

Solution Priority of the Problems in the Implementation of Zakat Financial Statement Accountability: ANP Approach

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Abstract

Accountability is a good Governance principle that must be realized, preparing a report of accountability at the time and in an appropriate manner by the trustee to account, report, and disclose the results of the activities that have been carried out to the trustee who has the right and authority to hold those activities accountable. Badan Amil Zakat Nasional (BAZNAS) as the manager of zakat funds must always report the activities of collecting and disbursing funds to gain public trust, therefore it must have a financial report that is a reflection of good financial management by following under the regulation of zakat management UU No. 23 of 2011. This research aims to analyze the priority of problems and solutions to the implementation of financial accountability that needs to be reviewed by BAZNAS in North Sumatra in-depth to increase public trust. This type of research is a qualitative research that is transformed into quantitative research with the ANP method that uses super decision software. The data used is the primary data obtained from interviews with seven informants consisting of Sharia financial experts, practitioners, and academics who have an understanding of the issues discussed. The results of this study show that the priority of the problem in the implementation of financial accountability is the issue of internal audit. The priority of solutions in the implementation of financial accountability is human resources.

Keywords

priority problems;
solutions; financial
statement accountability;
analytic network process
(ANP)



I. Introduction

Zakat which is the third pillar of Islam has a dimension that not only relies on the tawhid or faith of individuals but also has an influential dimension on the social and economic field of society, therefore the law of zakat is mandatory (fardlu) for every Muslim who has fulfilled certain conditions that have been arranged in detail and are standard based on the Quran, sunnah, and ijmak ulama, as well as social worship and humanity that develops in accordance with the development of the times (nurhayati, 2019). Etymologically zakat has meanings: increase or multiply, grow and develop, cleanse, purify and virtue (Mth, 2007). Zakat is also a moneteri devotion based on the idea that everything belongs to God, and that wealth is positioned to make a social contribution to mankind (Dhar, 2013).

The main purpose of zakat is to balance between overfunded people and underfunded people. Zakat plays an important role in protecting and advancing the economy of the community. Zakat is expected to provide socioeconomic justice for the community. Therefore, zakat management needs to be developed with good management (KNEKS, 2020).

In Indonesia, the government has prepared a device for the management of zakat to explore the potential of zakat for the welfare of the community. This can be seen by Law No. 38 of 1999 which has been updated to Law No. 23 of 2011 and continues with the Presidential Instruction (Inpres) No. 3 of 2014 which regulates the optimization of zakat collection in ministries / institutions, secretariat general of state institutions, secretariat general of state commissions, local governments, state-owned enterprises, and state-owned Badan Amil Zakat Nasional (Baznas).

Public awareness to pay zakat every year is increasing. Moreover, it is supported by technology that makes it easier for people to pay zakat. For example, Badan Amil Zakat Nasional (Baznas) cooperates with 26 digital channels such as social media, online e-commerce stores, artificial intelligence, conversation applications to utilize digital financial services that are widely used by the public (KNEKS, 2019).

National scale, the total amount of zakat collected by Baznas, LAZ and Zakat Collecting Units (UPZ) throughout Indonesia reached Rp 8.1 trillion (Baznas, 2019). However, the achievement is still far from the potential of zakat of Rp 233.8 trillion because the majority of the collected is still zakat maal (zakat imposed on money, gold, securities, and assets rented) that reaches 44.75 percent of the total type of funds raised (Baznas, 2018). While the potential of zakat is greater and still buried is the collection of zakat from the company (Nurhasanah, 2018), if this potential can be optimized by the active role of the government, namely through regulations and various regulations related to zakat then it can be certain that the support will improve the performance of national zakat collection.

Baznas is a non-profit organization. Non-profit organizations have various weaknesses related to accountability due to the lack of information delivery to the public (Rini, 2016). Accountability is still a weakness for Zakat Management Organization. There are still many Muslims who distribute their own zakat or through religious leaders due to low public trust in government institutions due to the high practice of corruption today (Nugraha et al., 2018), (Lukman, 2018), therefore Baznas must have a good system and management to realize the management of zakat that is trustworthy and accountable (Amil & Nasional, 2020).

Accountability is the obligation of the trustee to provide accountability, present, report, and disclose all activities and activities that are his responsibility to the trustee who has the right and authority to hold such liability (Mardiasmo, 2009). Accountability is accountability to God through zakat funds and accountability to people in social life, because the accountability of the appropriate zakat management will increase public trust in zakat institutions and individuals (Kalbarini, 2018).

Accountability in the Islamic Quran is explained in the Qur'an Q.S. Al-Baqarah (2: 282), which means: O believers, if you do not do charity in cash for an appointed time, you should write it down. And let a writer among you write correctly. To realize accountability, an organization is required that can present zakat financial statements in a transparent and relevant manner, as well as a good zakat management system (Nurhasanah, 2018). The accountability referred to in this paper is financial

accountability, namely financial accountability by baznas leadership and the implementation team for the management of zakat (Suginam, 2020). Financial accountability can be measured by based on three things: reporting the accountability of public funds and publishing them; presentation of financial statements in a timely manner and in accordance with sharia accounting standards 109; and audits from governments or external agencies (Rachmawati et al., 2018),(Olivia, 2020).

North Sumatra has a majority Muslim population of about 66.09% (BPS: 2019) and has 22 Baznas (IZN: 2019). From the data obtained in 2018 the target of collecting zakat in North Sumatra is around Rp 60 billion, while that reached in 2018, amounting to Rp20 billion (intainews.com,2019), nevertheless, the collection of zakat by Baznas in North Sumatra is still far from the potential of zakat. The potential of zakat that can be collected in North Sumatra is estimated to reach 2 trillion more, but the new zakat can be managed by official institutions about 2% only compared to the potential of zakat (Syuaibun, 2020). To explore the potential, good management is needed.

Based on the measurement of the performance of zakat management yaitau national zakat index (IZN) Baznas that the overall condition of Baznas in North Sumatra experienced fluctuations, as seen in table 1 below.

Table 1. Baznas Performance and Reporting in North Sumatra

Year	Score IZN	Description	Reporting	Description
2017	0.16	Not good	1.00	Excellent
2018	0.69	Good	0.75	Good
2019	0.58	Good	0.75	Good

Source: IZN BAZNAS 2018, 2019, 2020

From table 1 above it is concluded that from 2017 to 2018 baznas overall performance management score in North Sumatra showed a fluctuating score, and the reporting score also decreased. In 2019, BAZNAS issued an IZN report based on the Provinces, Districts and Cities of each region. From the report for North Sumatra there are 22 Baznas listed, only 12 are collecting the necessary data in IZN completely, and 10 more BAZNAS of which 5 are incomplete and 5 have not provided any data at all so that the performance can not be measured. The performance of IZN BAZNAS in North Sumatra in 2019 is seen in table 2. Below:

Table 2. BAZNAS Zakat Index Value in North Sumatra Province in 2019

NO	BAZNAS	Index Regional Regulation	Index APBD support for BAZNAS	Index Assembling Funds	Index Management	Index Reporting
1	Province of North Sumatra	1,00	1,00	1,00	0,50	1,00
2	Binjai City	1,00	1,00	0,00	0,50	0,25
3	Sibolga City	1,00	1,00	0,25	0,50	0,50
4	Medan City	1,00	1,00	1,00	0,50	0,25
5	Regency of Deli Serdang	1,00	0,00	0,00	0,50	0,25
6	Regency of Labuhan Batu	1,00	1,00	0,75	0,50	0,25
7	Regency of Toba Samosir	1,00	1,00	0,00	0,75	0,25
8	Regency of Serdang	0,00	0,00	0,00	0,50	0,25

	Bedagai					
9	Regency of Asahan	1,00	1,00	0,00	0,75	0,00
10	Regency of Tapanuli Tengah	1,00	0,00	1,00	0,50	0,25
11	Regency of. Mandailing Natal	1,00	1,00	0,00	0,50	0,25
12	Regency of. Batu Bara	1,00	0,50	1,00	0,50	0,25
	IZN Average	0,92	0,71	0,42	0,54	0,31

Source: (Puskas, 2016)

Table 3. IZN Value Category

Nilai	Kategori
0,00 - 0,20	bad
0,21 - 0,40	less good
0,41 - 0,60	good enough
0,61 - 0,80	good
0,81 - 1,00	excellent

Source: (Puskas, 2016)

Based on IZN data in table 2. above, it appears that the average indicator of Regional Regulation Index gets a very good value of 0.92, meaning that the local government has issued regulations related to zakat. The APBD Support Index indicator for BAZNAS gets a value of 0.71 Good, meaning that the government has provided budget assistance that can be used as operational costs of BAZNAS, at least 75% of baznas operational costs of North Sumatra Province can be met with the budget. Indicator index of zakat fund collection get a value of 0.42 Quite Good. Management Index indicator gets a value of 0.54 Quite Good, because BAZNAS North Sumatra Province has at least 2 of the SOP zakat management, strategic plan, ISO certification / quality management and annual work program.

Reporting Index indicators get a value of 0.31 less good, only baznas province that shows that the reporting in the form of financial statements owned has been published, audited with unqualified opinion and has been conducted sharia audit. Accountable financial reporting on donation agencies will effectively increase public confidence (Perrin, 2008).

From the data presented, the index factor of zakat collection and zakat management in North Sumatra is still low, due to the lack of awareness of mandatory zakat, there is still public distrust of the management of zakat institutions, and the impact of distribution of zakat that is still not maximized (Siregar, 2015).

From the observation year of this study in 2017 to 2019, it was found that for reporting on the use of BAZNAS zakat funds in North Sumatra is still very minimal, although it gets good value on the IZN score, but in the field of BAZNAS District and City in North Sumatra there are still many problems, especially in the presentation and financial reporting that is not in accordance with SAK 109, reporting is not yet on time , and until now only two BAZNAS namely North Sumatra Province and Sibolga city have been audited with unqualified opinion, the rest baznas have not been audited financially, as well as the absence of financial publications either through print or online media.

The importance of financial accountability, so that some research found factors that can influence the implementation of financial report accountability which includes the factors of resources, the application of accounting standards 109, internal audit units, utilization of information technology, and regulations (Nurrizkiana et al., 2017),(Rahmawaty, 2016),(Nurhasanah, 2018),(Sahala Purba et al., 2022).

According to LAN and BPKP, some obstacles to the lack of accountability include: passive attitude of employees who are indifferent to the interests of accountability, employees with poor salary standards, poor accounting system, quality of officials / officers, indifference of technology that supports smooth work, and legal weaknesses (LAN, 2000). According to Pramusinto (2020) the power of technology including digitalization and automation continues to grow and change the pattern of production, distribution, and consumption. As with other areas of life, technology is used to make changes, so also with the legal system as technology in making changes (Hartanto, 2020). Meanwhile, the use of information technology is the benefit expected by users of information systems in carrying out their duties where the measurement is based on the intensity of utilization, the frequency of use and the number of applications or software used (Marlizar, 2021).

This study aims to identify the problems that become the priorities of the problem in the application of financial accountability to Baznas in North Sumatra, then identify the priority of the solution to be used as a basis in providing a variety of alternative solutions that are appropriate to solve the problem by method.

II. Research Method

This type of research is qualitative research that is transformed into quantitative research by Analytic Network Process (ANP) method. ANP is a mathematical theory that allows a decision maker to face dependent factors as well as systematic feedback. The advantage of this method is its ability to assist decision makers in measuring and synthesizing a number of factors in the network (Kasus et al., 2016).

The ANP method consists of 3 steps, the first is by sharing questionnaires and depth interviews with seven informants, namely two sharia financial experts, three BAZNAS practitioners, and two zakat financial academics who have an understanding of the issues discussed to identify influential factors. Second, the results are used to develop a proper ANP network then for the preparation of questionnaires. Third, ANP analysis is applied to create alternative priority solutions and strategic policies (Ascarya, 2005).

There are three basic principles of ANP, namely decomposition, comparative judgments, and hierarchical composition or synthesis of priorities:

1. The principle of decomposition, which is applied to structure complex problems into hierarchical frameworks or ANP frameworks consisting of cluster webs.
2. The principle of comparative assessment, applied to build pairwise comparison of all combinations of elements in the cluster seen from the parent cluster.
3. The principle of hierarchical composition or synthesis, applied to multiply the local priorities of the elements in the cluster with the global priority of the parent element, which will generate the global priority of the entire hierarchy and sum it up to generate global priorities for the lowest level elements (usually an alternative).

- a. Geometric Mean To know the results of individual assessments of respondents and determine the results of opinions on one group conducted assessments by calculating geometric mean (Saaty & Vargas, 2006). The question of comparison (Pairwise comparison) from the respondent will be combined to form a consensus.
- b. Rater Agreement is a measure that indicates the level of conformity (approval) of respondents (R1-Rn) to a problem in a cluster. The tool used to measure rater agreement is Kendall's Coefficient of Concordance ($W; 0 < W \leq 1$). $W=1$ shows perfect fit (Ascarya, 2015).

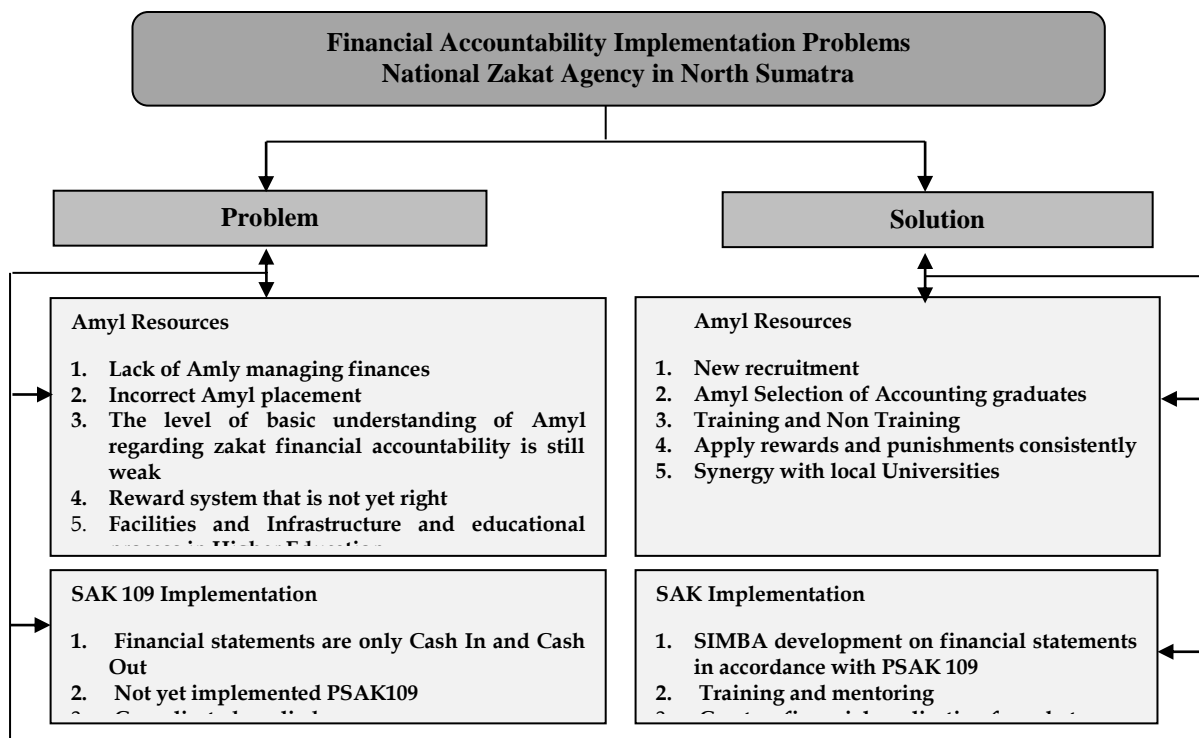
The questionnaire was filled out by respondents using a verbal scale and numerical scale comparison. In the ANP method, the numeric scale uses a range of numbers 1 to 9. The data obtained from the results of filling out the questionnaire is then processed using "super decision" software. The question in the ANP questionnaire is a pairwise comparison between elements in the cluster to find out which of the two has a greater influence (more dominant) and how much difference is seen from one side. The numerical scale can be seen in table 4.

Table 4. Verbal and Numerical Scale Comparison

1	2	3	4	5	6	7	8	9
Just as big an influence		A little more influence		Greater influence		Greatly greater influence		Vastly greater influence

Source: (Ascarya, 2005)

Based on the agreement among respondents obtained variables in accordance with this study, the network was compiled in the form of a complex network with the reason for the many problems in the implementation of financial accountability BAZNAS in North Sumatra, therefore it is necessary to determine the priority of the problem and alternative solutions, as shown in figure 1 below:



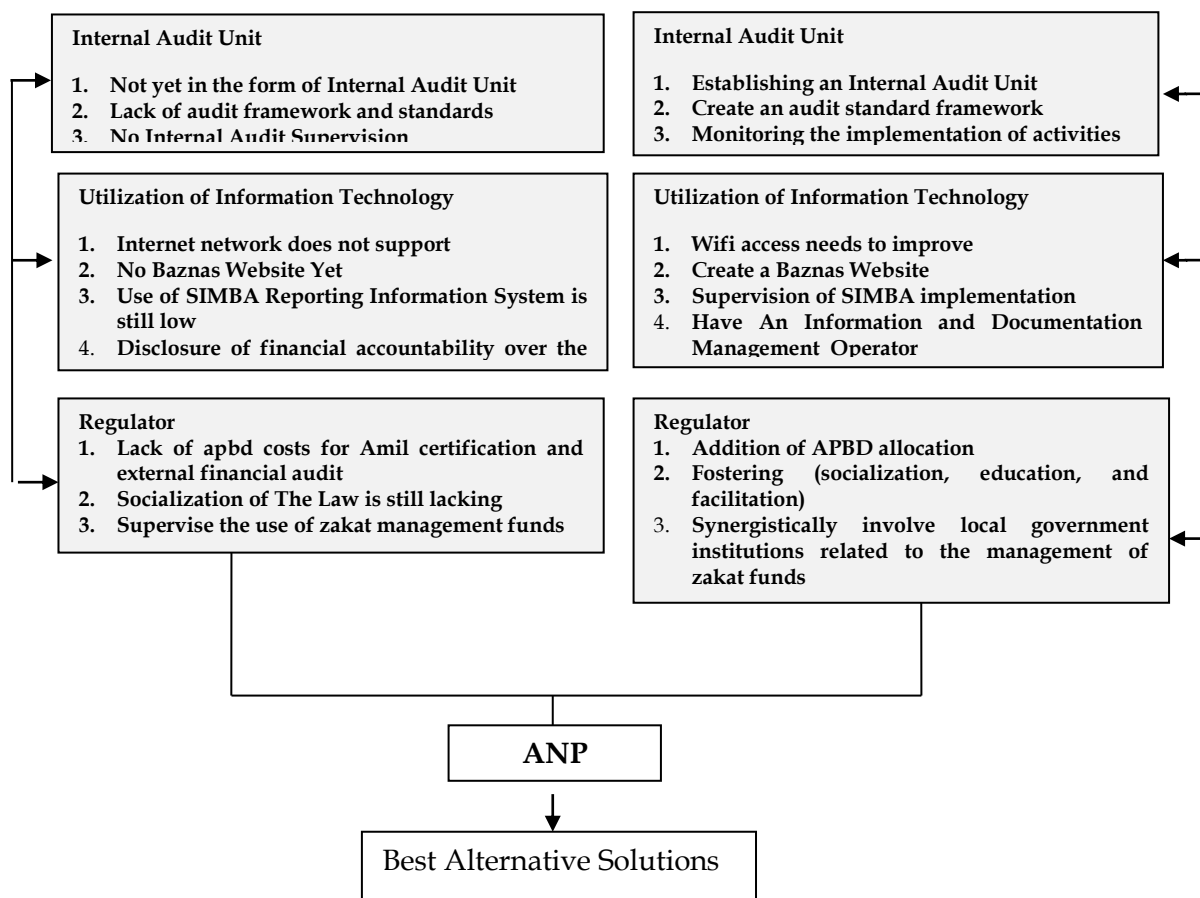


Figure 1. ANP Model Network Framework Problems and Solutions for Implementation of BAZNAS Accountability in North Sumatra

III. Discussion

Based on research that has been conducted through indepth interviews of seven respondents who are competent in the field of finance and zakat management, it is known that there are problems in the application of financial accountability Baznas in North Sumatra which the author then divides into five problems, namely:

1) Amyl Resource Problems. Still the lack of professionalism of baznas employees in managing finances, placement of employees who are still not in accordance with the field of expertise, weak level of understanding of financial accountability, improper reward system, and infrastructure and educational processes in Universities to support the development of zakat accounting requires quality improvement. 2) SAK 109 Implementation Problem. Still simple accounting records only cash in and cash out, have not implemented accounting standards 109, and complicated applied, 3) Internal audit unit problems. The establishment of SAI, the framework and standards of audit, as well as the absence of internal audit supervision of finance baznas, 4) Problems of utilization of information technology. The internet network has not been supported, there is no Baznas website, the use of SIMBA is still low, and the disclosure of financial accountability information is still low through print

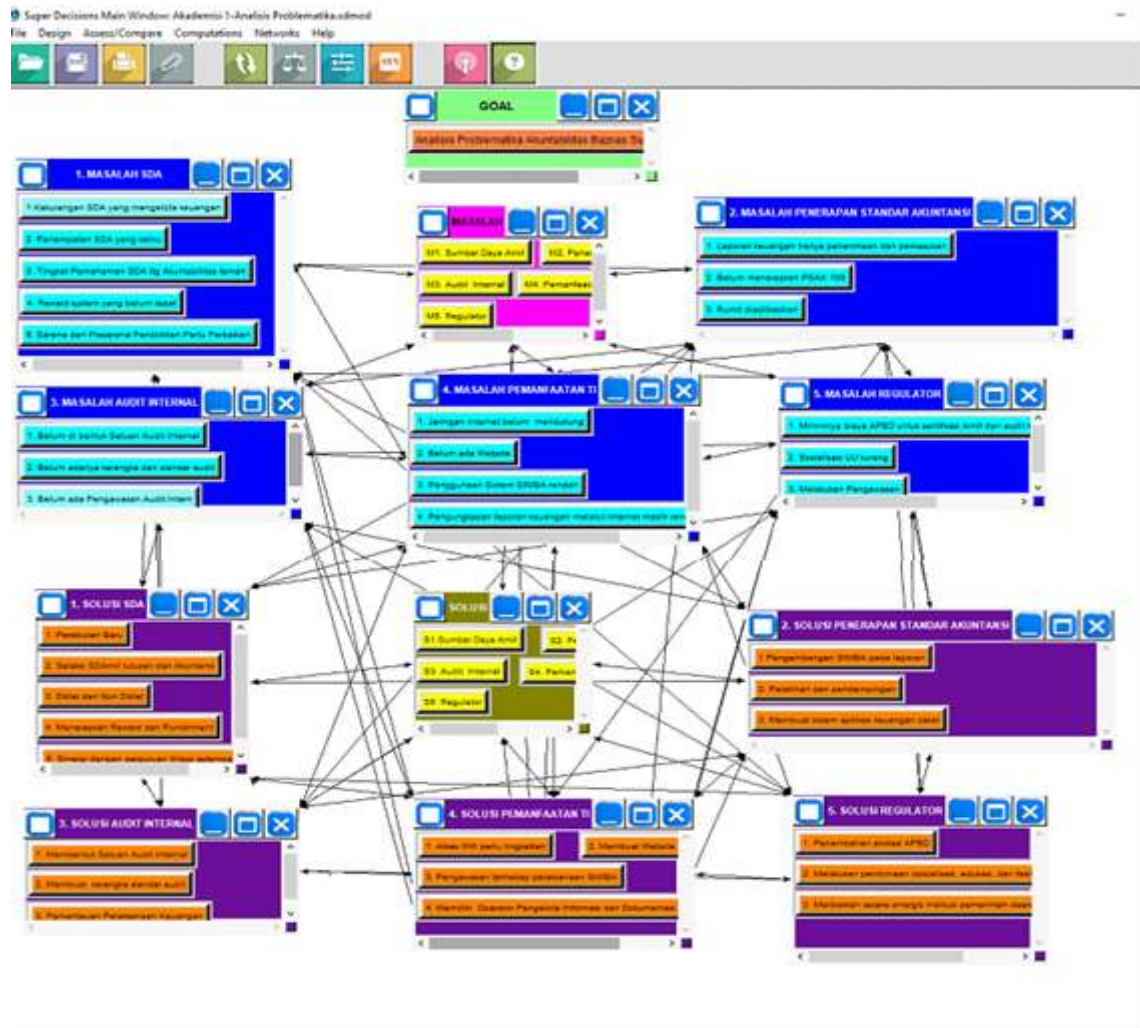


Figure 2. ANP Network Problematika Implementation of Financial Accountability

The results of an ANP analysis using super decision software based on consensus from respondents, namely experts, academics, and zakat practitioners, it is known that the most priority problems in Baznas District and City in North Sumatra can be seen in figure 3.

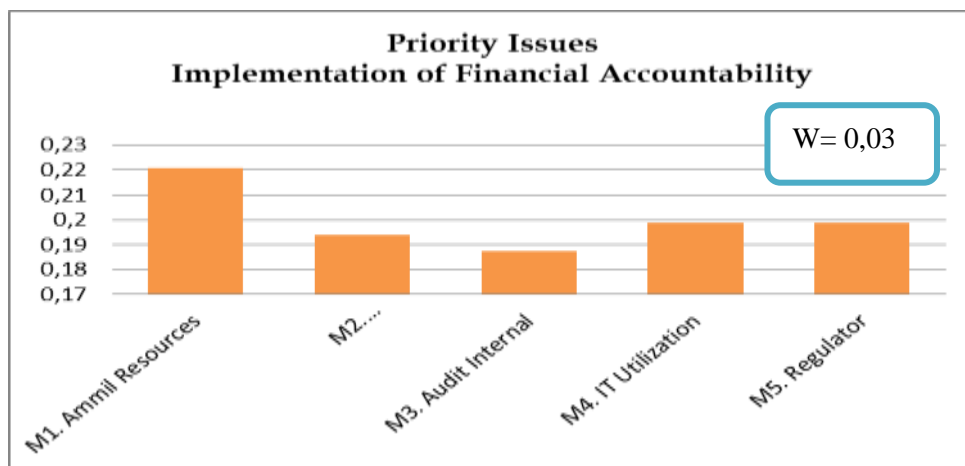


Figure 3. ANP Results Priority Financial Accountability Implementation Issues

From figure 3 above shows that the problem of mil resources (SDA) turned out to be the most priority influence in the implementation of financial accountability baznas in North Sumatra amounted to 0.2207 (22.07%), followed by the problem of utilization of information technology by 0.1988 (19.19 88%), regulatory issues of 0.1988 (19.88%), accounting standard implementation issues of 0.1940 (19.40%), and internal audit issues of 0.1874 (18.74%). Rater agreement value is $W=0.03$ or 3.00%, the value is relatively low, meaning the assessment of agreement among respondents related to the cluster of financial accountability implementation issues varies.

To see the priority of the overall problem of respondents in the application of financial accountability, it can be seen in figure 4 below:



Figure 4. ANP Results Priority Overall Problem

From figure 4 above can be seen the priority of SDA problems in Baznas North Sumatra, namely the lack of resources that manage finances by 0.0164 (1.64%), followed by the reward of the payroll system that is not yet appropriate, the facilities and infrastructure of education needs improvement, the level of understanding of the importance of financial accountability is still weak, and the placement of the SDA is wrong. The problem of the implementation of information technology that is a priority is that financial disclosure through the internet is still low at 0.0200 (2.00%), followed by improper payroll system rewards, education facilities and infrastructure need improvement, the level of understanding of the importance of financial accountability is still weak, and the wrong placement of SDA. The problem of regulators that become a priority is to supervise the use of zakat management funds amounting to 0.3970 (39.7%), followed by the socialization of the Law less, the lack of apbd assistance for Amil certification and external audits. The problem of implementing accounting standards that are a priority is not yet applying PSAK 109 amounting to 0.3556 (35.56%), followed by complicated applied, financial statements only receipts and income. The priority internal audit issue is that there has been no Internal Audit Supervision of 0.3770 (37.70%), followed by the absence of audit frameworks and standards, and no internal audit unit has been established.

Once the problem is known, then the next step is to create a solution to solve the problem that occurred. The results of the respondent questionnaire analyzed using super decision software can be seen in figure 5.



Figure 5. Internal Problem Priority

From the solutions offered above that the priority of solutions in the implementation of financial accountability Baznas District and City in North Sumatra is an internal audit solution of 0.2152 (21.52%), followed by amil resource solution of 0.200 (20%), solutions 0.1990 (19.9%), accounting standard implementation solutions of 0.1959 (19.59%), and information technology utilization solutions of 0.1896 (18.96%). The rater agreement value is $W=0.07$ or 7.00%, the value is relatively low, meaning the assessment of agreements among respondents related to financial accountability implementation solutions varies.

To see the priority of the solution in the cluster of the problem as a whole, it can be seen in figure 6.



Figure 6. ANP Overall Solution Results

From the picture above, it can be seen that the priority of the solution in the internal audit of Baznas finance in North Sumatra is monitoring the implementation of finance by 0.3905 (39%), followed by forming an internal audit unit, and establishing an audit standard framework. The priority SDA solution is to apply reward and punishment of 0.2427 (24.27%), followed by training and non-training, SDA selection, new recruitment, and synergy with local universities. The regulator's priority solution is to foster 0.3460 (34.6%), followed by synergistic involvement of local government institutions, and the addition of apbd allocation. The solution of implementing accounting standards that become a priority is the development of SIMBA on financial statements amounting to 0.3483 (34.8%), followed by training and mentoring, and making the financial application system of zakat. IT Utilization Solution is a priority which is to have an information and

documentation management operator of 0.2839 (28.3%), followed by wifi access needs to be improved, create a Baznas website, and supervision over the implementation of SIMBA.

From the results of the survey in the field for the year of observation of the application of financial accountability zakat from 2017 to 2019, the author obtained the fact that Baznas in the city district in North Sumatra in the application of financial accountability is still very weak. Reporting of financial accountability of zakat should be in accordance with the Law on the management of zakat No. 23 of 2011, in which Baznas in submitting accountability reports containing accountability in the form of financial statements to the provincial Baznas and regents / mayors every 6 (six) months and the end of the year has not been fully realized.

Baznas city district in North Sumatra has made a report on the accountability of zakat funds but not in accordance with the rules, submitted to baznas province and regents / mayors and the community and the report submitted if requested by the provincial Baznas and regents / mayors. Financial presentation still needs assistance in the preparation of financial statements in accordance with sharia accounting standards 109, because the manual still only records receipts and expenses; and the absence of financial audits either from central Baznas, povinsi, government or external institutions.

Baznas financial accountability by means of publication is not yet accessible to anyone because of the lack of technology utilization so that the web of every Banznas district and city is not yet available. Baznas which has the official web only Baznas Province, Baznas Langkat district, BAZnas Medan city, and Asahan district, but financial statements are not available until now. Reports of zakat fund accountability activities through various media that are easily accessible will gain the trust of the public to continue to pay zakat through the Baznas (Wulaningrum & Pinanto, 2020).

The issue of resources in the application of financial accountability becomes very important in managing a social organization such as Baznas to increase public trust. Factors of the lack of amilin in managing zakat make them carry out multiple tasks. Rewards that do not have a decent standard of payroll, make the amilin feel the job at Baznas only as a side, work part-time, and work as a whole. Amilin must be paid properly as Qadrawi explained "amil is an employee, so he should be paid according to his work, not too small and not too excessive, so that he can devote all his potential to manage zakat funds well. Do not let the amil zakat still have to find additional income, which can ultimately interfere with his work as amil zakat (Firmansyah, 2014). Amilin's understanding of the importance of the accountability of people's funds must be instilled in him so that what he does can be accounted for to man and to God. Educational facilities and infrastructure in universities are felt that there needs to be improvements to provide professional amilin. Amilin zakat is a profession, consequently he must be professional. For professionals, one of them must work full time. The participation of baznas leadership, the government as a regulation is expected to provide support to encourage the development of Baznas especially related to the problem of the implementation of financial accountability in districts and cities in North Sumatra that is still not maximized so that the realization of professional governance baznas that make public trust increasing.

V. Conclusion

From the results of the explanation above, the points that researchers can deduce are:

1. The priority of the problem on the implementation of financial accountability baznas in North Sumatra is the issue ofmil resources (SDA), followed by the

problem of utilization of information technology, regulatory issues, problems in the application of accounting standards, and internal audit issues. The SDA's most problematic priority is staff shortages in managing finances. The priority of its utilization problem is that financial disclosure over the internet is still low. The priority of regulatory issues is not to supervise financial management. The priority of the problem in the implementation of SAK is not yet applying SAK, and the priority of internal audit is the lack of supervision of the internal audit of Baznas.

2. Priority solution to the problem of implementing financial accountability Baznas in North Sumatra is an internal audit solution, followed by amil resource solutions, regulatory solutions, accounting standard implementation solutions, and information technology utilization solutions. The most priority internal audit solution is monitoring financial implementation. The SDA's most priority solution is to implement consistent rewards. The regulator's priority solution is to do coaching. SAK most priority implementation solution is the development of financial statements in the SIMBA application. The most priority IT deployment solution is to have an information and documentation management operator.

There are several suggestions that the author conveys including:

1. On the results of this study, it is expected to be a policy-making material for the development of zakat, especially Baznas in Sumatra, both for the government as the owner of regulations in Indonesia and for institutions and other parties
2. Research development can be done on other aspects of the problem, especially regarding the implementation of good governance principles in Baznas.

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