

Analysis of SIMBA's Implementation Regarding the Effectiveness of BAZNAS Bogor District Zakat Management

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Abstract. *This study aims to evaluate the implementation and effectiveness of SIMBA at BAZNAS Bogor Regency, as well as the effectiveness of zakat management. Using a qualitative case study approach, data was collected through interviews and literature study. SIMBA's effectiveness was measured using DeLone and McLean's information system (D&M IS) success model, while the effectiveness of zakat management was measured using the allocation to collection ratio (ACR) method. The results show that SIMBA is effective in supporting zakat management, with features that facilitate access to accurate and timely information. Zakat management is also considered effective, with a positive ACR average. Despite technical glitches, users express strong satisfaction with SIMBA, especially regarding its convenience, transparency, and enhanced accountability.*

Keywords: SIMBA, BAZNAS Bogor Regency, D&M IS Success, ACR

1. Introduction

The development of innovation and technology has influenced various aspects of life, including zakat management. One example is the development of the Badan Amil Zakat Nasional (BAZNAS) management information system (*Sistem Manajemen Informasi BAZNAS/SIMBA*), which has evolved the management of zakat in Indonesia. SIMBA is designed to facilitate data collection, distribution, utilization, and reporting of zakat in an integrated manner (Nawawi & Maudy, 2019).

SIMBA enables integrating zakat management across Indonesia, including at BAZNAS Bogor Regency. While SIMBA is expected to help improve the effectiveness and efficiency of zakat management, challenges exist such as

inadequate infrastructure and internet network, as well as technical issues in the system (Safitri, 2022).

Therefore, this research focuses on analyzing the implementation of SIMBA in BAZNAS Bogor Regency and its effectiveness in zakat management. Based on the above background, this research aims to answer three key questions: (1) How effective has SIMBA's implementation been in BAZNAS Bogor Regency? (2) How effective is SIMBA's implementation based on information system effectiveness theory? (3) How effective is zakat management in BAZNAS Bogor Regency using the allocation to collection ratio (ACR) method? This study aims to describe the implementation of SIMBA, analyze its effectiveness, and measure the effectiveness of zakat management in

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BAZNAS Bogor Regency using the ACR method. Following this introduction, Section 2 provides an overview of zakat management, accounting information systems, information system effectiveness, and SIMBA. Section 3 explains the research methods employed, and Section 4 discusses the findings. Finally, Section 5 concludes with recommendations for further studies.

2. Literature Review/ Hypotheses Development

This section explains how hypotheses were developed starting from analyzing the gaps in the literature on zakat management, accounting information systems, information system effectiveness, and previous studies on SIMBA applications in various institutions. The Malaysian case is also discussed, before the authors justify the choice of the DeLone and McLean information system (D&M IS) success model to measure the overall effectiveness.

1.1. Zakat Management

According to UU No. 14/2014 on the Implementation of UU No. 23/2011, zakat management is the activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat. Amil zakat carry out all activities related to zakat, from the collectors to the treasurers and guardians. They also include the record keepers and accountants who track the inflow and outflow of zakat, and distribute it to the rightful recipients (mustahik; Qardawi, 1973). They are also acknowledged as one of the eight *mustahik* (zakat recipients), as written in the QS At-Taubah (9): 60:

“Zakah is only for the poor, the needy, the amil zakat, for those whose hearts are attracted ‘to the faith’, for ‘freeing’ slaves, for those in debt, for Allah’s cause, and for ‘needy’ travelers. ‘This is’ an obligation from Allah. And Allah is All-Knowing, All-Wise.”

Amils’ function is clearly mentioned in this verse, and in this research they are also responsible for managing zakat reporting to ensure effective accountability.

1.2. Accounting Information Systems

An accounting information system (AIS) is a collection of resources designed to transform financial and other data into information, which is subsequently used in various forms for decision-making purposes (Bodnar & Hopwood, 2009). According to Romney and Steinbart (2006) at least six components are needed to run an AIS:

1. People who use the system;
2. Procedures and instructions used to collect, process and store data;
3. Data on organizational and business activities;
4. *Software* used to manage data;
5. Technology infrastructure such as computers, peripheral devices, and network communications to run the ais; and
6. Internal controls and security to safeguard data.

1.3. Information System Effectiveness

Information system effectiveness is a parameter of an information system’s success in achieving its goals. One way to measure information system effectiveness is DeLone and McLean’s *information system success* (D&M IS success) theory, created by William H. Delone and Ephraim R. Mclean (1992).

The D&M IS success model underwent a revision in 2003 after gaining strong attention from researchers. Its current form is based on six interrelated dimensions, namely information quality, system quality, service quality, usage, user satisfaction, net benefits.

1.4. Previous Research

Several studies have evaluated the implementation of SIMBA in terms of efficiency, optimization, and effectiveness. For example, Halimah (2022) states that BAZNAS Bukittinggi City has implemented SIMBA since 2018, aimed at supporting service delivery and accountability in managing zakat funds in Bukittinggi. It has proven effective, as evidenced by Richard M. Steers’s effectiveness indicators. However, the effectiveness assessment method used by Halimah (2022) study differs from this current

study, which evaluates the information system using the D&M IS success model.

Nawawi and Maudy (2019) indicate that SIMBA's implementation in BAZNAS Bogor City has not been fully realized. This was observed through a study using SPSS with a sample size of fewer than 30 respondents, comparing SIMBA zakat collection and distribution as variables. The results showed that SIMBA implementation influenced zakat collection by 20.4% and its distribution by 27.8%. With the D&M IS success model, the measurement in their study could explain more variables that contribute to system effectiveness in zakat collection and distribution.

Additionally, Ni'mah and Norwilistini (2023) conclude that the implementation of the BAZNAS information management system (SIMBA) in optimizing zakat management at the National Amil Zakat Agency in Hulu Sungai Selatan District was recognized in terms of collection, distribution, operation, and reporting stages as per its function under UU No. 23 of 2011 on zakat management. Although the study shows effectiveness in zakat management, it does not reveal a more detailed analysis of SIMBA's workflow.

Islami and Prathama (2016) examine the effectiveness of SIMBA implementation in managing the zakat information system (ZIS) at BAZNAS Gresik Regency. It was found that the process approach and objectives of SIMBA's implementation in managing ZIS funds were effective. However, the resource approach indicators were less effective due to inadequate computer specifications and internet networks. Nonetheless, SIMBA's implementation in managing zakat, infaq, and shadaqoh at BAZNAS Gresik Regency was deemed effective. However, the effectiveness could be more robust if the analysis covered the six points in the D&M IS success model.

In Malaysia, Elsayed and Zainuddin (2020) find a new concept in the existing literature on the ZIS and suggest that enhancing Zakat Information System Technology (ZIST) will

improve Zakat Performance (ZP) in zakat institutions in Malaysia.

Nurfadhilla and Marlina (2024) conducted a study using information system effectiveness theory, explaining that the use of Accurate Online software at Prof. Dr. Tabrani Hospital was deemed successful in terms of its effectiveness. This assessment was verified by the system's synchronization with the hospital's financial activities in preparing financial reports. The effectiveness assessment in this study used the six aspects of the D&M IS success model. The application of Accurate Online software demonstrated effectiveness in system and information quality, ease of daily use, user satisfaction, guaranteed service quality, and positive impacts on individual and organizational performance at the hospital. This research serves as a reference for evaluating the effectiveness of SIMBA's implementation in zakat management at BAZNAS Bogor Regency.

3. Methodology

For this research, data collection was conducted at BAZNAS Bogor Regency, located in the PUSDAI PEMDA Complex, over a period of one month. Qualitative research was employed, aiming to understand and interpret the meaning of events and interactions. This method uses a case study approach to explore certain phenomena. The data used in this study are primary data obtained through structured interviews with relevant sources, supplemented by secondary data from complementary documents such as reports, books, and published records.

The analysis employs an inductive method, comprising three steps:

1. Data reduction: Simplifying relevant field data.
2. Data presentation: Organizing information to enable drawing conclusions.
3. Conclusion: Verifying and confirming the correctness of the conclusions based on the data.

In collecting this data, researchers conducted interviews with several managers and staff of BAZNAS Bogor Regency, namely:

1. M. Nawawi, S.E.I as Head of Financial Planning and Reporting.
2. M Ramdhani, S.E. as Head of Fundraising Division.
3. Iigma Yahdi Mustakim, S.H.I as Head of the Distribution and Empowerment Division.
4. Ika Savitri, SE as Implementer of Distribution and Empowerment Division
5. Natijatul Fikriah as Staff of Fundraising Division
6. Diatami Marjouletta as Staff of Finance Planning and Reporting

Interviews were conducted with permission and agreement with the BAZNAS Bogor Regency. To obtain valid data, it was necessary to select informants who can be trusted to reveal accurate data. In the further discussion of the findings, the informants will be denoted as Interviewee 1, 2, etc., in accordance with the order stated above. The

interviewees were chosen based on a triangulation method with purposive sampling, which involves employing various datasets, methods, theories, or investigators to tackle a research issue (Patton, 1999). They were specifically selected because they are directly involved in and operate using SIMBA in BAZNAS Bogor Regency.

In addition, this research also uses literature study methods to strengthen the theory with relevant written sources.

3.1. Effectiveness Level Measurement Method

In measuring the effectiveness of the management information system of BAZNAS Bogor Regency, the researchers employed the D&M IS success method, which measures six aspects that are interrelated and influence each other in the success of information systems. The measurement aspects and assessment indicators in this study refer to research conducted by Nurfadhilla and Marlina (2024), as outlined in Table 1.

Table 1
Measurement Aspects and Assessment Indicators of the D&M IS Success Method

No.	Measurement aspect	Assessment indicator
1	System quality	System performance
		Features offered
2	Information quality	Relevance
		Timeliness
3	Service quality	Data security
4	Usage	Ease of use
		Frequency of use
5	User satisfaction	Satisfaction
6	Net benefits	Individual and organizational impact

In terms of measuring the effectiveness of zakat management, this study uses the ACR method, according to *Zakat Core Principle* (2016), which is summarized in the book “Financial Ratios of Zakat Management Organizations: Theory and Concepts” compiled by Puskas BAZNAS (2019).

ACR method is used to measure the effectiveness of OPZ in distributing zakat funds. There are four types of ACR ratios, namely:

1. Gross allocation to collection ratio
This ratio is used to calculate the balance of ZIS collection and distribution in a period

plus the balance of ZIS funds from the previous year that cannot be distributed in the following period. The formula for this ratio is:

$$\frac{(\text{Distribution of Zakat Infak Sedekah Funds})}{(\text{ZIS Fund Raising}) + (\text{Previous Period ZIS Ending Fund Balance})}$$

2. Gross allocation to collection ratio non-amil

This ratio is used to calculate the balance of ZIS collection and distribution in a period plus the balance of ZIS funds from the previous year that cannot be distributed in the following period without including the proportion of distribution to amil. The formula for this ratio is:

$$\frac{(\text{Distribution of ZIS Funds}) - (\text{Amil's Share of Zakat \& Infaq Funds})}{(\text{ZIS Fund Raising}) + (\text{Previous Period ZIS Ending Fund Balance}) - (\text{Amil Share of Zakat \& Infaq Fund})}$$

3. Net allocation to collection ratio

This ratio is used only to take into account the collection and distribution issued in one period without taking into account the remaining balance of ZIS funds from the previous period. The formula for this ratio is:

$$\frac{\text{Distribution of ZIS Funds}}{\text{ZIS Fund Raising}}$$

4. Net allocation to collection ratios non-amil

This ratio is used only to calculate the balance of ZIS collection and distribution in one period without taking into account the remaining balance of ZIS funds from the previous period and without including the proportion of distribution to amil. The formula for this ratio is:

$$\frac{(\text{Distribution of ZIS Funds}) - (\text{Amil's Share of Zakat \& Infaq Funds})}{(\text{ZIS Fundraising}) - (\text{Amil Share of Zakat \& Infaq Fund})}$$

The interpretation of the results of the above ratios is as follows:

≥ 90 %: Highly effective

70 - 89 %: Effective

50 - 69 %: Moderately effective

20 - 49 %: Below expectations

< 20 %: Ineffective

4. Findings and Discussion

SIMBA's application is designed to manage ZIS fund management data so that it can generate information through the application and facilitate zakat management activities. The obligation to use SIMBA is regulated based on BAZNAS RI Chairman Instruction No. 1 Year 2022 on the Use of BAZNAS Management Information System as National Data Center.

Over time, SIMBA continues to develop and innovate to improve the digitalization of zakat management in Indonesia. At present, SIMBA has two types of applications, namely SIMBA NG (*Next Generation*), which is the main application in the network of recording zakat management activities, especially in the collection and utilization of zakat funds; and SIMBA *Lite*, which is the SIMBA application for OPZs that have difficulty accessing the internet due to signal constraints, given that it can be used *offline*.

According to BAZNAS (2023), the digitalization of zakat management reporting is an innovation in national zakat management. Nonetheless, some challenges remain in maximizing the digitalization of reporting using SIMBA in terms of human resources (HR), regional infrastructure, and signal problems, which result in a minimal number of OPZs with digitalization of zakat management reporting. Based on data in the Indonesia Zakat Outlook 2023 report by the Directorate of ZIS Study and Development of National DSKL (2023), it is known that SIMBA has only been used by 176 active users, comprising 20 provincial BAZNAS, 151 regency/city BAZNAS, and five LAZ. This number represents 37% of the total OPZs in Indonesia, namely 652 OPZs,

comprising one BAZNAS (central), 34 provincial BAZNAS, 464 regency/city BAZNAS, 50 regency/city BAZNAS (non-structured), 33 national amil zakat institutions (LAZs), 25 provincial LAZs, and 45 regency/city LAZs.

Implementation of SIMBA at BAZNAS Bogor Regency

Based on the interviews with several implementers of zakat management at BAZNAS Bogor Regency, SIMBA has been implemented at BAZNAS Bogor Regency since 2017, and it has been applied to three sections/areas, namely the Fundraising Division, the Distribution and Utilization Division, and the Financial Planning and Reporting Section. SIMBA's implementation is carried out by each division and can only be accessed by amil/implementers who are given permission to operate it.

According to Romney and Stainbart (2006), running an AIS requires at least six components, all of which have already been implemented by BAZNAS Bogor Regency:

1. People who use the system are operators responsible for running SIMBA in each division.
2. Procedures and instructions used to collect, process and store data. BAZNAS Bogor Regency has procedures and instructions from BAZNAS RI as the SIMBA *developer* in the form of a SIMBA *handbook*.
3. Data regarding organizational and business activities. In this context, data on zakat management activities is used by BAZNAS Bogor Regency when operating SIMBA.
4. *Software* used to manage data, namely SIMBA, along with other applications such as spreadsheets, which are used for internal purposes.
5. Technology infrastructure such as computers, peripheral devices, and network communications to run the AIS. For this purpose, BAZNAS Bogor Regency has technological infrastructure in the form of computers, internet networks, and the cloud, whereby the implementation of information systems can run effectively and in accordance with applicable regulations.
6. Internal control and security to maintain data. Related to this point, SIMBA already has a 5–6-month schedule for *maintenance* to ensure internal control and data security.

The management of zakat funds and the implementation of SIMBA at BAZNAS Bogor Regency can be described in the following workflow (Figure 1):

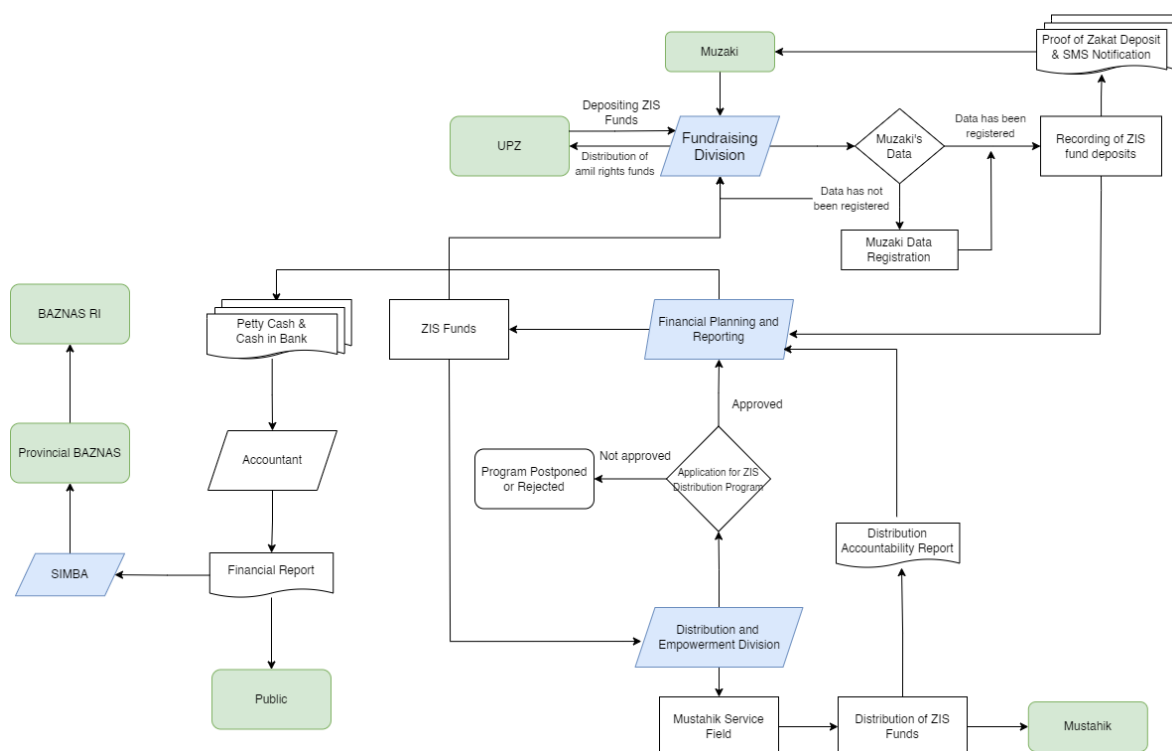


Figure 1
Flowchart of Zakat Fund Management and SIMBA Implementation of BAZNAS Bogor Regency
Source: Authors

Based on the workflow above, it is known that the fundraising of zakat funds at BAZNAS Bogor Regency starts with zakat payers (*muzakki*), namely both institutions and individuals who come to the office to pay zakat or pay via transfer, depositing the money to aa zakat manager (*amil*) in the Fundraising Division. Subsequently, it is ascertained whether the muzakki data has been registered in the data owned by BAZNAS Bogor Regency, whereby the *muzakki* data will be recorded in the muzakki data form if necessary. If the *muzakki* data has been recorded before or has passed the data collection process, the zakat funds will be received by the collecting amil, and then the *muzakki* will be issued a proof of zakat deposit and notification that they have paid zakat via SMS. Thereafter, the zakat funds and deposit data are submitted by the collecting amil to the Financial Planning and Reporting Section (FP&R), and the deposit data is recorded in SIMBA by the Fundraising Division operator.

In addition, if the zakat depositor is a zakat management unit (*Unit Pengelola Zakat/UPZ*) of BAZNAS Bogor Regency, amil UPZ rights will be given 5% for operational needs.

The distribution of zakat funds begins with the submission of a proposal for the program of distribution and utilization of zakat funds by the Division of Distribution and Utilization. If the proposal is not accepted, the program is postponed or refused to be implemented. However, if the proposal is accepted, the zakat funds will be issued to the Distribution and Empowerment Division through a *cash advance* by the FP&R Section. A *cash advance* is one of the services provided at banks in the form of short-term cash loans. After the approval of the distribution program proposal by the FP&R Section, the ZIS funds will be given to the Distribution and Empowerment Division and subsequently distributed to mustahik through the Mustahik Service Division. After the distribution, the

Distribution and Empowerment Division provides the proof of distribution and distribution accountability report to the FP&R Section and the distribution data is recorded in SIMBA by the Distribution and Empowerment Division operator. Usually, the funds given by the FP&R Section to the Distribution and Empowerment Division are not 100% spent in full because they have been distributed according to the target and operational funds. Therefore, in addition to providing proof of distribution and a distribution accountability report, it is also accompanied by the remaining funds that have not been distributed to the FP&R Section, as explained by Interviewee 6 as the FP&R implementer and SIMBA operator of the FP&R Section:

“So, after the Disbursement Section program proposal is approved by us, the money will be given to the Disbursement Section and distributed, for example 10 million, but if there is still money left over and the money has been distributed according to what has been submitted along with the operational funds, then the money must be returned to us along with the report for distribution.”

The FP&R Section is responsible for financial planning and reporting of BAZNAS Bogor Regency, from developing the annual work plan and budget (RKAT) to providing financial and performance reports to BAZNAS RI and the public. In the flow of zakat management above, the FP&R Section is in charge of receiving zakat deposit data and distribution accountability reports. Moreover, it is also in charge of providing ZIS funds to be distributed to mustahik, which are issued to the Distribution Division and UPZ through the Fundraising Division by 5%. After obtaining collection and distribution data, the FP&R Section records the data in terms of petty cash and cash in bank to record daily transactions. After recording, the data is executed by accountants in the FP&R Section to produce financial statements in accordance with PSAK 409.

After the financial report is finalized by the accountant, the report is submitted to the leadership for confirmation and approval. If

the report is approved, it is assessed by an auditor and subsequently submitted to the local government and published to the public. In addition, it also reported to the provincial BAZNAS and BAZNAS RI through SIMBA.

There are three reports that must be included, namely:

1. Financial report
2. Performance report
3. Zakat management implementation report

4.1. *SIMBA Effectiveness at BAZNAS Bogor Regency*

Many institutions face an increasing need for technology, innovation, and information to improve the effectiveness and efficiency of work, and BAZNAS is no exception. With the creation of SIMBA by BAZNAS RI, zakat management activities have become more effective and efficient, including in BAZNAS Bogor Regency. Updating data regarding zakat funds received and distributed is one way to improve the accountability of zakat financial management. Given that muzaki and mustahik data are recorded clearly and in detail in SIMBA, all data related to zakat or *infaq* is recorded in detail, including the time of collection of all funds. Likewise, mustahik data is recorded. The *muzakki* data is separated based on the group; for example, individual *muzakki* and *muzakki* from institutions including UPZ data spread across sub-districts and villages/districts in Bogor District.

The effectiveness of SIMBA in BAZNAS Bogor Regency can be assessed using the D&M IS success theory, which assesses the success of an information system based on the following six dimensions:

1. System quality

System quality measurement is conducted by observing the technical characteristics of the information system, such as performance, and features that support information needs. Based on the interviewees' explanations, SIMBA's performance is quite responsive to the needs of zakat data management, such as accessing and processing data so that it can speed up and simplify work. It is considered

stable and consistent despite occasional *downtime* or a decrease in performance, usually due to *maintenance* carried out by BAZNAS RI or when it is time for reporting throughout Indonesia to BAZNAS RI, whereby many users simultaneously access SIMBA.

All interviewees revealed that the features provided by SIMBA are very complete for zakat management needs, such as recording daily zakat collection and distribution transactions and generating financial reports. As explained by Interviewee 6, the features available in SIMBA are very complete for reporting needs.

"In my opinion, the features in SIMBA are very complete to meet the needs of the FP&R Section, because SIMBA can produce a lot of reports such as financial reports, performance reports, and off-balance sheet reports."

However, Interviewee 2 proposed adding other features such as inputting the regional BAZNAS RKAT into SIMBA so that the plan can be easily monitored by BAZNAS RI:

"The features provided by SIMBA are very helpful to fulfill the needs of zakat management information that I need. Maybe there is a feature that needs to be added, namely that the RKAT (annual budget work plan) data of regional BAZNAS can be inputted into SIMBA, so that monitoring of all BAZNAS can be done easily by BAZNAS RI."

2. Information quality (system quality)

The quality of the system is assessed based on the accuracy of the information produced, its relevance, and timeliness. According to three interviews conducted with SIMBA operators in each division, the information generated by SIMBA is presented quickly and precisely according to existing circumstances.

However, Interviewee 6 expressed several problems and suggestions:

1. Sometimes there is a deviation of information when it has been input into SIMBA and reported to BAZNAS RI. For this reason, backup of relevant data and information is necessary to undertake a comparison and correction to BAZNAS RI.

2. In the Mustahik quarterly report, number of zakat recipients (*mustahiks*) who receive the benefits of the ZIS fund distribution is not detailed per month but rather only quarterly, which can be improved by providing a detailed list of *muzakki* per month.

3. Service quality

The service quality dimension covers the services received by users through the development of information systems. This includes responses to problems from the service provider, as well as data security. A system is considered good when the data security on the system is reliable. According to the interviewees, data security on SIMBA can be accounted for because there has been no case of data leakage or other events that can disrupt the zakat management activities of BAZNAS Bogor Regency to date. Furthermore, access to the use of SIMBA is limited to only amil or implementers with an account to reduce the risk of unwanted problem. This was explained by Interviewee 2: "SIMBA security can be accounted for because only amil can open SIMBA who have an account to access and there has been no leakage related to data in SIMBA."

4. Usage

The assessment of the use dimension relates to how easy a system is to use and how often users access the system. Accordingly, SIMBA's ease of operation can affect the effectiveness of zakat management's implementation in BAZNAS Bogor Regency.

This is in line with the interviewees confirming that the application of SIMBA in zakat management at BAZNAS Bogor Regency is considered effective based on the efficiency of the time used, simple and easy inputting, and a system that immediately notifies if the data entered is incorrect or not in accordance with existing provisions. In addition, the SIMBA application has been designed to be easy to use, as explained by Interviewee 4, as the person in charge of SIMBA operations in the Distribution and Empowerment Division:

“Yes, the application has been created and designed in such a way as to facilitate its users.”

Regarding its frequency of use, the Fundraising and Distribution and Empowerment Divisions use SIMBA in their daily work, as every day the executor in that field inputs data in the form of receipts and distributions of ZIS funds, while the FP&R Section uses SIMBA in accordance with existing functions, namely on a daily, weekly and quarterly basis. Therefore, it can be stated that the use of SIMBA in zakat management takes place every day and cannot be avoided.

5. User satisfaction

User satisfaction is assessed based on the users' attitude while using the information system. Based on the results of the interviews with zakat management implementers at BAZNAS Bogor Regency, all implementers are very satisfied with the implementation of SIMBA at BAZNAS Bogor Regency because it is not difficult to learn and use. In addition, the use of SIMBA also facilitates and increases the effectiveness and efficiency of zakat management activities, so it can be concluded that SIMBA has fulfilled the aspect of user satisfaction.

6. Net benefits

In the assessment of information system success based on the D&M IS model, net benefits are revisions resulting from personal and organizational benefits. Based on the assessment of the six aspects measured in this study, the quality of the SIMBA system and

the information generated affect user usage and satisfaction, with individual and organizational impacts. According to the interviewees, the implementation of SIMBA in BAZNAS Bogor Regency has a positive impact on the management of ZIS funds, including the following:

1. Improving transparency, accountability, efficiency, and effectiveness in the management of zakat of BAZNAS Bogor Regency.
2. Facilitate recording and making reports online and in *real time*.
3. Simplifying and accelerating ZIS management.
4. Store dating, information, and reports on ZIS management online and in *real time*.

4.3. Effectiveness of Zakat Management of BAZNAS Bogor Regency

In measuring the effectiveness of zakat management activities in BAZNAS Bogor Regency using the ACR method, the researchers used four different formulas:

1. Gross allocation to collection ratio
2. Gross allocation to collection ratio non-amil
3. Net allocation to collection ratio
4. Net allocation to collection ratio non-amil

Based on the results of BAZNAS Bogor Regency's financial statements after SIMBA's implementation (2018-2022), the effectiveness of zakat management in BAZNAS Bogor Regency using the ACR is assessed accordingly.

Table 2

Formulas for Gross ACR, Net ACR Non-Amil, Net ACR, Net ACR Zakat Non-Amil

GROSS ACR				
60.50	70.41	78.80	104.98	81.85
Moderately effective	Effective	Effective	Highly Effective	Effective

NET ACR NON-AMIL				
77.89	96.25	99.10	117.76	91.82
Effective	Highly Effective	Highly Effective	Highly Effective	Highly Effective

NET ACR				
81.03	96.76	99.20	115.56	92.88
Effective	Highly Effective	Highly Effective	Highly Effective	Highly Effective

NET ACR ZAKAT NON-AMIL				
66.53	75.87	94.69	99.17	83.72
Moderately effective	Effective	Highly Effective	Highly Effective	Effective

The ACR measures the effectiveness of distributing collected funds. At BAZNAS Bogor Regency, ZIS distribution consistently showed positive results after SIMBA's implementation (2018–2022). Gross ACR ranged from 60.50% (moderately effective) in 2018 to 104.98% (very effective) in 2021, averaging 79.31% (effective). Non-amil gross ACR values were also strong, averaging 96.57% (very effective). Net ACR—which excludes previous balances—reached an average of 97.09% (very effective), while net ACR non-amil averaged 84% (effective). Overall, BAZNAS Bogor Regency has effectively and increasingly optimized ZIS

fund distribution over the last five years.

The ACR calculation above reflects the effectiveness of ZIS distribution after the implementation of SIMBA. To better understand the impact of this system, it is necessary to compare it with the ACR performance in the period before SIMBA was introduced (2015-2017). At that time, reporting and recording were still carried out manually, resulting in lower and more fluctuating levels of distribution effectiveness compared to the post-SIMBA period. The ACR data prior to SIMBA implementation can be seen in the following table.

Table 3
ACR Data Result of the Current Study

Gross ACR		
100.29	54.52	83.67
Highly effective	Moderately effective	Effective

Net ACR		
117.49	74.13	105.28
Highly effective	Effective	Highly effective

NET ACR NON-AMIL		
120.12	69.85	106.19
Highly effective	Moderately effective	Highly effective

NET ACR ZAKAT NON-AMIL		
91.82	61.53	92.39
Highly effective	Moderately effective	Highly effective

Interestingly, the ACR values in the pre-SIMBA period (2015–2017) looked surprisingly strong. In some years, the ratios even went beyond 100%, as if more funds were distributed than what was collected. Upon first glance, this might suggest that manual reporting delivered better results than the SIMBA era.

However, a closer look at the financial reports tells a different story. In several years, collections were actually quite small, and in some cases the balances even slipped into negative values. The ratios were not boosted by stronger performance, but rather the use of leftover funds from earlier years that were recorded as current-year disbursements. Combined with the delays and inconsistencies of manual bookkeeping, the numbers ended up looking better on paper than they actually were in practice. With the introduction of SIMBA, the picture

became clearer. The ratios might not look as high as before, but they are much more reliable. Every rupiah collected and distributed is now tracked in a structured and transparent way, in line with PSAK 109. This is not due to a decline in performance, but rather a gain in accuracy, accountability, and trust.

For further comparison, it is also useful to consider the national data reported by BAZNAS RI. This broader perspective helps determine whether the effectiveness observed in Bogor Regency reflects a wider trend or stands as a unique case. By placing local performance alongside the national benchmark, SIMBA's impact can be understood not only in a regional context but also within the broader picture of zakat management in Indonesia, see the following table:

Table 4
National ACR Data Performance

Gross ACR					NET ACR NON-AMIL				
79.52	76.91	71.93	76.64	74.99	127.43	92.48	91.57	91.46	91.17
Effective	Effective	Effective	Effective	Effective	Highly effective	Highly effective	Highly effective	Highly effective	Highly effective

Net ACR					NET ACR ZAKAT NON-AMIL				
123.58	93.39	92.52	92.48	92.21	110.88	78.39	82.66	82.75	81.72
Highly effective	Highly effective	Highly effective	Highly effective	Highly effective	Highly effective	Effective	Effective	Effective	Effective

As shown in the table, the national figures present a slightly different pattern. Gross ACR remained relatively stable in the range of 74–79%, consistently falling into the “effective” category. Meanwhile, net ACR and net ACR non-amil achieved much higher levels, often classified as “highly effective” and even surpassing 120% in certain years. While somewhat lower, net ACR zakat non-amil remained within the effective to highly effective range (71–110%).

When compared to Bogor Regency, these national results indicate stronger consistency at the central level, especially in net ACR values. Bogor’s performance before SIMBA was more volatile, after the results subsequently became more aligned with the national pattern of being effective to highly effective, and more transparent. This suggests that SIMBA not only improved local reporting but also played a role in harmonizing zakat management performance across different levels of BAZNAS.

However, the positive assessment results are certainly not free from the problems faced by the implementers/amil in BAZNAS Bogor Regency. Based on interviews conducted with four implementers or resource persons, several problems emerged that are faced in carrying out the management of ZIS funds at BAZNAS Bogor Regency, including:

1. Lack of HR in collecting ZIS funds from the Bogor Regency community.
2. The implementation of the collection of professional zakat funds for state civil apparatus (ASN) based on the Bogor Regency Regent Regulation, namely PERBUP Bogor Regency No. 49 of 2022 has not run optimally.
3. The absence of a valid *mustabik database* is due to the absence of timely synchronization between government agencies such as Bappenda and the Social Service, whereby many differences in data lead to the absence of a valid *mustabik database*.
4. Effective cooperation with third parties is necessary in terms of conducting

community empowerment programs.

5. There is a need for improvement in terms of the knowledge and performance of amil/implementers in the overall management of zakat.

5. Conclusion

Based on the discussion results from the previous chapter, it can be concluded that BAZNAS management information system (SIMBA) is a web-based application developed by BAZNAS RI as a central data hub for zakat management across Indonesia. It aims to handle ZIS fund data, generate information through the application, and streamline zakat-related activities. Since 2017, BAZNAS Bogor Regency has implemented the SIMBA application, which is used by three divisions: Fundraising, Distribution and Utilization, and Financial Planning & Reporting. Access is limited to authorized amil operators.

According to the D&M IS success model assessment, SIMBA's implementation in zakat management at BAZNAS Bogor Regency is deemed effective and user-friendly. The system offers comprehensive features to meet zakat management needs, and the information it produces is considered accurate, relevant, and timely. The system’s service quality, internal controls, and data security are well maintained. Amil staff use SIMBA nearly daily for recording transactions related to ZIS funds, and server or internet downtimes can temporarily disrupt their work.

The zakat executors in BAZNAS Bogor Regency are highly satisfied with SIMBA, finding it easy to learn and operate, which simplifies zakat management. Over the past five years, zakat management has been regarded as effective, with evaluation results based on four ACR methods indicating effectiveness levels of quite effective, effective, and very effective with an average of 79.31% (gross ACR), 97.09% (net ACR), 96.57% (net ACR for non-amil), and 84%

(net ACR for non-amil zakat).

Overall, the assessment of the system's effectiveness and zakat management shows that SIMBA has enhanced the effectiveness, efficiency, transparency, and accountability of zakat operations at BAZNAS Bogor Regency, as evidenced by increasing ACR values from 2018 to 2022.

From the above research analysis, the researchers provide the following recommendations. *First*, the implementation of SIMBA at BAZNAS Bogor Regency can be achieved by continuously evaluating performance, understanding and skills of users, and monitoring the accuracy of information. This is useful for BAZNAS decision makers to review the use of SIMBA and improve the effectiveness and efficiency of BAZNAS Bogor Regency zakat management. *Second*, there are possible attempts to further increase the efficiency of gross ACR and net ACR non-amil zakat, including by optimizing promotions through digital media such as social media and news platforms with the help of influencers or zakat ambassadors. Eventually, such efforts will embrace a much wider community regarding awareness in fulfilling zakat obligations. Moreover, ensuring transparency and accountability by publishing financial reports regularly can build trust among *muzakki*, and IT operators can leverage technology to monitor and manage zakat funds in a more professional way to encourage more people to fulfill their zakat obligations. *Third*, The results of this study can be used as reference material for zakat academics to develop further research related to the digitalization of zakat, SIMBA implementation, the effectiveness of zakat information systems, and the effectiveness of zakat management.

Declarations

Author contribution

All authors contributed equally to this paper and are listed as co-primary contributors. All authors read and approved the final paper.

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Competing interest

The authors declare that they have no conflicts of interest to report regarding the present study.

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APPENDIX A

Collection, Distribution, and Amil Rights Report of BAZNAS Bogor Regency 2018-2022 (After Using SIMBA)

FINANCIAL OVERVIEW OF BAZNAS BOGOR DISTRICT AFTER USING SIMBA*					
	2018	2019	2020	2021	2022
Distribution of Zakat Funds (Rp)	4,096,057,203	4,709,601,182	8,539,200,417	10,320,597,261	13,638,570,673
Distribution of Infaq Sadaqah Fund (Rp)	1,376,663,932	1,784,577,960	1,394,869,460	1,362,250,559	1,243,450,069
Zakat Fund Raised (Rp)	5,183,807,235	5,370,517,240	7,975,944,567	9,306,729,602	14,250,320,633
Infak Sedekah Fundraising (Rp)	1,569,792,829	1,341,322,468	2,038,609,828	802,910,339	1,772,445,299
Fund Balance End of Zakat t-1 (Rp)	1,213,910,665	1,876,826,723	1,313,570,873	299,703,213	911,453,173
End Fund Balance Infak t-1 (Rp)	1,077,698,961	634,434,469	1,278,174,837	718,834,617	1,247,829,847
Amil's Share of Zakat Fund (Rp)	647,255,703	634,726,827	986,581,738	1,091,316,569	1,708,381,972
Amil Share of Infaq Sadaqah Fund (Rp)	311,978,532	267,371,360	101,986,994	160,384,698	363,101,887

Collection, Distribution, and Amil Rights Report of BAZNAS Bogor Regency 2018-2022 (Before Using SIMBA)

FINANCIAL OVERVIEW OF BAZNAS BOGOR DISTRICT BEFORE USING SIMBA*			
	2015	2016	2017
Distribution of Zakat Funds (Rp)	2,968,094,989	3,180,946,757	4,829,939,787
Distribution of Infaq Sadaqah Fund (Rp)	887,687,334	951,782,312	2,089,484,857
Zakat Fund Raised (Rp)	2,845,419,087	4,298,040,306	4,616,950,095
Infak Sedekah Fundraising (Rp)	436,265,603	1,277,039,060	1,955,170,501
Fund Balance End of Zakat t-1 (Rp)	950,191,282	2,067,284,831	1,854,295,139
End Fund Balance Infak t-1 (Rp)	-387,197,128	-61,940,380	-156,254,736
Amil's Share of Zakat Fund (Rp)	355,471,589	536,506,907	564,195,587
Amil Share of Infaq Sadaqah Fund (Rp)	72,710,934	255,407,812	397,235,557

Collection, Distribution, and Amil Rights Report of BAZNAS RI 2018-2022

FINANCIAL OVERVIEW OF BAZNAS RI*					
	2018	2019	2020	2021	2022
Distribution of Zakat Funds (Rp)	191,966,485,358	225,702,309,429	290,141,453,285	425,613,391,857	514,885,469,550
Distribution of Infaq Sadaqah Fund (Rp)	49,129,648,885	45,014,641,336	63,004,981,480	53,214,213,185	69,700,009,009
Zakat Fund Raised (Rp)	153,153,229,174	248,342,677,327	305,347,256,942	448,110,950,330	546,395,448,603
Infak Sedekah Fundraising (Rp)	41,938,822,768	41,548,746,869	76,346,790,474	69,644,484,321	87,591,502,261
Fund Balance End of Zakat t-1 (Rp)	95,225,233,239	56,411,750,790	93,691,181,845	93,621,489,516	116,119,047,989
End Fund Balance Infak t-1 (Rp)	12,863,724,632	5,672,898,515	15,548,813,042	13,388,639,089	29,412,946,450
Amil's Share of Zakat Fund (Rp)	22,147,471,399	31,027,558,920	37,747,432,003	54,820,458,960	68,355,243,652
Amil Share of Infaq Sadaqah Fund (Rp)	5,249,028,348	3,755,324,216	5,289,839,695	6,941,544,979	6,401,379,085