions' internal capabilities. Therefore, identifying the organizational factors that drive zakat collection performance is essential for enhancing the effectiveness, accountability, and long-term sustainability of zakat institutions (Razak & Arsyad, 2024)

Existing studies have predominantly focused on the external determinants of zakat payment behavior, including religiosity, income level, social influence, perceived trust, and zakat literacy (Alimusa et al., 2025); (Putri et al., 2024). In contrast, empirical evidence regarding the influence of internal organizational capabilities on zakat collection performance remains limited. Consequently, there is a need for further investigation into how organizational capabilities—particularly transparency, employee competence, and organizational governance—contribute to improving the performance of zakat institutions. Addressing this gap is expected to enrich the literature on Islamic social finance and provide practical insights for strengthening the institutional capacity of zakat organizations.

B. THEORETICAL STUDY

According to Resources Based View Theory (RBV Theory), organizational assets, expertise, capabilities and internal resources determine its strategic advantage (Lubis, 2022). Organizations achieve superior performance when they possess valuable, rare, inimitable, and non-substitutable (VRIN) resources that enable them to operate more effectively than their counterparts (Desi, 2025). Unlike external environment theories, RBV emphasizes that differences in organizational performance are largely attributable to the heterogeneity of internal resources and the organization's ability to deploy them strategically (Febriana & Hadi, 2026).

In the context of zakat institutions, tangible resources alone are insufficient to improve organizational performance. Instead, intangible organizational capabilities, such as transparency, employee competence, and governance quality, play a more strategic role in enhancing institutional effectiveness and increasing zakat collection (Razak & Arsyad, 2024). These capabilities represent valuable organizational assets that strengthen public trust, improve operational efficiency, and facilitate effective stakeholder relationships. Consequently, zakat institutions that effectively manage these internal capabilities are expected to achieve superior zakat collection performance (Sanusi et al., 2026).

Transparency represents an important organizational capability that enables zakat institutions to disclose financial information, operational activities, and program outcomes openly and accurately. A high level of transparency reduces information asymmetry, enhances accountability, and strengthens the confidence of existing and potential muzaki. As public trust increases, donors are more willing to channel their zakat through formal institutions, thereby

ISSN 1693 - 4091
E-ISSN 2622 - 1845

improving zakat collection performance. Several research results show positif and significant effect of transparency on organizational performance (Arifin et al., 2022); (Gupta et al., 2026).

Employee competence is another strategic organizational capability emphasized by RBV. Competent employees possess the knowledge, technical skills, and professional expertise required to manage zakat funds effectively, provide quality services to stakeholders and implement fundraising strategies efficiently (Aziz, 2025). LSP BAZNAS provide certification for amil after passed certification examination. This certification must be owned for certain position as high leader, supervisor, administrator and other Zakat Instittution employee (Guntoro & Mutaqin, 2023). Certified Amil recognized expert in managing loyalty muzaki, implementing zakat revenue, socializing za kat, handling customer complaint, serving mustahik and distributing or utilizating zakat fund. Previous research has demonstrated that employee competence significantly enhances the performance of zakat institutions (Guntoro & Mutaqin, 2023).

Organizational governance also represents a critical organizational capability. Effective governance promotes accountability, responsibility, fairness, and transparency in decision-making processes. governance mechanisms improve resource allocation, minimize agency problems, and strengthen institutional credibility among stakeholders (Onovwiona & Okiti, 2025). Consequently, governance quality is expected to enhance organizational efficiency and support sustainable growth in zakat collection. BAZNAZ has developed and published governance scores for zakat institutions operating in Indonesia which publishs every end of year(BAZNAS, 2024)

Based on the Resource-Based View, transparency, employee competence, and organizational governance are considered strategic organizational capabilities that enable zakat institutions to create value and improve organizational performance. Therefore, the following hypotheses are proposed:
H1: Transparency has a positive effect on the zakat collection performance of NZIs
H2: Employee competence has a positive effect on the zakat collection performance of NZIs
H3: Organizational governance has a positive effect on the zakat collection performance of NZIs.

C. RESEARCH METHODS

This study employed a quantitative research design using secondary data obtained from the 2024 annual reports, audited financial statements of individual National Zakat Institutions (NZIs), and the 2024 National Zakat Management Report. The population consisted of all 59 National Zakat Institutions officially registered in Indonesia. A census approach was initially adopted by including all institutions in the population. However, only 29 NZIs were included in the final sample because complete data for all research variables were available only for these institutions. Therefore, the study analyzed all observations that satisfied the predetermined data completeness criteria.

The study examined the effects of transparency, employee competence, and organizational governance on zakat collection performance. Multiple linear regression analysis was employed to test the proposed hypotheses and examine both the simultaneous and individual effects of the independent variables on the dependent variable. Prior to hypothesis testing, a series of classical assumption tests, including normality, multicollinearity, heteroscedasticity, and autocorrelation tests, were conducted to ensure the validity of the regression model. All statistical analyses were performed using IBM SPSS Statistics Version 26 with a significance level of 5%.

Table Variables Operational

Variable	Operational Definition	Measurement	Source
Zakat Collection Performance	The total amount of zakat collected by each National Zakat Institution during the fiscal year.	Annual zakat collection (IDR)	NZIs Finansial Statement 2024

ISSN 1693-4091
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Variable	Operational Definition	Measurement	Source
Transparency	The extent to which the institution openly discloses financial and non-financial information to stakeholders.	Transparency score for each data of annual report, financial report and program in NZIs website	Annual Report, Finansial Statement 2024 and Webstite
Employee Competence	The capability of employees to perform their duties effectively based on knowledge, skills, and professional qualifications.	The amount of certified Amil	Annual Zakat Management Report 2024
Organizational Governance	The quality of governance practices implemented by the institution.	Governance score (BAZNAS Governance Index)	Annual Zakat Management Report 2024

Source: Proceed data

To examine the proposed relationships, the following multiple linear regression model was estimated:

$$\mathbf{ZCP = \beta_0 + \beta_1 TRP + \beta_2 COMP + \beta_3 GOV + \varepsilon}$$

where:
ZCP = Zakat Collection Performance
TRP = Transparency
COMP = Employee Competence
GOV = Organizational Governance
ε = Error term

D. RESULTS AND DISCUSSION

Descriptive Tes

Table 3

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Transparency	29	1.00	3.00	1.8966	.77205
Competence	29	1.00	64.00	13.1034	15.93143
Governance	29	47.00	86.00	70.5172	10.42874
Zakat Performance	29	404.00	194772.00	28817.1379	50212.29092
Valid N (listwise)	29				

Classic Assumption Test

Prior to hypothesis testing, classical assumption tests were conducted to ensure that the multiple linear regression model satisfied the underlying statistical assumptions and was appropriate for subsequent analysis.

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Normality Test

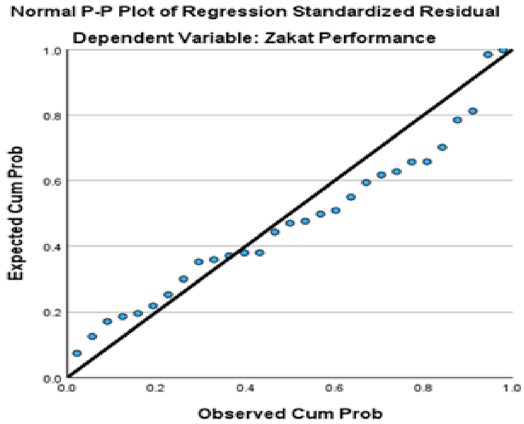

Figure 1 Normalily PP Plot

Figure illustrates the Normal P–P Plot of the standardized regression residuals. Most of the residual points lie close to the diagonal reference line, indicating that the residuals generally follow a normal distribution. Although slight deviations from the diagonal line are observed, particularly in the middle and upper portions of the plot, no severe or systematic departure is apparent. Therefore, the graphical evidence suggests that the residuals exhibit approximate normality. Considering that graphical methods are recommended to complement statistical normality tests, particularly for relatively small sample sizes, the observed deviation is not considered sufficiently serious to invalidate the regression analysis.

Multicollinearity Test

Table 4 Multicollinearity test result

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	-107000.238	57819.600		-1.851	.076		
	Transparency	22107.137	10377.111	.340	2.130	.043	.906	1.104
	Competence	1012.762	567.484	.321	1.785	.086	.712	1.405
	Governance	1143.258	903.831	.237	1.265	.218	.655	1.527

a. Dependent Variable: Zakat Performance

Table reports the results of the multicollinearity test. The tolerance values range from 0.655 to 0.906, all of which exceed the recommended threshold of 0.10. Similarly, the VIF values range from 1.104 to 1.527, well below the maximum acceptable value of 10. These findings indicate that the regression model is free from multicollinearity, suggesting that the independent variables do not exhibit problematic intercorrelations.

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E-ISSN 2622-1845

Uji Heterokedasitas

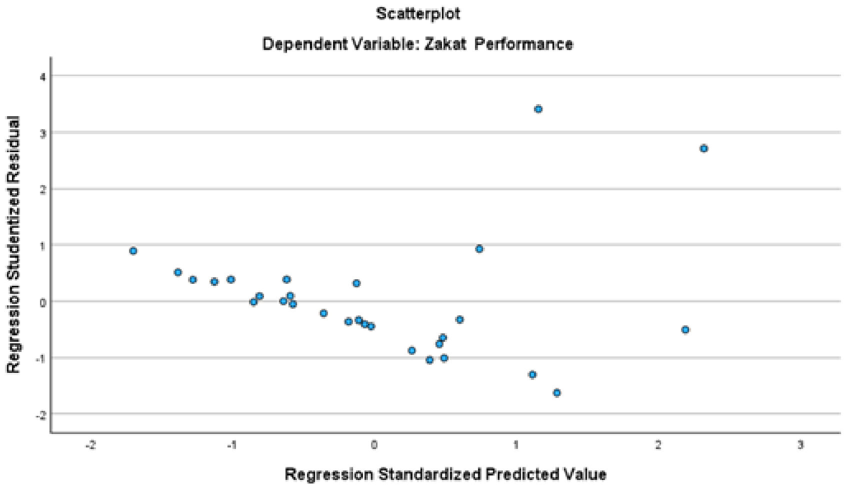

Figure 2

The heteroscedasticity test was evaluated using a scatterplot of the standardized residuals against the standardized predicted values. As shown in Figure X, the residuals are randomly dispersed above and below the zero line without forming any discernible pattern, such as a funnel-shaped or systematic distribution. Although a few observations appear relatively distant from the main cluster, no clear evidence of heteroscedasticity is observed. Therefore, the regression model satisfies the assumption of homoscedasticity, indicating that the variance of the residuals remains relatively constant across the range of predicted values.

Hypotesis Test
Multiple regression model

Table Multiple Linear Regression Test Result

Variable	B	Std Error	Beta
(Constant)	-107000.238	57819.600	
Transparency	22107.137	10377.111	0.340
Competence	1012.762	567.484	0.321
Governance	1143.258	903.831	0.237

Source: Analysis Result

Based on the results of the multiple linear regression analysis, the estimated regression equation can be expressed as follows:

$$Y= -107000,238+22107.137X_1 +1012.762X_2+1143.258X_3$$

The regression equation indicates that, holding the other independent variables constant, a one-unit increase in the transparency score is associated with an increase of 22,107.137 units in zakat collection performance. Likewise, a one-unit increase in employee competence is predicted to increase zakat collection performance by 1,012.762 units, while a one-unit increase in organizational governance is expected to increase zakat collection performance by 1,143.258 units.

The intercept (–107000.238) represents the estimated value of zakat collection performance when all independent variables are equal to zero. Although the intercept has limited practical interpretation because the independent variables are unlikely to assume a value of zero, it serves as a constant term required for estimating the regression equation. The positive regression coefficients for transparency, employee competence, and organizational governance indicate that improvements in these organizational capabilities are associated with higher zakat collection performance.

Correlation Coefficient Analysis

Model Summary[b]

Model	R	R Square	Adjusted R Square
1	.651[a]	0.423	0.354

Source: Analysis Result

Table shows that the multiple correlation coefficient (R) is 0.651, indicating a moderately strong positive relationship between the independent variables and zakat collection performance. The coefficient of determination (R^2) of 0.423 indicates that 42.3% of the variation in zakat collection performance is explained by transparency, employee competence, and organizational governance, while the remaining 57.7% is attributable to other factors outside the model. Furthermore, the adjusted R^2 value of 0.354 indicates that the model explains 35.4% of the variance in zakat collection performance after adjusting for the number of predictors and sample size.

t test

The partial regression test (t-test) was performed to determine the individual effect of each independent variable on the dependent variable. A significance level of 5% ($\alpha = 0.05$) was adopted. An independent variable is considered to have a significant effect on the dependent variable if its p-value is less than 0.05; otherwise, the effect is considered statistically insignificant.

Table t test of Transparency

Variable	α = 0.05	t-test	significance
Transparence (X_1)	0.05	2.130	0.043

Source : Analysis Result

As shown in table, transparency has a t-value of 2.130 and a significance value of 0.043. Since the p-value is less than 0.05, transparency has a statistically significant positive effect on zakat collection performance. Therefore, the hypothesis stating that transparency positively affects zakat collection performance is supported.

Table t test of Competence

Variable	α = 0.05	t-test	significance
Employee Competence (X_2)	0.05	1.785	0.086

Source : Analysis Result

As shown in table, employee competence has a t-value of 1,785 and a no significance value of 0.086. Since the p-value is less than 0.05, competence has no statistically significant effect on zakat collection performance. Therefore, the hypothesis stating that competence have no affect on zakat collection performance.

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Table t test of Governance

Variable	α = 0.05	t-count	significance
Governance (X_3)	0.05	1.265	0.218

Source : Analysis Result

As shown in table Governance has a t-value of 1,265 and a significance value of 0,218. Since the p-value is less than 0.05, transparency has a statistically significant positive effect on zakat collection performance. Therefore, the hypothesis stating that transparency positively affects zakat collection performance is supported.

F-Test

The simultaneous regression test (F-test) was performed to determine whether transparency, employee competence, and organizational governance collectively influence zakat collection performance. A significance level of 5% (α = 0.05) was adopted. If the p-value is less than 0.05, the independent variables are considered to have a statistically significant simultaneous effect on the dependent variable. Otherwise, the simultaneous effect is considered statistically insignificant.

Table F- test

	α = 0.05	F-count	significance
	0.05	6.116	.003[b]

Source: Analysis result

The F-test results indicate that the regression model is statistically significant. The calculated F-value is 6.116 with a significance value of 0.003, which is lower than the significance level of 0.05 ($p < 0.05$). Therefore, the null hypothesis (H_0) is rejected, indicating that the independent variables simultaneously have a significant effect on the dependent variable. This finding suggests that the proposed regression model is appropriate for explaining variations in the dependent variable.

Discussion

The Influence of Transparence on Zakat Collection Performance

Transparency demonstrates a significant positive association with zakat collection performance (t = 2.130, p = 0.043). Since the probability value is below the 5% significance level, the proposed hypothesis is supported, indicating that greater transparency contributes to improved zakat collection performance. This study demonstrates that transparency is an important determinant of zakat collection performance. Zakat institutions that openly communicate financial statements, operational performance, and program outcomes are more likely to attract and retain donors. Such transparency reduces information asymmetry, strengthens institutional credibility, and ultimately contributes to higher zakat collection. This result supports previous empirical evidence reported by (Arifin et al., 2022) and (Gupta et al., 2026) who found that greater organizational transparency contributes significantly to improved organizational performance.

The Influence of Employee Competence on Zakat Collection Performance

The regression analysis shows that employee competence does not significantly influence zakat collection performance, as indicated by a t-value of 1.785 and a p-value of 0.086. Since the significance value is above the 5% threshold, the hypothesis regarding the positive effect of employee competence is rejected. This finding may be attributed to the limited human resource capacity of many zakat institutions. Despite operating for several years, some institutions still employ only a small number of certified amil. Under these conditions, employee competence may not translate directly into improved zakat collection performance because organizational outcomes are also influenced by the availability of sufficient human resources and an appropriate allocation of responsibilities. This research result is not support previous research (Guntoro & Mutaqin, 2023) which stated employee competence support zakat collection performance.

The Influence of Governance on Zakat Collection Performance

The regression results indicate that governance does not significantly influence zakat collection performance (t = 1.265, p = 0.218). As the significance value is greater than 0.05, the proposed hypothesis is not supported.

The regression results indicate that governance does not significantly influence zakat collection performance (t = 1.265, p = 0.218). As the significance value is greater than 0.05, the proposed hypothesis is not supported. This finding suggests that governance practices alone may not directly translate into higher zakat collection. While good governance is essential for ensuring accountability, compliance, and sound organizational management, these practices may not be sufficiently visible to potential and existing muzaki to influence their decision to pay zakat through a particular institution.

One possible explanation is that governance functions primarily as an internal organizational capability that supports operational effectiveness rather than directly driving fundraising outcomes. Muzaki may place greater emphasis on factors that are more observable, such as transparency in financial reporting, the effectiveness of zakat distribution programs, service quality, and the institution's reputation. Consequently, the implementation of governance mechanisms may enhance zakat collection only when it strengthens public trust and institutional credibility.

From the RBV perspective, governance represents a valuable organizational capability that contributes to the efficient management of institutional resources. However, the competitive advantage derived from governance may not directly improve organizational performance unless it is effectively transformed into intangible assets such as trust, legitimacy, and stakeholder confidence. Therefore, governance may exert an indirect rather than a direct influence on zakat collection performance through these mediating mechanisms.

E. CONCLUSION AND SUGGESTIONS

This study examined the effects of transparency, employee competence, and governance on zakat collection performance among Indonesian zakat institutions from the Resource-Based View (RBV) perspective. The findings reveal that transparency has a significant positive effect on zakat collection performance, indicating that greater disclosure of financial information, operational activities, and program outcomes enhances institutional credibility and encourages greater zakat contributions. In contrast, employee competence and governance were found to have no significant direct effects on zakat collection performance.

These findings suggest that not all organizational capabilities contribute equally to fundraising performance. Among the examined factors, transparency appears to be the most influential capability because it is directly perceived by stakeholders and helps strengthen public trust. Meanwhile, the effects of employee competence and governance may be indirect, requiring complementary organizational resources or mediating mechanisms, such as institutional reputation, donor trust, or service quality, before contributing to improved zakat collection.

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