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Strategic Risk Identification and Mapping Method in Zakat Management Organizations (OPZ)

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Abstract: *This study aims to analyze the method of identifying and mapping strategic risks in Zakat Management Organizations (OPZ) to improve the effectiveness of zakat management. The research uses a qualitative approach with a descriptive method, with data collection techniques in the form of interviews, observations, and documentation studies. The results of the study show that strategic risks for Zakat Management Organizations (OPZ) stem from internal factors such as limited human resources, weak governance, and insufficient use of information technology as well as external factors, including regulatory changes, competition among zakat institutions, economic conditions, and a decline in public trust. Risk matrix mapping places a decline in public trust in the "red zone" (high priority), as it directly negatively impacts zakat collection. It is recommended that OPZ strengthen governance and the transparency of financial reporting, provide training for zakat administrators (amil) in management, information technology, and public communication, implement digital systems, maintain engagement with zakat payers (muzakki) and recipients (mustahik), stay abreast of regulatory changes, and diversify both their programs and funding sources. The risk matrix should be updated periodically.*
Keywords: *Risk Management, Strategic Risk, Zakat Organization, Risk Mapping, Risk Mitigation*

INTRODUCTION

Zakat Management Organizations (OPZ) have a systematic role in managing, distributing, and optimizing zakat, infaq, and alms funds to improve people's welfare and reduce social disparities. In the modern context, OPZ not only functions as a forum for religious philanthropy, but also as an institution that is required to be managed in a professional, transparent, and accountable manner. As the organizational environment becomes increasingly complex, both in terms of regulations, technology, and public expectations, OPZ is faced with various risks that can affect the achievement of its strategy. Therefore, systematic techniques are needed to identify and map strategic risks to ensure the survival and sustainable development of the organization (Zia, 2024).

Strategic risk is the potential for an event to occur that can hinder the achievement of the organization's vision and mission due to inaccurate decision-making, changes in the external environment, or internal weaknesses of the organization. In OPZ institutions, strategic risks can arise from various aspects, such as low levels of public trust (muzakki), changes in government policies related to zakat management, competition between philanthropic institutions, and limited human and technological resources. If not managed properly, these risks can have a significant impact on organizational performance, including a decrease in fundraising and the effectiveness of zakat distribution (Haryanto & Widana, 2025).

Risk identification and mapping methods are an important stage in strategic risk management. Risk identification aims to recognize various opportunities for risks from various sources, both from internal and external factors. Meanwhile, risk mapping is carried out to classify risks based on their level of likelihood and impact so that organizations can establish appropriate handling commitments. Through this approach, OPZ can optimally develop preventive measures and increase organizational resilience in facing various challenges (Makarim & Hamzah, 2024).

The application of risk identification and mapping methods in OPZ is also in line with the concept of good governance, which emphasizes transparency, accountability, responsibility, independence, and justice. Through structured risk management, Zakat Management Organizations can increase public trust and ensure that the zakat budget is managed safely and fairly. Overall, good risk management can help organizations anticipate environmental changes while taking advantage of opportunities to develop community empowerment programs (Kamila, 2024).

Indonesia has a clear legal framework for zakat management, and it requires zakat management organizations (OPZ) to meet defined operational standards (BAZNAS, 2020). Even so, many OPZ have yet to apply risk management well, particularly for strategic risks. Governance is part of the picture. Evidence from Indonesian zakat institutions shows that good governance and fraud prevention both have a significant effect on institutional performance (Wahyuni et al., 2021). Attention to risk in the zakat sector, however, has centered on operations. A recent study of BAZNAS applied a modified COSO ERM model to operational risk during and after the COVID-19 crisis, and found that post-crisis risks also emerged in fund management (Sobaya et al., 2026). Strategic risk, which determines whether an OPZ can sustain its mission over the long term, remains far less examined, so OPZ are left to manage their most consequential risks without an established reference. The wider nonprofit literature shows why this matters. Nonprofits face complex risks, and existing research tends to take a reactive view, so a proactive approach is needed. Even organizations that recognized emerging risks generally lacked comprehensive strategic plans to address them (Kedia et al., 2026). One nonprofit enterprise risk management (ERM) case identified and prioritized the organization's key strategic risks and developed mitigation strategies that improved its financial and operational resilience (Jalilvand & Moorthy, 2024; see also Karakaya & Karakaya, 2017). The stakes are high for zakat administration. Zakat played a vital role during the COVID-19 pandemic, including through BAZNAS RI's relief assistance (Hudaefi et al., 2022). The scale of the sector makes the problem urgent: zakat potential in Indonesia is estimated at Rp 327,6 trillion, while the realized collection is only Rp 44 trillion. Strategic risks such as declining public trust, weak governance, and regulatory change can widen this gap, because they directly affect muzakki's willingness to pay through OPZ and the OPZ's ability to reach mustahik. The gap in OPZ is likely due to limited understanding, scarce resources, and the lack of an integrated risk management system. Without a structured way to identify and prioritize strategic risks, OPZ cannot decide which risks to address first with limited resources, and their zakat funds remain exposed to avoidable losses. A study on strategic risk identification and mapping methods is therefore needed to give OPZ practical guidance for improving the quality of their organizational management. A similar emphasis on operational aspects is also observed in other sectors, such as banking (Almaghvira et al., 2026; Firdaus, 2026;

Seventin, 2026), suggesting that such approaches could potentially be adopted by zakat management institutions.

This study differs from earlier work in its focus on strategic risk in OPZ, an area that has received far less attention than operational risk and governance. Existing zakat studies have examined how good governance and fraud prevention shape institutional performance (Wahyuni et al., 2021). They have also examined how BAZNAS managed operational risks during and after the COVID-19 crisis using a modified COSO ERM model (Sobaya et al., 2026). Research on strategic risk, meanwhile, has largely been conducted in the wider nonprofit sector rather than in zakat institutions. It shows that organizations may recognize emerging risks yet lack comprehensive strategic plans to address them (Kedia et al., 2026), and that key strategic risks can be identified, prioritized, and mitigated through a structured ERM approach (Jalilvand & Moorthy, 2024). This study bridges these strands by developing a systematic and measurable method for identifying and mapping strategic risks specific to OPZ. Its contribution is both conceptual and practical. It offers OPZ a tool to strengthen their risk management systems, reduce exposure, and improve effectiveness and efficiency in achieving their social and religious goals. Because zakat institutions play an important role in managing socio-economic issues (Hudaefi et al., 2022), stronger risk management is expected to support community welfare and the sustainable economic development of the ummah.

LITERATURE REVIEW

1. Risk Concepts and Risk Management

Risk is the possibility of an event occurring that can have an impact on the achievement of organizational goals. In modern organizations, risk is not solely seen as an obstacle, but also as an opportunity that needs to be managed systematically. Risk management is a structured process that includes identifying, analyzing, evaluating, and controlling risks to minimize negative impacts and optimize existing opportunities. According to international standards such as ISO 31000, risk management must have an important role in the decision-making process for the future of the organization (Rakhmawati, 2025).

2. Strategic Risks in the Organization

Strategic risks are risks related to the organization's long-term direction and policies. These risks can arise due to errors in strategic planning, changes in the external environment, or the organization's inability to adapt to evolving dynamics. In

OPZ, strategic risks can include declining public trust, changes in government regulations, and the level of competition between zakat institutions. These risks have the potential to have a significant impact because they are directly related to the sustainability of the organization (Islamiyah et al., 2025).

3. Identify Risks

Risk identification is the first step in the risk management process that aims to recognize various potential risks that may occur within the organization. This process can be carried out through various methods, such as interviews, focus group discussions, document analysis, and direct observation. In the context of OPZ, risk identification includes internal aspects such as weaknesses in human resources, information systems, and management, as well as external aspects such as economic, social, and regulatory conditions. The results of these identification become the basis for the next stage of risk management (Darmawan et al., 2023).

4. Risk Mapping

Risk mapping is the process of classifying risks based on the level of likelihood of occurrence and impact. In general, risk mapping is carried out using a risk matrix that divides risks into several levels, namely low, medium, and high. This mapping allows organizations to set risk prevention commitments more optimally. In Zakat Management Organizations, risk mapping is important to ensure that risks that have a major impact on the collection and distribution of zakat receive primary attention in the mitigation process (Ali et al., 2023).

5. Zakat Management Organization (OPZ)

The Zakat Management Organization is an institution responsible for collecting, managing, and distributing zakat funds to those who are entitled to receive them while still being guided by sharia principles. In Indonesia, OPZ consists of the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institute (LAZ) that have obtained special permits from the government. OPZ is required to uphold the principles of professionalism, transparency, and accountability in its management. In practice, OPZ faces various challenges that require a strong management system, including strategic risk management (BAZNAS, 2020).

6. Implementation of Risk Management in Zakat Management Institutions

The implementation of risk management in Zakat Management Institutions aims to increase the effectiveness and efficiency of zakat management. A good risk management system allows institutions to identify potential obstacles in the collection

and distribution of zakat and formulate appropriate mitigation strategies. A number of studies show that Zakat Management Institutions that implement risk management optimally have a higher level of public trust and are able to improve organizational performance. Therefore, the integration of risk management into the governance system of Zakat Management Institutions is a need that cannot be ignored (Wizki et al., 2025).

RESEARCH METHODS

This study employs a qualitative approach with a descriptive design to describe the process of identifying and mapping strategic risks in Zakat Management Organizations (OPZ). A qualitative approach was chosen for three reasons. First, strategic risks in OPZ are rooted in managerial judgment, governance practices, and stakeholder trust, which are difficult to capture through numerical instruments alone. Second, the study seeks an in-depth understanding of how risks are perceived, identified, and assessed by those who manage them, in their natural organizational context (Creswell & Poth, 2018). Third, risk data in OPZ are rarely available as historical statistics, so the researcher must rely on informants' experience and organizational documents. A descriptive design is used because the study aims to portray the actual risk identification and mapping process rather than to test hypotheses.

RESULTS AND DISCUSSION

A. Identification of Strategic Risks in Zakat Management Organizations (OPZ)

Identification of strategic risks in Zakat Management Organizations (OPZ) is the first step that has an important role in ensuring the sustainability and effectiveness of zakat management. Strategic risks are related to the potential failure of the organization in achieving its vision and mission due to the influence of internal and external factors. In the context of OPZ, the risk identification stage is carried out systematically by considering various aspects that affect the performance of the organization, including the collection, management, and distribution of zakat funds (Wizki et al., 2025; Sismanto 2022).

Internally, strategic risks that often arise are the limited quality and quantity of human resources (HR). Many OPZs still face challenges in labor competencies, especially in the fields of management, information technology, and public communication. The lack of professional human resources can have an impact on the quality of services and the management of zakat funds that are not optimal. In addition,

weaknesses in the organizational governance system are also strategic risks, such as a lack of transparency, accountability, and effective internal supervision. These conditions can lead to the potential for misuse of funds and reduce public trust (Makarim & Hamzah, 2024).

Another internal strategic risk is the limited use of information technology. In the current digital era, OPZ is required to adopt a digital system in collecting and reporting zakat funds. However, not all OPZs have adequate infrastructure and technological capabilities. As a result, operational processes become less efficient and organizations have difficulty competing with institutions that are more advanced in digitizing services (Gunawan et al., 2025).

From the external side, the strategic risks faced by OPZ are diverse and dynamic. One of the main risks is changes in government regulations regarding zakat management. Policy changes can affect operational mechanisms and organizational strategies in collecting and distributing funds. In addition, increasing competition between zakat and philanthropic institutions is also a challenge. OPZ must be able to offer added value and advantages to maintain public trust.

Public trust is the main factor in the success of OPZ, so a decrease in the level of trust is an important strategic risk. Public trust can be influenced by various factors, such as the transparency of financial statements, the effectiveness of distribution programs, and the organization's image in the media. Negative issues or lack of information disclosure have the potential to cause a decrease in zakat fund collection (Haryanto & Widana, 2025).

In addition, the economic condition of the community is an external factor that affects the OPZ. When economic conditions decline, the ability of the community to pay zakat can be reduced and directly affect the amount of funds collected. On the other hand, the needs of groups that are entitled to receive zakat tend to increase in this situation, increasing the burden on the organization in distributing assistance optimally.

The process of identifying strategic risks in OPZ is generally carried out through various methods, such as interviews with managers, group discussions, and analysis of organizational documents and reports. This approach allows OPZ to comprehensively identify risks and compile a risk register as the basis for further management. With accurate identification, organizations can prepare themselves to face various obstacles and formulate adaptive and sustainable strategies (Zia, 2024).

Strategic risk identification is the main foundation in OPZ risk management. Without a good identification process, organizations will have difficulty in determining risk management priorities and designing effective mitigation measures. Therefore, OPZ needs to develop a structured and sustainable risk identification system to maintain performance and increase public confidence in zakat management.

B. Strategic Risk Analysis and Classification

Strategic risk analysis and classification is the next stage after the risk identification process in the Zakat Management Organization (OPZ). This stage aims to understand the characteristics of each risk, assess the likelihood of occurring, and measure the impact of risk on the achievement of organizational goals. By conducting a comprehensive analysis, OPZ can determine risk priorities more appropriately and effectively (Islamiyah et al., 2025).

Each risk that has been identified is analyzed based on two important dimensions, namely its likelihood and its impact on the organization (impact). Possible risks are assessed based on the frequency or likelihood of an event occurring, while impact is measured by the extent to which the risk affects critical aspects of the organization, such as reputation, finance, operations, and program sustainability. This assessment usually uses a certain scale, such as low, medium, and high (Kamila, 2024).

Some strategic risks have different levels of possibilities and impacts. For example, the risk of declining public trust has a very high impact because it has a direct effect on the collection of zakat funds. These risks also have great potential if the organization fails to maintain transparency and accountability. Therefore, this risk is often categorized as a high-priority risk. On the other hand, risks related to technological limitations can have a moderate impact, but still require attention because they can affect operational efficiency.

After the analysis is carried out, the next stage is risk classification. Classification is carried out by grouping risks based on their level of urgency. In general, risk is divided into three main categories, namely low risk, medium risk, and high risk. Low risk is a risk with low probability and relatively insignificant impact, so it is sufficient to monitor it regularly. Medium risk has a significant probability or impact so that it requires special attention and certain handling. Meanwhile, high risk is a risk with high probability and a large impact on the organization so that it requires immediate handling through appropriate mitigation strategies (Darmawan et al., 2023).

Risk classification is very important for OPZ because it helps in the strategic decision-making process. By understanding the level of risk priority, management can allocate resources more efficiently to address the most critical risks. In addition, classification also makes it easier to prepare mitigation plans tailored to the characteristics of each risk. Risks with maximum categories generally require more intensive prevention and corrective measures than risks in other categories (Makarim & Hamzah, 2024).

Risk analysis and classification are the basis for the preparation of risk maps. The results of the classification are used to place each risk into the risk matrix so as to provide a visual picture of its position and level of urgency. This makes it easier for management to understand the overall risk condition of the organization. In practice, the process of risk analysis and classification in OPZ must be carried out continuously and adaptive to changes in the environment. External factors such as changes in regulations, economic conditions, and technological developments can affect the level of risk faced by the organization. Therefore, OPZ needs to conduct a systematic evaluation so that the risk classification remains in accordance with actual conditions.

C. Risk Mapping Using Risk Matrix

Risk mapping is an important process in strategic risk management in Zakat Management Organizations (OPZ) after the risk identification and analysis stage. This mapping aims to provide a visual overview of the position of each risk based on the level of likelihood and impact so as to help organizations determine handling priorities. One of the most commonly used steps in the process is the risk matrix, which functions as a tool to systematically categorize and evaluate risks (Rakhmawati, 2025).

Risk matrices are generally structured in the form of two-dimensional tables that combine the likelihood and impact scales. The horizontal scale reflects the level of likelihood of risk occurring, while the vertical scale describes the impact of the risk on the organization. Each section is divided into several categories, such as low, medium, and high. By combining the two dimensions, risk can be mapped into specific areas that indicate their priority levels, ranging from low risk to very high risk.

For OPZ, risk mapping using a risk matrix is very helpful in understanding risks that have a significant impact on the achievement of organizational goals. For example, the risk of declining public trust can be categorized as having a high probability and high impact so that it enters a critical risk zone that requires immediate attention. These risks are very important because they have a direct impact on the

collection of zakat funds, which is the main source of OPZ's operational activities. On the other hand, risks such as delays in internal administration can be categorized as having a low impact and moderate probability so that they are sufficiently monitored without requiring urgent action (Ali et al., 2023).

Through this mapping, OPZ can group risks into several zones, such as green zones (low risk), yellow zones (medium risk), and red zones (high risk). Red zones indicate risks that must be addressed immediately through appropriate mitigation measures because they have the potential to have a major impact on organizational sustainability. Yellow zones indicate risks that require regular control and monitoring, while green zones show relatively small risks so they are adequately monitored without special intervention (Zia, 2024).

The advantage of using risk matrices lies in their ability to simplify the complexity of risk into an easy-to-understand visual format. Through such visualizations, OPZ management can quickly identify key risks and make appropriate strategic decisions. In addition, risk matrices can also be used as an effective means of communication between management and other organizational stakeholders in discussing organizational risk conditions (Kamila, 2024).

However, in its implementation, risk mapping must be carried out objectively and based on accurate data. Assessments of risk possibilities and impacts should not be only subjective, but need to be supported by valid information, such as historical data, financial statements, and organizational performance evaluations. In addition, it is important for OPZ to involve various parties in the risk assessment process, such as management, operational staff, and internal auditors, so that the mapping results become more comprehensive (Ali et al., 2023).

Risk mapping is also dynamic, requiring regular updates to adjust to the internal and external conditions of the organization. For example, the development of digital technology or changes in government policies can change the level of risk that has previously been mapped. Therefore, OPZ needs to evaluate the risk matrix regularly so that it remains relevant and can be used as a basis for effective decision-making.

D. Strategic Risk Mitigation Strategy in Zakat Management Organizations (OPZ)

Strategic risk mitigation strategies are an advanced stage after the process of identifying, analyzing, and mapping risks in Zakat Management Organizations (OPZ). Risk mitigation aims to reduce the likelihood of risk occurrence while minimizing the

impact it causes. For OPZ, mitigation strategies are very important because they are related to organizational sustainability, credibility in the eyes of the public, and the effectiveness of the management and distribution of zakat funds (Islamiyah et al., 2025).

One of the strategic steps in risk prevention is to strengthen good governance. OPZ needs to ensure that all operational stages are carried out in a transparent, accountable, and compliant manner with sharia principles. Transparency can be realized through the presentation of financial statements that are open to the public, while accountability is shown through clear accountability for the use of zakat funds. With proper governance, the risk of declining credibility in the eyes of the public can be significantly minimized (Arifin, 2024).

Zakat Management Organizations need to provide training and competency development for zakat amil people, especially in the fields of management, information technology, and public communication. Professional and competent human resources will be able to manage the organization more effectively and respond to various challenges that arise. This can also reduce the risk of mistakes in strategic decision-making (Rakhmawati, 2025).

The use of information technology is another mitigation strategy that is no less important. In the digital era, OPZ is required to develop a technology-based system for collecting, managing, and reporting zakat funds. The use of digital platforms can increase efficiency, expand service networks, and increase transparency through a real-time reporting system. This step can minimize risks related to limited access and low efficiency (Wizki et al., 2025).

Another mitigation strategy is to strengthen relationships and communication with stakeholders, especially the community (muzakki) and beneficiaries (mustahik). OPZ needs to build public trust through effective communication, such as regular delivery of program information, publication of activity reports, and the use of social media as a means of interaction. Strong public trust will be the main capital in maintaining the stability of zakat collection (Zia, 2024).

In dealing with external risks, such as regulatory changes, OPZ needs to be adaptive and responsive to applicable policies. This can be done by actively following regulatory developments and coordinating with government agencies and related institutions. Thus, OPZ can adjust its operational strategy to stay in line with applicable regulations and avoid compliance risks (Makarim & Hamzah, 2024).

In addition, diversification of programs and sources of fundraising can also be a risk mitigation strategy. OPZ should not only depend on one type of program or one donor segment, but need to develop various program innovations that are relevant to the needs of the community. Diversification can help reduce the risk of dependency while increasing organizational resilience in the face of changing economic conditions.

CONCLUSION

Based on the discussion of strategic risk identification and mapping methods in Zakat Management Organizations (OPZ), it can be concluded that risk management has an important role in maintaining the sustainability and effectiveness of zakat management. The risk identification stage is the first step to recognize various potential risks that come from internal and external factors of the organization, such as limited human resources, weak governance, regulatory changes, and fluctuations in public trust.

Risk analysis and classification allows OPZ to assess the level of probability and impact of each risk so that it can be used as a basis for determining prevention priorities. Risk mapping using a risk matrix provides a visual picture that makes it easier for organizations to understand the position of risk and determine appropriate strategic actions. Risks that are in the highest category require special handling because they have the potential to significantly hinder the achievement of organizational goals.

Strategic risk mitigation strategies are key to reducing the likelihood of risks occurring while minimizing their impact. Mitigation efforts can be carried out through strengthening organizational governance, improving the quality of human resources, utilizing information technology, and strengthening communication with stakeholders. In addition, the ability to adapt to environmental changes and the development of contingency plans are also important so that risks can be managed effectively.

Contribution. Theoretically, this study [extends risk management research in zakat institutions by focusing on strategic rather than operational risk. Practically, the risk register and risk map serve as a template for OPZ managers to allocate resources by priority and to review the map as regulations and digital conditions change.

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