



IMPLEMENTATION OF ZAKAT MANAGEMENT, INFAQ/ALMS THROUGH THE SIMBA APPLICATION TO INCREASE ACCOUNTABILITY AT THE NATIONAL ZAKAT AGENCY (BAZNAS) OF RIAU PROVINCE

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Abstract

This study aims to determine the Implementations of Zakat Management, Infaq/Donations through the Simba Application to Increase Accountability at the National Amil Zakat Agency (Baznas) Riau Province. The data used in this study were obtained from direct interviews with BAZNAS and documentation. This research was conducted at the National Amil Zakat Agency (BAZNAS) of Riau Province. The method used in this research is qualitative research method with descriptive approach. The results of this study indicate that Baznas Riau Province has implemented the Baznas Management Information System (SIMBA) since 2016 and optimized in 2017. In SIMBA, muzakki and mustahik data are recorded clearly and in detail, as well as incoming and outgoing cash. Baznas Riau Province has won the best SIMBA operator award and the best SIMBA financial report compliance in 2024. They also collaborate with the Ministry of Religious Affairs for training related to PSAK 409. When experiencing problems, Baznas Riau Province directly consults Baznas RI (center), which always responds quickly. From the explanation given, the application of zakat, infaq and sadaqah management in Baznas Riau Province has proven to be very efficient and effective. They have succeeded in achieving zakat management objectives with a high standard of success and an optimal level of effectiveness. SIMBA application becomes a tool to facilitate the decision-making process and policies at the central, provincial, and district/city levels.

Keywords: Zakat, Management, Infaq, SIMBA, BAZNAS.

INTRODUCTION

Zakat, infaq and sadaqah are some of the religious mechanisms that contain the spirit of income distribution. Paying zakat is an obligation for every Muslim who has the skills, so knowing the procedures and laws is an obligation for every Muslim who has the skills, so knowing the procedures and laws is a necessity and for every Muslim (Kasanah, 2021). What we are talking about is a person after fulfilling the basic needs of himself and his household, has enough wealth for one nisab, which is also a necessity and obligation for every Muslim. The capacity in question is a person who has wealth for 1 nisab after fulfilling the needs of his daily life. Some of these characteristics are related to the level (quantity) of wealth, and some are determined by the Shari'a in relation to the amount and portion required for the period of ownership of wealth. The determination of this zakat is the foundation of its purpose of self-control for individuals over the wealth given to them by Allah (Reza Dasangga & Cahyono, 2020).

Some time constraints in managing zakat in Indonesia. First, public awareness of paying zakat is relatively low. The situation is made worse by the fact that there is still a voluntary obligation to pay zakat based on the Constitution in Indonesia. Second, a common recurring phenomenon is that people usually pay zakat directly to the mustahik. Third, people's trust in zakat institutions is relatively low. This factor illustrates that accountability and management of zakat must be increased. Especially the implementation of zakat, for example BAZNAS, in the Province, Regency/City. BAZNAS uses the SIMBA/BAZNAS data management system in carrying out its duties. SIMBA is a new breakthrough in the role of the national zakat coordinator in realizing an open zakat management system in all regions of Indonesia (Winda Oktarina et al., 2022).

Zakat management institutions, especially the Riau Province Baznas, need to continue to improve transparency and accountability in zakat management to gain the trust of muzakki to distribute their zakat through the Baznas Institution (Sukriyadi et al., 2023). Efforts to improve the appearance of zakat management include using information technology facilities. Because in the digital era, it can be said that information technology is the "pillar" of national zakat management, meaning that the development of a national zakat system must provide effective zakat management services using developments in information technology. create an instrument to increase the effectiveness and benefits of zakat to achieve prosperity and eradicate poverty (Mukarromah, 2023).

Scope of Zakat Management Organization, the presence of SIMBA technology innovation in the organization is a way to increase the efficiency of zakat management and become a tool to realize a zakat management institution that can be trusted by the community, especially the BAZNAS institution, in the provinces and districts/cities. The information management system

is integrated information between BAZNAS Center and BAZNAS throughout Indonesia, reports are created from cities/districts to provinces, provinces to the center, and the center to the president/DPR. This system facilitates supervision. BAZNAS Pusat can monitor the progress of zakat management in all BAZNAS Indonesia at any time (Rahmawati & Marzuki, 2023).

BAZNAS SIMBA Information Management System is a system compiled by BAZNAS nationally whose mission is to meet data storage needs. Features available in SIMBA include printing reports containing 88 different types of sub-reports, 33 types of reports in 5 large groups (Nawawi & Maudy, 2019). Web-based applications have a centralized system. Without a complicated installation process, all BAZNAS in Indonesia usually use SIMBA to support the management of zakat, infaq, and sadaqah. The purpose of SIMBA is to assist the operational services of recording, managing and reporting zakat, infaq, and sadaqah funds so that zakat institutions are transparent and accountable. The SIMBA system has a fund item controlled by BAZNAS, namely cash flow transactions sourced from Muzak sending zakat to BAZNAS, infaq/sadaqah, cash transactions to distribute zakat, infaq/sadaqah to Mustahik, operational funds to serve, collect and distribute any activity. In order for the system to run smoothly, reliable personnel are needed in their fields.

As the organization/institution collecting Zakat funds increases, the muzakki pays attention to the human resources of the institution and the accounting system determined by PSAK or PSAK No. 109 stipulated by IAI (Dewan Standart akuntansi syariah (IAI), 2021). The single financial report used by institutions collecting zakat and infaq money SAAS 109 came into effect on January 1, 2012 at the implementation stage replacing PSAK 45 (Abidah et al., 2024). This PSAK connects OPZ whose legality has been approved by the government. UU no. Basically, there are 2 zakat management bodies. 23, 2011 namely. National Zakat Collection Agency at Central Level, Provincial Level to Regency/City Level. Zakat Collection Institution was established and initiated by the community and approved by the government. PSAK 109 Calculation of expected Zakat and Infaq/Alms (Rizkiansyah et al., 2020).

The introduction of the BAZNAS management information system (SIMBA) and PSAK 109 can theoretically affect the quality of financial reports so that public trust increases. The major impact of the implementation of the BAZNAS Zakat, Infaq and Sadaqah Accounting Information Management System (SIMBA) and PSAK 109 on the quality of financial reports must be investigated to study its contribution due to angles and sides.

BAZNAS is located in Riau Province, part of BAZNAS in Indonesia, precisely in Riau Province, BAZNAS has a financial report according to PSAK 109, implementing SIMBA to maximize ZIS management (Azizah et al., 2022). SIMBA was implemented in Baznas Riau

Province in 2016, but was used optimally in 2017. Baznas Riau Province has fully implemented PSAK 109 to the maximum. And based on an interview with Mr. Ferdiansyah, SE, Baznas Riau Province has also implemented the latest PSAK 109, but there is a difference between the old PSAK 109 and the new PSAK 109, namely in the report, where the old PSAK 109 has 5 types of reports, namely (balance sheet, profit and loss statement, report on changes in managed assets, statement of cash flows, CALK) while the latest PSAK has 4 types of reports, including: (balance sheet, activity report, cash flow report, CALK). SIMBA Baznas Riau Province provides benefits in zakat management through various features and functions. SIMBA is a Baznas Information Management System used for zakat management. Some of its benefits include increasing the usefulness of ZIS-DSKL to overcome poverty, improve people's welfare, and reduce social poverty. In addition, SIMBA can also improve accountability in zakat management. Reporting printing features that cover various types of reports, SIMBA allows open zakat management to be accessed by anyone (Anuri & Hidayat, 2024).

Table 1. Total Receipt of ZIS Funds from BAZNAS Riau Province

| Year | Zakat Fund | Alms/Charity Fund | Total ZIS | ZIS Targets |
|------|--------------------|-------------------|--------------------|--------------------|
| 2020 | Rp. 14,523,256,085 | Rp. 1,025,007,438 | Rp. 15,548,263,523 | Rp. 16,000,000,000 |
| 2021 | Rp. 15,789,022,086 | Rp. 524,034,071 | Rp. 16,313,056,157 | Rp. 16,000,000,000 |
| 2022 | Rp. 38,742,032,078 | Rp. 537,471,318 | Rp. 39,279,503,396 | Rp. 35,431,000,000 |

Source: www.baznas.go.id

From table 1. above, it can be seen that the increase in total ZIS fund receipts at BAZNAS Riau Province appears to increase every year, the amount is not significant (Islami & Prathama, 2023). The highest increase in total ZIS funds only occurred in 2022 with a difference of approximately 23 M from the previous year. ZIS fund receipts consistently increase every year, indirectly it can illustrate that the implementation of SIMBA can affect the total ZIS fund income at BAZNAS Riau Province.

The presence of SIMBA technology greatly facilitates BAZNAS Riau Province to manage zakat, infaq, and sadaqah. The management process is completely digital because it has been computerized. However, it does not mean that there are no obstacles at all in the implementation of SIMBA. The emergence of technical problems, namely system errors such as errors in SIMBA, still occurs quite often. The problem originates from the center. In addition, the increase in ZIS funds that is not balanced with an increase in the quality of management and distribution can reduce the accountability and transparency of ZIS fund management. Therefore, it is necessary to

update and optimize SIMBA features to meet the increasing ZIS management. Thus, ZIS fund management can be more effective and efficient.

Another obstacle faced by SIMBA operators at BAZNAS Riau Province in using this application, namely the limited information technology (IT) skills of the managers of Baznas Riau Province is a challenge in itself for the implementation of Baznas Riau Province when implementing this SIMBA application. There needs to be an assessment of the implementation of SIMBA at BAZNAS Riau Province, to increase the transparency of zakat implementers in the form of reporting created by BAZNAS.

Islami & Prathama, (2023) in his research entitled "Effectiveness of SIMBA Implementation in Managing Zakat, Infaq, and Alms at BAZNAS Gresik Regency". The findings of this study revealed that the source-based approach indicators were still less effective because the computer specifications used during distribution were still not appropriate. The problem of internet network disruption is still a problem for SiMBA operators. In the application of SiMBA in the management of zakat, infaq and sadaqah, other indicators are the process approach and the goal approach are also considered effective. In short, it can be concluded that the application of SiMBA in the management of Zakat, Infaq and Sadaqah at BAZNAS Kab. Gresik has been effective.

Research conducted by Mukarromah & Widya Prasetyandari, (2023) entitled "The Impact of the Implications of the Baznas Management Information System (Simba) on the Accountability of Zakat Management in Probolinggo Regency". The findings of this study indicate that the BAZNAS Management Information System (SIMBA), from this research design biwq produces the impact of SIMBA Implications on zakat management at BAZNAS Kab, Probolinggo has not been fully influential. The results of the SIMBA implications study are at risk of total zakat collection of 21.1 % and total zakat distribution of 16.2%, while the rest affects other variables totaling 62.7%.

Based on the above phenomenon, the author is interested in conducting research on the Implementation of Zakat Management, Infaq/Alms Through Simba, then the author wrote it in a title Implementation of Zakat Management, Infaq/Alms Through the Simba Application to Increase Accountability at the Riau Province Baznas.

METHODOLOGY

The researcher conducted the research activities using a qualitative descriptive approach. The location of the research was at the Riau Province Baznas office on Jl. Diponerogo No.29, Suka Mulia, Sail District, Pekanbaru City, Riau 28156. The data sources used were primary and secondary data. The data collection techniques used were observation, interviews and documentation. In this study, the interviews carried out were guided free interviews using a

qualitative descriptive approach, namely free questions, according to the desired information, preparing questions according to the discussion topic. The interviews were carried out on informants selected by the researcher using in-depth interview techniques. According to In this description, the author describes the research informants in more detail, so the author presents it in the form of a table, namely:

Table 2. Research Informants

| Informant | Name | Position |
|-----------|--------------------------------|-------------------------------|
| 1 | Prof. Dr. Ade Kurniawan, SE. | Head of Collection Section |
| 2 | Dr. Ardi Rahmadani Saputra, ST | Head of Finance and Reporting |

RESULT & DISCUSSION

1. Implementation of Zakat, Infaq/Alms Management Through the Simba Application to Increase Accountability at the National Zakat Agency (Baznas) of Riau Province

a. Since when has Riau Province Baznas used the SIMBA application?

Baznas Riau Province is a zakat collection institution that uses the SIMBA application in 2016. This is in line with the interview with Mr. Ardi Rahmadany Saputra ST as Head of Finance and Reporting Section of Baznas Riau Province, he explained that: "Baznas Riau Province has been operating the SIMBA application since 2016, and has been optimally used from 2017 until now."

b. In implementing the Simba application, initially, what field did the Riau Province Baznas recruit for Simba operators?

According to the results of an interview with Mr. Idris, SE.Sy as the Head of the Riau Province Baznas, he stated that; "First in the IT field, besides understanding IT, he also understands finance, so today's Head of Finance is an Engineering graduate and is the head of the finance department, so we no longer use manual financial reports, so the reports are automatic, so anytime, anywhere you can produce your own financial reports through Simba."

c. In Simba, is the zakat data separated according to category?

As explained by Mr. Idris, SE.Sy as the Head of the Riau Province Baznas, he explained as follows: "Yes, there are categories of muzakki who are from institutions, there are muzakki who are individuals, there are those from ASN so muzakki are still separated."

d. Do new muzakki have to do the initial registration first?

Based on an interview with Mr. Ardi Rahmadany Saputra ST as Head of the Financial and Reporting Section of the Riau Province Baznas, he explained that: "Yes, for new muzakki,

of course we input the latest data again to issue the main zakat payer number (NPWZ) with registration we ask for KTP, Address, cellphone number and email too, so that later when they make zakat payments online it will automatically be sent to their WA or email for payment of professional zakat, the standard levy is 2.5% of income. While for infaq and sadaqah, the standard is 0% or according to the amount that the muzakki wants to deposit."

- e. Baznas conducts socialization/training every year. In this training, are simba operators given socialization about upgrading the application?

Based on the results of the interview with Mr. Idris, SE.Sy as the Head of the Riau Province Baznas, he stated that; "Okay, in the Riau Province Baznas there is something called strengthening, strengthening related to the collection, distribution, and other fields in Baznas. Especially in Simba, we will continue to upgrade, later there will be trainers or resource persons from the center who will be brought to the Riau Province Baznas and then we will present all Baznas in Riau Province, namely the Regency/City Baznas to find out about the application upgrade from the Simba system related to PSAK 409, then there is an additional menu in Simba itself. And PSAK 409 training is included here. Every year, we from the center must have new breakthroughs regarding this application, so not only every year we can coordinate almost every day with the center, both from the Regency/City Baznas, Riau Province Baznas we go directly to the center to upgrade this Simba application itself. We, the Riau Province Baznas in 2024, got 2 categories of the best Simba reporting. namely the best Simba operator award and the best Simba financial report compliance award. Baznas Riau Province is one of the Baznas that consistently uses Simba in managing zakat."

- f. Do all simba operators understand PSAK 409 in detail?

According to the explanation of Mr. Ade Kurniawan, SE as Head of the Collection Section of the Riau Province Baznas, he explained that: "So far, if we understand it fully, maybe not, there are some who understand it only as far as general understanding. But for finance and reporting, it is mandatory to understand PSAK 409."

- g. PSAK 409 and Simba are in accordance, is it optimal in Baznas Riau Province or not?

This is as explained by Mr. Ferdiansyah, SE as the Internal Audit Unit as follows; "Because we are required to follow PSAK 409, I think it has been maximized, today we continue to collaborate with the Ministry of Religion for training related to PSAK 409."

- h. What did Baznas do to deal with the obstacles in operating the Simba application?

As explained by Mr. Ardi Rahmadany Saputra ST as Head of Finance and Reporting Section of Baznas Riau Province, he explained that: "So far, we have been communicating with the center, namely by providing training, both at the center and in the provinces, and we have asked those from the regions or central government officials to go down to the regions directly to the people."

2. Supporting and inhibiting factors for the implementation of Zakat, Infaq/Alms Management through the Simba Application to Increase Accountability at the Riau Province Baznas

a. Supporting Factors

- 1) What are the supporting factors in implementing the SIMBA application at the Riau Province Baznas?

From the results of the author's interview regarding the implementation of the SIMBA application at Baznas Riau Province, the author found that the supporting factors for the implementation of the SIMBA application at Baznas Riau Province were management policies and IT and network infrastructure support. Employee expertise in managing the SIMBA application is the most important supporting factor in the implementation of the SIMBA application at Bazna Riau Province. This is as explained by Mr. Ferdiansyah, SE as the Internal Audit Unit as follows; "The main supporting factors are the availability of sufficient internet network and the skills of the operators (amil) who operate it. These two factors are the most important. In addition, a joint commitment is needed between BAZNAS leaders to be able to maximize the function of SIMBA. Because if the BAZNAS leaders do not want to commit to implementing the entire system through SIMBA, the function of this system will certainly not be maximized."

b. Inhibiting Factors

What are the inhibiting factors that often occur when operating the Simba application?

The results of the interview with the Head of the Riau Province Baznas, Mr. Idris, SE.Sy, he stated that;

In addition, there are also inhibiting factors in the implementation of zakat, infaq/alms management through the Simba application according to Mr. Ardi Rahmadany Saputra ST as Head of Finance and Reporting Section of Baznas Riau Province, he explained that:

"The inhibiting factors are more internal to Baznas, such as less capable human resources, lack of training for human resources in the financial sector whose basic knowledge is not accounting. Sometimes human resources change, changing Baznas leaders also change human resources. So that the knowledge is not optimal. Infrastructure is also a limiting

factor, inadequate internet, computers that do not have sufficient specifications because Simba has specifications.”

DISCUSSION

1. Implementation of Zakat, Infaq/Alms Management Through the Simba Application to Increase Accountability at the Riau Province Baznas.

It seems that researchers must first report on the implementation of zakat at the Riau Province Bazna. Baznas Riau Province is a zakat organizing body tasked with collecting zakat, infaq and alms in Riau Province. As an institution that organizes zakat, infaq and sadaqah as well as other humanitarian aid, Baznas Riau Province acts as a bridge between muzak and black sweat, combining empathy and empowerment in a service center. The spirit of devotion is contained in the vision and mission of the Riau Province Basis, which is to become a leading social institution for the people of Riau Province.

The management pattern of zakat funds implemented by Baznas Riau Province consists of the process of collection, management and distribution. In its collection, BAZNAS Riau Province is tasked with collecting zakat, infaq and alms for the welfare of Muslims. The method used by BAZNAS Riau Province serves 4 systems to run effectively and efficiently, namely:

1) Direct payment

Muzzaki pays zakat directly to the BAZNAS office.

2) Indirect payment

The National Zakat Agency (BAZNAS) provides services to facilitate zakat and almsgiving through a bank account system.

3) Zakat pick-up service in terms of zakat collection, the National Zakat Collection Agency (BAZNAS) provides zakat collection services. This zakat pick-up service can be done via telephone. This service makes it easier for muzzaki who are prevented or busy so they cannot deliver their zakat to the BAZNAS office.

4). Payment through zakat service office

Payment through the zakat service office, namely UPZ, is an organization formed by to help collect zakat funds.

According to the definition of zakat management in Law No. 23 of 2011, it is an activity concerning the planning, implementation and coordination of the collection, distribution and use of zakat, the work is carried out by people/agencies who have expertise in the field of zakat. Based on the findings found, the information that can be revealed is that the application of zakat, infaq, and sadaqah management at the National Zakat Agency (Baznas) of Riau Province has proven to be very efficient and effective. Its implementation has covered various stages starting from

planning, implementation, to coordination in the process of collecting, distributing, and utilizing zakat. The achievement of the objectives of zakat management is clearly visible and the results achieved are in line with the previously planned targets. In addition, the implementation of this zakat management has shown a high standard of success and an optimal level of effectiveness in carrying out its various aspects.

2. Implementation of Baznas SIMBA Management Information System

SIMBA has been introduced in Baznas Riau Province since the release of the Simba application by Baznas Pusat. However, in practice, it was only in 2016 and optimally in 2017 that it began to focus on the use of special personnel in the implementation of this application. The seriousness of the Riau Province Base in implementing the Simba application began with the recruitment of Simba operators in the IT field. To improve the operator's understanding of the Simba application, Simba operators were also involved in Simba training in collaboration with Centra Baznas. Simba, we hope to provide accountable and transparent zakat services and management to stakeholders (Aprianti et al., 2024). The presence of Simba is a new breakthrough for Baznas in recording and listing all data and activities of regional/provincial Baznas, which can be accessed and connected nationally via the Simba website. The Simba application really needs internet network support, and the Riau Province Baznas is improving the internet network it uses to make access faster and smoother.

The informant is known to have registered the new muzak first at the stage the beginning to register their information as muzakina at Baznas in the regions and throughout Indonesia. Initial information is stored in the system related to the identity and personal information of the Riau Province Baznas, requesting KTP, Address, cellphone number and email, so that later when they make zakat payments online it will automatically be sent to their WA or email. After registration, the next step is to pay /deposit zakat/infaq to Baznas via muzak. The system manager explained that the system has payment standards regulated in ZIS. For example, the standard for paying professional zakat is 2.5 % of income. However, in terms of infaq and sadaqah, the norm is 0%, according to how many muzak want to deposit. Each muzak is entitled to receive a BSZ (Zakat Payment Certificate) submitted by the Simba manager either in the form of a printed receipt or via email. Ideally, activities, not only zakat management, but also other Baznas office activities, must be entered and recorded in Simba every day. Simba facilitates financial reporting of all zakat management activities, which are summarized and presented in the balance sheet and other performance reports communicated transparently and responsibly to stakeholders and local governments to ensure the accountability of the regional Baznas for muzak and mustahiki (Yusrin & Zen, 2021).

In Baznas Riau Province, every year they conduct socialization/training. As explained by one of the informants, in Baznas Riau Province there is something called strengthening, strengthening related to the collection, distribution, and other fields in Baznas. Especially in Simba Baznas Riau Province is always upgraded because there are trainers or resource persons from the center who are brought to Baznas Riau Province and present all Baznas in Riau Province, namely Baznas Regency/City to find out about the application upgrade from the Simba system related to PSAK 109 then there is an additional menu in Simba itself. Baznas Riau Province every year from the center must have new breakthroughs regarding this application, so not only every year but almost every day Baznas Riau Province can coordinate with Baznas center both from Baznas Regency/City, Baznas Riau Province directly to the center to upgrade this Simba application. We Baznas Riau Province in 2024 yesterday received 2 categories of the best Simba reporting. namely the best Simba operator award and the best Simba financial report compliance award. Baznas Riau Province is one of the Baznas consistently using Simba when implementing zakat. Below is a picture of the awards won by the Riau Province Baznas in 2024.

In operating an application, of course there are always obstacles that occur, just like the Simba application, this often experiences obstacles that are not desired by the Simba party or operator, but in facing this obstacle, the Baznas party contacted or reported to Baznas RI (center) when the Riau Province Baznas could not input data or there was a disruption, they immediately consulted Baznas RI what the solution was. The central Baznas also responded quickly, usually the obstacles will not take long because the expert team from the center are reliable people who can solve the problems faced by the Provincial and Regency/City Baznas.

a. Supporting and inhibiting factors for the implementation of Zakat, Infaq/Alms Management through the Simba Application to Increase Accountability at the Riau Province Baznas

1) Supporting Factors

SIMBA, known as Simba, is a system that represents significant progress in zakat management and functions as the national zakat coordinator for the Republic of Indonesia. The presence of Simba creates an open implementation of zakat. Supporting factors for the implementation of the Simba application at the Baznas of Riau Province include the availability of sufficient internet network, and the skills of the operator (amil) who operates it. These two factors are the most important factors in supporting the implementation of the Simba application. A joint commitment is needed between BAZNAS leaders to maximize the function of SIMBA (Winda Oktarina et al., 2022). Therefore, if the BAZNAS leaders do not want to commit to implementing their entire system through the Simba application, the function of this system will certainly not be

maximized. There is an order from the center regarding the obligation to use the Simba application, and the Perbaznas regulation from the center regarding the use of the Simba application (Amor & Candra, 2021). So using Simba is mandatory for Baznas, this is also a supporting factor in implementing the Simba application at the Riau Province Baznas (Swandaru, 2019).

In addition, other supporting factors are that Baznas Riau Province received socialization from Baznas RI (center) regarding the management of the Simba application. In the IT field, the human resources in Baznas Riau Province already understand the Simba application and have been taught by Baznas RI (center) about how to use Simba and not only that, the team from Baznas Riau Province, if they go to the center they always consult regarding the use of Simba.

2) Inhibiting Factors

During the use of the Simba application at Bazna Riau Province, in the implementation of zakat management, infaq/alms, several obstacles were found. Baznas zakat management really needs an information system to help operational performance to integrate important Baznas and Baznas information from all over Indonesia easily and cheaply in all regions. Baznas has developed a technology-based information technology called SIMBA, namely (Baznas Management Information System). However, the application certainly has some significant risk blocking factors on the application. Problems that often occur in applications are certainly very disruptive, resulting in reduced efficiency in achieving the desired goals (Risqi, 2024).

Based on the results of the author's research, the following are the obstacles to using the Simba application in implementing zakat, infaq/alms management at Bazna Riau Province: Obstacles that often arise in using the Simba application are when the internet network is unexpectedly disconnected. Another obstacle is that the Simba application is often updated so that errors and mistakes often occur in its various functions, financial reports created by the SIMBA application still do not display accurate information (Bukittinggi & Riani, 2024).

CONCLUSION

Baznas Riau Province is a zakat management institution that collects zakat, infaq, and alms funds for mustahik in Riau Province. They act as a bridge between muzakki and mustahik, with a spirit of devotion that is stated in their vision and mission to improve the welfare of the people in Riau Province. Baznas Riau Province uses several methods in managing zakat funds, such as direct payments, indirect payments, zakat pick-up services, and payments through zakat service offices. They also focus on distributing zakat, infaq, and alms funds to the people of Pekanbaru City. In efforts to manage zakat, infaq, and alms, Baznas Riau Province prioritizes aspects of effectiveness and efficiency with management that meets the elements of accuracy and objectivity. They run Zakat, Infaq, Sadaqah (ZIS) empowerment programs, such as disaster emergency response

programs, prosperous programs, smart programs, healthy programs, and da'wah programs. Baznas Riau Province has implemented the Baznas Management Information System (SIMBA) since 2016 and was optimized in 2017. SIMBA clearly and in detail records the data of muzakki and mustahik, as well as incoming and outgoing cash. Baznas Riau Province has won the award for the best SIMBA operator and the best SIMBA financial report compliance in 2024. They also collaborate with the Ministry of Religion for training related to PSAK 409. When experiencing obstacles, Baznas Riau Province immediately consulted Baznas RI (center), which always responded quickly. From the explanation given, the application for managing zakat, infaq, and sadaqah at Baznas Riau Province has proven to be very efficient and effective. They have succeeded in achieving zakat management goals with high standards of success and optimal levels of effectiveness. The SIMBA application is a tool to facilitate the decision-making and policy-making process at the central, provincial, and district/city levels. Although SIMBA experienced several obstacles, Baznas Riau Province was still able to overcome the problems that arose with assistance from Baznas RI.

Supporting factors for the implementation of the Simba application at Baznas Riau Province include the availability of internet networks and operator skills. Joint commitment between Baznas leaders is also important. The Simba application is required by the center and Baznas Riau Province has received socialization regarding its use. Human resources at Baznas Riau Province have been educated about the Simba application. Inhibiting factors include the loss of internet networks, frequent application upgrades, lack of training and turnover of human resources within Baznas, and inadequate infrastructure. The distance between Baznas RI and Baznas Riau Province is also an inhibiting factor due to the difficulty of communication. In addition, the socialization of Simba only focuses on the financial section so that the general and distribution sections still rely on the financial section for input.

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