

What is the Priority of Audit Problems at Zakat Institutions in Indonesia?

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ABSTRACT

This study aims to determine the opinions and recommendations from the experts regarding to the problem of the audit system in zakat institutions in Indonesia to determine the priority of the most important variables to be fixed. This research was conducted in August 2020 using primary data obtained from interviews with experts consisting of academics, practitioners and regulators with a background in sharia economics. The data were analyzed by the Delphi method to find the main priority and agreed upon convergence by experts. The results showed that of the 15 variables of audit problems at zakat institutions in Indonesia, there are 13 variables with convergent-consistent consensus based on expert opinion and only 2 variables with divergent consensus. The 3 main priority problems of auditing in zakat institutions in Indonesia are (1) Insufficient number of sharia auditors, (2) The absence of strong rules related to sharia auditing, (3) HR competence. This research can be used by readers to make improvements in the audit system of zakat institutions in Indonesia with priority according to the findings of this study. This research is the first research that comprehensively calculates the expert's assessment regarding audit problems in Indonesian zakat institutions using the Delphi method and its priority recommendations.

Keywords: Audit, Zakat Institution, Indonesia, Delphi

INTRODUCTION

The existence of an audit in an institution has a very important role, because it can affect the integrity of its management, where management with a high level of integrity will certainly disclose any information to be audited. Conversely, management whose integrity is lacking will produce limited information, only those requested by the auditor. One of the importance of the concept of auditing is demonstrated when there are problems with the audit trail due to the complexity of the business and its transactions (Johari & Sayed Hussin, 2016).

The development of trends and more attention to the existence of internal

audit is driven by the need to reduce errors and fraud in both commercial and social organizations (Sulub et al., 2020), including in zakat institutions in Indonesia. However, unlike companies in general, the audit used in zakat institutions is sharia auditing. So that specific rules were formed by The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) (Kamla & Haque, 2019).

Sharia internal audit is formed in Islamic financial institutions due to several differences between Islamic governance and conventional corporate governance in general. These differences can lead to differences in features, required internal audits, such as orientation, scope objectives, disclosures and reports, auditor

skills, to the required qualifications. (Algabry, Alhabshi, Soualhi, & Othman, 2020).

As for zakat institutions in Indonesia, auditing problems are not small. To improve it gradually, it is necessary to prioritize which problems must be prioritized to find a solution to produce better audit quality in zakat institutions in Indonesia.

LITERATUR REVIEW

Sharia Audit

The economic system in Islam is an integral part of Islamic jurisprudence which includes various aspects of human life, so that the existence of sharia audits has an important role in helping to realize Islamic values in companies (Algabry, Alhabshi, Soualhi, & Alaeddin, 2020). One of the sharia audits is used in various fields, one of which is the halal food industry, where the halal production audit can show compliance with sharia so that it can be used for certificate verification and halal assurance systems (van der Spiegel et al., 2012).

In Islamic economics, sharia auditing can be likened to hisbah, which is an institution under the authority of the state that aims to safeguard the public and ensure that all transactions that take place are in accordance with sharia guidelines (Abd Rahman et al., 2020). The effectiveness of Islamic internal audit is believed by some experts to help develop the performance of Islamic financial institutions, this is because financial reports indirectly reflect the quality of its internal sharia audit department. So that sharia internal audit is considered the backbone of a business's accounting because it is the part that records all transactions that take place (Khalid & Masron, 2015).

Islamic financial institutions, including zakat institutions in Indonesia, need to establish governance mechanisms,

one of which consists of sharia audits, their existence is expected to reduce the level of non-compliance with sharia, so that these institutions can run their business activities effectively without exposing their operational activities to unacceptable levels of risk. However, the task of reviewing the risk of non-compliance with sharia together with financial risk will spend more time on conducting sharia audits (Kaaroud et al., 2020).

Delphi

According to Loe et al (2016), the majority of research with the Delphi method uses a questionnaire with a Likert scale, ranking preferences or a combination of scoring and reasons. In this study, the authors used a preference ranking approach with weights from 1 to 9. The greater the weight value, the more important the variable according to respondents / expert panelists.

The composition of expert respondents relates to the validity of the research results (Spencer & Cooke, 1989). Because in this method, the opinions and judgments of the panelists are taken and analyzed, it is very much determined by how the panel members are selected. Dalkey & Helmer (1983) proved that statistically, the Delphi method has a tendency, not only to converge, but also to converge in the right direction.

According to Dalkey (1967), the general characteristics of the Delphi method can be explained as follows: (1) Anonymous, meaning that in the use of questionnaires or other communication related to responses, identification of panelist members (experts) is stated anonymously or closed; (2) There is feedback control, meaning that the control allows interaction between panel members to reduce distortion. This interaction occurs at each stage where the previous results will be given at the next stage. Panelists were then asked to re-evaluate their initial assessment by comparing it with the group assessment; (3) Statistical group response,

meaning that the group assessment is expressed as the statistical average of the panelist member's assessment.

Linstone & Turoff (2011), Dalkey & Helmer (1962) and Melander (2018) found that the main advantage of the Delphi method in groups is that the consensus will converge to reach an agreed assessment from the panelists. Applicationally, this method is very easy to use and does not require complex statistical or mathematical skills to design, implement, and analyze the Delphi method. This method also avoids the existence of groupthink, which shows the domination of one / two people in the group or better known as the bandwagon effect. The existence of flexibility is also a strength of this method if the panelists who may have limited time and location can have the opportunity to respond when they have spare time.

The limitation of the Delphi method is that the consensus generated from the Delphi method is not necessarily the true consensus, because it can be a false consensus. Pseudo consensus is not the best judgment, but rather a compromise position (Mitroff & Turoff, 1973). According to Linstone & Turoff (2011), the weakness of this method is that it does not allow contributions from other perspectives related to problems in the model. Meanwhile, according to Barnes (1987), the assessment in the Delphi method is derived from groups that represent society and may not be representative.

The Delphi method is widely applied in various fields of research. Gupta & Clarke (1996) examined 463 Delphi related articles and concluded that the 3 most popular areas for Delphi application were education, business and healthcare. Other fields are related to manufacturing, management and IT, social science, real estate, engineering, transportation, the environment, even tourism.

So far, there are several types of Delphi method research, both standard and

modified, including Delphi real-time spatial, Delphi group, Delphi market, Delphi real-world to Delphi policy. Based on a lot of literature in indexed and reputable journals, the majority of Delphi application research is conducted in 2 and 3 rounds. Meanwhile, the majority of participants or Delphi expert respondents were between 11 and 20 respondents.

METHODOLOGY

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The Delphi method is a group process that involves interaction between the researcher and a group of experts related to a particular topic, and through the help of a questionnaire. This method is used to find common ground on future trends using a structured information gathering process. This method is useful when the opinions and judgments of experts and practitioners are needed in solving problems.

This study will use 3 statistical indicators that are most widely used in the application of the Delphi method, namely the mean (average) value, the standard deviation value, and the interquartile range or IR value. The first measure of convergence assessment is when the answers or ratings of all respondents have a standard deviation value of less than 1.5 (<1.5). The standard deviation notation formula as it is known is as follows.

$$s = \sqrt{\frac{\sum(x_i - \bar{x})^2}{n-1}} \quad \text{or} \quad \sqrt{\frac{\sum x_i^2 - \frac{(\sum x_i)^2}{n}}{n-1}}$$

where:

x = Respondent A's answer to instrument n

\bar{x} = Mean respondents' answers to the instrument n

The next measure of consensus or convergence assessment is when the answers or ratings of all respondents have an Interquartile Range (interquartile range) or IR value of less than 2.5 (<2.5). The calculation of the IR value is the difference between the upper and lower quartiles (IR = Q3 - Q1), where the quartile value formula is as follows.

$$Q_1 = \frac{x_{\left(\frac{n-1}{4}\right)} + x_{\left(\frac{n+3}{4}\right)}}{2}$$

$$Q_2 = x_{\left(\frac{2(n+1)}{4}\right)}$$

$$Q_3 = \frac{x_{\left(\frac{3n+1}{4}\right)} + x_{\left(\frac{3n+5}{4}\right)}}{2}$$

The measurement to express the convergence or level of consensus on all variables is when the standard deviation value <1.5 and the value of the interquartile range <2.5. If one of the indicators does not meet the requirements, then the variable is declared not convergent or not agreed

(divergent). Meanwhile, for variables that have reached the requirements, the next step is to rank with the highest average value for each variable that reaches consensus (convergent).

RESULT

Based on literature studies, there are at least 15 sharia audit problems in zakat institutions in Indonesia, namely: (1) The absence of strong rules, (2) Authorization problems, (3) Budget policy, (4) Sharia audit scope, (5) Fiqh indicators sharia auditing, (6) Sharia audit framework, (7) Lack of sharia auditors, (8) HR competence, (9) Sharia auditor qualification standards, (10) SOP & sharia audit techniques, (11) Compliance supervision standards, (12) Determination of the tested indicators, (13) Lack of universities that focus on sharia auditing, (14) Lack of sharia audit literature and (15) Lack of sharia audit experts.

Of the 15 elements of sharia audit problems in zakat institutions in Indonesia above, the following is the complete answer in the form of weights given by the 11 expert respondents.

Table 1. Results of Expert Respondents' Answers

SHARIA AUDIT PROBLEMS	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11
<i>There are no strong rules yet</i>	8	9	8	8	6	6	8	7	8	8	8
<i>Authorization Problem</i>	8	8	7	7	6	7	7	7	7	7	7
<i>Budget policy</i>	7	7	6	6	6	6	6	6	7	8	6
<i>Sharia audit scope</i>	8	7	7	8	6	6	7	7	8	9	7
<i>Fiqh of sharia audit indicators</i>	7	6	6	7	6	5	7	8	8	9	3
<i>Sharia audit framework</i>	8	7	5	7	7	6	7	8	7	9	7
<i>Lack of sharia auditors</i>	8	7	9	8	6	7	8	8	8	8	8
<i>HR competencies</i>	8	7	7	8	7	6	8	8	8	8	7
<i>Sharia auditors qualification standards</i>	8	8	6	6	7	6	8	8	8	7	7
<i>SOP & sharia audit techniques</i>	6	8	8	7	7	8	7	7	7	7	7
<i>Compliance monitoring standards</i>	7	7	7	6	7	7	8	6	7	7	8
<i>Determination of the indicators tested</i>	7	7	8	8	7	6	7	6	7	8	7
<i>Lack of institution that focuses on Sharia Audit</i>	8	8	9	7	7	7	6	7	7	7	8
<i>Lack of Sharia Audit literature</i>	9	6	8	6	6	7	6	6	9	3	5
<i>Lack of sharia auditing experts</i>	8	6	7	6	7	7	7	6	8	7	7

In the Delphi method application, there are 3 statistical indicators that are most widely used, namely the mean (average) value, the standard deviation value, and the interquartile range or IR

value. Based on the results of data processing that has been carried out, the calculation of priority problems in the audit of zakat institutions in Indonesia is as attached in the following table.

Table 2. Delphi Calculation Results LAZ Audit Problem

LAZ AUDIT PROBLEMS	Q1	Q2	Q3	IR	STDEV	CONSENSUS		MEAN	RANK
						IR	STDEV		
There are no strong rules yet	7	8	8	1	0.881	Convergent	Convergent	7.636	2
Authorization Problem	7	7	7	0	0.514	Convergent	Convergent	7.091	8
Budget policy	6	6	7	1	0.656	Convergent	Convergent	6.455	14
Sharia audit scope	7	7	8	1	0.862	Convergent	Convergent	7.273	5
Fiqh of sharia audit indicators	6	7	8	2	1.559	Convergent	Divergent	6.545	13
Sharia audit framework	7	7	8	1	0.996	Convergent	Convergent	7.091	8
Lack of sharia auditors	7	8	8	1	0.75	Convergent	Convergent	7.727	1
HR competencies	7	8	8	1	0.656	Convergent	Convergent	7.455	3
Sharia auditors qualification standards	6	7	8	2	0.833	Convergent	Convergent	7.182	6
SOP & sharia audit techniques	7	7	8	1	0.575	Convergent	Convergent	7.182	6
Compliance monitoring standards	7	7	7	0	0.603	Convergent	Convergent	7.000	11
Determination of the indicators tested	7	7	8	1	0.668	Convergent	Convergent	7.091	8
Lack of institutions that focus on Sharia Audit	7	7	8	1	0.771	Convergent	Convergent	7.364	4
Lack of Sharia Audit literature	6	6	8	2	1.671	Convergent	Divergent	6.455	14
Lack of sharia auditing experts	6	7	7	1	0.668	Convergent	Convergent	6.909	12

Based on table 2, in general, of the 15 variables of sharia audit problems at LAZ, 13 variables have been agreed upon by experts and only 2 variables are not agreed upon. The two variables that were not agreed upon regarding the problem of sharia auditing at LAZ in Indonesia were related to Islamic Fiqh indicators for sharia auditing and the lack of Islamic audit literature.

Meanwhile, the order of the most important variables in the problem of sharia auditing in zakat institutions in Indonesia is: (1) Insufficient number of sharia auditors, (2) There is no strong rule regarding sharia auditing, (3) HR competence, (4) Lack of focused universities in sharia auditing, (5) Scope of

sharia audit, (6) Sharia auditor qualification standards, (6) SOP & sharia audit techniques, (8) Authorization problems, (8) Determination of tested indicators, (8) Sharia audit framework, (11) Compliance supervision standards, (12) Lack of sharia auditing experts, and (13) Budget policy.

DISCUSSION

Based on the results of the Delphi research above, the first result of the order of the most important variables in sharia audit problems in zakat institutions in Indonesia is the lack of the number of sharia auditors with an average value of 7.72 and a convergent-convergent consensus. The development of the number of zakat

institutions or Islamic financial institutions in Indonesia has not been matched by the number of sharia auditors, so it is a major problem in sharia auditing according to experts (Algabry, Alhabshi, Soualhi, & Othman, 2020).

Auditors who are experts in sharia issues can still be said to be rare in some countries, especially LAZ in Indonesia (Khan, 2003), so that sometimes the same sharia auditor works in several different LAZs, although the positive effect is the formation of consistency in all services and products offered by LAZ, but AAOIFI considers it necessary to overcome this problem by providing qualification training for Certified Shari'a Adviser and Auditor (CSAA) and Certified Islamic Professional Accountant (CIPA) (Rashidah & Faisal, 2015). Conversely, the lack of number of sharia auditors is one of the main factors affecting the effectiveness of sharia audits (Khalid & Masron, 2015).

Furthermore, the variable in the problem of sharia auditing at zakat institutions in Indonesia is in the second place, namely the absence of strong rules related to sharia auditing, this variable has an average value of 7.63 and a convergent-convergent consensus based on expert opinion. Accounting-related rules and practices in the Islamic world as well as post-colonial countries, still have a dependence on Western trends in terms of training, certification to qualifications (Kamla & Haque, 2019).

Whereas in fact, the implementation of sharia audits at LAZ by auditors cannot be separated from the applicable rules and can determine its effectiveness (Rashidah & Faisal, 2015). The newer, more extensive and complete the existing rules (Algabry, Alhabshi, Soualhi, & Othman, 2020), the sharia audit at LAZ can certainly have a basis for being more professional in carrying out its responsibilities by adjusting to a set of rules (Tooranloo & Azizi, 2018).

The problem is the absence of strong rules related to sharia auditing, which is also supported by the recommended revision of the Internal Shariah Review (ISR) regulations which are deemed not in accordance with the independence and qualifications of sharia internal auditors (Sulub et al., 2020). Because LAZ operates under government supervision which means it is regulated by regulations set by the government, consequently the expertise of sharia auditors is different from ordinary companies because they have to follow how the regulations apply (Kaaroud et al., 2020).

The third place in the issue of sharia auditing in zakat institutions in Indonesia is the competence of human resources with an average score of 7.45 and convergent-convergent consensus based on expert opinion. This is one of the challenges for all financial management personnel, especially in the sharia audit sector (Johari & Sayed Hussin, 2016). The competence of each individual can be assessed, for example, from his accounting education background or experience in conducting financial analysis. HR competencies can be improved by providing relevant and adequate education, training and experience for sharia auditors.

Competence of human resources, especially sharia auditors, is considered to be one of the most important pillars in improving the internal control system in improving the audit function. This is because the placement of competent human resources in accordance with sharia audit responsibilities can ensure their independence through effective reporting channels (Algabry, Alhabshi, Soualhi, & Othman, 2020). The better the HR competency, the more professional the qualifications, as well as in the context of sharia auditing, the competence of auditors connotes adherence to rules and standards derived from the sharia framework, namely regulating economic transactions (Rashidah & Faisal, 2015).

In addition, the competencies that must be met by a sharia auditor according to AAOIFI standard No. 3 Paragraph 12 is that internal auditors must have the discipline of knowledge and skills for the implementation of Islamic internal audit. Proficiency in the rules and principles of Islamic Sharia in general, and Fiqh al-Muamalat in particular, is required in conducting internal Sharia audits. Therefore, internal auditors must not only have audit skills but also require additional qualifications, namely knowledge of sharia, especially in Fiqh Muamalat (Khalid & Masron, 2015).

CONCLUSION

Based on the calculation results, in general, of the 15 variables of sharia audit problems at LAZ in Indonesia, 13 variables have been agreed upon by experts and only 2 variables have not been agreed upon. From the results of calculations using the Delphi method, the 3 main priority problems of auditing in zakat institutions in Indonesia are (1) Inadequate number of sharia auditors, (2) There is no strong rule regarding sharia auditing, (3) HR competence.

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