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Evaluating Waqf Service Performance and Legal Compliance Using the Balanced Scorecard: Evidence from the Purbalingga Subdistrict Religious Affairs Office

Author (s):
Asmi Nur Prasiwi*
Universitas Muhammadiyah Purwokerto, Indonesia
asminurprasiwi@gmail.com
Makhrus
Universitas Muhammadiyah Purwokerto, Indonesia
makhrus@ump.ac.id
Istianah
Universitas Muhammadiyah Purwokerto, Indonesia
istianahmrum@gmail.com
Safitri Mukarromah
Universitas Muhammadiyah Purwokerto, Indonesia
safitrimukarromah9@gmail.com
Try Hardyanthi
University of Pécs, Hungary
hardyanthi.try@edu.pte.hu

*Corresponding Author

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Abstract:
The limited use of comprehensive performance evaluation instruments in waqf services at the subdistrict Religious Affairs Office (KUA) level creates challenges in assessing service effectiveness beyond administrative indicators. Therefore, this study aims to evaluate the effectiveness of waqf services at the Purbalingga Subdistrict KUA using the Balanced Scorecard (BSC) approach, which encompasses financial, customer, internal process, and learning and growth perspectives. This research employed a mixed method approach with a sequential explanatory design. Quantitative data were collected through questionnaires distributed to 16 respondents consisting of waqif, nazhir, and KUA officers directly involved in waqf services using a total sampling technique and analyzed descriptively. The qualitative phase was conducted through in-depth interviews and direct observation, with data analyzed through data reduction, data display, and conclusion drawing to support the quantitative findings. The results indicate that waqf services at the Purbalingga Subdistrict KUA achieved excellent performance in the financial (100%), internal process (92.5%), and customer (94.7%) perspectives, reflecting orderly administration, clear procedures, accurate waqf deed documentation, and high stakeholder satisfaction. However, the learning and growth perspective scored only 31%, indicating weaknesses in nazhir development, waqf literacy, information technology training, and employee competency enhancement. These findings highlight the need for continuous capacity-building programs, strengthened waqf literacy initiatives, and digital competency development to improve service effectiveness and sustainability. This study demonstrates the applicability of the Balanced Scorecard in evaluating waqf services and provides practical recommendations for strengthening waqf governance and service quality at the local level. The findings also support the integration of legal compliance and institutional capacity development as essential components of sustainable waqf governance within subdistrict Religious Affairs Offices.

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Introduction

The Balanced Scorecard (BSC) is a strategic management tool used to translate organizational strategy into a comprehensive performance measurement system by integrating financial and non-financial aspects, including customer perspective, internal processes, and learning and growth (Nabella & Sulistiadi, 2023). This approach provides a more comprehensive picture of performance compared to conventional measurements that only focus on financial aspects. As it has developed, the BSC is not only applied to for profit organizations, but is also relevant to the public and non-profit sectors because it is able to evaluate service quality, stakeholder satisfaction, process effectiveness, and the organization's capacity for continuous learning.

One form of religious based public service in Indonesia is waqf service. Waqf is not only understood as a form of worship, but also as a socio economic instrument that plays a role in asset management for the welfare of society, such as the provision of public facilities, strengthening education, and poverty alleviation (Sobiyanto et al., 2023). As the highest form of Islamic philanthropy, waqf has legal, social, and economic dimensions, as well as great potential in supporting equitable development (Kementrian Keuangan RI, 2019).

Waqf management in Indonesia is regulated by Law No. 41 of 2004 (Pemerintah Republik Indonesia, 2004) which serves as the legal basis for institutional waqf administration. Increased public awareness of the importance of education, welfare, and professional waqf management has contributed to the spread of the waqf movement (Makhrus et al., 2021). Nationally, the potential value of waqf is estimated to reach nearly IDR 400 trillion per year, including IDR 181 trillion in cash waqf (Badan Wakaf Indonesia, 2025). In Purbalingga Regency, there were 3,591 waqf land locations recorded as of 2025, indicating the enormous potential of waqf assets in the region (Kementrian Agama RI, 2025).

The distribution of waqf land between subdistricts in Purbalingga is uneven, emphasizing the importance of the role of the Religious Affairs Office (*Kantor Urusan Agama*/KUA) Purbalingga Subdistrict KUA in ensuring the effectiveness of services, record keeping, and waqf guidance in accordance with regulations and sharia principles. Although the service system is already in place, various studies show that there are still problems, such as weak follow-up on waqf land certification by nazhir, low supervision, limited human resource capacity, low waqf literacy, lack of technology training, and minimal access to the latest information and regulations (Nisa et al., 2022).

Previous studies have demonstrated the usefulness of the Balanced Scorecard in evaluating the performance of waqf institutions and other non-profit organizations. For example, (Ashfahany et al., 2024) applied the Balanced Scorecard to assess the performance of a waqf based pesantren, while (Febriandika et al., 2022) analyzed the performance of a waqf institution using Balanced Scorecard indicators. These studies confirm the usefulness of the Balanced Scorecard in evaluating organizational performance beyond financial outcomes. However, research on waqf service performance at the subdistrict KUA level remains limited, while previous evaluations have largely focused on administrative and operational indicators, which are insufficient to comprehensively assess stakeholder satisfaction, internal process effectiveness, and organizational learning. Therefore, this study applies a mixed methods Balanced Scorecard approach to evaluate waqf services at the Purbalingga Subdistrict KUA, providing a more holistic performance assessment and contributing to the literature on waqf governance and performance evaluation.

At the Purbalingga Subdistrict KUA, although administrative procedures and internal processes are relatively efficient, weaknesses are still found in terms of learning and growth, particularly in relation to employee competence, digital technology mastery, and access to the latest waqf regulations. Constraints also arise in the follow-up after the issuance of the Waqf Deed (AIW), because some nazhir have not immediately processed the waqf land certification with the National Land Agency (BPN), which has the potential to cause legal problems. This shows that the effectiveness of waqf services is not only determined by the performance of the KUA, but also depends heavily on the active role and professionalism of the nazhir.

Delays in processing waqf land certification may weaken legal certainty over waqf assets and increase the risk of future legal disputes. Therefore, evaluating waqf services should not only focus on managerial performance but also consider compliance with Indonesia's waqf legal framework, particularly Law No. 41 of 2004 concerning Waqf and its implementing regulations. Integrating legal compliance into performance evaluation is essential to ensure that waqf administration fulfills both governance standards and legal obligations.

Based on these conditions, this study aims to evaluate the performance of waqf services at the Purbalingga Subdistrict KUA using the Balanced Scorecard approach as a basis for formulating strategic recommendations for strengthening governance and improving service quality. The findings are also expected to provide empirical input for the Ministry of Religious Affairs in formulating policies related to waqf service improvement and human resource development at the KUA level Continuous improvement is expected to optimize the utilization of waqf assets for community

welfare and support the achievement of the Sustainable Development Goals (SDGs), particularly poverty alleviation and educational development. Recent studies show that waqf has become an increasingly relevant instrument for addressing these social challenges and advancing sustainable development (Zafar & Jafar, 2026), in line with the Indonesia Emas 2045 vision.

Methodology

The approach used in this study is mixed methods. Mixed methods research design is a procedure for collecting, analyzing, and combining quantitative and qualitative methods in a study or series of studies to understand the issues in the study (Creswell et al., 2011).

The design used is explanatory sequential, in which quantitative research is conducted first, followed by qualitative research. The purpose of this approach is to explain or deepen the results of quantitative research using qualitative data.

Figure 1. Research Flow of the Explanatory Sequential Mixed Methods Design

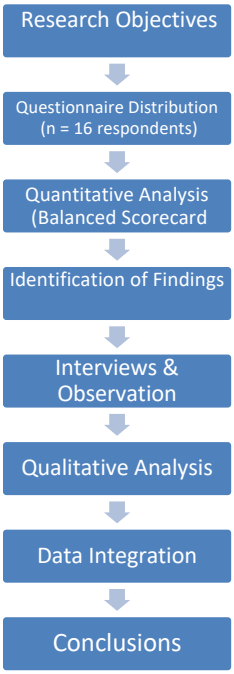


Figure 1 illustrates the research flow using an explanatory sequential mixed methods design. Quantitative data were collected and analyzed first, followed by qualitative data collection and analysis to explain and strengthen the quantitative findings.

Quantitative data collection was conducted by distributing questionnaires to 16 respondents consisting of 1 employee of the Office of Religious Affairs (KUA) who handles waqf services and 15 waqf donors and nazirs as users of waqf services. Based on KUA data, there were 15 waqf registration processes within a year, so the entire

population was used as the research object through total sampling techniques. Quantitative data was collected through questionnaires filled out by wakif or nazhir who were directly involved in each waqf registration process as users of waqf services. In addition, one KUA employee who handles waqf services was involved as a supporting informant to obtain the perspective of the service provider.

The research instrument was developed based on the Balanced Scorecard framework, which includes four perspectives: financial, customer, internal business processes, and learning and growth. Each statement is measured using a five point likert scale, with a score range of 1 (strongly disagree) to 5 (strongly agree). The five point likert scale was chosen because it provides a balance between measurement sensitivity and ease of assessment for respondents (Kusmaryono et al., 2022). The likert scale weighting is presented in Table 1.

Table 1

Likert Scale Weighting

Answer Category	Positive Score	Negative Score
Strongly Disagree	1	5
Disagree	2	4
Unsure	3	3
Agree	4	2
Strongly Agree	5	1

Key Performance Indicators (KPIs) are set for each strategic objective in the four perspectives of the Balanced Scorecard, including finance, customers, internal processes, and learning and growth as benchmarks for achieving waqf service objectives in a measurable and systematic manner (Febriandika et al., 2022). Details of the strategic objectives and KPIs are presented in Table 2.

Table 2

Key Performance Indicators

Perspective	Strategic Objectives	Key Performance Indicators
Finance	Ensuring efficient waqf services and orderly administration	Availability of waqf services without additional fees
		Accuracy and neatness of waqf document reporting
		Accuracy in the preparation of the Waqf Deed (AIW)
Learnig and Growth	Improving human resource capacity and waqf literacy	Providing guidance to the nazhir
		Effectiveness of waqf information provision
		Effectiveness of digital media use by KUA

Internal Process	Ensuring compliance with procedures and the legality of waqf	Compliance with SOPs for waqf services
		Coordination between the KUA and the nazhir
		Legality of waqf land documents
Customers	Improving satisfaction and ease of waqf services	Level of satisfaction of wakif and nazhir
		Clarity of information and procedures for waqf services
		Ease of administrative processes for waqf

Quantitative data was analyzed using quantitative descriptive analysis to obtain an overview of the effectiveness of waqf services in each perspective of the Balanced Scorecard. Effectiveness was measured by calculating the achievement index based on the respondents' scores. The formula used is as follows:

$$\text{Achievement (\%)} = \frac{\text{Actual Score}}{\text{Maximum score}} \times 100$$

The actual total score is the sum of all respondents' scores for each statement, while the maximum score is obtained by multiplying the number of statements, the number of respondents, and the highest score on the Likert scale. The resulting achievement index value is used to assess the level of effectiveness of waqf services in each perspective of the Balanced Scorecard.

The interpretation of the achievement index calculation results is determined based on effectiveness category criteria. The achievement percentage range and effectiveness categories used in this study are presented in Table 3.

Table 3

Criteria for Interpreting the Effectiveness Level of Waqf Services

Percentage of Achievement	Effectiveness Category
0% – 19,99%	Very Poor
20% – 39,99%	Poor
40% – 59,99%	Fair
60% – 79,99%	Good
80% – 100%	Very Good

As part of the mixed methods approach, interviews with the head of the KUA, KUA employees who serve waqf, and nazhir were conducted as a qualitative method. Respondents were determined using purposive sampling techniques, as these informants were directly involved in and understood the process, implementation, and quality of waqf services at the Purbalingga Subdistrict KUA, so that the

information obtained was relevant to the research objectives (Bowling & Ebrahim, 2005).

Semi structured interviews were conducted with the Head of KUA, one waqf service officer, and one nazhir. The interviews focused on service procedures, human resource capacity, digital system utilization, and challenges in waqf administration. Each interview lasted approximately 30 minutes. In addition, non participant observation was conducted during the waqf service process from Desember - Januari to obtain a deeper understanding of administrative procedures, service interactions, and the implementation of waqf services at the Purbalingga Subdistrict KUA.

In addition to interview data, this study utilized secondary data obtained from various sources to support and enrich the analysis. The secondary data sources used in this study are presented in Table 4.

Table 4

Secondary Data Sources

No.	**Secondary Data Source**	**Purpose**
1.	SIWAK (Sistem Informasi Wakaf)	Data on the number and distribution of waqf land in Purbalingga Regency
2.	Badan Wakaf Indonesia (BWI) publications and reports	Data on national waqf potential and digital waqf development
3.	Law Number 41 of 2004 concerning Waqf	Legal framework for waqf administration
4.	Information obtained from the Purbalingga Subdistrict KUA	Supporting information regarding waqf registration activities and waqf service implementation

These secondary sources were used to support the analysis of waqf service implementation, waqf asset distribution, and the regulatory framework governing waqf administration. The data were analyzed descriptively to enrich and deepen the research findings (Bowen, 2009).

Qualitative data were analyzed through three stages: data reduction, data display, and conclusion drawing. The interview and observation findings were organized according to the four perspectives of the Balanced Scorecard to identify factors influencing waqf service performance. Furthermore, qualitative findings were compared and integrated with quantitative results to explain the reasons behind high or low achievement scores in each perspective. This integration enabled a more comprehensive understanding of waqf service effectiveness by providing contextual explanations for the quantitative findings.

Results and Discussion

Measuring the Effectiveness of Waqf Services Using the Balanced Scorecard Approach

In this study, the Balanced Scorecard is used as a measurement framework to comprehensively assess the effectiveness of waqf services through indicators that represent various dimensions of the organization, so that performance assessments do not focus on just one aspect, but cover the entire service process. The widespread application of the Balanced Scorecard, including in the Islamic finance sector (Qushtom, 2020) and public services, demonstrates its relevance in providing a comprehensive picture of performance for non-profit public institutions oriented towards community service.

The assessment of the effectiveness of waqf services is based on the Balanced Scorecard structure, which divides service performance into four main perspectives, namely financial, customer, internal processes, and learning and growth. Each perspective and its key performance indicators (KPIs) are then weighted to represent the strategic importance of waqf services at the KUA. KPI weights are determined proportionally, taking into account the number of indicators in each perspective.

The results of measuring the effectiveness of waqf services based on the Balanced Scorecard with perspective and KPI weighting are presented in Table 5.

Table 5

BSC Perspective Weighting

Perspective	Weight	Strategic Objectives	KPIs	Weight
Finance	20%	Ensuring efficient waqf services and orderly administration	Availability of waqf services without additional fees	6.67%
			Accuracy and neatness of waqf document reporting	6.67%
			Accuracy in the preparation of the Waqf Deed (AIW)	6.67%
Learning and Growth	25%	Improving human resource capacity and waqf literacy	Providing guidance to the nazhir	8.33%
			Effectiveness of waqf information provision	8.33%
			Effectiveness of digital media use	8.33%
Internal Processes	30%	Ensuring compliance with	Compliance with SOPs for waqf services	10%
			Coordination between the KUA and the nazhir	10%

		procedures and the legality of waqf	Legality of waqf land documents	10%
Customers	25%	Improving the satisfaction and convenience of waqf services	Level of satisfaction of wakif and nazhir	8.33%
			Clarity of information and procedures for waqf services	8.33%
			Simplified administrative process for waqf	8.33%

Based on the results of questionnaire data processing, Table 6 shows a summary of the scores for the effectivenessf of waqf services in each perspective of the Balanced Scorecard.

Table 6

Results of Waqf Service Effectiveness Measurement (Balanced Scorecard)

	Finance	**Learning and Growth**	**Internal Processes**	**Customers**
Total Achievement Score	15	74	148	213
Ideal Achievement Score	15	240	160	225
Achievement Percentage	100%	31%	92.5%	94.7%

In addition to the Balanced Scorecard framework (Kaplan & Norton, 1996, 2001), this study is also grounded in contemporary waqf governance theory which emphasizes human capital development, digital transformation, and institutional sustainability in Islamic philanthropic management. Modern waqf management literature highlights that the effectiveness of waqf institutions is not only determined by administrative efficiency, but also by the quality of nazhir capacity, continuous learning systems, and digital literacy integration within service delivery (Anggraini et al., 2024; Rohim et al., 2022). This perspective is crucial in explaining variations across Balanced Scorecard dimensions, particularly why learning and growth performance tends to lag behind operational and customer related outcomes in public religious institutions.

The financial perspective in the Balanced Scorecard was originally developed by (Kaplan & Norton, 1996) to assess the performance of profit organizations through financial indicators. However, because this approach was unable to describe performance comprehensively, the BSC concept was then adapted for the public and non profit sectors by emphasizing resource efficiency, administrative order, procedural accuracy, and service accountability (Kaplan & Norton, 2001). In the context of KUA as PPAIW, even though waqf services are free, accurate and accountable administrative standards remain a must.

The measurement results show that the financial perspective achieved a score of 100%, categorized as excellent. This achievement indicates that waqf services at the Purbalingga Subdistrict KUA have been carried out efficiently, orderly, and accountably without any fees. This performance is reflected in the accuracy of the officers in the entire waqf administration process, from file verification, AIW preparation, to physical and digital archive management through SIWAK. This systematic administrative practice supports the transparency and effectiveness of waqf services.

These results support the Balanced Scorecard approach, which views financial performance in public organizations as the ability to utilize resources efficiently in achieving institutional goals (Kaplan & Norton, 2001). The excellent score achieved indicates that organizational performance is not necessarily dependent on the availability of financial resources or service charges. This condition illustrates the effectiveness of resource management practices, particularly through systematic documentation, organized record-keeping, and the adoption of digital systems that strengthen accountability and transparency.

Furthermore, the findings suggest that financial effectiveness in public service organizations is closely related to how resources are managed rather than the amount of funds available. The integration of SIWAK and standardized administrative procedures has improved service consistency while minimizing the possibility of administrative mistakes. As a result, the excellent financial performance achieved by the Purbalingga Subdistrict KUA reflects its commitment to providing reliable, efficient, and sustainable waqf services.

The measurement results show that the learning and growth perspective obtained 31% in the poor category. This indicates that although waqf services have been implemented effectively in administrative terms, human resource development remains insufficiently institutionalized within the organization. Interview findings provide further contextual depth, revealing that capacity-building activities are generally conducted in a non regular manner and depend on occasional socialization

programs rather than structured training mechanisms. One informant explained that training activities were mostly limited to specific events such as waqf certification socialization conducted by the National Land Agency (BPN) and introductory sessions on cash waqf and productive waqf schemes. While these programs provide basic understanding, they are not sufficient to build continuous technical and managerial competencies among nazhir and staff.

In addition, another informant emphasized that although waqf practices have expanded from traditional land based endowments to more productive and digital-oriented schemes, the absence of continuous mentoring and systematic training limits the ability of nazhir to fully adapt to these developments. As a result, the benefits of institutional learning are not evenly distributed across all human resources, particularly in relation to digital literacy and the use of the Waqf Information System (SIWAK).

Qualitative findings further explain the factors underlying the low achievement in the learning and growth perspective. One nazhir stated:

"Most of the training activities we attended were limited to socialization programs on waqf certification and introductions to productive waqf. While these activities were useful, they were not conducted regularly, and we still need more structured training related to waqf management and digital systems."

This statement indicates that capacity building activities have been implemented but remain sporadic and insufficiently institutionalized. Consequently, opportunities for strengthening managerial competencies and digital literacy among nazhir are still limited.

From a literature perspective, low waqf literacy and limited training have been identified as key obstacles in optimizing waqf service performance (Mardamin & Burhanudin, 2021). Although core administrative services such as the issuance of Waqf Deeds (AIW) have been carried out effectively, strengthening nazhir capacity and public waqf literacy remains essential to ensure service quality sustainability (Faizin, 2023).

The integration of quantitative and qualitative data confirms that the low score is not merely a perception of respondents but reflects actual structural conditions in the field. Limited digital competence, lack of continuous training, and minimal institutional coaching are the main factors contributing to the poor category of this perspective. Therefore, strengthening the learning and growth dimension is crucial to ensure that waqf services remain sustainable and adaptive to future digital demands (Yakubu & Tornyeva, 2025).

This finding should also be understood within the broader context of waqf digital transformation. As waqf management expands beyond traditional land-based assets to include cash waqf and crowdfunding models, stronger digital capabilities and adaptive human resources become increasingly important (Marpaung & Lubis, 2024). Although digital transformation offers opportunities to improve efficiency, transparency, and social impact, its effectiveness depends heavily on digital literacy, data integration, and the competence of nazhir as key actors (Anggraini et al., 2024; Badan Wakaf Indonesia, 2021). In line with this, previous studies emphasize that digital waqf governance can only be optimized when supported by professional human resources with adequate digital competencies, thereby strengthening accountability and transparency in waqf management (Rohim et al., 2022; Salsabila et al., 2025).

The Balanced Scorecard assumes a causal relationship among perspectives, where learning and growth serves as the foundation for sustaining internal process excellence and customer satisfaction. Therefore, the low score in learning and growth suggests that the current effectiveness of waqf services is largely supported by existing administrative routines and individual experience rather than by a structured organizational learning system. If this condition persists, the organization may face difficulties in maintaining service quality, adapting to regulatory changes, and optimizing digital waqf innovations in the future.

Although the customer and internal process perspectives achieved excellent scores, the low performance in the learning and growth perspective may threaten the sustainability of these achievements in the long term. Without continuous capacity building, digital literacy enhancement, and systematic knowledge transfer, the quality of waqf services may become increasingly dependent on existing personnel and current administrative routines. Consequently, organizational adaptability to regulatory changes, digital transformation, and the growing complexity of waqf management could gradually decline.

From an internal process perspective, the measurement results show an achievement of 92.5%, which is in the excellent category. This achievement indicates that waqf services at the Purbalingga Subdistrict KUA have been running effectively, with the registration, verification, recording, and issuance of Waqf Deeds (AIW) carried out in an orderly manner and in accordance with the provisions of Law Number 41 of 2004 concerning Waqf. The high score reflects respondents' positive assessments regarding the clarity of service procedures, the accuracy of administrative verification, the timeliness of document processing, and the systematic management of waqf records. In addition, the implementation of the Waqf Information System

(SIWAK) has strengthened administrative efficiency through digital and organized data management.

However, qualitative findings reveal that several challenges remain in the follow-up stage after the issuance of AIW, particularly in the process of obtaining waqf certificates from the National Land Agency (BPN). The Head of the Purbalingga Subdistrict KUA explained: "Several nazhir have not immediately continued the waqf certification process after the issuance of the AIW. As a result, some waqf assets remain uncertified for a considerable period, which may create legal vulnerabilities in the future."

This finding suggests that although administrative services within the KUA operate effectively, the completion of waqf legalization still depends on the commitment of nazhir and effective coordination with related institutions.

From a legal perspective, these findings demonstrate that the effectiveness of waqf services should be evaluated not only based on administrative performance but also on compliance with Indonesia's waqf legal framework. Law No. 41 of 2004 concerning Waqf and its implementing regulations emphasize that waqf assets must be properly administered and legally protected through formal registration and certification procedures. Therefore, delays in completing waqf certification may reduce legal certainty, weaken the legal protection of waqf assets, and increase the potential for future disputes. These findings indicate that strengthening legal compliance is an essential component of improving the overall performance of waqf services.

This finding is supported by the experience of a nazhir who encountered several administrative difficulties during the certification process. The respondent explained ''that domicile related document requirements created additional challenges, particularly when administrative records and actual residence locations differed. Furthermore, differences in administrative interpretations among local government officers occasionally complicated document verification. The respondent also emphasized the importance of regularly communicating with BPN because certification progress often depended on continuous follow-up and coordination''.

Thus, even though internal processes at the KUA have been carried out properly and efficiently, the overall success of waqf services still requires the active role of nazhir and inter agency coordination so that waqf administration can be completed thoroughly and sustainably. The high achievement in this internal process perspective not only reflects the administrative performance of the KUA, but also emphasizes the importance of continuity of roles between the KUA, nazhir, and related institutions in waqf management.

The customer perspective in the Balanced Scorecard emphasizes the level of satisfaction, trust, and perception of service users regarding the quality of services provided by the organization. In the context of public services, this perspective is an important indicator because it reflects the extent to which the services provided are able to meet the needs and expectations of the community as beneficiaries (Zairusi & Muis, 2025). For the KUA as the administrator of waqf services, customers are not only understood as recipients of administrative services, but also as stakeholders who have a strategic role in the sustainability of waqf management, namely the waqif and nazhir.

The measurement results show that the customer perspective achieved 94.7%, which is in the excellent category. This achievement indicates that the majority of wakif and nazhir are satisfied with the waqf services provided by the Purbalingga Subdistrict KUA. The high level of satisfaction reflects that waqf services have been implemented in a clear, understandable, and responsive manner to the needs of the community.

Customer satisfaction is mainly reflected in the clarity of information and waqf service procedures provided by KUA officers. Information regarding requirements, administrative procedures, and stages of issuing the Waqf Deed (AIW) is conveyed in simple and communicative language, making it easier for waqif and nazhir to understand the process that must be followed. In addition, the friendly, open, and accessible attitude of the officers also strengthens the public's positive perception of the quality of waqf services.

Qualitative findings support these results. One KUA officer explained: "We prioritize direct face-to-face communication with wakif and nazhir because many of them still need assistance in understanding waqf requirements and procedures. Through direct interaction, questions can be addressed immediately, which helps facilitate the process and increases public trust in our services."

This finding indicates that customer satisfaction is influenced not only by administrative performance but also by the quality of interaction between service providers and users. The ability of KUA officers to establish effective communication and build public trust appears to be a key factor supporting the high customer satisfaction score. This suggests that interpersonal service quality remains an important component of effective waqf service delivery.

The quality of waqf services is greatly influenced by the responsiveness of officers, the clarity of procedures, and the ability to convey information accurately and in an easy to understand manner. Thus, high achievements in the customer perspective not only reflect administrative effectiveness but also demonstrate the success of the KUA in implementing public service principles oriented towards community

satisfaction and sharia values, such as convenience *(taysīr)*, trustworthiness, and justice.

Overall, the customer perspective shows that the waqf services at the Purbalingga Subdistrict KUA have been able to meet the expectations of waqf donors and nazirs as service users. This high level of satisfaction is an important social asset for the sustainability of waqf services, while also strengthening public trust in the KUA as a professional, transparent, and responsible institution in waqf management.

Synergy Between Balanced Scorecard Perspectives in Improving the Effectiveness of Waqf Services at the Purbalingga Subdistrict KUA

The Balanced Scorecard (BSC) is a strategic management tool that translates an organization's vision and mission into action through four integrated perspectives: financial, customer, internal processes, and learning and growth. This approach enables public sector organizations, including waqf services at the KUA, to evaluate performance comprehensively by emphasizing not only financial aspects, but also service quality, process effectiveness, and organizational capacity (Narutomo, 2012).

The results of research at the Purbalingga Subdistrict KUA show that the financial perspective, internal processes, and customers are in the excellent category, while the learning and growth perspectives are relatively lower. These findings indicate that waqf services have been running efficiently in terms of administration and operations, as reflected in the orderliness of documents, consistency in the procedures for issuing Waqf Deeds (AIW), and the high level of satisfaction of waqf donors and nazirs with the services provided. However, the low achievement in the learning and growth perspective indicates weaknesses in human resource capacity building, organizational learning, and sustainable innovation, which have the potential to hamper long-term performance sustainability (Budiarso et al., 2013).

In the context of public service, synergy between BSC perspectives is a key factor for success. Strong financial and internal process perspectives support service effectiveness, while the customer perspective ensures relevance and public satisfaction. However, without strengthening the learning and growth perspective, improving employee competence, service innovation, and adaptation to change, including digital transformation, cannot be optimized. The success of BSC implementation is highly dependent on the balanced and consistent management of all perspectives (Wijaya et al., 2024).

Low achievement in learning and growth perspectives also has an impact on the readiness of waqf services in facing digitalization. Limited digital literacy and technological capacity of human resources have the potential to hinder the optimization of digital systems, even though administrative processes have been

running effectively. The success of waqf digitalization is largely determined by the readiness of human resources, good governance, and a structured evaluation system so that digitalization does not stop at administrative changes alone (Augusna et al., 2025).

In addition to strengthening internal capacity, increasing waqf literacy among the public is equally important. Waqf literacy enhances individuals' understanding and access to information regarding waqf, which in turn encourages greater participation in waqf activities. Therefore, educational initiatives remain essential in supporting sustainable waqf development (Mukhibad et al., 2025). Social media also plays a strategic role in supporting Islamic philanthropy through its wide, fast, and interactive reach, thereby simultaneously strengthening the learning, customer, and internal process perspectives (Makhrus & Saepudin, 2023).

Overall, the effectiveness of waqf services at the Purbalingga Subdistrict KUA is not only determined by administrative and operational strength, but also by the synergy between all perspectives of the Balanced Scorecard. Therefore, strengthening the learning and growth perspectives through increasing human resource capacity, digital literacy, and digital media-based waqf education is a strategic necessity to maintain the sustainability of service quality and increase adaptability to regulatory dynamics and community needs (Lin et al., 2023).

In this context, the digitization of waqf on the one hand opens up wider access to services for the community, but on the other hand still faces various structural challenges, such as low digital literacy, regulatory limitations, and uneven infrastructure support. This condition shows that the success of digital waqf cannot be supported by technological innovation alone, but requires synergy between public education, capacity building for nazhir, and a transparent and accountable reporting system so that the benefits of digital waqf can be optimized in a sustainable manner (Maisyarah & Hadi, 2024).

The findings extend existing discussions in Islamic philanthropy management by demonstrating that service effectiveness in small scale religious offices such as KUA is not solely dependent on administrative efficiency. Instead, sustainable performance requires the integration of human capital development and digital readiness into everyday service operations. This study contributes to the Islamic philanthropy management literature by providing empirical evidence that high operational performance in waqf services can coexist with weak human capital development. The findings suggest that administrative effectiveness alone is insufficient to ensure the long-term sustainability of waqf institutions. Therefore, strengthening institutional

learning, nazhir competencies, and digital readiness should be regarded as strategic priorities for small scale religious offices seeking sustainable waqf governance.

Based on these findings, several practical measures can be implemented to strengthen the learning and growth perspective at the Purbalingga Subdistrict KUA. First, periodic training programs should be conducted at least every three months, focusing on waqf governance, SIWAK utilization, digital waqf management, and updates on waqf regulations. Second, annual competency assessments for nazhir and waqf service officers should be introduced to identify capacity gaps and determine future training priorities. Third, the KUA may establish a structured mentoring program by appointing trained waqf mentors at the subdistrict level to provide continuous assistance to nazhir, particularly in administrative management, waqf certification procedures, and digital system utilization. Fourth, waqf literacy initiatives should be expanded through WhatsApp groups, social media platforms, and other digital communication channels to increase public understanding of productive waqf and digital waqf schemes. Finally, regular coordination meetings involving the KUA, the Indonesian Waqf Board (BWI), and the National Land Agency (BPN) should be conducted at least every six months to accelerate waqf certification processes and strengthen inter institutional collaboration. These measures are expected to improve human resource competencies, enhance digital readiness, and support the long - term sustainability of waqf services.

Conclusion

Based on analysis using the Balanced Scorecard (BSC) approach, the effectiveness of waqf services at the Purbalingga Subdistrict KUA shows strong performance in most perspectives, particularly in finance, customer satisfaction, and internal processes, as services have been implemented in accordance with regulations, are able to meet community needs, and have a clear and accessible flow. However, the learning and growth perspective remains the weakest aspect and requires special attention, especially in improving employee competence, digital technology skills, and access to updated regulations. Therefore, to enhance overall service effectiveness, the Purbalingga Subdistrict KUA needs to apply a more balanced scorecard by strengthening employee capacity and fostering a continuous improvement culture, which will not only improve internal performance but also increase public satisfaction and support sustainable waqf governance.

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