

Analysis of Organizational Efficiency and Productivity National Zakat
Management With *Two-Stage Method Data Envelopment*
Analysis And Malmquist Productivity
Index

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ABSTRACT

The purpose of this study is to collect empirical evidence regarding the efficiency level of national OPZs, productivity levels of national OPZs and the factors that affect the efficiency of national OPZs. This study uses data from the national OPZ annual financial statements. This study aims to measure the efficiency level of national OPZ using DEA and Tobit Regression Model. The intermediation approach is used as an approach in determining the input and output variables. The input variables in the efficiency analysis use the variables of Collected Funds, Personnel Costs, and Operational Costs. And the output variable uses channeled Funds, Fixed Assets, and Current Assets. In the Tobit Regression Model research using Efficiency with input output variable Then in analyzing the productivity variable used is MPI with DEAP 2.1 software where the input variables used are Collected Funds, Personnel Costs, and Operational Costs. And the output variables are Disbursed Funds, Fixed Assets, and Current Assets. As an intermediary institution, BAZNAS and LAZ Al Azhar get an optimum efficiency score of 100% with output orientation and VRS assumptions. Meanwhile, Rumah Zakat in 2016 – 2018 achieved an efficiency of 100%, and in 2015 it achieved an efficiency of 80.28%. Calculation of productivity using the MPI method obtained the following results, in the 2015 – 2018 period BAZNAS experienced a decrease of 2.9% on average. LAZ Al Azhar in 2015 – 2018 on average increased by 1,406. Rumah Zakat in 2015 – 2018 on average decreased by 6.6%. So only BAZNAS has increased while LAZ Al Azhar and Rumah Zakat have decreased. In this study, TFP was driven by the TECHCH value. This is because the EFFCH value is 1,000 and is followed by the PECH and SECH values of 1,000. The relationship between efficiency and productivity does not always go hand in hand, if the efficiency of an OPZ increases it does not necessarily mean that the productivity of the OPZ will also increase, and vice versa.

Keywords: Efficiency, OPZ, Two-Stage DEA, MPI, Tobit Regression Model

INTRODUCTION

Indonesia is included in a developing country, as has been it is known that developing countries have a high rate of population growth uncontrolled, so that in 2018 the population in Indonesia totaling about 265 million people and has a GDP of Rp. 14.837.4 trillion (BPS,2018). Like

most developing countries, poverty and inequality income is a problem that is still the focus of solution government. It was recorded that until 2018, the number of poor people in Indonesia amounted to 25,674,580 people or 9.66 percent of the total population (BPS, 2018).

Despite the decrease in the number of poor people by 0.46 percent compared to 2017, but this is not followed by income distribution good, *the Gini index* shows inequality in 2018 reaching 0.319 from the highest scale of 1 (BPS, 2018).

The government has made efforts to eradicate poverty and this inequality by spending funds for prevention programs poverty of Rp. 292.8 trillion in 2018 with a reduction target the poverty rate is around 9.5 - 10 percent (Ministry of Finance, 2018). But from the target existing, the government is only able to reduce the poverty rate by 0.46 percent (BPS, 2018).

Another fact states that Indonesia is included in the which has the largest Muslim population in the world, making Indonesia has the greatest zakat potential. Based on research by BAZNAS, that the potential for zakat in Indonesia in 2016 is Rp. 286 trillion, however it turns out that the national zakat receipts in 2018 have only been realized in the amount of Rp8.1 trillion (BAZNAS, 2018). In fact, zakat has many benefit. The benefits of zakat as an intermediary instrument from one person to another others should be the best way out to reduce inequality and economic inequality (Beik, 2009). Zakat has many benefits. In Islam, zakat is a thing which a Muslim must do. This is stated in the Qur'an Surah Al-Hajj verse 78. In the Tafsir Zubdatut Tafsir Min Fathil Qadir / Shaykh Dr. Muhammad Sulaiman Al Asyqar, mudarris interpretation of the Islamic University of Medina explained in Surah Al-Hajj verse 78 prayer and zakat are mentioned in the verse which means: Allah specializes in mentioning these two acts of worship because they both have more priority. And make Him a protector from what you fear, and return to Him in every matter. Namely your helper and your business manager. So it can be concluded that zakat has virtue what's more, so that it also has many benefits. The benefits of zakat can be proven that zakat is able to reduce the amount of zakat poor families

from 84 percent to 74 percent. From the aspect of depth poverty, zakat is also proven to be able to reduce the poverty gap and income gap of Rp. 540,657.01 to Rp. 410,337.06. In terms of the severity of poverty, zakat is also able to reduce the severity poverty which is marked by a decrease in the value of the *Sen Index*. *The cent index* is poverty index that combines the *headcount ratio* approach, *income gap ratio*, and *the Gini coefficient* as an indicator of income distribution among groups poor. *The sen index* decreased from 0.46 to 0.33. *FGT Index* Value which shows the severity of poverty decreased from 0.19 to 0.11. This study is proof that zakat instruments have tremendous potential normal (Beik, 2009).

The amount of funds that can be collected, managed, and distributed by the Organization Zakat managers from year to year tend to increase. In 2015 funds zakat collected is Rp. 3,653,273,250,292 trillion and in 2018 increased to reach Rp. 8,117,597,683,267 trillion. Can be seen also distribution of zakat funds in 2015 amounted to Rp. 2,251,634,745,545 trillion and in 2018 of Rp. 6,800,139,133,196 trillion (BAZNAS, 2018).

The amount of funds collected, managed and distributed above, of course, must be managed optimally with good zakat management. Zakat management is not solely done individually, from *muzakki* handed over to *mustahiq*, but carried out by a special organization dealing with zakat, which meets certain requirements called *amil zakat*. *Amil zakat* is in charge of socializing to community, taking, to distribution. OPZ is also written In Law No. 23 of 2011 concerning the management of zakat, it is stated that: that OPZ is a non-profit intermediary institution. Consists of BAZ which managed by the state and LAZ formed by the community is tasked with helping collection, distribution, and utilization of zakat.

In its development, many OPZs have sprung up, but the OPZ national level recommended by BAZNAS and recognized through According to the decision of the Ministry of Religion, there are only 24 OPZ. Existing OPZ must implement a good accountability system, thus OPZ governance becomes important factor in optimizing the resources owned by OPZ, so it is good BAZ or LAZ are able to manage zakat in accordance with Islamic Sharia (*Compliance fully with Islamic law and principle*), Guarantee a sense of comfort (*Assurance*), Level trust or trust (*Reliability*), tangible evidence (*tangibles*), Sense of empathy (*Empathy*), and the response of the manager to the complaints of service users (*Responsiveness*) (Othman & Owen, 2006). Thus, to fulfil good governance system, the OPZ must meet governance standards and one of the indicators is efficiency.

As a zakat fund manager, the efficiency of the OPZ is very important, whether it is owned by the OPZ or not government and private. The greater the positive impact on implementation collection, management, and distribution of zakat means more efficient OPZ the. Efficiency is indispensable for realizing the OPZ for *beneficiaries* who bigger for the people.

Then, research on the efficiency level of OPZ continues to experience development, the research procedure then developed into *Two-Stage* DEA. In this study, two stages of research will be carried out (*First Stage and second stage*). In the *First Stage*, measurements will be made regarding the level of efficiency with the DEA method. And on the *Second Stage*, measurements are taken for knowing the factors that affect the level of efficiency of an OPZ using Tobit's Regression Model. Later it will be produced in its entirety regarding the level of efficiency of an OPZ.

In addition, OPZ also requires other analysis besides efficiency analysis. An analysis of the development of OPZ productivity in Indonesia is deemed necessary, it aims to see the sustainability of output growth in OPZ. In this case what is meant by productivity is Total Factor Productivity (TFP), includes the productivity of all factors of production, without distinguish the factors of production partially as the analysis in general. Measurement of productivity using MPI with a non- This parametric is used to see the change in efficiency of the shift technology changes.

The purpose of this study is to collect empirical evidence regarding the efficiency level of the national OPZ, the productivity level of the national OPZ and factors that affect the level of efficiency of the national OPZ.

METHOD

This research is quantitative descriptive. Types of data that used in this study in the form of secondary data in the form of financial statements obtained from the official website of each OPZ. The subject of this research is BAZNAS, LAZ Al Azhar, and Rumah Zakat obtained by *purposive* technique *sampling*. The data used in this study were sourced from reports financial and other documents regarding each OPZ, BPS, to the Forum Zakat, as well as news from the mass media related to research. Method Data analysis used is DEA and MPI in the first stage and Regression The Tobit model in the second stage. In DEA it is used to measure the level of efficiency, and MPI is used to measure the productivity level of OPZ. On the second stage used the Tobit Regression Model to measure the factors that affect the level of efficiency.

RESULTS AND DISCUSSION

This study analyzes the efficiency and productivity of the three institutions, namely BAZNAS, LAZ Al Azhar, and Zakat House. BAZNAS is an official body and the only one formed by the government based on a Presidential Decree RI No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, and alms (ZIS) at the national level. BAZNAS with the Government responsible for overseeing the management of zakat based on: Shari'a Islam, trust, benefit, justice, legal certainty, integrated, and accountability.

LAZ Al Azhar is a work unit formed by YPI Al Azhar which aims to empower the poor through optimizing funds Zakat, Infaq, Alms and other humanitarian social funds justified by religious law and resources that exist in the community and are not oriented on the collection of profits for the management of the organization. LAZ Al Azhar was formed by YPI Al Azhar Management Board on December 1, 2004 through Decree No 079/XII/KEP/BP-YPIA/1425.2004 signed by the Chairman of the Governing Body YPI Al Azhar H. Rusydi Hamka and secretary H. Nasroul Hamzah. Zakat House is a *World Digital Charity Organization* that manages Zakat, Infaq, Alms and other social funds through community empowerment programs.

Rumah Zakat presents the Empowered Village as a regional empowerment process development based on local potential mapping. This study uses the annual data of the national OPZ financial statements. This study aims to measure the efficiency level of national OPZ by using DEA and the Tobit

Regression Model. Intermediation approach is used as an approach in determining the input and output variables. Input variables in efficiency analysis using the variables of Collected Funds, Personnel Costs, and Operational Costs. And on the output variable using Channeled Funds, Fixed Assets, and Current Assets. In the Tobit Regression Model research using one dependent variable is the Efficiency of the National OPZ which is the research sample, then the independent variables are Collected Funds, Distributed Funds, Costs Personnel, Operating Expenses, Fixed Assets, and Current Assets. Then in analyzing the productivity of the variable used is MPI with the DEAP 2.1 software where the input variables used are Collected Funds, Personnel Costs, and Operational Costs. And the output variable is Dana Disbursed, Fixed Assets, and Current Assets.

Measurement of the efficiency level of national OPZs and the factors that influence it was investigated using the *MaxDEA Basic 8* software for measuring the level of efficiency using an intermediation approach as well as Assuming VRS and *output oriented*, for measuring productivity with MPI using DEAP 2.1 and *Eviews 10* software for Tobit Model Regression, and with the help of *Microsoft Excel* so that researchers do not do manual calculations. Input and output variables are selected using the approach intermediation, using VRS and *output oriented* assumptions. Here's a table of variables inputs and outputs of the National OPZ sample which is used as the object of research in the period 2015 – 2018.

Table 1. Data on Financial Statements of Zakat Management Organizations 2015 – 2018

Input Variable				
OPZ	Year	Funding Fund	Human Resources Cost	Operational cost
BAZNAS	2015	82.272.643.293	19.286.112.364	19.139.187.857
	2016	97.637.657.910	30.122.346.564	29.829.486.210
	2017	138.096.290.551	38.141.484.678	37.492.925.291
	2018	153.153.229.174	47.573.904.590	45.283.513.184
Al Azhar	2015	11.697.743.456	2.909.057.532	2.479.317.349
	2016	13.068.045.474	3.985.602.031	3.044.612.653
	2017	13.107.396.926	4.305.555.067	3.861.049.031
	2018	15.105.024.442	5.1884.421.594	4.660.899.592
Rumah Zakat	2015	97.666.410.793	29.468.741.509	25.519.015.734
	2016	109.338.881.331	22.033.693.812	23.336.241.957
	2017	113.382.621.377	25.197.992.467	23.704.230.751
	2018	120.580.750.711	23.530.072.397	23.610.233.532
Output Variable				
OPZ	Year	Financing fund	Fixed Asset	Current Asset
BAZNAS	2015	67.766.033.369	1.756.191.730	59.066.496.415
	2016	67.727.019.807	3.201.569.687	89.559.602.014
	2017	118.071.046.770	6.006.181.301	104.038.588.949
	2018	191.966.485.358	15.373.817.214	55.815.648.110
Al Azhar	2015	13.484.097.573	3.402.253.457	3.669.143.950
	2016	12.140.703.231	3.338.426.561	9.278.791.229
	2017	14.331.326.189	3.202.388.592	8.970.127.050
	2018	17.383.147.014	3.057.799.576	12.774.716.762
Rumah Zakat	2015	91.612.583.464	4.804.862.689	23.824.210.785
	2016	113.599.505.962	8.265.968.885	23.908.839.883
	2017	117.151.419.722	8.269.769.037	17.654.607.133
	2018	120.193.117.257	8.904.991.595	18.878.709.170

Source: Financial Statements of each OPZ

Efficiency Level Analysis

OPZ can be said to be efficient if the value reaches 1 or 100%. The further from this value or close to 0%, the OPZ is said to be

no efficient. In this study, the calculation of efficiency is processed by software MaxDEA. From the results of data processing carried out, the efficiency scores of each each of the three organizations.

Table 2. BAZNAS Efficiency Level Score

BAZNAS	Year			
	2015	2016	2017	2018
Score	1	1	1	1
Benchmark	BAZNAS_15 (1,00)	BAZNAS_16 (1,00)	BAZNAS_17 (1,00)	BAZNAS_18 (1,00)

Source: Secondary Data Processed

Efficiency of BAZNAS as an intermediary institution between *muzakki* and *mustahiq* generally show efficient performance. This is indicated by a value of 1 on efficiency scores for the 2015 – 2018 period and *benchmarks* that refer to BAZNAS

itself. Because in general BAZNAS as an intermediary institution the performance is already efficient and there is no need for an increase in the input and variables existing output, then the table of actual and projected figures shows the numbers same.

Table 3. Al Azhar LAZ Efficiency Level Score

LAZ Al Azhar	Year			
	2015	2016	2017	2018
<i>Score</i>	1	1	1	1
<i>Benchmark</i>	LAZ_Al_Azhar_ 15 (1,00)	LAZ_Al_Azhar_ 16 (1,00)	LAZ_Al_Azhar_ 17 (1,00)	LAZ_Al_Azhar_ 18 (1,00)

Source: Secondary Data Processed

Efficiency of LAZ Al Azhar as an intermediary institution between *muzakki* and *mustahiq* generally show efficient performance. It is shown with a value of 1, it is efficient period 2015-2018 and *benchmarks* that referring to LAZ Al Azhar itself. Because in general LAZ Al

Azhar as the intermediary institution's performance is efficient and there is no need for improvement on the existing input and output variables, then the table of actual and projected figures show the same number.

Table 4. Score of Rumah Zakat Efficiency Level

Rumah Zakat	Tahun			
	2015	2016	2017	2018
<i>Score</i>	0.80281674 4	1	1	1
<i>Benchmark</i>	Rumah Zakat_16 (0.228879)	Rumah_Zakat_16 (1,00)	Rumah_Zakat_16 (1,00)	Rumah_Zakat_16 (1,00)

Source: Secondary Data Processed

The efficiency of Rumah Zakat for the 2015 period reached 80.28%. Efficiency yet This optimum is caused by the Personnel Cost and Operational Cost as input variables. And the three output variables experience inefficiency, namely at Disbursed Funds,

Fixed Assets, and Current Assets. In the input variable, the Personnel Cost only reaches the level of efficiency amounted to 88.99%, this is because the personnel costs incurred are considered too large as shown in table below.

Table 5. Actual and Projection Efficiency Rumah Zakat

Rumah Zakat					
Year	Variable	Actual	Projection	To Gain	Achieved
2015	Funding Fund	97666410793	97666410793	0%	100%
	Human resource cost	29468741509	26227143259	11.01%	88.99%
	Operational cost	25519015734	23530072397	7.8%	92.20%
	Financing fund	91612583464	1.14114E+11	20%	80%
	Fixed Asset	4804862689	9590163635	49.9%	50.10%
	Current Asset	23824210785	29675777164	19.72%	80.28%

Source: Secondary Data Processed

It should be with a fund of Rp. 26,227,143,258,5292 have been able to achieve efficiency. At Operating Expenses level efficiency of 92.20% where the actual figure is greater than the projected figure, the funds for Operational Costs should be said to be efficient enough to be Rp. 23,530,072,397.

In the Distributed Funds output variable, the efficiency level achieved is 80%, this is marked by a lack of the projected value that should be Home Zakat in 2015 issued a Disbursed Fund of Rp. 114,113,942,192,849. In fixed assets, the efficiency level achieved is 50.10% and need 49.9% to reach efficient. And at the

Current Asset level the efficiency achieved is 80.28% where to achieve efficiency it needs 19.72% marked with a projection number on Current Assets of Rp. 29,675,777,164,1498.

Productivity Level Analysis

Productivity analysis was carried out using the MPI method. MPI used to measure changes in the productivity of a DMU. In This study measures the level of productivity with MPI using DEAP 2.1 software, with 5 efficiency results. From the results of data processing carried out, the results obtained from the productivity level of each of the three organizations.

Table 6. Increase in Total Productivity Factors of BAZNAS

BAZNAS					
Periode	EFFCH (efficiency change)	TECHCH (technology change)	PECH (technical efficiency change)	SECH (scala efficiency change)	TFPCH (change in total factor productivity)
2015-2018	1.000	0.971	1.000	1.000	0.971
2015-2016	1.000	1.009	1.000	1.000	1.009
2016-2017	1.000	0.903	1.000	1.000	0.903
2017-2018	1.000	1.004	1.000	1.000	1.004

Source: Secondary Data Processed

It can be seen from the table above that the BAZNAS TFPH value for the 2015 – 2018 period is: obtained is 0.971 which means the change in TFP in the 2015 – 2018 period decreased by an average of 2.9%. Can be seen more specifically data results per year, in 2016 and 2018 TECHCH amounted to 1,009 and 1,004

driving TFP changes of 1,009 in 2016 and 1,004 in 2018. Which means that BAZNAS which is the sample in this study is already more develop on its technologies to improve performance following the demands of the times and the needs of society in the field of technology.

EFFCH in the 2015-2018 period has a value of 1,000 which means no has an influence on TFP where this is also followed by PECH and values SECH which

is worth 1000. The TFP achieved by BAZNAS in 2016 was the highest value was 1.009 and the lowest value in 2017 was 0.903.

Table 7. Increase in Total Factors of Productivity of LAZ Al Azhar

LAZ Al-Azhar					
Periode	EFFCH (efficiency change)	TECHCH (technology change)	PECH (technical efficiency change)	SECH (scala efficiency change)	TFPCH (change in total factor productivity)
2015-2018	1.000	1.406	1.000	1.000	1.406
2015-2016	1.000	0.820	1.000	1.000	0.820
2016-2017	1.000	1.060	1.000	1.000	1.060
2017-2018	1.000	3.196	1.000	1.000	3.196

Source: Secondary Data Processed

It can be seen from the table above that the TFP value of LAZ Al Azhar for the period 2015 – 2018 obtained is 1,406. can be seen specifically the results of data per year, in in 2017 and 2018 Technological Changes of 1,060 and 3,196 pushed TFP change of 1,060 in 2017 and 3,196 in 2018. Which it means that LAZ Al Azhar which is the sample in this study already has developments in technology to improve

service quality and keep up with the times. EFFCH in the 2015-2018 period has a value of 1,000 which means no have an increasing or decreasing effect on TFP where this also followed by PECH and SECH values of 1,000. Highest score achieved LAZ Al Azhar on TFPCH was in 2018 at 2,198 and the lowest value was in 2016 at 0.820.

Table 8. Increase in Total Zakat House Productivity Factors

Rumah Zakat					
Periode	EFFCH (efficiency change)	TECHCH (technology change)	PECH (technical efficiency change)	SECH (scala efficiency change)	TFPCH (change in total factor productivity)
2015-2018	1.000	0.934	1.000	1.000	0.934
2015-2016	1.000	0.696	1.000	1.000	0.696
2016-2017	1.000	1.235	1.000	1.000	1.235
2017-2018	1.000	0.948	1.000	1.000	0.948

Source: Secondary Data Processed

It can be seen from the table above that the TFP value of Zakat Houses for the 2015 – 2018 period obtained is 0.934, which means the change in TFP in the 2015 – 2018 period decreased by an average of 6.6%. Looking specifically at the data per year, in 2017 TECHCH of 1,235 drives a change in TFP of 1,235. Which means that in that year the Zakat House in the 11

technology already has developments to meet the needs of society and quality of service.

EFFCH in 2015 – 2018 has a value of 1,000 which means no has an influence on TFP where this is also followed by PECH and values SECH which is worth 1000. The highest TFP of Rumah Zakat

was in 2017 of 1,235 and the lowest value was in 2016 of 0.696.

Analysis of Factors Affecting Efficiency

BAZNAS, LAZ Al Azhar, and Rumah Zakat which are the research samples investigated using the Tobit Regression Model so that the overall

procedure in this study is called *Two-Satge* DEA. In analyzing the Regression Model Researcher Tobit uses Eviews 10 software. Results of Regression data processing The Tobit model is used to conclude the factors that influence the level of efficiency of the OPZ that became the research sample.

Table 9. Results of Tobit Model Regression Analysis

Rumah Zakat					
Periode	EFFCH (efficiency change)	TECHCH (technology change)	PECH (technical efficiency change)	SECH (scala efficiency change)	TFPCH (change in total factor productivity)
2015-2018	1.000	0.934	1.000	1.000	0.934
2015-2016	1.000	0.696	1.000	1.000	0.696
2016-2017	1.000	1.235	1.000	1.000	1.235
2017-2018	1.000	0.948	1.000	1.000	0.948

Source: Secondary Data Processed

The results of Tobit Model Regression data processing can be seen in the table above. The analysis shows that there are several variables that provide positive influence but there is also a negative effect. The results of the analysis too shows that not all variables have a significant effect or there are several variables that do not have a significant effect. Results research shows overall or simultaneously all variables that used has a significant effect on the level of efficiency. This research can also see partially or one by one variable whether it has results the same or not.

In the variable X₁ Fund Collected the probability value is greater than alpha so that it does not have a significant effect on the level of efficiency, then Ho received and H₁ rejected. Which means how big or small the collected funds are managed by OPZ does not have a significant influence, the most important thing is how OPZ can manage their funds well.

In the variable X₂ Personnel Cost the probability value is greater than alpha so that personnel costs do not have a

significant effect on level of efficiency, then Ho received and H₁ rejected. Which means personnel costs simultaneously has no effect on the level of efficiency of the OPZ.

In the variable X₃ Operational Costs the probability value is smaller than alpha then operational costs have a significant and negative effect on level of efficiency, then Ho is rejected and H₁ accepted. This is because the greater the operational costs incurred by the OPZ will cause OPZ is increasingly inefficiency in managing its funds. It is considered operational costs incurred cause an increase in costs that issued by the OPZ.

In variable X₄ Disbursed Funds the probability value is greater compared to the alpha value so that the funds channeled are considered to have no effect the level of efficiency, then Ho received and H₁ rejected. This can be interpreted the size of the disbursed funds managed and issued by OPZ does not have a significant influence.

In the variable X₅ Fixed Assets the probability value is smaller than alpha then

fixed assets have a positive and significant effect, then H_0 is rejected and H_1 accepted. This shows that the size of the funds that will be issued for the purposes of fixed assets will have an effect on the level of efficiency.

In the variable X_6 Current Assets the probability value is smaller than alpha value, current assets have a positive and significant effect, then H_0 rejected and H_1 accepted. This can be interpreted as large or small funds that are OPZ will issue for the purposes of current assets will have an effect significant.

CONCLUSION

As an intermediary institution, BAZNAS and LAZ Al Azhar got a score of 100% optimum efficiency with output orientation and VRS assumption. Whereas Rumah Zakat in 2016 – 2018 achieved an efficiency of 100%, and in 2015 achieved an efficiency of 80.28%. Productivity calculation with using the MPI method, the following results were obtained, in the BAZNAS period 2015 – 2018 experienced a decrease of 2.9% on average. LAZ Al Azhar in 2015 – 2018 on average increased by 1,406. Rumah Zakat in 2015 – 2018 on average decreased by 6.6%. So only BAZNAS experienced an increase while LAZ Al Azhar and Rumah Zakat have decreased. In this study, TFP was encouraged by the TECHCH value. This is because the EFFCH value is 1,000 and is followed by PECH and SECH values are 1,000. The relationship between efficiency and productivity is not always run together, if the efficiency of an OPZ increases it is not necessarily OPZ productivity will also increase.

In the *Two-Stage* DEA study using the Tobit Regression Model. Results obtained is that there are several factors that affect the level of efficiency and some do not affect. Variable Funds Raised, Cost Personnel, and Channeled Funds have a

higher probability value compared to alpha so that these three variables have no effect on efficiency level. Variable Operating Costs have a smaller probability value compared to alpha so that it has a negative and significant effect.

While the Fixed Assets and Current Assets variables have more probability values smaller than alpha so it has a positive and significant effect. The limitations of this study are the availability of financial reports quickly on the official website of each OPZ. Where limited until 2018, and the latest year 2019 is not yet available. Besides that not all OPZ publish its financial statements. For OPZ who have scored Optimum efficiency is expected to maintain and those that have not yet achieved efficiency optimum is expected to increase performance. On expected OPZ productivity maintain the development of the technology used in order to facilitate the process of managing OPZ funds.

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