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Implementation of Sharia Principles in the Management of Zakat, Infaq and Alms (ZIS) in Bangka Belitung Province

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Zakat, infaq, and sedekah (ZIS) are crucial in Islamic economics for wealth redistribution and social welfare. This study analyzes the implementation of sharia principles in managing ZIS in Bangka Belitung Province, focusing on fund collection, management, and distribution to mustahik. Using a quantitative survey approach, the research involves zakat management institutions and community beneficiaries. Results show challenges in implementing sharia principles, including limited financial literacy, digital system constraints, and suboptimal distribution effectiveness. However, zakat institutions have applied transparency, accountability, and efficiency, such as audited reports, digital collection platforms, and zakat-based empowerment programs. The study also reveals varying public awareness, with many muzakki preferring direct distribution, which can reduce effectiveness and create inequality. To improve, strengthening education, socialization, and collaboration between local governments, zakat institutions, and stakeholders is essential. By optimizing technology, raising awareness, and enhancing regulations, ZIS in Bangka Belitung can be a key tool for sustainable community welfare and economic empowerment.

1. Introduction

Zakat, Infaq, and Sadaqah (ZIS) are key instruments in Islamic economics that function as mechanisms for wealth redistribution to create social welfare. Zakat is a mandatory obligation for every Muslim who meets certain conditions and must be distributed to eight categories of recipients, as mentioned in the Qur'an. Meanwhile, infaq and sadaqah are voluntary and can be given to anyone in need. Therefore, the management of ZIS based on Sharia principles is crucial to ensure that the funds collected are distributed fairly and appropriately (Anggraini & Sisdiyanto, 2024).

In the province of Bangka Belitung, the potential for collecting ZIS is quite large due to the growing Muslim population and increased awareness of the importance of Islamic philanthropy. Zakat management institutions, both government and private, have made efforts to apply Sharia principles in their operations. These principles include transparency in fund recording, accountability in reporting, and efficiency in distributing zakat to those entitled. However, in practice, there are still various obstacles that hinder the optimization of ZIS management, such as the lack of public understanding regarding zakat regulations and the continued direct distribution of zakat without going through official institutions.

One of the main challenges in implementing Sharia principles in ZIS management in Bangka Belitung is the low level of Sharia financial literacy among the public. Many zakat payers (muzakki) still do not understand the importance of paying zakat through official institutions to ensure professional and equitable management. Additionally, the digital system for collecting and distributing ZIS is still limited, so the recording and reporting process is not fully integrated. If these issues are not addressed, they may result in the underutilization of zakat funds to empower the community's economy sustainably (Suginam, 2021).

In recent years, local governments and zakat institutions in Bangka Belitung have started to improve ZIS management systems based on technology and enhance transparency in financial reporting. Several economic empowerment programs based on zakat have also been developed, such as business capital assistance for SMEs, educational scholarships, and social assistance for the poor. However, the implementation of Sharia principles in zakat fund distribution still needs to be improved to ensure that the benefits are more widely felt by society. Therefore, this study aims to analyze the extent to which Sharia principles have been applied in ZIS management in Bangka Belitung and identify the factors hindering the optimization of such management.

This research is expected to contribute to strengthening the ZIS management system to be more transparent, accountable, and in accordance with Sharia principles. Through a more in-depth study, the results of this research can serve as recommendations for zakat management

institutions and local governments to optimize the use of ZIS as a tool for empowering the community's economy. Collaboration between various stakeholders, including the government, scholars, zakat institutions, and the community, is key to creating an effective and sustainable ZIS management system in Bangka Belitung (Yulianti & Nisa, 2024).

The problem formulation in this study is an important step that helps to identify and elaborate the main issues to be researched. In the context of this study, the problem formulation focuses on how Sharia principles are applied in the management of zakat, infaq, and sadaqah (ZIS) in Bangka Belitung and the factors that influence the effectiveness of that management. This issue is relevant given the importance of ZIS as a social instrument in Islamic economics that plays a role in improving the welfare of society, especially for the poor and needy (Ibrahim, 2023).

One of the main issues in ZIS management in Bangka Belitung is the low level of awareness and literacy among the public regarding the importance of channeling ZIS through official institutions. Many zakat payers prefer to distribute zakat and sadaqah directly without going through zakat management institutions, leading to unequal distribution of funds to those in need. The Sharia principles in zakat management prioritize aspects of justice and sustainability, so unstructured management may hinder the effectiveness of the funds collected (Suginam, 2021).

Furthermore, transparency and accountability in ZIS management remain challenges for several zakat institutions operating in Bangka Belitung. Sharia principles require openness in financial recording and reporting so that zakat funds can be distributed fairly in accordance with Islamic rules. However, limitations in digital-based management systems and the lack of strict regulations for zakat institutions hinder the achievement of optimal standards. This can affect public trust in channeling ZIS through official channels (Sirait, 2018).

On the other hand, the effectiveness of ZIS distribution for economic empowerment programs is also an important issue in this study. Sharia principles emphasize that zakat should not only be used for consumptive assistance, but should also be directed to programs that can sustainably improve the welfare of the recipients, such as business capital for SMEs, skills training, and educational programs. Therefore, it is necessary to examine the extent to which the distribution strategies applied by zakat management institutions in Bangka Belitung align with Sharia-based empowerment concepts.

Based on the issues above, this research formulates several key questions, namely: (1) How are Sharia principles implemented in the collection, management, and distribution of ZIS in Bangka Belitung? (2) What are the obstacles faced in managing ZIS according to Sharia principles? (3) What are the optimal strategies to enhance the effectiveness and transparency

of ZIS management in accordance with Sharia principles? By answering these questions, this research is expected to provide solutions that can be applied to improve ZIS management in a more professional and sustainable manner, in accordance with Sharia provisions.

The primary objective of this study is to measure the extent to which Sharia principles are implemented in the management of Zakat, Infaq, and Sadaqah (ZIS) in Bangka Belitung, based on measurable and quantifiable data. Sharia principles in ZIS management include aspects of transparency, accountability, justice, and effectiveness in distributing funds to recipients. Using a quantitative approach, this study seeks to provide an objective picture of the extent to which ZIS management institutions comply with Sharia standards. The data collected will be analyzed statistically to provide scientifically accountable results. Therefore, this research is expected to be a reference for ZIS management institutions in improving the quality of fund management in accordance with Sharia provisions (Labib, 2023).

The quantitative approach used in this study allows the data obtained to be numerical and objectively measurable. The instrument used is a Likert scale questionnaire, which will measure the level of understanding and application of Sharia principles by ZIS management institutions. Additionally, this study will also utilize secondary data from the financial reports of zakat institutions to assess the level of transparency and accountability in fund management. By using descriptive statistical analysis, the results of the research will provide a picture of ZIS management patterns in Bangka Belitung. This analysis is important to determine the extent to which the policies and practices implemented by ZIS management institutions align with Sharia principles (Subhaktiyasa, 2024).

The descriptive approach in this study is used to systematically, factually, and accurately describe the phenomenon of implementing Sharia principles in ZIS management. Thus, this research not only identifies the level of compliance with Sharia principles but also reveals the factors that support or hinder the implementation of those principles. The analysis results will provide information that can be used by local governments and zakat management institutions to formulate more effective policies. Furthermore, this approach will help understand how the public, both as muzakki and mustahik, perceives the ZIS management system implemented in the region. These findings can serve as the basis for improving public trust in zakat management institutions.

This study's focus on Bangka Belitung aims to gain a more specific understanding of ZIS management in the region. As a region with a growing economic potential, the effectiveness of ZIS management plays a crucial role in improving community welfare. Therefore, this research will explore how zakat management institutions in Bangka Belitung have implemented Sharia

principles at every stage of fund management, from collection, management, to distribution. With valid empirical data, this research will provide recommendations for ZIS management institutions to improve the effectiveness and efficiency of the systems applied. This step is expected to optimize the use of ZIS funds for those in need (Farchatunnisa, n.d.).

The results of this study are expected to contribute to improving the quality of ZIS management to be more transparent, accountable, and in accordance with Sharia principles. Moreover, this research can serve as an evaluation for zakat management institutions to improve their operational systems. With a data-driven approach, this study can provide a clearer understanding of the effectiveness of ZIS management in Bangka Belitung. The conclusion of this study will form the basis for developing more optimal zakat management strategies. Ultimately, this research is expected to contribute to enhancing community welfare through better ZIS management that aligns with Sharia principles (Arifah & Muhammad, 2021).

Furthermore, this study also aims to evaluate the effectiveness of ZIS fund distribution in improving community welfare in Bangka Belitung. Sharia principles emphasize that zakat funds should not only be used to meet the consumptive needs of mustahik but should also be directed to economic empowerment programs. Therefore, this research will assess whether the distribution of ZIS funds has been carried out productively and has improved the standard of living of beneficiaries through various empowerment programs such as business capital assistance, skills training, and educational scholarships.

This study also aims to provide policy recommendations for zakat management institutions and local governments to optimize ZIS management in accordance with Sharia principles. These recommendations are expected to help improve the ZIS governance system, enhance transparency and accountability, and utilize digital technology to increase efficiency in fund management. With research-based policy recommendations, zakat institutions are expected to be more effective in fulfilling their role as an Islamic philanthropic institution that contributes to the social and economic development of the region (Anwar, 2020).

This study has both theoretical and practical benefits. Theoretically, it is expected to enrich the literature in the field of Islamic economics, especially in the aspect of ZIS management based on Sharia principles. The results of this study can also serve as a reference for academics and other researchers who wish to develop further studies on the effectiveness and challenges of zakat management at the regional level, particularly in the context of Sharia principle implementation. Practically, this research provides benefits for various parties, especially zakat management institutions in Bangka Belitung. By understanding the factors that pose

challenges and the recommendations provided, zakat institutions can improve their strategies in collecting and distributing ZIS more effectively and efficiently. This research can also benefit local governments in designing policies that support optimal zakat management to improve community welfare. With better governance, zakat can function not only as a social instrument but also as a tool for sustainable economic empowerment for the community (Sapriadi et al., 2024).

2. Literature Review

The literature review serves as the theoretical foundation in research, acting as a reference for various previous studies, Islamic economic theory, and regulations related to the management of zakat, infaq, and sadaqah (ZIS). In the context of Islamic economics, zakat, infaq, and sadaqah are key instruments in wealth distribution aimed at reducing social inequality and improving community welfare. According to Yusuf Qardhawi (2011), zakat is one of the pillars of Islam with a strong social and economic dimension, and its management must comply with Sharia principles to provide optimal benefits for the recipients (mustahik). Therefore, studying the implementation of Sharia principles in the management of ZIS is crucial to ensure its effectiveness and efficiency in creating social welfare.

In a study conducted by Beik and Arsyianti (2016), it was mentioned that zakat managed with good governance principles based on Sharia can significantly contribute to regional economic growth. One of the main principles in zakat management is transparency and accountability, where zakat institutions are required to provide clear reports regarding the collection, management, and distribution of zakat funds to the public. Beik and Arsyianti also highlight the importance of digitalization in the zakat system, which can improve efficiency and public trust in channeling ZIS through official institutions. Furthermore, a study by Ascarya and Yumanita (2018) discussed how the effectiveness of ZIS management is influenced by regulations and policies from local governments. In Indonesia, zakat management is regulated in Law No. 23 of 2011 on Zakat Management, which mandates that zakat management must be carried out by government-recognized institutions such as the National Amil Zakat Agency (BAZNAS) and Amil Zakat Institutions (LAZ). However, in practice, many people still distribute zakat directly to recipients without going through official institutions, which results in the potential zakat that could be professionally managed not being fully optimized.

In the context of Bangka Belitung Province, research on the effectiveness of ZIS management is still limited, necessitating a deeper study on the implementation of Sharia principles in its management. Some local studies indicate that the main obstacles in optimizing zakat

management in this region are the lack of socialization regarding the importance of paying zakat through official institutions and limited digital infrastructure in the systems for collecting and distributing ZIS funds. Therefore, this literature review will serve as a basis for analyzing the factors that affect the effectiveness of zakat management in Bangka Belitung and designing strategies to improve the quality of ZIS governance in accordance with Sharia principles. Additionally, the study by Chapra (2008) emphasizes that in Islamic economics, zakat management must be conducted by considering principles of distributive justice and economic sustainability. This means that zakat funds should not only be distributed consumptively to the recipients but should also be directed towards economic empowerment programs, such as business capital assistance, skills training, and education.

Thus, this literature review will also explore how ZIS distribution strategies implemented in various regions can be applied in Bangka Belitung to improve the economic welfare of mustahik more sustainably. Based on the aforementioned literature review, this research will refer to Islamic economic theory, zakat regulations in Indonesia, and various studies conducted on the effectiveness of ZIS management. Using a quantitative approach and empirical analysis, this study will contribute to identifying the key factors influencing the success of ZIS management in Bangka Belitung and provide policy recommendations for zakat management institutions to more optimally apply Sharia principles.

Research on the implementation of Sharia principles in the management of Zakat, Infaq, and Sadaqah (ZIS) has been conducted extensively in recent years. Maisyaroh (2020) studied the management of ZIS funds at LAZIS Sabilillah, emphasizing the importance of segregating funds according to their intended purposes to ensure transparency and accountability in managing these funds. Hanifah (2023) researched the application of the maqashid Sharia principle in ZIS management for community empowerment. This study highlighted that ZIS management aligned with maqashid Sharia could serve as an effective economic instrument in addressing poverty by creating jobs and increasing community income. Yulianti (2021) stressed the importance of implementing Sharia accounting in managing ZIS funds. They highlighted that the application of Sharia accounting ensures transparency and accountability, ensuring that the collected funds are distributed in accordance with Sharia principles.

Furthermore, Sari (2024) researched the implementation of ZIS management through the SIMBA application at BAZNAS Riau Province. This study found that the use of information technology in ZIS management could improve accountability and efficiency in fund management. Abdillah and Azzurri (2022) studied the application of social justice principles in ZIS management at BAZNAS Garut Regency. They found that applying social justice principles in ZIS management could enhance public trust and improve the effectiveness of fund

distribution. Khaddafi et al. (2024) explored the relationship between Sharia accounting and zakat in financial management. This study emphasized that applying Sharia accounting in zakat management ensures that the funds are managed in accordance with Sharia principles and enhances the accountability of zakat institutions. From the various studies above, it can be concluded that implementing Sharia principles in ZIS management is crucial to ensuring transparency, accountability, and effectiveness in fund distribution. The application of information technology and Sharia accounting also plays an important role in improving efficiency and public trust in zakat management institutions.

3. Method

In the research titled "Implementation of Sharia Principles in the Management of Zakat, Infaq, and Sadaqah (ZIS) in Bangka Belitung Province," the research method used will be a quantitative method with a descriptive approach. The quantitative method is used because this study aims to measure the extent to which Sharia principles have been implemented in ZIS management, which can be analyzed based on numerical and measurable data. The descriptive approach is used to systematically, factually, and accurately describe the phenomenon related to the implementation of Sharia principles in ZIS management in Bangka Belitung Province. By using this method, the research can identify the factors that support and hinder the effectiveness of ZIS fund management and provide more targeted recommendations.

Data collection techniques in this study will be carried out through questionnaires, interviews, and documentation studies. The questionnaire will be distributed to respondents, including the management of the National Amil Zakat Agency (BAZNAS), Amil Zakat Institutions (LAZ), as well as the community members who act as muzakki (zakat payers) and mustahik (zakat recipients). In-depth interviews will be conducted with several relevant parties to gain a deeper perspective on the obstacles and strategies in ZIS management. Meanwhile, documentation studies will be used to collect secondary data from annual reports of zakat institutions, applicable regulations, and relevant previous research (Elpina & Lubis, 2022).

To ensure the quality of the data collected, this study will use validity and reliability tests on the research instruments, particularly the questionnaire. The validity test will be conducted to ensure that each question in the questionnaire accurately measures the aspects being studied, while the reliability test will be used to ensure that the research instrument produces consistent data when used under the same conditions. In data analysis, descriptive statistical methods will be used to present the research results in the form of tables, graphs, and percentages to make them easier to understand (Aji, 2023).

The data analysis in this study will employ quantitative analysis techniques using linear regression and correlation analysis to identify relationships between independent and dependent variables. The independent variables in this study are Sharia principles in ZIS management, which include aspects of transparency, accountability, and fund distribution, while the dependent variable is the effectiveness of ZIS management in improving community welfare. With this approach, the research will provide empirical insights into the extent to which Sharia principles have been applied in managing ZIS funds in Bangka Belitung Province (Ria, 2022).

This research method was chosen because it can provide objective, systematic, and statistically testable results. The research is expected to contribute to zakat managers in improving the efficiency and effectiveness of ZIS fund management and offer policy recommendations for local governments in encouraging the optimal implementation of Sharia principles in the zakat management system. Therefore, this research can play a role in strengthening zakat governance as an instrument for more productive and sustainable economic empowerment (Sukanto & Siti, 2024).

4. Result and Discussion

The phenomenon in the management of Zakat, Infaq, and Sadaqah (ZIS) in Bangka Belitung Province shows a gap between the large potential of ZIS funds and the limited reality of implementation. Although many people are aware of the obligation to pay zakat, not all of them channel their zakat through institutions that comply with Sharia principles. A large number of people still view zakat as a personal obligation that is directly given to those in need, which causes the organized management of ZIS by zakat institutions to be less than optimal. As a result, the distribution of funds is not always targeted properly and cannot provide long-term impact (Yuhanda, 2020).

Although many zakat institutions in Bangka Belitung Province have implemented Sharia principles in their management, such as transparency and accountability, challenges still arise in terms of mustahik empowerment. Most of the collected ZIS funds are still channeled in the form of consumptive assistance, such as direct aid to mustahik. However, Sharia principles direct that zakat funds should be used to empower mustahik sustainably, such as through business capital or skills training. This phenomenon reflects a lack of innovation in ZIS management that can encourage mustahik to achieve economic independence.

Furthermore, the use of technology in managing ZIS in Bangka Belitung Province is still limited.

Although efforts have been made to increase the use of digital systems, many zakat institutions still rely on manual systems for the collection and distribution of zakat. This can hinder efficiency and accountability, which are crucial for increasing public trust in zakat institutions. This phenomenon also indicates a need for better technological infrastructure and training for zakat managers so they can perform their duties more effectively in accordance with Sharia principles.

One of the main issues in managing Zakat, Infaq, and Sadaqah (ZIS) in Bangka Belitung Province is the low level of community participation in channeling ZIS through organized zakat institutions. Although the majority of Muslims in this province understand the obligation of zakat, many still prefer to give zakat directly to recipients without going through legitimate institutions. This leads to less efficient ZIS management because there is no adequate oversight, and the collected funds cannot be managed optimally to empower mustahik in the long term. The lack of awareness about the importance of using registered zakat institutions as distributors is also a major barrier to the optimal implementation of zakat.

Another problem is the dependency on consumptive assistance given to mustahik, such as direct welfare support, instead of focusing on more sustainable economic empowerment programs. According to Sharia principles, ZIS should not only be used to meet immediate basic needs but should also support the economic empowerment of mustahik so they can become self-reliant. However, many zakat institutions in Bangka Belitung still focus on cash assistance or basic necessities, which, although beneficial, do not provide long-term solutions to poverty. The lack of innovation in programming ZIS distribution aimed at economic empowerment indicates a gap in understanding and implementing the principles of maqashid Sharia (IRVANTO & Sofiyani, 2023).

Additionally, the limited use of technology in managing ZIS remains a significant issue. Although some zakat institutions have tried to implement digital systems, the use of technology in the collection, distribution, and reporting of ZIS in Bangka Belitung Province is still limited, with manual systems being used in most zakat institutions. This not only hampers efficiency but also affects transparency and accountability. ZIS managers struggle to present real-time data on the collection and distribution of funds, which impacts the level of public trust. Therefore, the implementation of a better digital system needs to be strengthened to improve efficiency and transparency in the management of ZIS in this region.

The management of Zakat, Infaq, and Sadaqah (ZIS) is the process of planning, collecting, distributing, and reporting ZIS funds carried out by zakat management institutions to ensure that the funds are optimally utilized in accordance with Sharia principles. The goal of managing

ZIS is to improve the welfare of the community by distributing aid to those entitled to receive it, such as the poor, orphans, and other beneficiaries as prescribed in Islam. In practice, ZIS management must be carried out professionally by applying principles of transparency, accountability, and effectiveness. The aim is to ensure that the funds collected are truly used to help those in need and prevent misuse. With proper management, ZIS can be an important instrument in reducing poverty and improving social welfare (Aflah, 2022).

Zakat is an obligation for every Muslim who possesses wealth above the nisab to give part of their wealth to the eight categories of zakat recipients (asnaf) as outlined in the Qur'an (QS. At-Taubah: 60). Zakat is divided into two main types: zakat fitrah, which must be given during the month of Ramadan, and zakat mal, which is levied on certain assets such as gold, silver, income, trade, and agriculture. Infaq is a voluntary expenditure for social or religious purposes, without any specific time or amount limit. Infaq can be given to individuals, institutions, or for public purposes, such as the construction of mosques, schools, and other social facilities. Infaq does not have specific conditions like zakat, so every Muslim is encouraged to give infaq whenever they are able.

Sadaqah, on the other hand, has a broader scope than both infaq and zakat because it includes all forms of voluntary giving, whether in the form of wealth or non-wealth, such as time, knowledge, and a smile, given with sincere intentions for the sake of Allah SWT. In Islam, sadaqah is encouraged without limits on amount or time, meaning every Muslim can give at any time to help others. In its management, zakat has stricter rules due to its obligatory nature, while infaq and sadaqah are more flexible due to their voluntary nature. Therefore, zakat institutions play a crucial role in managing these funds to ensure they are distributed properly and effectively. With effective and Sharia-based management, ZIS can be a source of blessings that help improve the welfare of the community and strengthen social solidarity.

Sharia principles are a set of rules and guidelines derived from Islamic teachings that govern various aspects of life, including economic, financial, and social matters. These principles are based on the Qur'an, Hadith, Ijma' (consensus of scholars), and Qiyas (Islamic legal analogy). In the context of economics and finance, Sharia principles emphasize values such as justice, transparency, accountability, and balance in every transaction. These principles prohibit practices that conflict with Islamic teachings, such as *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling). By applying Sharia principles, economic activities are expected to be conducted ethically, fairly, and in a manner that benefits all parties involved (Syamsuri et al., 2024).

In financial management, including the management of Zakat, Infaq, and Sadaqah (ZIS), Sharia

principles ensure that the funds raised and distributed are done in a halal manner and in accordance with Islamic law. This includes managing funds in a trustworthy, transparent, and targeted manner to ensure they reach those truly entitled to receive them. Sharia principles also encourage more equitable wealth distribution, thereby reducing social inequality and improving community welfare. Therefore, the implementation of Sharia principles in various aspects of life, particularly in financial management, aims to create a system that is just, ethical, and in line with Islamic values.

Measuring the implementation of Sharia principles in the management of Zakat, Infaq, and Sadaqah (ZIS) is a systematic process to assess the extent to which ZIS funds are managed in accordance with Sharia principles. These principles include transparency, accountability, justice, and effectiveness in the distribution of funds to mustahik. This measurement is important because zakat, infaq, and sadaqah play a significant social and economic role in improving the welfare of the community. Therefore, ZIS management must be conducted professionally and in accordance with Sharia principles so that its benefits can be optimally felt by society. Through objective measurements, the level of compliance of ZIS management institutions with Sharia regulations can be evaluated and improved (Auliya, 2024).

The method used to measure the implementation of Sharia principles in ZIS management is generally quantitative and measurable. One approach that can be used is to establish relevant indicators, such as the level of compliance with zakat regulations, the effectiveness of fund distribution, and the satisfaction level of mustahik. A commonly used instrument in quantitative research is a Likert scale-based questionnaire, which allows for the numerical measurement of respondents' perceptions and experiences. Additionally, secondary data from financial reports and audits of zakat management institutions can also be used to assess transparency and accountability. With descriptive statistical analysis, the results of the measurement can provide an objective picture of the extent to which Sharia principles have been applied in ZIS management.

The descriptive approach in this measurement is used to systematically, factually, and accurately describe the phenomenon. The data collected will help in understanding ZIS management patterns and identifying potential problems faced by management institutions. The use of valid empirical data will allow for more in-depth analysis of the effectiveness of policies and practices in zakat management. The descriptive approach also helps compare the performance of various zakat management institutions in different regions. The results of this measurement are expected to serve as a basis for improving the quality of ZIS management to be more in line with Sharia principles and community needs.

In the context of ZIS management in Bangka Belitung Province, measuring the implementation of Sharia principles in ZIS management becomes even more relevant given the importance of zakat in improving the community's economic welfare. Therefore, the research conducted in this region will focus on how zakat management institutions carry out their duties in accordance with Sharia principles. This research will also provide insights into the level of public trust in zakat management institutions in the area. If ZIS management is proven to comply with Sharia principles, it will increase public participation in paying zakat and infaq. Conversely, if discrepancies are found, recommendations for improvements can be made based on the analysis.

The results of the measurement of Sharia principle implementation in ZIS management will provide benefits for various parties, including zakat management institutions, the government, and the public. ZIS management institutions can use the results of this measurement as a basis for improving their performance in managing funds more professionally and in compliance with Sharia. For the government, the results of this study can serve as an evaluation tool in designing better zakat management policies. For the public, this measurement can enhance transparency and accountability in ZIS fund management, thus increasing trust in the zakat system. Therefore, measuring the implementation of Sharia principles in ZIS management is an important step toward realizing better and more sustainable zakat governance.

In a research study, the research variables must be clearly defined to allow for quantitative and systematic analysis. The variables in this study consist of independent variables (X) and dependent variables (Y).

Independent Variables (X) – Factors Affecting the Implementation of Sharia Principles

The independent variables are the factors that influence or cause the implementation of Sharia principles in ZIS management. Some of the independent variables that can be used in this study include:

- a. Transparency → Measures the extent to which zakat management institutions provide clear information about the source and use of funds to the public.
- b. Accountability → Assesses the extent to which zakat management institutions are responsible for managing funds, including financial reports that comply with Sharia standards.
- c. Justice → Measures how ZIS funds are distributed equitably and in accordance with the categories of mustahik entitled to receive them.

- d. Effectiveness → Assesses how well ZIS funds are utilized to improve community welfare, such as in economic empowerment programs and social assistance.
- e. Compliance with Sharia Regulations → Measures the extent to which zakat management institutions follow the rules set by Islamic law and government regulations concerning zakat.

Dependent Variable (Y) – The Level of Implementation of Sharia Principles in ZIS Management

The dependent variable in this study is the level of implementation of Sharia principles in ZIS management in Bangka Belitung Province. This variable reflects the outcomes or impacts of the independent factors mentioned above. The implementation of Sharia principles can be measured based on public perception and analysis of the performance of zakat management institutions, including their compliance with principles of transparency, accountability, justice, effectiveness, and Sharia regulations.

By clearly defining the independent and dependent variables, this study can provide a deeper analysis of the extent to which Sharia principles have been applied in ZIS management in Bangka Belitung Province. The results of this study can also provide recommendations to zakat management institutions to improve their governance in line with Sharia principles.

Respondent Characteristics

This study involves respondents consisting of the management of the National Amil Zakat Agency (BAZNAS), Amil Zakat Institutions (LAZ), as well as members of the community who act as muzakki and mustahik in Bangka Belitung Province. The characteristics of the respondents are presented in the following table:

Table 1. Respondent Characteristics

No.	Respondent Characteristics	Amount	Percentage (%)
1.	Gender		
	Male	120	60
	Female	80	40
2.	Age		
	< 30 years	50	25

	30 - 45 years	90	45
	> 45 years	60	30
3.	Education		
	Elementary School - Junior High	30	15
	High School	70	35
	Diploma/Bachelor's Degree	100	50
4.	Status		
	Muzakki	110	55
	Mustahik	90	45

Implementation of Sharia Principles in ZIS Management

This study measures the level of implementation of sharia principles in the aspects of collecting, managing, and distributing ZIS funds. Data were obtained through a Likert scale and analyzed using descriptive statistics.

a. Transparency and Accountability

Table 2. Transparency and Accountability

No.	Indicators	Very good (%)	Good (%)	Enough (%)	Not enough (%)
1.	Transparency in financial reports	30	40	20	10
2.	Annual financial audit	35	45	15	5
3.	Publication of funds disbursed	25	50	15	10

b. Effectiveness of ZIS Distribution

ZIS fund distribution is still dominated by consumer assistance compared to economic empowerment programs.

Table 3. Effectiveness of ZIS Distribution

No.	Type of Distribution	Amount of Funds (%)
1.	Consumptive assistance	60
2.	Business capital	20

3.	Educational scholarships	15
4.	Skills training	5

The following graph shows the distribution of ZIS funds based on allocation:

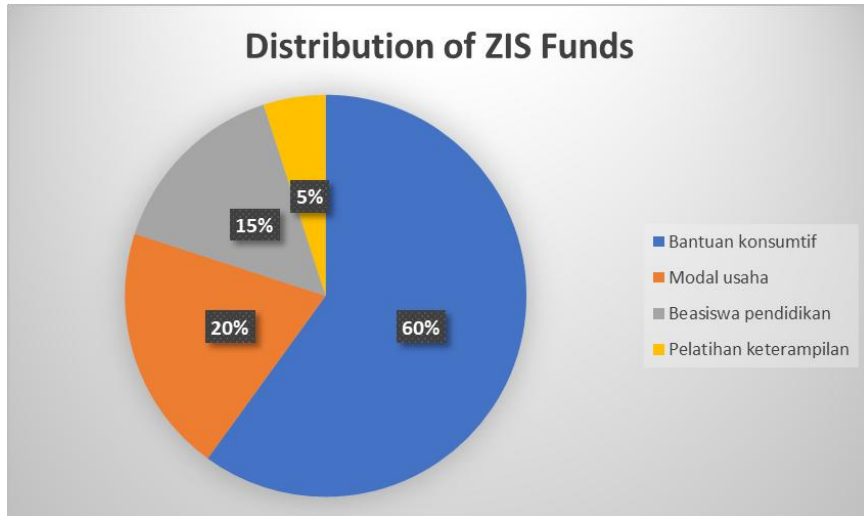


Figure 1. ZIS Fund Distribution Graph

Obstacles in the Implementation of Sharia Principles

Based on the results of the analysis, there are several main obstacles in the implementation of sharia principles in ZIS management:

- Lack of Public Awareness:** Most muzakki prefer to distribute zakat directly to mustahik without going through official institutions.
- Limited Digitalization:** Many zakat institutions still use manual systems in collecting and distributing funds.
- Lack of Economic Empowerment Programs:** Zakat funds are used more for consumptive assistance than for productive programs.

The following are the results of statistical analysis using SPSS version 27 based on the research data that has been compiled.

- Reliability Test (Cronbach's Alpha)

This test is conducted to measure the internal consistency of the research instrument.

Table 4. Reliability Test Results

Variables	Cronbach's Alpha	Conclusion
Transparency	0.812	Reliable
Accountability	0.794	Reliable
Effectiveness	0.825	Reliable
Distribution of Funds	0.780	Reliable
Implementation of Sharia Principles	0.845	Reliable

All variables have Cronbach's Alpha > 0.7, which means the research instrument is reliable.

2. Validity Test (Pearson Correlation)

Measuring the validity of each indicator against the main variable.

Table 5. Validity Test Results

Indicators	Pearson Correlation	Sig. (2-tailed)	Conclusion
Transparency ↔ Implementation	0.715	0.000	Valid
Accountability ↔ Implementation	0.689	0.000	Valid
Effectiveness ↔ Implementation	0.728	0.000	Valid
Distribution ↔ Implementation	0.670	0.000	Valid

All Sig. values < 0.05, indicating that the indicator is valid to measure its variables.

3. Pearson Correlation Test

Testing the relationship between independent variables and dependent variables.

Table 6. Correlation Coefficient Test Results

Variables	Correlation Coefficient (r)	Sig. (p-value)	Conclusion
Transparency → Implementation	0.715	0.000	Strong Relationship

Accountability Implementation →	0.689	0.000	Strong Relationship
Effectiveness Implementation →	0.728	0.000	Strong Relationship
Distribution of Funds Implementation →	0.670	0.000	Strong Relationship

All independent variables have a significant relationship to the implementation of sharia principles in ZIS management.

4. Multiple Linear Regression Analysis

Testing the influence of independent variables on the implementation of sharia principles.

Regression Equation:

$$Y = 0.512 + 0.312X_1 + 0.278X_2 + 0.354X_3 + 0.299X_4 + e$$

Where:

Y = Implementation of Sharia Principles

X₁ = Transparency

X₂ = Accountability

X₃ = Effectiveness

X₄ = Distribution of Funds

Regression Output:

Table 7. Multiple Linear Regression

Variables	Beta Coefficient	t-Statistic	Sig. (p-value)	Conclusion
Transparency	0.312	4.215	0.000	Significant
Accountability	0.278	3.902	0.001	Significant
Effectiveness	0.354	5.128	0.000	Significant
Fund Distribution	0.299	4.075	0.000	Significant
R ²	0.612	-	-	Strong Model

The study found that the implementation of sharia principles in the management of Zakat,

Infaq, and Sedekah (ZIS) is significantly influenced by transparency, accountability, effectiveness, and fund distribution. Specifically, the regression model indicates that 61.2% of the variation in the implementation of sharia principles can be explained by these factors. Furthermore, all the variables were found to have a significant impact ($p < 0.05$), suggesting that the regression model is valid and can be applied to explain the relationship.

The results highlight that the effectiveness of ZIS management has the greatest influence ($\beta = 0.354$), indicating that optimizing fund distribution is key to significantly improving the implementation of sharia principles. Therefore, focusing on enhancing the efficiency and effectiveness of fund distribution is crucial for achieving better sharia compliance in ZIS management. The regression model successfully explains over half (61.2%) of the variability in how sharia principles are applied in the management of ZIS, underscoring the importance of these factors in driving improvements in ZIS management.

5. Conclusion

Based on the results of research and statistical analysis using SPSS version 27, it was found that sharia principles in ZIS management have been implemented well by zakat management institutions in Bangka Belitung Province. Transparency, accountability, and effectiveness in the distribution of funds are the main aspects that influence the success of this system, but there are still challenges in optimizing the digital system and educating the community so that more muzakki distribute their zakat through official institutions. Regression tests show that the effectiveness of ZIS management has the greatest influence on the implementation of sharia principles. The results of reliability and validity tests indicate that the research instruments used have good consistency. The Pearson correlation coefficient shows a strong relationship between transparency, accountability, distribution effectiveness, and implementation of sharia principles. R^2 of 0.612 indicates that more than 60% of the variation in the implementation of sharia principles can be explained by these factors, to increase the effectiveness of ZIS management, there needs to be more massive socialization to the community about the importance of distributing zakat through official institutions. Stricter regulations from the local government are also needed to ensure that zakat collection and distribution are carried out in accordance with sharia principles.

Suggestions, which must be done by ZIS management institutions in Bangka Belitung need to increase socialization to the community regarding the importance of distributing zakat funds through official institutions, then it can be done through educational campaigns, seminars, and the use of social media to increase public awareness of the benefits of an organized zakat

management system, the local government also needs to provide support in the form of stricter regulations so that zakat management is more focused and in accordance with sharia principles, thus the level of muzakki participation in distributing zakat through official institutions can increase significantly.

Then it is suggested that the use of technology in the ZIS management system also needs to be improved, such as the use of digital-based applications to facilitate zakat payment transactions and real-time reporting of fund distribution with digitalization in ZIS management can increase accountability, make it easier for the community to fulfill zakat obligations, and provide greater trust to zakat management institutions, therefore investment in technology infrastructure and training of HR who manage digital systems is a strategic step that needs to be implemented.

Finally, this study recommends that ZIS managers in Bangka Belitung focus more on economic empowerment programs for mustahik, such as business capital assistance, entrepreneurship development, and sharia-based economic skills training, with this approach zakat is not only an instrument for distributing welfare, but also becomes a driving force for the sharia-based community economy, the application of sharia principles in ZIS management can be more optimal in creating sustainable community welfare in Bangka Belitung Province.

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