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Formulating a Management Maturity Model for Zakat Institutions Using an Organizational Governance Approach

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ABSTRACT

This study aims to develop a comprehensive reference framework for assessing the management maturity level of zakat institutions using an organizational governance approach grounded in ISO 37000:2021 (Governance of Organizations) and ISO 37004:2023 (Guidance for Sustainable Governance). Despite zakat's enormous potential in Indonesia, estimated at IDR 216.54 trillion or 1.75% of GDP, actual collection remains below 10% of this potential. A significant contributing factor is the limited maturity of governance and management practices within zakat institutions. This study employs a sequential mixed-methods design consisting of three integrated stages: a comprehensive desk study and literature review, Focus Group Discussions (FGDs) with 25 practitioners and stakeholders from various LAZ institutions supplemented by semi-structured expert interviews, and the application of the Multi-Stage Weighted Index (MSWI) method. The resulting framework comprises eight governance principles, fifteen dimensions, thirty-four variables, and eighty-three indicators, each evaluated across a six-level maturity scale from Undefined (Level 0) to Optimizing (Level 5). The eight principles, Purpose (21%), Leadership (19%), Risk Governance (13%), Stakeholder Engagement (11%), Accountability (11%), Data and Decision (10%), Viability and Performance Over Time (8%), and Social Responsibility (8%), were weighted through expert consensus. The model produces a composite maturity index scored from 0 to 5, offering broader governance coverage than existing frameworks and providing a standardized, replicable assessment tool applicable across both BAZNAS and LAZ institutions.

1. Introduction

Zakat is one of the five pillars of Islam, making it a mandatory act of almsgiving for all eligible Muslims. It serves as a crucial financial instrument aimed at wealth redistribution and poverty alleviation within Muslim communities (Ayuniyyah et al., 2022; Mustamin et al, 2025; Pratama, 2023). Zakat is collected from those who meet specific financial criteria (nisab) and is distributed to eight categories of recipients (asnaf) as outlined in the Quran (Surah At-Tawbah: 60). This direct approach to wealth redistribution helps bridge the gap between the rich and the poor, promoting economic equity and social welfare (Al-Qardhawi, 2000). As a financial tool, zakat ensures the ethical reallocation of wealth from surplus-holding members of the Muslim community to those in need, fostering equity and solidarity within society (Beik et al, 2024).

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The ethical imperative embedded in zakat is deeply grounded in Islamic values of justice (adl), compassion (rahmah), and social cohesion (ukhuwwah). These principles underpin zakat as both a moral and economic obligation, promoting the idea that wealth is a trust (amanah) from God that must be circulated for communal benefit (Hafidhuddin, 2002; Ismail et al, 2013). Zakat is thus not merely a matter of personal piety but also a reflection of an Islamic ethical economy where moral accountability and social impact are inseparable. Zakat functions alongside other Islamic social finance instruments, such as waqf (endowment) and sadaqah (voluntary almsgiving), to form a comprehensive and ethical financial ecosystem (Ayuniyyah et al., 2025). Together, they enable the realization of Maqasid al-Shariah, the preservation of religion, life, intellect, progeny, and wealth, through socio-economic development strategies.

In Indonesia, where over 87% of the population is Muslim, the potential for zakat collection is enormous. Estimates suggest that, based on the contemporary fiqh approach, the potential zakat amount is IDR 216.54 trillion, or equivalent to 1.75% of GDP, under the optimistic scenario (Asfarina et al., 2019). However, actual collection remains below of this potential (BAZNAS, 2024). Institutions such as the national zakat boards (BAZNAS) and private zakat institutions (LAZ) are tasked with collecting and distributing zakat, yet they continue to face significant challenges, including limited public trust, inadequate governance frameworks, and a lack of consistent measurement for social impact (Sifa et al, 2024). This persistent gap between potential and actualization represents not only a missed socio-economic opportunity but also a governance challenge that calls for systematic intervention.

The disparity between zakat potential and actual collection is not unique to Indonesia. A study by Shikur et al. (2025), analyzing Ethiopian Muslims through a PLS-SEM model, highlights how factors such as religious commitment, trust in zakat institutions, and perceived social impact significantly influence zakat payment behavior. This reinforces the importance of ethical credibility, transparency, and stakeholder engagement for zakat institutions in building trust and encouraging compliance, factors that are equally relevant in the Indonesian context. Similar findings have been reported in Malaysia, where institutional transparency and governance quality were found to be critical determinants of muzakki confidence and compliance (Wahab & Rahim, 2011).

A deeper examination of the low level of public trust in zakat institutions indicates that this condition is partly caused by the limited maturity of zakat management practices within some zakat institutions. Poor implementation of governance principles, particularly transparency, accountability, and responsibility, has been identified as a major contributing factor; while some aspects of good governance are practiced, others remain inconsistent, leading to diminished public confidence (Amalia, 2019). Concerns about corruption, fund mismanagement, and the lack of zakat collection facilities further compound this problem, as these issues are closely tied to the broader perception of institutional credibility (Al-Fatih, 2020; Panezai & Saqib, 2025). The professionalism of zakat institutions, including service quality and operational efficiency, is also frequently questioned, undermining their trustworthiness in the eyes of muzakki (Al-Fatih, 2020; Zainal et al., 2016). Research has further demonstrated that board management quality significantly influences zakat payers' trust, whereas the governmental model alone is insufficient to build confidence without accompanying institutional efficiency (Ghani et al., 2018). Notably, religious and ethical values play a mediating role: Santoso et al. (2024) found that Nahdliyah religious values fully mediate the relationship between governance elements, accountability, transparency, and credibility, and zakat payer trust, underscoring that governance reform must be grounded in the ethical and moral fabric of the communities served. This situation has consequently resulted in suboptimal zakat fund collection capacity. At the time this research was conducted, several approaches had been developed to assess the maturity level of zakat institutional management. However, these approaches often exhibited limitations in terms of assessment scope and depth, particularly with regard to modern governance standards. The Zakat Core Principles (ZCP) Implementation Index, while comprehensive in its banking-sector-derived structure, does not fully capture dimensions such as organizational sustainability, social responsibility, and stakeholder engagement that are increasingly recognized as essential components of good governance.

To further substantiate this research gap, Table 1 presents a comparative summary of the three existing assessment frameworks against the maturity model proposed in this study, evaluated across four dimensions: sustainability coverage, international standardization, digitalization aspect, and institutional flexibility.

Table 1. Comparative Summary of Existing Zakat Institutional Assessment Frameworks

Framework	Sustainability Coverage	International Standardization	Digitalization Aspect	Institutional Flexibility
Zakat Core Principles (ZCP) Implementation Index (2016)	Limited; derived from banking supervision logic and does not fully capture sustainability, social responsibility, or stakeholder dimensions	Adapted from the Basel Core Principles for Effective Banking Supervision, an international banking standard, but not a governance standard designed for social-religious organizations	Not systematically addressed	Low; rooted in banking-sector logic not fully aligned with zakat institutions as social-religious organizations
Capacity Assessment for Zakat Institutions (CAfO) (2010)	Covers nine dimensions from Legal Compliance to Public Trust, but was developed prior to ISO 37000:2021	Lacks international standardization for cross-institutional comparability	Not systematically addressed	Low; primarily oriented toward Dompet Dhuafa's internal self-assessment needs
Zakat Criteria for Performance Excellence (2011)	Not extensively documented in available literature	Oriented toward organizational performance excellence rather than an international governance standard	Not systematically addressed	Not extensively documented in available literature
Proposed Management Maturity Model (this study)	Explicit principles for Viability and Performance Over Time (8%) and Social Responsibility (8%)	Grounded in ISO 37000:2021 (adopted by the National Standardization Agency/BSN in 2023) and ISO 37004:2023	Explicit Data and Decision principle (10%), including technology and information-governance indicators	High; validated through expert consensus and applicable across both BAZNAS and LAZ institutions

Source: Compiled by the authors, synthesized from the framework descriptions in the Literature Review.

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This study therefore adopts a governance-oriented framework that encompasses a comprehensive perspective on organizational governance, including leadership, strategy, accountability, and sustainability, all of which are critical for optimizing the performance of zakat institutions. Standardized governance guidelines and accessible transparency mechanisms, such as publicly verifiable distribution records and digital platforms for zakat collection, have been proposed as practical solutions to rebuild trust and improve institutional performance (Amalia, 2019; Panezai & Saqib, 2025). Such an approach is expected to address the limitations of existing frameworks by providing a more comprehensive and holistic assessment model. The adoption of ISO 37000:2021 and ISO 37004:2023 as reference frameworks is particularly significant because these standards represent the most current international consensus on governance best practices, covering not only traditional dimensions of leadership and accountability but also emerging concerns such as sustainability, ethical behavior, and stakeholder value creation.

The objective of this study is to formulate a maturity assessment model for the management of zakat institutions that is integrated with modern governance principles. Specifically, this research seeks to: (1) identify how the key elements of ISO 37000:2021 and ISO 37004:2023 can be adapted to the context of zakat management organizations; (2) develop relevant performance indicators to measure management maturity levels; and (3) construct a quantitative assessment tool using the Multi-Stage Weighted Index method that enables standardized evaluation across diverse zakat institutions. Through the proposed assessment model, zakat institutions are expected to be able to evaluate their current organizational management maturity and establish a clear roadmap for future organizational development.
Building on these objectives, this study is guided by three research questions; RQ1: How can the governance principles of ISO 37000:2021 and the sustainable-governance guidance of ISO 37004:2023 be adapted into a management maturity framework relevant to the institutional and regulatory context of zakat organizations?. RQ2: What dimensions, variables, and indicators most validly and reliably capture the management maturity of zakat institutions, as validated through expert consensus?. RQ3: How can a quantitative composite index, calculated using the Multi-Stage Weighted Index method, be constructed to enable standardized and comparable maturity assessment across BAZNAS and LAZ institutions of varying scale?

Furthermore, this model is anticipated to serve as a reference for regulators, including BAZNAS at the national level and the Ministry of Religious Affairs, in measuring and comparing governance performance across zakat management organizations, thereby fostering a more accountable, transparent, and sustainable zakat ecosystem. The study contributes to the growing body of literature on Islamic institutional governance by bridging the gap between international governance standards and the specific needs of zakat-based organizations operating within the Indonesian regulatory and socio-cultural context.

2. Literature Review

Theoretical Foundations of Organizational Governance

The concept of organizational governance has evolved significantly over the past three decades, moving beyond the narrow confines of corporate governance focused primarily on shareholder interests toward a more holistic understanding encompassing stakeholder engagement, ethical conduct, sustainability, and societal impact (Aguilera & Jackson, 2010). Classical governance theories, including agency theory, stewardship theory, and stakeholder theory, provide complementary lenses through which to understand the governance challenges facing zakat institutions.

Agency theory, as articulated by Jensen and Meckling (1976), posits that conflicts arise between principals (owners or stakeholders) and agents (managers) due to divergent interests and information asymmetry. In the context of zakat institutions, the muzakki (zakat payers) function as principals who entrust their obligatory contributions to amil (zakat administrators) as agents. The potential for agency problems, including moral hazard and adverse selection, is particularly acute in zakat management because the disbursement of funds to eligible recipients (mustahik) is often difficult for muzakki to monitor directly (Wahab & Rahim, 2011). This theoretical lens underscores the importance of accountability mechanisms, transparent reporting, and independent auditing as governance instruments within zakat institutions.

Stewardship theory, developed by Donaldson and Davis (1991), offers a contrasting perspective by suggesting that managers can be motivated by intrinsic values, organizational commitment, and a sense of duty. This perspective resonates strongly with the Islamic conception of trusteeship (*khilafah* and *amanah*), wherein zakat administrators are expected to act as faithful stewards of communal wealth entrusted to them by divine mandate (Ismail et al., 2013). Stakeholder theory, as proposed by Freeman (2015) and subsequently developed by Donaldson and Preston (1995), broadens the governance perspective to include the interests of all parties affected by the organization. In the zakat ecosystem, stakeholders include muzakki, mustahik, amil, government regulators, sharia advisory bodies, and civil society organizations.

The convergence of these theoretical perspectives provides a robust foundation for understanding why governance maturity matters for zakat institutions. An institution that progresses through maturity levels is one that increasingly addresses agency concerns through formalized accountability, embodies stewardship values through purpose-driven leadership, and engages stakeholders through inclusive and responsive governance processes.

Although agency theory, stewardship theory, and stakeholder theory originate from Western corporate governance scholarship, they are epistemologically compatible with Maqasid al-Shariah rather than being in tension with it, because each theory addresses a mechanism through which a distinct maqsad (governance objective) is realized. Agency theory's emphasis on monitoring and accountability operationalizes hifz al-mal (preservation of wealth), since transparent oversight of amil is precisely what safeguards zakat funds entrusted by muzakki from misappropriation or misallocation. Stewardship theory's emphasis on intrinsic, values-driven conduct operationalizes the amanah (trusteeship) dimension of Maqasid al-Shariah, in which the amil is not merely a monitored agent but a khalifah entrusted with communal wealth on behalf of God and the ummah. Stakeholder theory's emphasis on the interests of all affected parties operationalizes the maslahah (public interest) and 'adl (justice) dimensions of Maqasid al-Shariah, since it requires zakat institutions to balance the interests of muzakki, mustahik, regulators, and society rather than optimizing for a single constituency. Read together, the three theories therefore do not compete with a Maqasid-based reading of zakat governance; they instead specify the accountability, trusteeship, and justice mechanisms through which Maqasid al-Shariah is institutionally realized, which justifies their joint use as the theoretical foundation for the maturity model developed in this study.

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Organizational Management Maturity Models

Maturity models have become widely used tools for assessing and improving organizational capabilities across various domains. The concept originates from the Capability Maturity Model (CMM) developed by the Software Engineering Institute at Carnegie Mellon University, which proposed that organizations progress through defined stages of process maturity (Paulk et al., 1993). Since then, maturity models have been adapted to diverse fields including project management, business process management, and organizational governance (Rosemann & de Bruin, 2005).

According to ISO 37004:2023, organizational governance maturity can be categorized into six levels, each characterized by distinct attributes. Level 0 (Undefined) represents a state where no commitment exists. Level 1 (Limited) indicates formalistic adoption. Level 2 (Emerging) signifies inconsistent practices. Level 3 (Formalized) indicates formally established policies. Level 4 (Measured) represents active measurement and evaluation. Level 5 (Optimizing) characterizes continuous improvement and innovation (ISO, 2023). The assessment of governance maturity, as outlined in ISO 37000:2021, is based on three interrelated aspects: governance behavior, governance effectiveness, and governance efficiency. Table 2 presents these maturity levels.

Table 2. Management Maturity Levels of Zakat Institutions

Level	Behavior	Effectiveness	Efficiency
Level 0: Undefined	No commitment – No commitment or intention to adopt the principle	Unclear – No practices or practices unrelated to the principle	None – Components still in design stage or not adopted
Level 1: Limited	Adoption – Limited ability to explain why the principle is important	Incomplete – Few and/or incomplete practices	Sparse – Not all required components adopted
Level 2: Emerging	Understanding – Limited understanding of implementation	Inconsistent – Practices applied and/or communicated inconsistently	Lacking – Components and/or communication insufficient
Level 3: Formalized	Application – Limited commitment to assessing effectiveness	Unmeasured – Practices not evaluated against objectives	In place – Governance review mechanisms remain limited
Level 4: Measured	Analysis – Improvement plans exist with limited stakeholder involvement	Measured and Reported – Practices assessed and reported	Measured – Components reviewed and corrective actions taken
Level 5: Optimizing	Evaluation and Creation – Commitment to continuous improvement	Continually Improving – Implementation continuously enhanced	Innovating – Innovation applied for sustained efficiency

Source: Adapted from ISO 37000:2021 and ISO 37004:2023

Governance Parameters for Zakat Institutions

Effective governance is critical for the performance and trustworthiness of zakat institutions, as they manage public funds entrusted by muzakki for socio-economic welfare. Governance in zakat institutions encompasses both normative dimensions rooted in Islamic principles and operational dimensions aligned with modern organizational standards. The literature consistently identifies transparency, accountability, responsibility, independence, and fairness as core governance principles for zakat institutions (Amalia, 2019). Among these, transparency contributes most significantly to good governance, followed by accountability, responsibility, and independence, though evidence suggests that good governance in Indonesian zakat institutions has been well implemented only in some aspects and not in totality (Amalia, 2019). Compliance with financial reporting standards, such as PSAK 109 for zakat, infaq, and shadaqah, is recommended as a practical mechanism to enhance transparency and comparability in financial disclosures (Nasution et al., 2024; Htay & Salman, 2014).

ISO 37000:2021 organizes the components of an organization into four categories and eleven principles: one Primary principle (Purpose), three Fundamental principles (Value Generation, Strategy, Oversight), and seven Enabler principles (Stakeholder Engagement, Leadership, Data and Decision, Risk Governance, Social Responsibility, Viability and Performance Over Time, Accountability). From these eleven principles, this study identifies eight as directly relevant to the assessment of zakat institution management maturity: Purpose, Leadership, Stakeholder Engagement, Risk Governance, Data and Decision, Viability and Performance Over Time, Accountability, and Social Responsibility.

The consolidation of eleven principles into eight assessment parameters reflects both pragmatic and conceptual considerations. Strategy and Value Generation are integrated into the Purpose principle because, within the zakat institutional context, organizational purpose inherently encompasses strategic direction and value creation for the ummah. Similarly, the Oversight principle is incorporated into Risk Governance, as oversight functions in zakat institutions are primarily exercised through risk identification, monitoring, and internal audit processes.

Beyond these core principles, the governance of zakat institutions requires attention to several operational and structural parameters. First, human resource management is a foundational parameter. The professionalization of amil, including capacity building, certification systems, and clear career development pathways, is essential for improving operational efficiency and institutional credibility (Widiastuti et al., 2021). Widiastuti et al. (2026) further propose a structural policy model for Good Amil Governance (GAG) in Indonesia, identifying amil competency development and governance standardization as the most critical priorities for reform. This is consistent with findings that limited professional competence among amil and insufficient regulatory frameworks remain major barriers to effective zakat governance (Hidayatullah & Priantina, 2018).

Second, technology integration has emerged as an increasingly significant governance parameter. The adoption of financial technology, including Islamic FinTech (I-FinTech) and enterprise resource planning (ERP) systems, can improve efficiency, reduce operational costs, and enhance transparency in zakat collection and distribution (Amri et al., 2024; Mira et al., 2020). Widiastuti et al. (2021) specifically identify ZakaTech as a strategic enabler for optimizing zakat governance in East Java, arguing that digital infrastructure supports both regulatory compliance and stakeholder engagement. This aligns with calls for digital platforms and mobile applications as tools to reduce corruption and enhance public trust in zakat institutions (Panezai & Saqib, 2025).

Third, regulatory frameworks and standardization constitute a critical structural parameter. Comprehensive and uniform governance policies, including the implementation of the Zakat Core Principles (ZCP), are necessary to address regional disparities in zakat management practices across

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Indonesia (Hidayatullah & Priantina, 2018; Widiastuti et al., 2021). The standard operational procedures for fund distribution also require clear formalization to ensure accurate targeting of mustahik and prevent misallocation (Handriani et al., 2019).

Fourth, stakeholder engagement is identified as essential for compliance and increased zakat contributions. Sawmar and Mohammed (2021) propose a conceptual framework demonstrating that good governance enhances zakat compliance by strengthening muzakki trust and institutional legitimacy. Alimusa et al. (2025) further confirm, through a systematic literature review, that governance quality, transparency, and institutional trust are among the most consistent determinants of zakat compliance behavior across multiple contexts.

Fifth, Sharia governance and compliance represent a dimension that distinguishes zakat institutions from secular organizations. Governance must be grounded in Islamic ethical principles, ensuring justice and fairness in all operational decisions (Habibullah & Haron, 2024). Empirical evidence from Indonesia demonstrates that Sharia governance positively influences organizational performance in zakat management organizations, confirming the importance of integrating religious oversight into the broader governance framework (Zakiy et al., 2025). Widiastuti et al. (2024) further situate zakat governance within the sustainable finance agenda, arguing that sound governance of zakat institutions contributes directly to long-term financial sustainability and socio-economic impact.

Taken together, these governance parameters, spanning core principles, human resource management, technology, regulatory frameworks, stakeholder engagement, and Sharia compliance, form the contextual foundation upon which this study's maturity assessment model is constructed. The eight ISO 37000:2021 governance principles selected for this study are mapped onto these parameters, ensuring that the resulting framework is both internationally grounded and contextually relevant to the realities of zakat institutional governance in Indonesia.

Zakat Institutions in Indonesia

Zakat institutions in Indonesia are generally categorized into two main forms. The first is the Badan Amil Zakat Nasional (BAZNAS), an official institution established by the government to manage zakat at the national level pursuant to Law Number 23 of 2011 concerning Zakat Management. The organizational structure consists of one central BAZNAS, 34 provincial BAZNAS, and more than 463 district/city BAZNAS across Indonesia. The second form is the Lembaga Amil Zakat (LAZ). According to data from the Ministry of Religious Affairs of the Republic of Indonesia as of February 2024, there were 170 licensed LAZ institutions: 45 at the national level, 39 at the provincial level, and 86 at the district/city level.

The legal framework governing zakat in Indonesia has evolved significantly, particularly following the enactment of Law Number 23 of 2011, which brought hope for greater integration between government and private zakat operators (Hidayatullah & Priantina, 2018). However, despite this legal development, the operationalization of integrated zakat management remains challenged by coordination gaps, differing standards among institutions, and uneven regulatory implementation across regions (Hidayatullah & Priantina, 2018; Widiastuti et al., 2026). The Amil profession in particular remains inadequately recognized by law and insufficiently protected, primarily due to the absence of a comprehensive regulatory framework that undermines the overall effectiveness of zakat institutions (Widiastuti et al., 2026). From a legal empowerment perspective, Hasan and

Pasyah (2019) further highlight that the potential of zakat in Indonesia has not been optimally realized, with actual collection remaining far below 1% of the estimated national zakat potential of IDR 217 trillion, despite Indonesia having approximately 87% of its population as Muslims.

Both BAZNAS and LAZ play a critical role in mobilizing zakat, infaq, and sadaqah funds from the Muslim community and ensuring that these resources are managed in accordance with Islamic principles and modern governance practices. Through structured collection mechanisms, transparent financial management, and targeted distribution programs, these institutions contribute significantly to improving social welfare and reducing poverty among eligible beneficiaries (Herianingrum et al., 2024). Zakat empowerment programs conducted by these institutions are based on a scale of priorities and the potential of mustahik, with long-term impacts that support economic improvement and reduce the number of mustahik living below the poverty line (Herianingrum et al., 2024). The productive distribution of zakat has further demonstrated its effectiveness in post-disaster economic recovery, with models involving direct business capital assistance and partnerships with universities, volunteers, and Islamic insurance providers showing meaningful potential for welfare improvement (Arifin & Anwar, 2021).

The institutionalization of zakat through BAZNAS and LAZ strengthens the national zakat ecosystem and enhances the role of zakat as a strategic instrument for socio-economic development and social justice in Indonesia. At the regional level, evidence from East Java demonstrates that financial support from local government budgets and zakat regulations positively affects gross regional domestic product (GRDP) and significantly reduces the Gini index, underscoring the importance of government-zakat institution synergy in building a better regional economic system (Al-Haddad et al., 2024). The strategic role of ZIS in poverty alleviation has been empirically demonstrated at the provincial level in Indonesia, where ZIS significantly reduces the percentage of poor population and contributes to inclusive economic growth (Siregar et al., 2025).

The governance and performance of zakat institutions are also shaped by institutional integrity. Wahyuni-TD et al. (2021) empirically demonstrate that good governance and fraud prevention significantly impact the performance of zakat institutions, with fairness emerging as a particularly critical but underdeveloped governance principle that requires greater attention to avoid mismanaged distribution. Good governance in Indonesian zakat institutions, while partially implemented in areas such as transparency and accountability, has not been comprehensively practiced, pointing to the need for standardized governance guidelines (Amalia, 2019).

Looking ahead, digital transformation is reshaping the operational landscape of zakat institutions. The adoption of mobile applications, online portals, and fintech innovations is enhancing transparency, efficiency, and user accessibility in zakat collection and distribution, with evidence from comparative studies of Indonesia and Malaysia indicating that digital literacy, institutional trust, and Shariah-compliant design are key determinants of wider acceptance of digital zakat platforms (Hude et al., 2026). The integration of zakat into Indonesia's Sustainable Development Goals (SDGs) agenda has also gained scholarly attention, with evidence demonstrating that zakat collection has increased substantially and that zakat institutions play multifaceted roles in poverty reduction, education, and business development that are directly aligned with SDG targets (Asyifa et al., 2024; Arnakim & Shabrina, 2025). Zakat institutions are thus increasingly recognized not only as religious and social entities but as strategic actors in Indonesia's broader sustainable development framework. However, macroeconomic evidence suggests that zakat collection is less responsive to economic fluctuations such as GDP growth and inflation, and is more dependent on

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institutional trust, regulatory clarity, and governance quality, calling for deep structural and administrative reforms to optimize collection (Pamuncak et al., 2025).

Existing Assessment Frameworks

Studies on the quality of zakat management have been conducted using different approaches. In 2016, Badan Amil Zakat Nasional published the Zakat Core Principles (ZCP) Implementation Index, developed based on the Basel Core Principles for Effective Banking Supervision. The ZCP consists of 18 principles grouped into six dimensions, of which ten endogenous principles were operationalized into the ZCP Implementation Index using a Multi-Stage Weighted Index method with a Likert scale. While robust in risk management and compliance coverage, the ZCP framework's derivation from banking supervision principles means it does not fully address organizational sustainability, social responsibility, and digital governance.

In 2010, Dompet Dhuafa developed the Capacity Assessment for Zakat Institutions (CAfO), covering nine dimensions from Legal Compliance to Public Trust. While CAfO provides a practical self-assessment tool, it was primarily oriented toward Dompet Dhuafa's internal needs and was developed prior to ISO 37000:2021. In 2011, Forum Zakat published the Zakah Criteria for Performance Excellence (Ichsan et al., 2011). Each framework represents a significant contribution but carries inherent limitations.

Research Gap and the Need for a New Framework

A comparative analysis of existing frameworks reveals several gaps. First, the ZCP Implementation Index is rooted in banking supervision logic not fully aligned with zakat institutions as social-religious organizations. Second, CAfO lacks international standardization for cross-institutional comparability. Third, none of the existing frameworks systematically incorporate ISO 37000:2021 governance principles. Fourth, existing frameworks do not adequately address digital transformation, environmental sustainability, and innovation-oriented management. This study fills these gaps by developing a maturity assessment model grounded in ISO 37000:2021 and ISO 37004:2023, validated through expert judgment, and employing a rigorous MSWI quantitative methodology.

3. Methodology

This study employed a sequential mixed-methods design combining qualitative and quantitative approaches to construct and validate a management maturity model for zakat institutions. The methodology consisted of three integrated stages: a comprehensive desk study, Focus Group Discussions (FGDs) supplemented by expert interviews, and the formulation and calibration of a quantitative index. This methodological design follows the framework recommended by Creswell and Creswell (2018) for instrument development research.

Data

The initial stage involved a comprehensive desk study reviewing existing theoretical and empirical literature on organizational governance maturity and its relevance to Islamic social finance. Key frameworks referenced include the Zakat Core Principles Implementation Index (Pusat Kajian

Strategis BAZNAS and Bank Indonesia, 2020), the CAfO framework (Dompet Dhuafa, 2010), the Zakah Criteria for Performance Excellence (Forum Zakat, 2011), ISO 37000:2021, and ISO 37004:2023. The study also drew upon literature from organizational governance (OECD, 2015), maturity modeling (De Bruin et al., 2005), Islamic institutional governance (Wahab & Rahim Abdul Rahman, 2011), and zakat management (Al-Qardhawi, 2000). The development of evaluation parameters is based on the ISO 37000:2021 framework, with details informed by existing research findings and practical field experience.

Sample and Procedure

To refine and contextualize the model, a series of Focus Group Discussions (FGDs) were conducted with 25 practitioners and stakeholders from private zakat organizations, including various LAZ institutions. Participants were purposively selected to represent diverse roles: top management (directors and commissioners), program managers, field officers, community development specialists, sharia supervisory board members, and internal auditors. Of the 25 participants, 21 were zakat management practitioners drawn from LAZ institutions, three were academicians with a strong research background in zakat studies, and one was a former regulator from the National Committee for Sharia Economic and Finance (*Komite Nasional Ekonomi dan Keuangan Syariah*, KNEKS). The FGDs were structured around three objectives: (1) validating the relevance of the eight governance principles to the zakat context; (2) identifying specific dimensions, variables, and indicators reflecting operational realities; and (3) assigning relative weights to each component based on perceived importance.

In the subsequent phase, semi-structured interviews were conducted with subject matter experts, including Islamic economists, social welfare researchers, and senior officials from zakat institutions. This process was guided by the Expert Judgment Method (Hardesty & Bearden, 2004). Experts evaluated each indicator based on criteria of relevance, clarity, feasibility of measurement, and discriminatory power. Indicators that did not meet these criteria were revised or removed through iterative refinement.

Measurement

Each indicator in the maturity model is assessed using a Likert scale ranging from 0 to 5. A score of 0 represents that the indicator is absent or not implemented, while a score of 5 indicates full implementation with continuous improvement and innovation, supported by relevant documentation. The six-level maturity scale (Undefined, Limited, Emerging, Formalized, Measured, Optimizing) is adapted from ISO 37004:2023 and provides granular differentiation of governance maturity across all eighty-three indicators.

Data Analysis

The Multi-Stage Weighted Index (MSWI) approach, adapted from Puskas BAZNAS (2017), was used to quantify the management maturity indicators. This method captures the hierarchical structure of the assessment framework, where individual indicators aggregate into variables, variables into dimensions, and dimensions into principles, with each level having independently calibrated weights. The mathematical formulation is as follows:

$$MSWI = \Sigma\,(w_j \times I_j), j = 1\ to\ m \qquad (1)$$

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Where MSWI = Multi-Stage Weighted Index; m = number of parameters assessed; w_j = weight of the j-th parameter (total weights sum to 1); and I_j = index or score of the j-th parameter. The weights for the eight principles were determined through expert consensus during the FGDs: Purpose (21%), Leadership (19%), Risk Governance (13%), Stakeholder Engagement (11%), Accountability (11%), Data and Decision (10%), Viability and Performance Over Time (8%), and Social Responsibility (8%). The final composite index score ranges from 0 to 5.

4. Results And Discussion

Results

Principles for Elaborating Organizational Management Maturity

This study bases its framework on the management system approach of ISO 37000:2021. The approach of building good organizational governance using ISO 37000:2021 is considered more suitable than alternatives such as the Basel Principles applied in the ZCP. While both aim to improve organizational performance, they differ fundamentally in scope: the Basel Principles focus on banking by establishing minimum capital standards, whereas ISO 37000:2021 offers comprehensive governance guidance across all sectors. Moreover, ISO 37000:2021 was officially adopted by the National Standardization Agency (BSN) in 2023, providing a modern framework for zakat institutional assessment.

ISO 37000:2021 organizes governance into four categories and eleven principles. From these, eight were identified as directly relevant for assessing zakat institutional management maturity, as presented in Table 3.

Table 3. Principles of Organizational Governance (ISO 37000:2021)

Category	Principle	Explanation
Primary	1. Purpose	Defines the organization's raison d'être, including its vision, mission, and underlying values.
Fundamental	2. Value Generation	The organization's value creation should meet its objectives in accordance with organizational values.
	3. Strategy	Organizational strategies formulated to align with the value creation model.
	4. Oversight	Monitoring organizational performance to ensure ethical behavior and compliance.
	5. Accountability	The obligation to explain and justify actions and decisions taken.
Enabler	6. Stakeholder Engagement	Involving stakeholders in decision-making and identifying their needs.
	7. Leadership	Ensuring leaders are committed to good governance principles.

Category	Principle	Explanation
	8. Data and Decision	Utilizing accurate and relevant information to support decision-making.
	9. Risk Governance	Processes to identify, assess, and manage risks affecting objectives.
	10. Social Responsibility	Operating ethically and contributing positively to society.
	11. Viability & Performance	Ability to operate effectively over the long term while ensuring sustainability.

Source: ISO 37000:2021, compiled by the authors

The remaining principles, Strategy and Value Generation, are integrated into the Purpose principle, while the Oversight principle is incorporated into Risk Governance, reflecting the practical realities of zakat institutional governance.

Operationalization into Dimensions, Variables, and Indicators

The eight governance principles were further decomposed into dimensions, variables, and indicators following a hierarchical structure. Through this process, the principles were broken down into fifteen dimensions and thirty-four variables. Table 4 presents the complete framework.

Table 4. Principles, Dimensions, and Variables of the Maturity Model

No.	Principle	Dimension	Variable	Reference
1	Purpose	1. Organizational Aspirations	1.1. Organizational Vision 1.2. Mission and Values 1.3. Strategic Planning	CAfO, DD
2	Leadership	2. Governance	2.1. Leadership Succession 2.2. Leadership Accountability 2.3. Organizational Structure	CAfO, DD
3	Stakeholder Engagement	3. Focus on Muzakki	3.1. Good Customer Relations 3.2. Capturing Aspirations	Zakat Criteria
		4. Focus on Amil	4.1. Amil Development 4.2. Amil Working Environment	Zakat Criteria
		5. Focus on Mustahik	5.1. Mustahik Mapping 5.2. Program Design	Practitioner
4	Risk Governance	6. Zakat Governance	6.1. Amil 6.2. Institutional Management	ZCP 8,10,12
		7. Operational Mgmt	7.1. Risk Mitigation 7.2. Internal Audit	ZCP 10,14,15
		8. Legal & Sharia	8.1. Sharia Supervision 8.2. Legal Compliance	ZCP 8, 14
5	Data & Decision	9. Information Systems	9.1. Technology Infrastructure 9.2. Information Mgmt Systems	CAfO, DD

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No.	Principle	Dimension	Variable	Reference
		10. Decision-Making	10.1. Decision Mechanisms 10.2. Data for Decisions	CAfO, DD
6	Viability & Perf.	11. Collection	11.1. Zakat Assets 11.2. Socialization 11.3. Collection Risk	ZCP 9, 18
		12. Distribution	12.1. Distribution Strategy 12.2. Distribution Impact 12.3. Distribution Risk	ZCP 10,13,18
7	Accountability	13. Financial Reporting	13.1. Reporting Risk 13.2. Report Management	ZCP 16, 17
8	Social Resp.	14. Public Trust	14.1. Community Partnerships 14.2. Social Legitimacy	CAfO, DD
		15. Govt Relations	15.1. Info Sharing with Govt 15.2. Info Sharing with ZI	Practitioner

Source: Compiled by the authors from literature review and FGD results

The next stage involved further operationalizing each variable into specific indicators. Through the iterative process of desk study, FGDs, and expert validation, a total of eighty-three indicators were developed. These indicators are designed to be specific, observable, and measurable, enabling assessors to evaluate the precise maturity level of each governance dimension.

Maturity Level Definitions and Scoring Categories

After identifying the management maturity indicators, the maturity level criteria were determined referring to ISO 37004:2023, as presented in Table 5.

Table 5. Maturity Level Definitions for Zakat Institution Indicators

Level	Description
Level 0: Undefined	No actions have been taken to fulfill the indicator. No established policies or procedures.
Level 1: Limited	Implementation is minimal and very limited, mostly formalistic. Rules may exist but execution is unclear.
Level 2: Emerging	Implementation has begun but is still at an initial stage, not fully integrated into organizational practices.
Level 3: Formalized	Policies, procedures, or measures have been formally established to fulfill the indicator.
Level 4: Measured	The organization actively measures and evaluates effectiveness. Mechanisms in place for data collection and analysis.
Level 5: Optimizing	The organization meets indicator requirements and strives to continuously improve with a focus on innovation.

Source: Adapted from ISO 37004:2023

The scoring process employs the MSWI method with weights reflecting expert consensus. The final composite index score is categorized into five performance levels as shown in Table 5.

Table 5. Categories of Zakat Institution Management Maturity Index Scores

Score	Category	Description
0.00–1.00	Limited	The zakat institution possesses management maturity indicators but has not implemented them.
1.01–2.00	Emerging	The zakat institution has begun partial implementation of maturity indicators.
2.01–3.00	Formalized	The zakat institution has implemented maturity indicators but deficiencies remain.
3.01–4.00	Measured	The zakat institution has implemented maturity indicators effectively.

Source: Compiled by the authors

Discussion

The management maturity model developed in this study represents a significant advancement over existing assessment frameworks for zakat institutions. By grounding the model in ISO 37000:2021 and ISO 37004:2023, the study ensures alignment with the most current international governance standards while maintaining contextual relevance to zakat-based organizations.
First, the eight-principle structure provides a more comprehensive governance assessment compared with existing frameworks. The ZCP Implementation Index is limited by its derivation from banking supervision principles that do not fully capture the social, ethical, and sustainability dimensions. The CAfO framework lacks international standardization for cross-institutional comparability. The proposed model bridges these gaps by integrating both operational governance dimensions (risk management, accountability, financial reporting) and strategic governance dimensions (purpose, leadership, stakeholder engagement, social responsibility).

Second, the incorporation of a six-level maturity scale provides greater granularity compared with the five-level ZCP scale. The addition of Level 0 (Undefined) is particularly important in the Indonesian context, where some smaller district-level organizations may lack formalized governance structures entirely. Third, the weight distribution, with Purpose (21%) and Leadership (19%) combining for 40% of the total assessment, underscores the expert consensus that purpose-driven governance and committed leadership are the most critical determinants of institutional maturity, consistent with stewardship theory (Donaldson & Davis, 1991).

Fourth, the model accommodates the diversity of the Indonesian zakat ecosystem. With 34 provincial BAZNAS offices, over 463 district/city BAZNAS offices, and 170 licensed LAZ institutions, a one-size-fits-all assessment would be inadequate. The multi-level, multi-indicator structure allows for differentiated assessment while maintaining a common framework for comparability. Finally, the emphasis on continuous improvement at the highest maturity level (Optimizing) aligns with the recognition that governance excellence is a dynamic process, particularly important in an era of rapid digital transformation and increasing regulatory scrutiny.

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Despite these contributions, the practical implementation of the proposed model is likely to be uneven across the Indonesian zakat ecosystem, and this unevenness itself is instructive for how the model should be deployed. Large, nationally operating LAZ typically possess dedicated IT infrastructure, management information systems, and professional staff capable of generating the documentation required to evidence higher maturity levels, particularly for indicators under the Data and Decision principle that presuppose digital record-keeping. District- and city-level BAZNAS and smaller LAZ, by contrast, often operate with limited budgets, part-time or volunteer amil, and manual administrative processes, which makes them more likely to score at Level 0 (Undefined) or Level 1 (Limited) on digitally dependent indicators even where their underlying distribution practices are sound. This gap is not a flaw in the assessment instrument itself but reflects a genuine disparity in institutional capacity that regulators should anticipate: applying the model uniformly without accompanying capacity-building support risks penalizing smaller, budget-constrained organizations for resource constraints rather than governance intent. Consequently, the model is best implemented alongside differentiated technical assistance, for example, simplified digital reporting templates for Level 0-1 organizations, so that the maturity score functions as a roadmap for capacity development rather than solely as a compliance benchmark. It should also be noted that, at the time of writing, the model has been developed and validated through expert consensus and FGDs but has not yet been empirically piloted through full-scale field application within zakat institutions; such a pilot test, ideally spanning both large national LAZ and smaller district-level BAZNAS/LAZ, represents an important next step for validating the instrument's discriminatory power under real operating conditions.

These findings also reconnect to the theoretical foundations outlined in the literature review. The weight given to Purpose and Leadership is consistent with stewardship theory's emphasis on intrinsically motivated, values-driven management, while the Accountability and Risk Governance principles operationalize the monitoring and reporting mechanisms that agency theory identifies as necessary to mitigate information asymmetry between muzakki and amil. The Stakeholder Engagement principle, in turn, reflects stakeholder theory's call to balance the interests of muzakki, mustahik, regulators, and the broader community. Read through a Maqasid al-Shariah lens, the model therefore does more than assess administrative compliance: by strengthening hifz al-mal (through accountability and risk governance), amanah (through purpose-driven leadership), and maslahah (through stakeholder engagement and social responsibility), a more mature zakat institution is better positioned to maximize the redistributive and poverty-alleviating function of zakat, thereby contributing to the strengthening of the ummah's economy consistent with the broader objectives of Islamic social finance.

5. Conclusion and Recommendation

Conclusion

This study has successfully developed a comprehensive management maturity assessment model for zakat institutions by integrating ISO 37000:2021 and ISO 37004:2023 governance principles with existing assessment frameworks. The resulting framework is built upon eight governance principles, Purpose, Leadership, Stakeholder Engagement, Risk Governance, Data and Decision, Viability and Performance Over Time, Accountability, and Social Responsibility, which are decomposed into 15 dimensions, 34 variables, and 83 indicators evaluated across six maturity levels. The Multi-Stage Weighted Index (MSWI) method, calibrated through expert consensus involving 25 practitioners, provides a rigorous quantitative foundation enabling standardized evaluation and cross-institutional comparison. The model addresses limitations of existing frameworks by offering broader governance coverage, international standardization, validated indicators, and a replicable quantitative methodology.

Recommendation for Future Research

Several avenues for future research emerge from this study. First, the model should be tested through large-scale empirical application across a representative sample of zakat institutions to evaluate its practical applicability, inter-rater reliability, and discriminatory power. Second, alternative weighting methods such as the Analytic Hierarchy Process (AHP) or Delphi technique with a larger expert panel could enhance weight calibration robustness. Third, comparative studies examining applicability in other Muslim-majority countries (Malaysia, Pakistan, Saudi Arabia) would contribute to international zakat governance literature. Fourth, the relationship between management maturity levels and measurable institutional outcomes (collection efficiency, distribution effectiveness, public trust indices) should be empirically investigated.

Managerial Implication

The assessment tool can be employed by any zakat institution, whether BAZNAS at national, provincial, or district/city level, or any licensed LAZ, to determine its current management maturity level. Since the model includes detailed scoring for each indicator, institutions can independently improve organizational management maturity by systematically addressing indicators with low scores. For regulators, particularly BAZNAS at the national level and the Ministry of Religious Affairs, the model provides a standardized tool for guiding and supporting institutional development, benchmarking governance performance, identifying systemic weaknesses, and allocating capacity-building resources where most needed.

Author contribution statement

All authors contributed substantially to the completion of this article. Achmad Zaki: conceptualization, methodology, data collection, and writing original draft. Qurroh Ayuniyyah: supervision, methodology, validation, writing, review, and editing. Ahmad Juwaini: expert consultation, validation. Hambari: supervision, data analysis. Didin Hafidhuddin: supervision, conceptual guidance.

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Appendix

Table 6. Management Maturity Level Assessment of Zakat Management Organization (ZMO) – Final FGD Results

Principle	%	Dimension	%	Variable	%	Indicator		%	Undefined	Limited	Emerging	Formalized	Measured	Optimizing	Results
									0	1	2	3	4	5	
1. Purpose	21%	1. Organizational Aspiration	100%	1.1. Organizational Vision	47%	1.1.1.	The Vision Statement is clearly articulated and formally endorsed by the top leadership of thve organization	59%							
						1.1.2.	The Vision Statement is disseminated to all members of the organization	41%							
				1.2. Organizational Mission and Values	31%	1.2.1	The Mission and Values Statement is clearly articulated and formally endorsed by the top leadership of the organization	56%							
						1.2.2	The Mission and Values Statement is disseminated to all members of the organization	44%							
				1.3. Strategic Planning	22%	1.3.1	The existence of a strategic plan (minimum three years) that encompasses all organizational units	56%							
						1.3.2	The existence of an annual work plan (workplan)	44%							

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Principle	%	Dimension	%	Variable	%	Indicator		%	VALUE						Results
									Undefined	Limited	Emerging	Formalized	Measured	Optimizing	
									0	1	2	3	4	5	
2. Leadership	19%	2. Governance Mechanisms	100%	2.1. Leadership Succession and Cadre Development	33%	2.1.1	The existence of a formal leadership succession mechanism	35%							
						2.1.2	Term limits are established for executive and board positions	35%							
						2.1.3	The existence of an equal opportunity policy governing access to leadership positions	30%							
				2.2. Leadership Accountability	34%	2.2.1	The existence of a leadership accountability mechanism conducted at minimum annually	52%							
						2.22	Accessibility of annual reports and monthly and annual activity reports to relevant stakeholders	48%							
				2.3. Organizational Structure	33%	2.3.1	Completeness of the organizational structure of the Zakat Management Organization (ZMO)	36%							
						2.3.2	Separation of roles between the Board of Trustees and the Executive Board in accordance with applicable regulations	29%							
						2.3.3	The existence of a Shariah Supervisory Board	23%							
						2.3.4	The existence of an operational supervisory body and/or internal audit function	13%							

Principle	%	Dimmension	%	Variable	%	Indicator	%	VALUE	Results

									Undefined	Limited	Emerging	Formalized	Measured	Optimizing
									0	**1**	**2**	**3**	**4**	**5**
3. Stakeholder Engagement	11%	3. Focus on Zakat Donors (Muzakki), Sponsors, and Donors	37%	3.1. Donor Engagement and Relationship Management	62%	3.1.1	The provision of innovative and needs-responsive program offerings	31%						
						3.1.2	Classification and segmentation of zakat payers (muzakki), sponsors, and donors	36%						
						3.1.3	The existence of mechanisms for communication and relationship maintenance with stakeholders	33%						
				3.2. Capturing Stakeholder Aspirations (Voice of Stakeholder)	38%	3.2.1	The existence of feedback mechanisms to capture stakeholder inputs and suggestions	38%						
						3.2.2	The existence of mechanisms for assessing stakeholder satisfaction and engagement	39%						
						3.2.3	The existence of mechanisms for following up on stakeholder complaints	23%						
		4. Focus on Workforce (Amil)	39%	4.1. Amil Workforce Development	56%	4.1.1	Provision of fair and equitable compensation and benefits for amil personnel	33%						
						4.1.2	The existence of amil workforce development programs	38%						
						4.1.3	Performance evaluation and career progression pathways for amil personnel	29%						

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Principle	%	Dimmension	%	Variable	%	Indicator		%	VALUE Undefined 0	Limited 1	Emerging 2	Formalized 3	Measured 4	Optimizing 5	Results
				4.2. Amil Work Environment	44%	4.2.1	Organizational arrangement of amil personnel and equitable workload distribution	52%							
						4.2.2	Occupational health, safety, and security within the work environment	48%							
		5. Focus on Zakat Beneficiaries (Mustahik) and Surrounding Communities	24%	5.1. Mustahik Beneficiary Mapping	46%	5.1.1	Mapping of mustahik conditions encompassing educational, economic, and health dimensions	44%							
						5.1.2	Identification and segmentation of mustahik based on gender, age, poverty level, type of need, and geographic location	56%							
				5.2. Program Design for Mustahik Beneficiaries	54%	5.2.1	Identification of mustahik needs	48%							
						5.2.2	Design of diversified programs tailored to individual mustahik needs	33%							
						5.2.3	Program feedback obtained from mustahik beneficiaries and surrounding communities	29%							

Principle	%	Dimension	%	Variable	%	Indicator		%	VALUE: Undefined 0	Limited 1	Emerging 2	Formalized 3	Measured 4	Optimizing 5	Results
4. Risk Governance	13%	6. Zakat Governance	42%	6.1. Amil Personnel Management	54%	6.1.1	Implementation of the 12.5% amil entitlement in accordance with Shariah principles	31%							
						6.1.2	Human resource development programs for amil personnel	29%							
						6.1.3	Standards of propriety and eligibility in the recruitment of amil human resources	23%							
						6.1.4	Official and recognized certification of amil personnel	17%							
				6.2. Institutional Governance	46%	6.2.1	Active supervision of operational directions, evaluation of amil governance practices, and zakat oversight strategies through regularly scheduled leadership and plenary meetings	41%							
						6.2.2	Standards for the management of conflicts of interest across key organizational functions (amil recruitment, procurement, fund distribution and empowerment, muzakki services, and financial management)	34%							

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				6.2.3	Possession of ISO certification	26%
7. Operational Management	29%	7.1. Risk Mitigation	58%	7.1.1	Standard Operating Procedures (SOPs) for financial planning, recording, and management that ensure transparency and prevent misallocation of fund distributions	37%
				7.1.2	Standard Operating Procedures (SOPs) for risk management	28%
				7.1.3	Clear communication guidelines for all policy changes	20%
				7.1.4	Internal control functions to minimize the risk of operational disruptions	15%
		7.2. Internal Audit	42%	7.2.1	SOPs/Official Decrees (SK) requiring all organizational units to provide access to the internal audit function	42%
				7.2.2	Internal audit functions that assess whether existing policies, processes, Shariah compliance, and internal controls remain adequate for the performance of the ZMO	31%
				7.2.3	Internal audit functions that are structurally and operationally independent from operational functions	27%
	30%	8.1. Shariah Supervisory Function	51%	8.1.1	The existence of a Shariah supervisory function	39%
				8.1.2	Reporting of Shariah supervisory outcomes	29%

						8.1.3	SOPs/Official Decrees (SK) requiring all organizational units to provide access to the Shariah supervisory function	32%
				8.2. Legal Compliance	49%	8.2.1	Establishment documents of the zakat organization, including operational authorization (in the case of a Private Zakat Institution/LAZ, issued by BAZNAS and the Ministry of Religious Affairs)	56%
						8.2.2	SOPs/Official Decrees (SK) for compliance with national legal and regulatory provisions	44%

Principle	%	Dimension	%	Variable	%	Indicator		%	VALUE: Undefined	Limited	Emerging	Formalized	Measured	Optimizing	Results
									0	1	2	3	4	5	
	100%	9. Information Systems	48%	9.1. Technology Infrastructure	46%	9.1.1	Availability of computer facilities, network infrastructure, email, and an organizational website	53%							

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Principle	%	Dimension	%	Variable	%	Indicator		%	VALUE: Undefined	Limited	Emerging	Formalized	Measured	Optimizing	Results
									0	1	2	3	4	5	
						9.1.2	Availability of a database and a reporting management system	47%							
				9.2. Information Management System	54%	9.2.1	Documentation of organizational data including internal data, program data, activity data, and financial profiles	31%							
						9.2.2	Ease of access to organizational data (basic organizational data)	25%							
						9.2.3	Maintenance and integrity of muzakki data	27%							
						9.2.4	Processing and utilization of mustahik data	17%							
		0. Decision-Making	52%	10.1. Decision-Making Mechanisms	51%	10.1.1	Decision-making mechanisms and authorization levels	52%							
						10.1.2	Consultative deliberation (musyawarah) in the decision-making process	48%							
				10.2. Data for Decision-Making	51%	10.2.1	Availability of valid data for informed decision-making	63%							
						10.2.2	The existence of data analysis and processing as part of the decision-making process	37%							

Principle	%	Dimension	%	Variable	%	Indicator	%	VALUE	Results

									Undefined	Limited	Emerging	Formalized	Measured	Optimizing
									0	1	2	3	4	5
6. Viability and Performance Over Time	8%	11. Intermediation Function: Fund Collection	56%	11.1. Zakatable Assets	36%	11.1.1	Standard Operating Procedures (SOPs) identifying permissible sources of zakatable assets	49%						
						11.1.2	Criteria for obligatory zakatable assets in accordance with Shariah principles	51%						
				11.2. Zakat Socialization and Education	42%	11.2.1	Socialization and education programs to enhance public and muzakki awareness of zakat obligations	100%						
				11.3. Collection Risk Mitigation	22%	11.3.1	SOPs/Official Decrees (SK) for the prevention of misuse in zakat collection	100%						
		12. Intermediation Function: Fund Distribution	44%	12.1. Distribution Strategy	45%	12.1.1	Application of had al-kifayah (minimum subsistence threshold) as a reference in zakat distribution	46%						
						12.1.2	Application of the Allocation-to-Collection Ratio (ACR) in fund distribution	33%						
						12.1.3	The existence of multi-stakeholder partnerships in zakat distribution	22%						
				12.2. Distribution Impact	35%	12.2.1	The existence of social impact indicators to be achieved as part of the objectives of zakat distribution and empowerment programs	58%						
						12.2.2	The existence of standards for monitoring and evaluating fund distribution to each asnaf (category of zakat recipients)	42%						

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									Undefined	Limited	Emerging	Formalized	Measured	Optimizing	
									0	1	2	3	4	5	
				12.3. Distribution Risk Mitigation	20%	12.3.1	The existence of standardized mechanisms to prevent misuse in zakat distribution	53%							
						12.3.2	Determination of consumptive and productive zakat programs in accordance with Shariah principles	47%							
7. Accountability		13. Financial Reporting		13.1. Reporting Risk Mitigation		13.1.1	The existence of standards for the segregation of zakat funds from other charitable funds	100%							
				13.2. Report Management		13.2.1	Publication of audited financial reports via the organizational website or electronic media	39%							
						13.2.2	The existence of Official Decrees (SK) or SOPs governing the use of SIMBA (BAZNAS Management Information System)	36%							
						13.2.3	The engagement of an independent external auditor	25%							

Principle	%	Dimmension	%	Variable	%	Indicator		%	Undefined	Limited	Emerging	Formalized	Measured	Optimizing	Results
									0	1	2	3	4	5	
8. Social Responsibility	8%	14. Public Trust	63%	14.1. Partnerships with Community Organizations		14.1.1	Involvement of community organizations in every organizational project	53%							
						14.1.2	Capacity building and guidance provided to community organizations	47%							
				14.2. Social Legitimacy Provider		14.2.1	Public trust in and recognition of the Zakat Management Organization (ZMO)	60%							
						14.2.2	Community support for the role and activities of the ZMO	40%							
		15. Relations with Government and Community	37%	15.1. Information Disclosure		15.1.1	Regular disclosure of information to government authorities in accordance with applicable regulations	56%							
						15.1.2	Official engagement (audience) with government authorities	44%							
				15.2. Information Sharing with Zakat Institutions and Communities		15.2.1	Regular information sharing with zakat community institutions (e.g., FOZ – Forum of Zakah Organizations)	54%							
						15.2.2	Active participation in collaborative activities with community organizations	46%							