

## Financial Management of Zakat Funds Based on the BAZNAS Management Information System (SIMBA) in Enhancing Accountability (A Case Study of BAZNAS Kota Surabaya)

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### Abstract

This study analyzes the effectiveness of zakat fund financial management through the implementation of the BAZNAS Management Information System (SIMBA) in enhancing accountability at BAZNAS Kota Surabaya. A descriptive qualitative approach was employed, with data collected through in-depth interviews, direct observation, and analysis of institutional financial documents. The informants consisted of financial managers and administrative staff directly involved in the recording, supervision, and reporting of zakat funds. The findings indicate that SIMBA functions as the primary system supporting standardized and accountable financial reporting in accordance with national BAZNAS regulations. Nevertheless, manual spreadsheet-based recording is still utilized to facilitate daily operational activities. This finding suggests that the effectiveness of zakat financial management is influenced not only by the adoption of digital systems but also by human resource readiness and operational discipline. The main contribution of this study lies in providing empirical evidence on the implementation of a dual-system financial management practice (digital and manual) at the regional BAZNAS level, which remains underexplored in previous zakat management studies. Overall, zakat fund financial management at BAZNAS Kota Surabaya has been implemented effectively and has contributed to improved transparency and public trust.

**Keywords:** BAZNAS; financial accountability; SIMBA; zakat fund management

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### INTRODUCTION

Zakat is a fundamental instrument of Islamic social finance that plays a strategic role in poverty alleviation, social welfare enhancement, and economic redistribution (Antonio, 2019; Suprayitno, 2020). Beyond its religious dimension, zakat functions as a socio-economic mechanism that requires accountable and professional management to ensure that public funds are distributed fairly and effectively. Consequently, zakat institutions are expected to uphold strong principles of transparency, accountability, and good governance in managing zakat funds (Zakariya, 2021).

The effectiveness of zakat management is closely associated with the quality of financial governance implemented by zakat institutions. Inadequate financial reporting and weak accountability mechanisms may undermine public trust and reduce zakat collection potential, particularly among muzaki (Zakariya, 2021). As the state-authorized zakat management body, BAZNAS bears a critical responsibility to maintain public confidence through transparent and accountable financial management practices.

In response to increasing demands for accountability, many zakat institutions have adopted digital-based financial management systems to support transaction recording and financial reporting. Digital systems are expected to improve data accuracy, reporting efficiency, and internal control processes (Huda & Sawarjuwono, 2020). However, empirical evidence suggests that the effectiveness of such systems is not solely determined

by technological adoption, but also by organizational readiness, human resource competence, and operational discipline (Rahman & Saad, 2022).

BAZNAS Kota Surabaya has implemented the BAZNAS Management Information System (SIMBA) as a nationally standardized platform for zakat fund recording and reporting. Nevertheless, in practice, SIMBA is complemented by manual spreadsheet-based records to support daily operational needs. Studies that specifically examine the effectiveness of this dual-system practice at the regional level remain limited, indicating a gap in the existing literature on zakat financial management.

Therefore, this study aims to analyze the effectiveness of zakat fund financial management at BAZNAS Kota Surabaya, with particular attention to the implementation of SIMBA, supporting manual recording practices, and their implications for financial accountability and transparency.

## **METHODS**

This study employed a descriptive qualitative approach to explore the effectiveness of zakat fund financial management at BAZNAS Kota Surabaya. Qualitative methods were chosen to obtain an in-depth understanding of financial management practices, accountability mechanisms, and system implementation within the institutional context.

Data were collected between January and March 2025 through in-depth interviews, direct observation, and document analysis. The interview participants consisted of three informants, selected using purposive sampling based on their direct involvement in the management of zakat funds. These informants included one financial manager responsible for financial reporting and accountability, and two administrative staff members involved in daily recording, supervision, and reporting processes. The number of informants was determined based on the principle of data saturation, as no new substantive information emerged during the final interviews, indicating that the data collected were sufficient to address the research objectives.

Observations focused on the operational flow of zakat fund management, particularly the use of the BAZNAS Management Information System (SIMBA) and supporting manual spreadsheet-based records. Document analysis included financial reports, internal guidelines, and administrative records relevant to zakat fund management and accountability practices.

To ensure data credibility, source and technique triangulation were applied by comparing interview data, observational findings, and documentary evidence (Sugiyono, 2019). Data analysis followed the interactive model proposed by Miles, Huberman, and Saldaña (2014), consisting of data reduction, data display, and conclusion drawing.

## **RESULTS AND DISCUSSION**

This study aims to analyze the effectiveness of zakat fund financial management at BAZNAS Kota Surabaya, particularly in the context of implementing the BAZNAS Management Information System (SIMBA). Data were collected through in-depth interviews with financial managers, direct observation of operational processes, and document analysis of internal financial reports. The findings indicate that, in general, zakat financial management at BAZNAS Kota Surabaya has been conducted in a relatively systematic manner, although several technical constraints remain and require continuous improvement.

Table 1. Results of Interviews and Internal Document Analysis at BAZNAS Kota Surabaya (2025)

No.	Observed Aspect	Findings
1	Zakat fund collection flow	Funds are received through direct payments and bank transfers; bank account mutations are reviewed and recorded daily
2	Financial recording system	Two parallel systems are used: manual (spreadsheet-based) and digital (SIMBA)
3	Fund segregation	Clear segregation of zakat mal, zakat fitrah, infaq, and sadaqah funds
4	Supervision and audit	Daily cross-checking and annual external audits
5	Effectiveness of SIMBA and spreadsheets	Spreadsheets enable faster operational processing, while SIMBA provides better security and structured reporting
6	Public transparency	Annual financial reports published on the website and distribution activities shared via social media
7	Main constraints	Manual calculation discrepancies, limited human resources, and technical issues in using SIMBA
8	Development expectations	Expectation for a real-time digital front-office panel similar to that implemented by BAZNAS Sumedang

Source: Primary data processed by the authors (2025)

### Flow of Zakat Fund Collection

The flow of zakat fund collection at BAZNAS Kota Surabaya is conducted through both direct payments at the office and bank transfer mechanisms. Each transaction is recorded on a daily basis and reconciled with bank statements to ensure accuracy and completeness of financial data. This systematic collection process reflects an effort to maintain administrative order and transparency from the initial stage of zakat fund receipt, which is essential for maintaining public trust in zakat institutions (Zakariya, 2021).

Compared to several other regional BAZNAS offices, such as BAZNAS Kota Sidoarjo and BAZNAS Kota Pasuruan, the collection flow at BAZNAS Kota Surabaya shows a relatively similar pattern in terms of payment channels and reconciliation procedures. Regional zakat institutions generally rely on direct payments and banking services as their primary collection mechanisms, supported by routine recording and verification processes (Putra et al., 2023). However, BAZNAS Kota Surabaya operates within a larger urban environment, resulting in higher transaction volumes and greater administrative complexity, which requires stricter recording discipline and more intensive coordination.

This comparison indicates that although the basic flow of zakat fund collection across regional BAZNAS offices follows a standardized framework, local operational conditions such as transaction scale, organizational capacity, and administrative workload

significantly influence the implementation and effectiveness of collection practices (Zakariya et al., 2023).

### **Financial Recording System: SIMBA and Spreadsheet**

BAZNAS Kota Surabaya implements a dual-system financial recording practice by utilizing the BAZNAS Management Information System (SIMBA) alongside manual spreadsheet-based records. Spreadsheet recording is primarily used for daily operational activities due to its flexibility and ease of adjustment, while SIMBA serves as the official platform for standardized reporting and compliance with national BAZNAS regulations. This dual-system approach enables the institution to balance operational efficiency with regulatory accountability.

From a managerial perspective, the dual-system practice has both advantages and challenges. On the one hand, it allows staff to respond quickly to high transaction volumes and operational dynamics without being constrained by system limitations. On the other hand, reliance on two recording systems increases the risk of data inconsistency and requires stronger coordination and internal control mechanisms. Therefore, managerial oversight becomes essential to ensure regular data reconciliation, clear task division, and consistent reporting procedures (Romney & Steinbart, 2021; Hall, 2020).

The findings suggest that effective implementation of a dual-system recording practice depends not only on technological infrastructure but also on human resource competence and managerial discipline. Strengthening staff capacity through targeted training, refining standard operating procedures, and improving system integration are critical managerial strategies to minimize operational risks while maximizing the benefits of digital financial management systems (Zakariya et al., 2023).

### **Implementation of SIMBA in Achieving Accountability**

SIMBA offers advantages in terms of structured recording, data security, and controlled period-closing mechanisms. As a nationally standardized system, SIMBA enables uniform and auditable financial reporting across BAZNAS institutions. In practice, SIMBA plays a crucial role in ensuring that BAZNAS Kota Surabaya's financial reports are formally accountable to auditors and the central BAZNAS authority.

Nevertheless, the findings indicate that SIMBA has not yet fully accommodated dynamic daily operational needs, which explains the continued reliance on manual records. This suggests that system effectiveness is influenced not only by technological features but also by human resource readiness and organizational procedures. Hall (2020) emphasizes that the success of accounting information systems depends significantly on human factors and internal controls. Similar findings were reported by Zakariya and Yudha (2023), who highlighted that digital financial systems in Islamic social finance institutions require continuous capacity building to function optimally.

### **Financial Supervision and Audit**

Financial supervision at BAZNAS Kota Surabaya is implemented through daily cross-checking mechanisms among related divisions to ensure the accuracy and consistency of financial records. In addition to internal supervision, external audits are conducted annually by independent auditors to assess compliance with applicable financial regulations and reporting standards. This multi-layered supervision system is designed to minimize recording discrepancies, strengthen internal control, and ensure that financial management practices adhere to established standard operating procedures.

Such supervisory practices are consistent with the internal control principles that emphasize continuous monitoring and evaluation as essential components of effective financial governance. Previous studies highlight that regular supervision and periodic audits play a crucial role in enhancing financial accountability, organizational discipline, and public trust in zakat management institutions, particularly in the context of digital financial systems (Rahman & Saad, 2022; Zakariya et al., 2023). Through the combination of routine internal controls and formal external audits, BAZNAS Kota Surabaya demonstrates a commitment to maintaining accountable and transparent financial management of zakat funds.

### **Public Transparency and Accountability**

Public transparency and accountability are fundamental principles in the governance of zakat institutions, particularly in maintaining public trust and ensuring responsible fund management. In practice, transparency in zakat institutions can be distinguished into informative transparency and accountable transparency, each serving a different governance function.

Informative transparency refers to the dissemination of general information related to zakat collection and distribution activities, such as program updates, beneficiary stories, and institutional announcements. At BAZNAS Kota Surabaya, this form of transparency is reflected through the regular publication of activity reports and the use of official media platforms to communicate zakat programs to the public. While informative transparency plays an important role in increasing public awareness and engagement, it does not necessarily provide sufficient insight into the financial integrity of zakat fund management (Putra et al., 2023).

In contrast, accountable transparency emphasizes the disclosure of verifiable financial information, including audited financial statements, standardized financial reports, and clear documentation of fund flows. This form of transparency enables stakeholders to assess the accuracy, reliability, and compliance of financial management practices. At BAZNAS Kota Surabaya, accountable transparency is demonstrated through the preparation of annual financial reports aligned with national BAZNAS regulations and supported by internal and external audit mechanisms (Mardiasmo, 2019; Zakariya et al., 2023).

The findings indicate that although both forms of transparency are present, strengthening accountable transparency remains essential for enhancing long-term public trust. Informative transparency may improve institutional visibility, but accountable transparency provides the substantive basis for evaluating financial responsibility and institutional credibility. Therefore, zakat institutions should prioritize accountable transparency while maintaining informative communication as a complementary strategy.

### **Constraints and System Development Efforts**

This study identifies several constraints, including manual calculation discrepancies, limited human resources, and technical issues related to SIMBA usage, such as delays in daily or monthly closing. These challenges indicate that the digitalization process has not yet reached optimal effectiveness.

Robbins and Judge (2017) argue that such obstacles are common during organizational change processes, particularly when employees are still adapting to new systems. Therefore, BAZNAS needs to strengthen technical training, refine financial SOPs, and continuously develop SIMBA features to better accommodate regional

operational needs. Staff expectations for a real-time digital front-office dashboard further reflect the demand for more responsive and transparent financial information systems, consistent with Dwiyanto's (2018) perspective on public service modernization.

## CONCLUSION

This study concludes that zakat fund financial management at BAZNAS Kota Surabaya has been implemented effectively and demonstrates positive progress in strengthening financial accountability. The application of the BAZNAS Management Information System (SIMBA) has supported standardized financial reporting and improved administrative order, while the continued use of manual spreadsheet-based recording has enabled operational flexibility in daily financial management. These findings indicate that the effectiveness of zakat financial management is influenced not only by digital system adoption but also by human resource readiness, managerial discipline, and internal coordination.

Despite these contributions, this study has several limitations. First, the research was conducted at a single regional BAZNAS office, which limits the generalizability of the findings to other zakat institutions with different organizational capacities and operational contexts. Second, the qualitative approach relied on a limited number of informants, focusing primarily on internal managerial perspectives without incorporating the views of external stakeholders such as muzaki or beneficiaries.

Future research is therefore encouraged to expand the scope of analysis by involving multiple BAZNAS offices across different regions and adopting comparative or mixed-method approaches. Further studies may also examine stakeholder perceptions of financial transparency and accountability, as well as evaluate the long-term effectiveness of digital financial management systems in enhancing public trust. Such research would provide a more comprehensive understanding of zakat fund governance and support the continuous improvement of accountability practices in zakat institutions.

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