

## Enhancing Accountability and Transparency of Zakat Management Organization

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### ABSTRACT

*As a country with a Muslim population majority, Indonesia has a large zakat collection potential. However, data shows that zakat collection by the Zakat Management Organization (ZMO) is only about 4.3% of the estimated potential. Many studies have analyzed what can improve people's behavior in paying Zakat through ZMO. One of these factors is accountability and transparency. Based on this, a real effort is needed by ZMO to increase the accountability and transparency of its organization. This paper was prepared as a preliminary draft in formulating the factors that ZMOs can consider to improve accountability and transparency. The approach taken was the study of literature from scientific sources that can be accounted for. The results of this literature review further emphasize that many factors need to be considered to improve institutional accountability and transparency, including the implementation of the right PSAK (PSAK 109 on Zakat, Infaq, and Alms), the existence of an Internal Control System, the use of accounting system applications or software, and the commitment to Organization. However, because there are differences in the object of research with the previous literature, it is necessary to do a field test again to prove the effectiveness of the variable.*

*Keyword: Zakat Management Organization; Accountability; Transparency; Internal Control System; Implementation of PSAK 109, Accounting Application System, Organizational Commitment*

### INTRODUCTION

As a country with a Muslim population majority, Indonesia has great zakat potential. However, the data shows that the collection of zakat funds is still far from its potential. In 2018, the potential for Zakat in Indonesia reached 233 trillion rupiahs. Meanwhile, the realization of the zakat collection was recorded at only 10.2 trillion rupiahs (BAZNAS, 2020). Previous studies have shown that 88 out of 100 people are reluctant to pay Zakat in Zakat Management Organizations (ZMO) (Daulay & Lubis, 2014).

Scientific research has been conducted to determine the factors that can encourage people to pay Zakat at zakat

institutions. Among them is research on the interest of the Muslim community in paying Zakat at *amil* zakat institutions, intentions to pay Zakat, compliance behavior, decisions, and community loyalty. Accountability and transparency of *amil* zakat institutions are two examples of factors that can improve people's behavior in paying Zakat (Amilahaq & Ghoniyah, 2019; Azman & Bidin, 2015; Daulay & Lubis, 2014; Jumaizi & Wijaya, 2011; Mukhlis & Beik, 2013; Yuliafitri & Khoiriyah, 2016). However, the level of accountability and transparency of the zakat institution is still low by the public (Amilahaq & Ghoniyah, 2019).

The low acceptance of Zakat by *amil* zakat institutions can be caused by the

public's lack of trust in the institution's professionalism (Amilahaq, Wijayanti, Mohd Nasir, et al., 2020). This distrust is because people feel that reports on the use of zakat funds are not transparent and accountable (Amilahaq, Wijayanti, Mohd Nasir, et al., 2020; Wibowo, 2006). Zakat institutions are not only tasked with receiving zakat funds and then distributing them in a targeted manner, but they must also be accountable for their actions to stakeholders, namely the public at large. Therefore, zakat institutions need to prioritize professionalism, transparency, and good management (Amilahaq, Wijayanti, Mohd Nasir, et al., 2020) by improving the quality of the Zakat Management Organization (ZMO) such as transparency, socialization, and administration.

For the public, the accountability and transparency of institutions are independent factors outside of themselves. While on the organizational side, accountability and transparency are things that need to be pursued. Therefore, to optimize zakat collection, zakat management organizations need to evaluate their accountability and transparency (Amilahaq & Ghoniyah, 2019; Kristin & Umah, 2011).

Many previous researchers have done research related to accountability and transparency. However, the majority of case studies were in government agencies at both the regional and provincial levels (Annisa & Murtini, 2018; Atmadja & Saputra, 2018; Bolívar et al., 2013; Febrianto et al., 2017; Guillamón et al., 2011; Irawati & Agesta, 2019; Khusniyatun & Kiswanto, 2017; Rahmatulloh et al., 2020; Rere & Retnani, 2018; Riantiaro & Azlina, 2011; Sardi et al., 2016; Setyanto & Ritchi, 2018; Silalahi & Sinambela, 2017; Triyono et al., 2019; Zulfiandri, 2017). Therefore, research to improve accountability and transparency in *amil* zakat institutions is very important to do. This study aims to analyze the factors that

can enhance the transparency and accountability of zakat management organizations.

## METHOD

This article is composed to design an effective model framework to enhance the accountability and transparency of Zakat Management Organizations in Indonesia. The studies carried out were documentary and literature studies. The sources were various scientific articles related to the behavior of paying Zakat through ZMO. These scientific articles discuss factors that can be considered to increase accountability and transparency of institutions and other valid sources such as the outlook for Indonesian Zakat published by the Center for Research and Studies Agency (Puskas Baznas).

## DISCUSSION

### *Behavior of Paying Zakat through Zakat Management Organizations (ZMO)*

Zakat will be perfect if it has been distributed to the rightful (*mustahiq*). The role of the Zakat Management Organization is to distribute the collected zakat funds to those who are entitled and in an appropriate manner. That zakat funds will not be used up for *mustahiq* consumptive purposes but can also improve living standards (Santoso et al., 2020). ZMO can also distribute zakat funds more broadly, so disadvantaged areas can be helped (Hafidhuddin, 2006; Santoso et al., 2020).

The activities of zakat management have also been exemplified by the Prophet Muhammad and his companions. As stated by (Hafidhuddin, 2006, p. 125), Rasulullah SAW once employed a young man from the Asad tribe named Ibn Lutaibah, to take care of the zakat affairs of the Bani Sulaim. Rasulullah also sent Ali bin Abi Talib to Yemen to become a charity worker. The Prophet SAW also sent Muz bin Jabal to go

to Yemen to serve as a preacher and at the same time carry out the special task of being an *amil zakat*. When *Khulafaur-Rasyidin* led, they always had special officers to manage zakat affairs, both collection and distribution. An *amil zakat* must meet the requirements: *Muslim*, *mukallaf*, trustworthy, and *amanah*, know the laws related to Zakat and be able to carry out the duties of *amil* (Hafidhuddin, 2006, p. 53).

There are several benefits and advantages when zakat management is carried out by zakat *amil*, such as: (Hafidhuddin, 2006, p. 54).

- 1) Guaranteed certainty and discipline in paying Zakat,
- 2) The feeling of inferiority of the *mustahiq*,
- 3) The achievement of efficiency, effectiveness, and the right target in the distribution of Zakat according to the priority scale in one place, and
- 4) Strong Islamic symbols because they are united in the spirit of state administration and Islamic government.

There are many positive impacts on the professional management of zakat funds by the Zakat Management Organization (ZMO). Therefore, efforts to increase zakat collection by Zakat Management Organizations need to be carried out. One of them is optimizing accountability and transparency in organizations or institutions.

#### *The importance of Accountability and Transparency*

Many studies have proven that transparency and accountability can increase the potential of people to pay Zakat in professional institutions. The research by (Yuliafitri & Khoiriyah, 2016) proved that transparency could increase public loyalty (*muzakki*/obligatory Zakat). Transparency and accountability are important variables in the good governance of *amil zakat* and

can increase the satisfaction and loyalty of *muzakki* (Jumaizi & Wijaya, 2011). Transparency and accountability can also increase public trust in Zakat Management Organizations (Kristin & Umah, 2011; Nasim & Romdhon, 2014; Yuningsih et al., 2015). Thus, there needs to be a role from ZMO to increase people's willingness to pay at zakat institutions or ZMO (Azman & Bidin, 2015; Mukhlis & Beik, 2013). It is by increasing transparency and accountability (Daulay & Lubis, 2014; Wibowo, 2006).

Accountability becomes critical as a logical consequence of the relationship between ZMO (agent) and *muzakki* (principal). The agent, in this case, is the zakat fund management institution, namely ZMO, while the principal, in this case, can mean broadly. Principals in ZMO are not only people who pay Zakat (*muzakki*) to ZMO, but also include other stakeholders, namely the state, associations, and the public in general. The principal has given full authority to the agent to manage zakat funds for the benefit of the people. Therefore, the accountability of reports on the use of zakat funds must be considered by ZMO as a form of integrity and moral responsibility to the wider community (Nikmatuniayah & Marliyati, 2015).

Accountability is an obligation to explain how the realization of the authority obtained by the management/manager. Accountability can be interpreted as the obligations of individuals or authorities who are entrusted with managing public resources and those concerned with them to be able to answer matters concerning their accountability as an instrument for control activities, especially in achieving results in public services. (Riantiarno & Azlina, 2011).

In government agencies, village fund management accountability is a village financial management process starting from planning, implementation, administration, accountability, and supervision that can be reported and

accounted for by the community and the BPD (Triyono et al., 2019). Thus, it can be interpreted that the accountability of fund management is a manifestation of the obligation of an agency to account for the management of funds entrusted to it. This accountability is carried out periodically. The form of accountability can be in the form of publication of financial statements or reports on fund management. This report is published and accessible to stakeholders.

The form of transparency can be seen from the published financial data on the official website concerned and can be accessed by the public (Setyanto & Ritchi, 2018). Transparency of ZMO financial statements is essential to increase public trust (Nasim & Romdhon, 2014). With a

high level of trust, people tend to pay Zakat through ZMO (Amilahaq, Wijayanti, Nasir, et al., 2020; Bidin et al., 2017).

#### *Affecting Factors and Hypothesis Development*

Several previous researchers have researched to find out the factors that can affect accountability and transparency. However, most of them were dominated by case studies in government agencies. Meanwhile, quantitative studies on *amil zakat* institutions have not been conducted. Therefore, this research on accountability and transparency in ZMOs refers to case studies in government agencies. Some of those previous studies are as follows.

Table 1. Previous Studies on Accountability and Transparency

<i>No.</i>	<i>Authors</i>	<i>Research</i>	<i>Research Area</i>
1	(Setyanto & Ritchi, 2018)	Y: Financial accountability X: Apparatus Competence Quality of Accounting Information System Software Implementation of Internal Control System Implementation of Government Accounting Standards	local government
2	(Febrianto et al., 2017)	Y: Financial Accountability X: Component Factor 1 (Fairness of LK Presentation) 1.1. SAP compatibility 1.2. Measuring adequacy 1.3. Limited Information System 1.4. SPI Effectiveness  Component Factor 2 (Government GCG) 2.1. Compliance with Legislation 2.2. HR Competence 2.3. Organizational culture 2.4. Management Commitment 2.5. Decision Making Authority	SKPD
3	(Rere & Retnani, 2018)	Y: Performance Accountability of the Agency X: Budget Target Accuracy Budgeting Participation Natural Resources Quality	City government
4	(Irawati & Agesta, 2019)	Y: Performance Accountability of the Agency X: Clarity of Budget Goals Accounting Control SAP (government accounting standards) Deployment Compliance with Legislation Reporting System	regional state civil apparatus
5	(Sardi et al., 2016)	Y1: Financial Report Quality Y2: Performance Accountability of the Agency X: Clarity of Budget Goals SPI (sistem pengendalian internal/ internal control system) HR Quality	government agencies

No.	Authors	Research	Research Area
		SAP (Standar Akuntansi Pemerintah/ government accounting standards)	
6	(Rahmatulloh et al., 2020)	Y: Management Accountability X: Village Apparatus Competence Society participation Supervision	City government
7	(Zulfiandri, 2017)	Y: Performance Accountability X: Clarity of Budget Goals/Kejelasan Sasaran Anggaran (KSA) Apparatus Competence/Kompetensi Aparatur (KPA) Application of Regional Accounting/Penerapan Akuntansi Daerah (AKD) Financial Report Quality Supervision/Pengawasan Quality LK (KLK)	government agencies
8	(Silalahi & Sinambela, 2017)	Y1: Financial Report Accountability Y2: Financial Report Quality X: Effectiveness of Internal Control Implementation Organizational Commitment Accounting System Application	Regional Work Units/Satuan Kerja Perangkat Daerah (SKPD) (province)
9	(Triyono et al., 2019)	Y: Management accountability X: Financial Report Presentation Access Financial Report Quality of BPD Supervision Village Apparatus Capacity village financial system/STSkeudes (system) internal control system/SPIP	local government
10	(Riantarno & Azlina, 2011)	Y: Performance Accountability X: Implementation of Financial Accountability Compliance with Legislation	SKPD (District)
11	(Khusniyatun & Kiswanto, 2017)	Y: Management Accountability X: Technical guidance Understanding of Duties and Principals in the Organization Understanding of Administration Mechanism	SKPD
12	(Atmadja & Saputra, 2018)	Y: Village Financial Management Accountability X: HR Competence Accompaniment Supervision	SKPD
13	(Annisa & Murtini, 2018)	Y: Transparansi LK LK (Regional financial information availability & accessibility) X: Political competition Size of local government Financial independent Opinni audit Government complexity	Provincial government
13	(Bolívar et al., 2013)	Y: Transparansi dan akuntabilitas Public managers on policy strategies Administrative culture	Government

#### a. The Implementation of PSAK 109

Accounting principles in Islam are contained in the Qur'an, Surah Al Baqarah verse 282. Based on this verse, it can be formulated that the principles of Islamic accounting include justice, truth, and accountability. Sharia accounting is the accounting process for transactions under Islamic sharia so that financial statements

can be produced. One of the transactions in accordance with Islamic law is *zakat, infaq, alms (ZIS) transactions*. (Nurhayati & Wasilah, 2019).

For ZIS transactions in accordance with Islamic law, the Indonesian Accounting Association (IAI) with the implementation of the Sharia Accounting Standards Board (DSAS), compiles

guidelines for sharia accounting standards that can be applied by transaction actors. Especially in zakat management organizations (ZMO), the application of transaction recording is highly recommended to use the existing guidelines. Hence, the financial statements arranged can be accountable and relevant. The use of PSAK 109 concerning *Zakat and Infaq/Alms Accounting* also produces a similar report so that it can be understood by the public and can be compared both with reports from the previous period and from other ZMOs. (Nurhasanah, 2018). The implementation of PSAK 109 can measure whether the ZMO has implemented the sharia principles. The reports' completeness can also facilitate the audit process (Kristin & Umah, 2011). Using appropriate accounting standards can increase the accountability of the agencies' financial statements (Febrianto et al., 2017; Setyanto & Ritchi, 2018).

In the context of transparency and accountability in implementing accounting in Zakat Management Organizations (ZMO), the accounting standards use Financial Accounting Standards (FAS) 109 related to *Zakat*.

#### b. Internal Control System

Internal control system (ICS) is used to control the activities of an organization. With ICS, financial management can be effective, efficient, transparent, and accountable. In addition, it helps organizations achieve their goals in a systematic and disciplined manner (Setyanto & Ritchi, 2018). It is also expected to create a condition where supervision within the organization can be a culture. This condition can detect the possibility of irregularities as early as possible and minimize actions that may harm the organization and the wider community (Triyono et al., 2019). Therefore, implementing adequate control activities can improve financial

accountability (Febrianto et al., 2017; Setyanto & Ritchi, 2018).

Referring to the Committee of Sponsoring Organizations of the Treadway Commission (COSO), internal control consists of five components, i.e., effectiveness in environment control, risk assessment, control activities, effectiveness in delivering information and communication, as well as the effectiveness of internal control monitoring (Setyanto & Ritchi, 2018; Silalahi & Sinambela, 2017; Triyono et al., 2019).

#### c. Accounting System Application

An accounting system application refers to an application or program that contains collecting data, recording, summarizing, up to financial reporting. A good accounting system at least pays attention to these five things, namely; application of cash income accounting, application of cash disbursements accounting procedures, application of asset accounting procedures, application of accounting procedures other than cash, and application of financial statement presentation (Silalahi & Sinambela, 2017). The accounting system application is simple to use, user-friendly, and equipped with some features that make it easy for users to operate it. The system's output can be in the form of financial reports (Triyono et al., 2019). With an accounting system that uses digital technology such as applications or computer systems, administrative records become neater, and organizational accountability for managing funds can be more easily carried out. (Silalahi & Sinambela, 2017).

Soleha (2014) stated that the implementation of regional financial system software has a positive and significant effect on financial accountability (Febrianto et al., 2017; Setyanto & Ritchi, 2018; Silalahi & Sinambela, 2017). Sari et al. (2014) stated a positive and significant effect between regional financial accounting information

system software on the quality of Jembrana Regency Government's financial reports. Nurani (2014) stated that the SIA software would produce effective and efficient financial reports as a form of accountability for the accountable implementation of the APBD. Pujiswara et al. (2014) stated that software in regional financial accounting information systems positively affects local government accountability. The higher the regional financial accounting information system software utilization, the more increased local government accountability (Setyanto & Ritchi, 2018). It can be concluded that the quality of the SIA software is supposed to be one of the factors that affect financial accountability. All in all, the higher the quality of the SIA software, the more increased financial accountability.

d. Organizational Commitment

Organizational commitment refers to a form of employee interest and involvement in an organization (Sukarno et al., 2020). It can be seen from the loyalty, active involvement, and efforts to contribute to the organization. As a result, organizational goals can be achieved (Hormati et al., 2020). In addition, it can give strength to employees to stay in an organization or company, especially in non-profit

companies whose vision is socially oriented, not material profit. A sense of belonging by employees can increase a sense of responsibility and awareness, as well as motivate them to report organizational activities responsibly to the public (Aprilya & Fitria, 2020). The report on the organization's activities will be sought to be distributed to the wider community as stakeholders.

Organizational commitment can have an effect on financial statement accountability (Febrianto et al., 2017; Silalahi & Sinambela, 2017). Organizational commitment can be measured using three dimensions; affective commitment, continuance commitment, and normative commitment (Hormati et al., 2020; Silalahi & Sinambela, 2017; Sukarno et al., 2020; Tahir et al., 2016). In this research, organizational commitment is focused on providing accountability and demonstrating professionalism to stakeholders.

Research Framework

Based on the explanation of several factors that can affect the accountability and transparency of institutions, theoretical thinking can be described as presented in Figure 1.

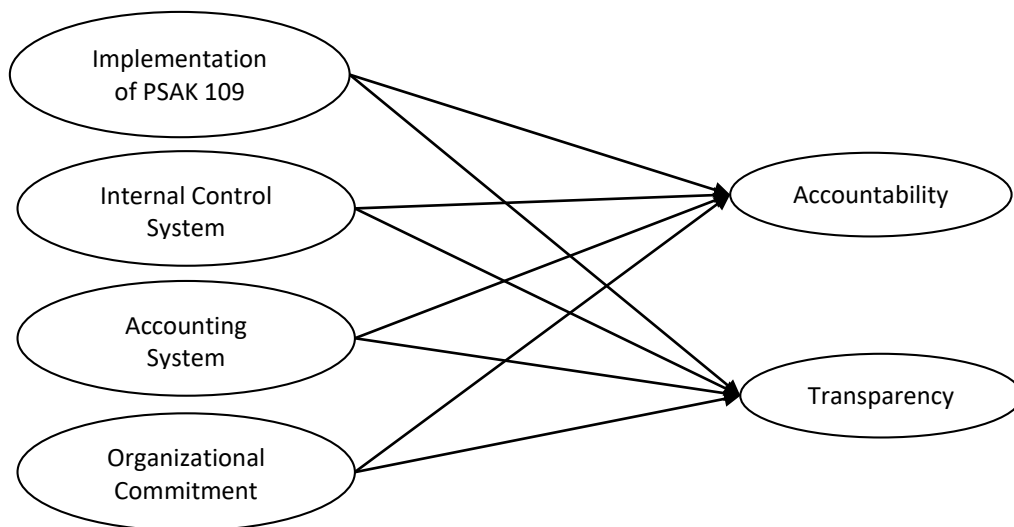


Figure 1. Conceptual Framework

## CONCLUSION

To increase zakat collection in ZMOs, previous researchers have proven that institutional accountability and transparency are the main factors. However, these two variables are things that the institution must strive for (the dependent variable). The low acceptance of Zakat by amil zakat institutions can be caused by the public's lack of trust in the institution's professionalism (Amilahaq, Wijayanti, Mohd Nasir, et al., 2020). This distrust is because they feel that the reports on the use of zakat funds are not transparent and accountable (Amilahaq, Wijayanti, Mohd Nasir, et al., 2020; Wibowo, 2006). This study emphasizes that ZMO accountability and transparency can be improved by taking into account several factors such as the application of PSAK 109 regarding Zakat, Infaq, and Alms, the existence of a good Internal Control System, the use of accounting system applications or software, and the existence of organizational commitment.

Basically, zakat institutions are not only tasked with receiving zakat funds and then distributing them in a targeted manner but must also be responsible for their actions to stakeholders, namely the community at large. Therefore, they need to prioritize professionalism, transparency, and good management (Amilahaq, Wijayanti, Mohd Nasir, et al., 2020). All in all, it can be done by improving the quality of Zakat Management Organization (ZMO).

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