



Analysis of Zakat, Infaq, and Sadaqah (ZIS) Management in Mosque Zakat Collection Units (UPZ) in Palembang City

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Abstract

Mosque Zakat Collection Units (UPZ) occupy a distinct strategic position, operating as grassroots collection centers and enjoying high communal trust. However, UPZ Mosques including the 369 officially registered units in Palembang City often operate within a duality: adhering to formal regulatory demands from BAZNAS while simultaneously managing limited human resources and organizational structures. This research aims to comprehensively analyze ZIS management practices within these Mosque UPZ in Palembang City. This study employed a descriptive qualitative approach utilizing a multiple case study design. The sample selection was conducted through Stratified Purposive Sampling, resulting in the selection of 18 Mosque UPZ representing variations in collection scale and location context. Primary data was gathered via in-depth interviews with key UPZ. The findings reveal significant heterogeneity in ZIS management practices among the sampled Mosque UPZ in Palembang City. While fundamental collection and local distribution activities generally align, primary challenges identified include inconsistent accountability systems (record-keeping and reporting) and limitations in certified human capital. UPZ with a large scale of collection tend to exhibit more structured and transparent management processes. ZIS management within Mosque UPZ in Palembang City requires strategic harmonization between community-based practices and formal accountability requirements. The practical implication of this study underscores the necessity for structured capacity building programs delivered by BAZNAS Palembang City. These programs should focus on improving financial literacy and standardized reporting among UPZ human resources.

Keywords: Mosque Zakat Collection Unit (UPZ); ZIS Management; Akuntabilitas; Pelaporan; BAZNAS

Analisis Pengelolaan Zakat, Infak, dan Sedekah (ZIS) pada Unit Pengumpul Zakat (UPZ) Masjid di Kota Palembang

Abstrak

Unit Pengumpul Zakat (UPZ) Masjid menempati posisi strategis yang khas, berperan sebagai pusat penghimpunan dana di tingkat akar rumput serta memperoleh tingkat kepercayaan sosial yang tinggi. Namun, UPZ Masjid—termasuk 369 unit yang terdaftar secara resmi di Kota Palembang—sering beroperasi dalam suatu dualitas: memenuhi tuntutan regulasi formal dari BAZNAS, sekaligus mengelola keterbatasan sumber daya manusia dan struktur organisasi. Penelitian ini bertujuan menganalisis secara komprehensif praktik pengelolaan ZIS pada UPZ Masjid di Kota Palembang. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan desain studi kasus multipel. Pemilihan sampel dilakukan melalui Stratified Purposive Sampling, sehingga terpilih 18 UPZ Masjid yang merepresentasikan variasi skala penghimpunan dan konteks lokasi. Data primer dihimpun melalui wawancara mendalam dengan pihak kunci di UPZ. Hasil penelitian menunjukkan adanya heterogenitas yang signifikan dalam praktik pengelolaan ZIS pada UPZ Masjid sampel di Kota Palembang. Meskipun kegiatan penghimpunan dan pendistribusian lokal pada umumnya sejalan, tantangan utama yang teridentifikasi meliputi ketidakkonsistenan sistem akuntabilitas (pencatatan dan pelaporan) serta keterbatasan sumber daya manusia yang tersertifikasi. UPZ dengan skala penghimpunan besar cenderung menunjukkan proses pengelolaan yang lebih terstruktur dan transparan. Pengelolaan ZIS pada UPZ Masjid di Kota Palembang memerlukan harmonisasi strategis antara praktik berbasis komunitas dan tuntutan akuntabilitas formal. Implikasi praktis penelitian ini menegaskan perlunya program penguatan kapasitas yang terstruktur dari BAZNAS Kota Palembang. Program tersebut perlu berfokus pada peningkatan literasi keuangan dan standarisasi pelaporan bagi sumber daya manusia UPZ.

Kata Kunci: Unit Pengumpul Zakat (UPZ) Masjid; Pengelolaan Zakat, Infak, dan Sedekah (ZIS); Akuntabilitas; Pelaporan; BAZNAS

INTRODUCTION

Zakat, Infaq, and Sadaqah (ZIS) are fundamental Islamic financial instruments with substantial potential to reduce socio-economic inequalities and promote collective well-being. (Beik & Arsyanti, 2017). In Indonesia, the management framework for ZIS is comprehensively regulated by state law, notably Law Number 23 of 2011 concerning Zakat Management, which mandates enhancing the effectiveness,

accountability, and transparency of ZIS institutions. Improving operational efficiency and adherence to formal accounting standards (PSAK 109) are essential prerequisites for building public trust and optimizing the realization of the national ZIS potential. Beyond the main institutions, the National Zakat Agency (BAZNAS) and official Zakat Institutions (LAZ), the Mosque Zakat Collection Units (UPZ) hold a strategic position as the primary collection base at the grassroots level.

Mosque UPZs are considered effective in broadening the scope of Zakat Payer (givers) inclusion and accelerating local distribution processes (Al-Azhari, 2021). However, the existence of Mosque UPZs is marked by a dualistic challenge. On the one hand, UPZs are required to comply with formal regulations; on the other hand, they often operate with limited human resources and simplified organizational structures (Yusuf & Sunarsi, 2020). This phenomenon results in a wide spectrum of management practices, where communal accountability based on trust occasionally overshadows the formal reporting system.

The research aims to achieve several objectives, specifically to analyze the mechanisms and practices of Zakat, Infaq, and Sadaqah (ZIS) collection implemented by the Mosque Zakat Collection Units (UPZ) in Palembang City, along with the constraints encountered during this process. Furthermore, it seeks to analyze the ZIS financial administration, recording, and reporting system executed by the Mosque UPZs in Palembang City, particularly within the context of compliance with BAZNAS Regulation Number 02 of 2016 Article 35. This theoretical framework serves as the conceptual basis for analyzing the ZIS management practices within the Mosque UPZs in Palembang City, primarily by referencing management functions, the accountability framework, and regulatory adherence (Sari & Rahayu, 2022).

According to the linguistic definition, Zakat means blessing, growth, purification (growth, cleanliness, purification), flourishing, and goodness (Al Arif & Amalia, 2022). The sharia definition of Zakat refers to a specific amount of wealth that must be disbursed by a Muslim and given to the eligible categories (Zakat Recipient) according to specific religious stipulations (Fidrayani, 2021). Zakat constitutes the third pillar of Islam, possessing both a dimension of worship (*hablumminallah*) and a social dimension (*hablumminannas*) (Huda & Suwarjowono, 2024). Its sharia foundation is sourced from the Qur'an (e.g., QS. At-Taubah [9]: 103) and the Sunnah. In jurisprudential terminology (Islamic jurisprudence), the word Infaq signifies giving away a portion of one's wealth to individuals who are religiously sanctioned to receive it, such as the poor, the needy, orphans, relatives, and others. The terms utilized in the Qur'an related to infaq include: zakat, charity, hadyu, jizyah grant, and waqf.

Sadaqah constitutes the voluntary transfer of an object or asset by one person to another, done solely in expectation of receiving Allah SWT's pleasure and reward, without expecting any form of reciprocal compensation or return service.

Zakat management refers to the planning, implementation, and coordination activities involved in the collection, distribution, and utilization of Zakat funds (Peraturan Pemerintah RI, 2014). Meanwhile, a Zakat

Collection Unit (UPZ) is an organization established by BAZNAS to assist in the collection of Zakat. Specifically, the Zakat Collection Unit (UPZ) is an organizational entity formed by BAZNAS, Provincial BAZNAS, or Regency/City BAZNAS to aid in Zakat collection (Badan Amil Zakat Nasional, 2016). The operations of a Zakat Collection Unit consist of fundraising (collection) and distribution. Zakat collection activities include socializing the obligation of ZIS (Zakat, Infaq, and Sadaqah) in its operational area, providing services to (Zakat payers), gathering ZIS funds, managing the zakat payers database, and submitting reports on ZIS collection activities at the UPZ (Direktorat Pemberdaya Zakat, 2013).

RESEARCH METHODS

This research constitutes empirical field research, which seeks to provide a detailed description with an emphasis on the overall situation concerning the process or sequence of an event. This study uses a descriptive qualitative approach. The descriptive qualitative approach is intended to deepen and enrich the research findings. The qualitative research approach is primarily aimed at the formation of substantive theory based on concepts emerging from empirical data (Margono, 2007).

The Object of Focus in this research is the mechanism of the Mosque Zakat Collection Unit (UPZ) Work Procedure in Zakat management within Palembang

City. This research attempts to explore and deeply investigate all forms of Zakat collection activities conducted by the registered Mosques and Musalla in Palembang City. The Research Subjects are the Mosque UPZs in Palembang, as well as the Board of the National Zakat Agency (BAZNAS) Palembang City. Based on data from the Central Statistics Agency of South Sumatra, the number of mosques in Palembang City in 2022 was 1,366, while the number of musallas was 821 (Sumatera Selatan, 2021). Currently, the number of registered UPZs in Palembang has reached approximately 369 units (News, 2021).

However, considering the large number of existing Mosque UPZs, the limitations in cost, personnel, and time, coupled with the consideration of the degree of variance homogeneity of each UPZ as a research subject, and the estimation required for data accuracy from respondents to fulfill data validity and research objectives, the research process was conducted using sampling with the stratified random sampling technique (Sugiono, 2019). Stratified Random Sampling is a probability sampling technique in which the population is first partitioned into several homogeneous subgroups, known as strata. This division is based on specific characteristics deemed relevant to the research—in this context, the classification of mosques or administrative regions in Palembang City (Sugiono, 2019). The primary objective of employing this technique is

to ensure that each group within the population is proportionally represented in the sample, thereby enhancing the accuracy and generalizability of the analytical results concerning the management of Zakat, Infaq, and Alms (Umar, 2021).

The sampling procedure is conducted through the following steps: (1) Population Identification, which involves establishing all officially registered Mosque UPZs at BAZNAS Palembang City (369 units) as the sampling frame; (2) Stratification, which entails dividing the population into 18 strata based on sub-districts; (3) Determination of Sample Size, specifically by selecting representatives from each sub-district; and (4) Random Selection, which involves choosing UPZ units within each sub-district using a simple random sampling method to ensure objectivity in the selection of sample members (Nawawi, Syarifuddin, Mansyur, & Zainuddin, 2022). The mosques involved in the research are those officially registered as Mosque UPZs by BAZNAS Palembang City. Registered UPZs were chosen based on the consideration that they are expected to be relatively more knowledgeable and comprehensive regarding the intent and substance of the statements presented to them, reflecting the reality experienced during ZIS management. The research sample consists of 18 Mosque UPZs in Palembang. These UPZs were selected with the consideration of providing representation from each of the 18 sub-

districts within Palembang City territory. Informant Profile and Selection Criteria: The informants in this study were selected using a purposive technique within the predetermined strata. The criteria for informants include: (1) Core members of the UPZ management (Chairperson, Secretary, or Treasurer) with a minimum tenure of one year; (2) Proficiency in the technical processes of ZIS collection and distribution; and (3) Willingness to provide access to financial report data. The informant profile comprises 18 UPZ administrators, representing the diverse typology of mosques in Palembang City (Sugiono, 2019).

Data Validation and Research Ethics: Data validation is conducted through source and technical triangulation, which involves comparing interview results with field observations and UPZ annual report documents. Regarding research ethics, the principle of informed consent is applied, whereby all informants are provided with an explanation of the research objectives prior to granting written consent (Rachmawati, 2017). The researcher also guarantees identity anonymity and the protection of sensitive organizational data for academic purposes (Bungin, 2020).

The data collection technique used is direct interviewing with the ZIS managers, specifically members of the Mosque UPZ in Palembang City. Utilizing this interview technique, the researcher gathered in-depth data through direct communication with the

subjects and posed questions regarding Zakat management by BAZNAS Palembang City and the local UPZ board. An interview is defined as a form of communication between two individuals, where one person seeks to obtain information from the other by asking a series of questions guided by specific objectives and data requirements.

Furthermore, documentation was employed. This technique involves studying or utilizing existing records within the institutions that are relevant to the research problem, intended to support the data obtained previously so that the research accurately reflects the actual conditions. The final data collection technique used in this research is non-participant observation, which is defined as the researcher not being directly involved in the activities of the observed individuals but acting solely as an independent observer. In this capacity, the researcher records, analyzes, and subsequently draws conclusions about the behavior of the individuals being studied (Sugiono, 2019).

The analysis was conducted through three stages: data reduction, data display (presentation), and conclusion drawing. Data reduction is the process of selecting, focusing attention on simplification, abstraction, and transformation of data emerging from field notes. Data display is an organized collection of information that enables the possibility of drawing conclusions and taking action.

Conclusion drawing involves classifying the obtained data related to the research derived from observation, interviews, and documents into their respective groups. The categorized data is then interpreted using both the surface structure and deep structure interpretation models (Patilima, 2007).

RESULTS AND DISCUSSION

The operational procedures of the Mosque Zakat Collection Unit (UPZ) *The Implementation of Mosque UPZ Operational Procedures*

The development of Zakat in Indonesia is certainly inseparable from the vital role of Mosques and Musallas (small mosques) in local Zakat collection. Mosques and Musallas also play an important role in providing understanding, socialization, and direct education to the community, local residents, and particularly Indonesian Muslims regarding the obligation to disburse Zakat (Ridwan, 2023). In this context, the Law provides direction for the execution of duties and functions by the Central BAZNAS, Provincial BAZNAS, and Regency/City BAZNAS (Undang-undang Republik Indonesia Nomor 23, Jakarta). BAZNAS is authorized to establish Zakat Collection Units (UPZ) in government agencies, state-owned enterprises, regional-owned enterprises, private companies, and Indonesian representatives abroad, and may also form UPZs at the sub-district, village/sub-village level, Mosques and Musallas or other names, and other locations (Tim Penyusun

Fokus Media, 2012). This is in alignment with Government Regulation Number 14 of 2014, which stipulates that:

"Zakat collection through UPZ as referred to in paragraph (1) is carried out by forming UPZs at Mosques, Musallas, *Langgar* (A small traditional prayer house in Java, similar to a *Mushalla*), *Surau* (A traditional Islamic assembly building in Sumatra and the Malay Peninsula used for worship and religious instruction) or other names" (Badan Amil Zakat Nasional, 2016).

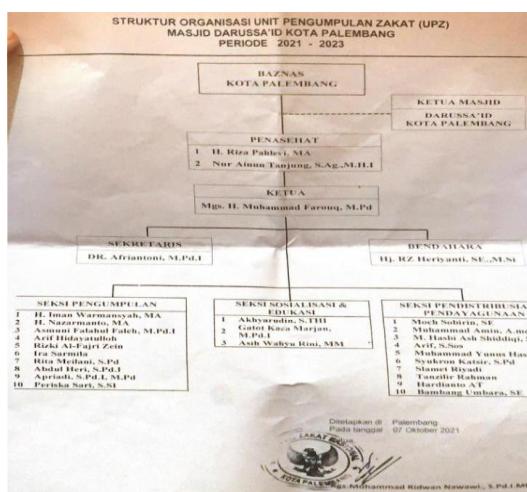


Figure 1: Management Structure of the Mosque UPZ

Subsequently, not only the formation but also the operational procedures of the UPZ are systematically regulated. Regulation of the National Board of Zakat (Badan Amil Zakat Nasional, 2016) is the regulation that contains the rules related to the procedures for the formation and operational work procedures of the UPZ (Badan Amil Zakat Nasional, 2016).

Following is an explanation regarding the operational mechanism of the UPZ. Furthermore, reporting is regulated in Pasal 48, which states:

The UPZ is obligated to submit a report on the collection and the delegated duties of distribution and utilization of funds to BAZNAS according to their respective levels every 1 (one) month, 6 (six) months, and at the end of the year (Badan Amil Zakat Nasional, 2016).

All original evidence of the distribution and utilization of Zakat through the UPZ, as referred to in Article 35 paragraph (3), must be submitted to BAZNAS according to their respective levels as an appendix in the 6 (six) month and year-end reports.

The implementation of the formation and operational procedures of the UPZ is regulated by BAZNAS regulations. If the UPZ Board violates statutory regulations and Islamic sharia law, in accordance with Law Number 23 of 2011 concerning Zakat Management and Government Regulation Number 14 of 2014 concerning the Implementation of Law Number 23 of 2011 concerning Zakat Management, BAZNAS may impose administrative sanctions (Widiastuti, Rusgianto, Imron, Sukmaningrum, & Nugroho, 2021).

Description of the Mosque UPZ Operational System in Palembang City

The UPZ conducts data collection on zakat payers and the types of wealth subject to Zakat obligation. Mosques that have been established as UPZs in

Palembang City conduct data collection on zakat payers who remit Zakat, whether in the form of cash or other assets, only during the month of Ramadan, which is then managed directly by the Mosque Zakat Collection Unit (UPZ) in Palembang City. One of the Mosque UPZ administrators in Palembang City, Mr. Saiful, stated that the community only gives their Zakat, whether Zakat Mal or Zakat Fitr, in the form of cash, rice, or other assets only before Eid al-Fitr, whereas sharia law permits zakat payers to pay zakat at any time and not necessarily wait for the month of Ramadan (Umar, 2021). Furthermore, data collection can only be performed when the zakat payers submit their Zakat, which may be in the form of cash, rice, and other assets (Saiful, 2022).

The UPZ performs the Collection of Zakat, Infaq, and Sadaqah (ZIS). After the data is collected, the Zakat is managed by the mosque UPZ itself. Of the 18 mosques under study, the findings indicate that, on average, zakat payers calculate their assets and zakat obligations independently, driven by Sharia consciousness and without external coercion (Aziz & Hakim, 2023). In the Zakat collection process, the UPZ accepts all Zakat, including Zakat Mal and Zakat Fitr, along with infaq and sadaqah, although collection is primarily conducted only before Eid al-Fitr (Zafie & Budi, 2023). This phenomenon highlights the necessity of a management transformation, ensuring that Mosque UPZs evolve beyond being

passive recipients to becoming active educators for the community (Suharto, 2022).

After the funds obtained from the community are collected, interviews with several mosques in Palembang City reveal that all interviewed mosques state that the management of these funds, particularly for distribution, is handled by the mosque itself. Zakat distribution by these mosque UPZs is carried out exclusively for the community surrounding the mosque (Hasan, 2022). The interview results also indicate that out of the 18 mosques interviewed, almost all Mosque UPZs distribute directly to the *Mustahiq* (beneficiaries) and consequently do not remit funds to BAZNAS beforehand, with only one mosque, Masjid Nurul Huda, remitting funds to BAZNAS (Rustamawi, 2022). This compliance is crucial because, legally, the UPZ is obligated to report and remit the collected zakat funds to maintain the accountability of the national system (Undang-undang Republik Indonesia Nomor 23, Jakarta).

The remittance made by Masjid Nurul Huda does not include Zakat Fitr, as its distribution must be carried out as soon as possible. This aligns with the statement from BAZNAS Palembang City, which confirms that Mosque UPZs are required to remit Zakat Mal and not Zakat Fitr (Widiartini, 2022). Masjid Nurul Huda UPZ remits funds to BAZNAS and subsequently makes a withdrawal after submitting a draft plan regarding its Zakat distribution. This mechanism reflects the integration of

community-based governance with formal regulatory requirements, aimed at enhancing the broader social impact of zakat (Mulyadi, 2024). The original text concludes by referencing a remittance receipt.

This non-compliance is frequently rooted in an incomplete understanding of the 'dropping' (reallocation) mechanism for zakat funds that have been deposited to serve the interests of local Zakat Recipients (Aziz & Hakim, 2023).



Figure 2: Zakat Fund Remittance Receipt

As for other mosques that do not remit the entire amount of collected ZIS, the reason given is that the amount of Zakat received is minimal, and there is a concern that if remitted to BAZNAS, the surrounding community who are in need will not receive Zakat funds (Muhsin, 2022). Besides the small amount of Zakat received, some mosques also do not remit because some board members disapprove of the remittance process (Nangsak, 2022). Regulatory perspective, these constraints indicate obstacles in the synchronization of the national zakat management system, which mandates all UPZs to remit their collected funds.

Zakat fund management is handled by the mosque board and distributed to the surrounding residents. However, after the funds are collected, almost all Mosque UPZ boards do not remit the entire Zakat fund to BAZNAS Palembang City; there is only one mosque that remits the entire amount to BAZNAS Palembang City. This phenomenon creates an accountability gap, in which reporting remains unintegrated into the National Zakat Information System (SIMBA) (Zulaikha, 2023). Conversely, according to the latest BAZNAS regulations, the digitalization of reports serves as a primary pillar in realizing the transparency of public fund management (Badan Amil Zakat Nasional, 2024).

Following data collection, collection, remittance, and distribution, the next step undertaken by the Mosque UPZs in Palembang City is to conduct reporting related to Zakat management to BAZNAS Palembang City.

Based on the researcher's interviews, the reporting conducted by the Mosque UPZs in Palembang City varies: some mosques submit reports, while others do not. However, some mosques submit

reports merely as a formality via WhatsApp messages (Amrullah, 2022). Nevertheless, there are also UPZs that submit reports in the form of physical documentation (Rustamawi, 2022).

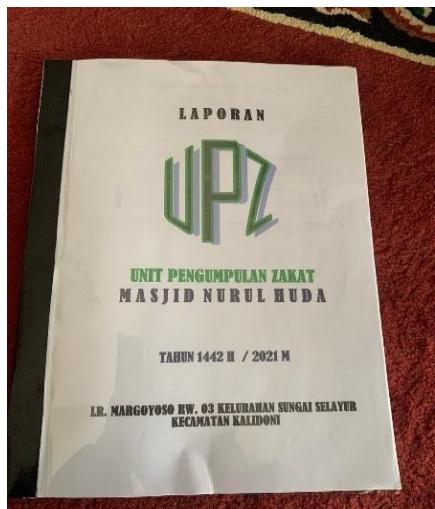


Figure 3: Reporting Document of Nurul Huda Mosque UPZ

From the findings of the aforementioned interviews, it can be concluded that a large number of mosques have not yet submitted reports regarding their Zakat management, despite the establishment of a Zakat Collection Unit (UPZ) within the mosque. The following appendix details the mosques in Palembang City that perform reporting and remittance.

Analysis of Mosque UPZ Work Procedures in BAZNAS Regulation

In executing its duties and functions, the Mosque UPZ is governed by concerning the Formation and Work Procedures of Zakat Collection Units (Badan Amil Zakat Nasional, 2016). The Palembang City Mosque UPZ is

authorized to collect and distribute Zakat funds upon approval from BAZNAS Palembang City. This aligns with Article 7 paragraphs (1) and (2) of PERBAZNAS No. 2 of 2016. In this regard, the Mosque UPZ is tasked with assisting in collection and, if necessary, aiding in the distribution and utilization of Zakat. The implementation of this management requires sound and accurate operational mechanisms in accordance with the standards of modern zakat management organizations (Fathoni, 2022).

Based on the researcher's analysis, after obtaining data regarding the practical implementation of Zakat management in the field specifically within the scope of the Palembang City Mosque UPZ it was found that several aspects of the UPZ work mechanism are not yet entirely consistent with the provisions outlined in National Amil Zakat Board Regulation No. 2 of 2016.

The UPZ performs the mandate of Zakat collection as stated in Article 35 paragraph (1). In practice, the Palembang City Mosque UPZ has executed its duty as a Zakat Collection Unit by conducting collection. However, regrettably, the collection is carried out only during the period leading up to Eid al-Fitr, implying that the utilization of the Mosque Zakat Collection Unit is not yet optimal, particularly considering that the mosque is a venue closely connected to the community.

Regarding the remittance of the entire proceeds of Zakat fund collection

to BAZNAS according to their respective levels, as stated in Article 35 paragraph (2), the results of interviews with the Mosque UPZ administrators in Palembang City reveal that only 1 (one) out of 18 (eighteen) interviewed Mosque UPZs remits the entire received Zakat fund. The other Mosque UPZs have not yet remitted the entire Zakat fund to BAZNAS. Ideally, all collected funds by the UPZ should be remitted to BAZNAS according to their level, which means all Zakat funds successfully collected by the Zakat committee should first be remitted to BAZNAS Palembang City before being distributed to the Zakat Recipients; however, in reality, all collected Zakat funds are distributed directly by the local Zakat committee to the Zakat Recipients. "This non-compliance in fund remission results in the failure to record local zakat potential at the national level and violates the principle of centralized collection mandated by the law (Ridwan, 2023).

Another fact discovered by the researcher in the field is the lack of full realization concerning reporting, as stipulated in Article 48 paragraphs (1) and (2) of National Amil Zakat Board Regulation Number 2 of 2016. In practice, the preparation of reports on collection activities and the delegated duties of distribution and utilization of Zakat funds, which should then be submitted to BAZNAS according to their level, has not been fully implemented by the Mosque UPZs in

Palembang City. In fact, out of the 18 interviewed Mosque UPZs, only 9 submit reports, and the reporting conducted is often merely a formality without utilizing the systematic structure regulated in Article 49, while the other 9 UPZs do not submit reports to BAZNAS. The researcher considers this aspect to be highly crucial and to have a significant impact on the optimization of Zakat fund management within the Mosque UPZs in Palembang City. Based on the mandate from BAZNAS Palembang City, the Mosque UPZs in Palembang City cannot yet be categorized as Amil Zakat (professional Zakat administrators) but are more accurately termed as Zakat Committees. Without official reporting and fund remission, UPZ administrators cannot be legally categorized as amil (zakat officials), but rather as zakat committees. Consequently, the amil's portion, which amounts to 12.5%, cannot be withdrawn from the zakat funds, as their legal status has not been fully fulfilled in accordance with Sharia principles and state regulations (Yusuf & Sunarsi, 2020). Consequently, based on this fact, the right of Amil for the local Zakat committees to receive a portion of the collected Zakat funds is also nullified. To optimize this role, BAZNAS Palembang City needs to undertake a revitalization through intensive technical guidance concerning the digitalization of reporting (Ikhwan, 2024).

Table 1: Data of Mosque UPZs in Palembang City on Reporting and Remittance Activities

District	Mosque Zakat Collection Unit (UPZ)	Reportin g	Remittan ce
Ilir Barat I (Satu)	Masjid Jami' Al-Mukhlisin	No	No
Ilir Barat II (Dua)	Masjid Jami'atul Ihsan	No	No
Seberang Ulu I (Satu)	Masjid Al-Muhajirin	Yes	No
Seberang Ulu II (Dua)	Masjid An-Nur	No	No
Jakabaring	Yayasan Masjid Al-Muhajirin OPI	Yes	No
Kertapati	Yayasan Masjid KIAI Marogan	No	No
Plaju	Masjid Ar-Ruhama	Yes	No
Gandus	Yayasan Masjid Rohmaniah	No	No
Bukit kecil	Majid Al-Amanah	No	No
Ilir Timur I (Satu)	Masjid Muawwanah	No	No
Ilir Timur II (Dua)	Masjid Nurul Fadhillah	Yes	No
Ilir Timur III (Tiga)	Masjid Darussa'id	Yes	No
Kalidoni	Masjid Nurul Huda	Yes	Ya
Kemuning	Masjid Raya	No	No
Sako	Masjid Akbar	No	No
Sematang borang	Masjid Al-Ittihad	Yes	No
Sukarami	Masjid Jami'atul Ihsan	Yes	No
Alang-Alang Lebar	Masjid Al-Ikhlas	Yes	No

Table 2: List of Zakat Management Unit Informants

Name	Address	Position
Achmad Zafie MS	Jl. Pembangunan, Ilir Barat I (Satu), Srijaya	Chairman Masjid Jami' Al-Mukhlisin
Kgs. Syamsudin Hasyim	Jl. Pangeran Sido Ing Suro, Ilir Barat II (Dua), 35 Ilir	Chairman UPZ Masjid Jami'atul Ihsan
Usman Bakar, S.Pd	Perum Top Mulya Blok A, Seberang Ulu I (Satu)	Chairman Masjid Al-Muhajirin
Abdi Utama AR.	Jl. DI Panjaitan Lr. Sikam, Seberang Ulu II (Dua), 16 Ulu	Chairman UPZ Masjid An-Nur
Arzan, S.Pd	Jl. OPI, Jakabaring, 15 Ulu	Chairman UPZ Masjid Yayasan Masjid Al-Muhajirin OPI

Msg. Ahmad Fauzi, S.Pd., M.M.	Jl. Masjid Kiai Marogan, No. 1, Kertapati	Advisor UPZ Yayasan Masjid KIAI Marogan
Asman Nangsak, S.pd.	Jl. DI Panjahitan, Lr. Damuhama, Plaju, Plaju Ulu	Chairman Masjid Ar-Ruhama
Muhsin	Jl. PS I Lautan, Gandus, 36 Ilir	Chairman UPZ Yayasan Masjid Rohmaniah
M. Zen Sukri	Jl. Depaten lama, Bukit Kecil, 27 Ilir	Chairman Majid Al-Amanah
Mulyadi	Jl. Trokpra No. 2386, Ilir Timur I (Satu)	Chairman Masjid Muawwanah
Raden Sumaryono	Jl. Sultan Syahrir No. 1560, Ilir Timur II (Dua), 5 Ilir	Chairman UPZ Masjid Nurul Fadhillah
Asmuni Falahul Faleh, M.Pd.	Jl. Mochtar prabu Mangkunegara, Ilir Timur III (Tiga), 8 Ilir	<i>Collection Department</i> UPZ Masjid Darussa'id
Rustamawi	Jl. Mayor Zen, Lr. Margoyoso, Kalidoni, Sungai Selayut.	Chairman UPZ Masjid Nurul Huda
Muhammad Hasan	Jl. Torpedo, 786, Kemuning, 20 Ilir.	Secretary UPZ Masjid Raya
Sution	Jl. Musi Raya Timur, Sako, Sialang	Chairman Masjid Akbar
Nuruddin, M.Pd.	Jl. Betawi Raya Perum. Griya kencana, Sematang borang, Lebung Gajah	Chairman Masjid Al-Ittihad
Saiful	Jl. Sukabangun II, Sukarami, Sukajaya	Chairman Masjid Jami'atul Ihsan
Amrullah	Jl. Irigasi Lr. Penukal, Alang-Alang Lebar, Srijaya	Chairman Masjid Al-Ikhlas
Widiartini, S.E.	Jl. Merdeka, Bukit Kecil	Vice Chairman II BAZNAS Kota Palembang
Andi Gusti Aji, S.H.I.	Jl. Jendral Sudirman, Bukit Kecil.	Chief Executive Officer BAZNAS Kota Palembang

Based on Table 1, the compliance of Mosque UPZ with reporting and fund remittance obligations remains low. Among the 18 UPZ examined, some units do submit reports; however, the practices are not uniform and, in several cases, remain largely administrative and formalistic. In terms of fund remittance

to BAZNAS, most UPZ do not remit ZIS funds, with only one unit (Nurul Huda Mosque UPZ) recorded as remitting funds. Overall, these patterns indicate a persistent gap in accountability and institutional integration of ZIS governance, highlighting the need for strengthened

capacity building in standardized financial reporting and clearer operational guidance on remittance/dropping mechanisms to ensure community-based practices align with formal accountability requirements.

CONCLUSION

The implementation of the Mosque Zakat Collection Unit (UPZ) operational procedures in Palembang City, based on observations of 18 sample units, indicates that Zakat management remains significantly below the standards mandated by the Zakat Management Law and BAZNAS operational regulations.

Functional and Organizational Weakness: Mosque UPZ activities are predominantly temporary in nature (executed once a year before Eid al-Fitr or during Ramadan), reflecting a substantial weakness in the system and organization. The UPZ has not functioned as a professional Amil entity but instead operates as a

traditional Mosque Zakat Committee, lacking daily Zakat development activities.

Low Regulatory Compliance: The UPZ work mechanism has not been fully realized according to the procedures stipulated in BAZNAS Regulation Number 02 of 2016. Although 369 UPZs have been established, the majority have not executed Zakat management in accordance with government procedures, including the failure to submit routine reports and remit Zakat proceeds to BAZNAS Palembang City.

Overall, the utilization and function of the mosque as a Zakat collection base have not been optimally absorbed. Therefore, serious intervention and guidance efforts from the regulator are necessary to encourage UPZs to transform from mere committees into active, structured, and accountable Zakat management units throughout the year.

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