



Analysis of the Implementation of PSAK 409, Transparency and Accountability of Financial Management in Optimizing Zakat Potential at the National Amil Zakat Agency (BAZNAS) East Lombok Regency

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ABSTRACT

This study aims to analyze the application of PSAK 409, accountability, and transparency of fund management to optimize zakat revenue at BAZNAS East Lombok Regency. The research method used is qualitative, with a descriptive approach that includes observation, documentation, and interviews. The results showed that BAZNAS East Lombok Regency in its zakat accounting treatment was by PSAK 409, through financial position report, which separates zakat funds, Infaq / Alms, and non-zakat funds, and makes complete financial reports. Transparency, such as open accountability, accessibility, and publication of financial reports, has also been implemented. Regarding accountability, it has presented financial reports promptly, with complete financial report components. It has carried out financial report audits that can increase the trust of zakat givers and impact optimizing their zakat revenues.

INTRODUCTION

One of the mandatory things that needs to be carried out by individual Muslims is paying Zakat. In general, Zakat can be interpreted as the distribution of funds either directly or through Amil or zakat managers from zakat givers (Muzakki) to receive Zakat (Mustahiq) (Maulana & Segarawasesa, 2023). The primary purpose of Zakat is to improve the welfare of the people and to reduce social inequality in society to be maximally achieved (Hakim, 2017). Zakat can be a tool to uphold justice, hack poverty, and improve the welfare of the people (Ramadhan & Syamsuddin, 2021).

The potential of Zakat that can be collected in Indonesia is enormous because, demographically, most of Indonesia's population is Muslim (Rifai & Priyono, 2020). To improve the optimization performance of Zakat, the management of Zakat, including its collection and distribution, is carried out by an institution called Badan Amil Zakat Nasional (BAZNAS), a non-structural government institution consisting of social and government elements where BAZNAS has the task of managing Zakat at the national level (Andreani & Syafina, 2022). According to the Indonesian Zakat Outlook (2022) published by the National Amil Zakat Agency (BAZNAS), it explains that the potential of Zakat in Indonesia reached 327.6 trillion in 2020. There is a considerable gap where Zakat collected only reached 12 trillion in 2020. The realization of the national zakat collection is still very far from its potential (Ghofur et al., 2021).

The cause of low zakat collection is due to inadequate government regulations and support (H. S. Zahara et al., 2023). In addition, several factors cause the ratio of zakat collection in Indonesia to look very small; the first is the factor of lack of public awareness, the second is the lack of understanding and socialization, the third is the factor of trust or trust in the Amil Zakat Infaq and Shadaqah Agency (BAZIS) which is low, the fourth is the lack of openness, the fifth is the culture of the Indonesian people who have been a habit for centuries tend to prefer to pay Zakat directly not through formal legal institutions (BAZNAS and LAZ) (Rifai & Priyono, 2020). The lack of public trust in OPZ will impact the failure to optimize the potential of Zakat at this time (Ikbal et al. 2021).

Optimization of Zakat will be achieved if professionalism in applying the principles of accountability and transparency by the Amil Zakat Agency can be realized well, thus eliminating the doubts of the Muzakki (Kabib et al., 2021). Good transparency and accountability will encourage Muzakki's interest in paying Zakat to BAZNAS because the public can also monitor activities at BAZNAS, especially regarding financial reports (Andreani & Syafina, 2022). Effective and efficient organization of OPZ requires high accountability and transparency, especially in implementing relevant accounting standards (Yunus & Risolah, 2023). Presenting precise and reliable financial information through standards such as PSAK 409 is crucial in maintaining public trust and ensuring that the funds collected are used optimally for the intended purpose (Yunus & Risolah, 2023).

BAZNAS East Lombok Regency is considered to have considerable zakat potential. The Directorate General of Population and Civil Registration of the

Ministry of Home Affairs noted that the Muslim population in East Lombok Regency is the largest in NTB, reaching 1.35 million people, reaching 25.79% of the total Muslim population in NTB (Kusnandar, 2022). The collection of zakat funds can reach tens of billions annually from this potential. Data shows that in 2022, Zakat, Infaq, and Alms (ZIS) collected 14.39 billion from the target of 18 billion. The enormous potential of Zakat, Infaq, and Alms (ZIS) in East Lombok Regency creates justice in the distribution of wealth and community welfare (Lestari, 2015). However, the collection and revenue targets must still be by each other. Therefore, there is a gap between the potential of Zakat and the realization of Zakat, and this is the condition faced by BAZNAS East Lombok Regency. The lack of zakat potential managed by BAZNAS East Lombok Regency at this time is because many residents still channel their Zakat, not through amil zakat agencies. Moreover, the regulation that allows citizens to pay their Zakat, not necessarily through BAZDA, is recognized as a leeway for citizens to choose certain institutions to pay Zakat (Hermawan, D., & Waluya, 2019).

Such demands for public accountability and transparency in zakat management organizations have attracted the interest of many researchers who want to examine the accountability and transparency of these institutions (Ghofur et al., 2021). Although PSAK 409 has provided guidelines for ZIS management, its implementation still has challenges (Rifai & Priyono, 2020). Previous research by Ghofur et al. (2021) found that the implementation of transparency and accountability has been carried out so that it can optimize its zakat revenues. In addition, research by Rifai & Priyono (2020) states that financial reporting is by PSAK standards, and transparency and accountability have been strengthened, increasing public trust in paying Zakat. Atmaja et al. (2022) found that accountability and transparency affect the interest of muzakki in paying their Zakat. Therefore, the author wants to review the extent to which BAZNAS East Lombok Regency has implemented PSAK 409 and evaluate the level of transparency and accountability in financial management in optimizing zakat potential at the National Amil Zakat Agency (BAZNAS) East Lombok Regency.

THEORETICAL REVIEW

Shariah Enterprise Theory (SET)

SET is the result of a theory that has been internalized with Islamic values, which seeks to understand that basic actions in human relations with nature and communication actions in relationships with others as objects, there are also other basic actions related to human relations with their creator (Ikbal, 2021). Shariah Enterprise Theory views that the collection of Zakat funds carried out is not necessarily seen from its physical aspects but from the intention in the heart and a sense of sincerity in providing services (Subardi et al., 2020). Because, in Shariah Enterprise Theory, God is the primary source of trust. This trustworthiness is realized through transparency (openness) in submitting periodic accountability reports and the accuracy of distribution in line with the provisions of Islamic sharia (Subardi et al., 2020).

PSAK 409

The Indonesian Institute of Accountants has drafted an Exposure Draft (ED) relating to Zakat and Infaq/alms accounting, which is used as part of improving Zakat and Infaq/alms management transactions in Islamic Financial Institutions (Uno & Mantali, 2023). This PSAK has been regulated starting from the recognition and measurement of Zakat, Infaq, and alms funds, the presentation of Zakat, Infaq, and Alms, as well as the disclosure of Zakat, Infaq, and Alms (Rahmawati & P, 2015). The components of the financial statements of shariah entities that Amil Zakat must report are balance sheets, income statements, cash flow statements, statements of changes in equity, says on the sources and uses of Zakat, reports on the sources and uses of benevolent funds, and notes to financial statements. In more detail, it regulates the recording of Zakat (IAI, 2019). The scope of PSAK 409 covers the accounting of Amil entities in Zakat, Infaq, and alms management activities.

Transparency

According to Herliana, transparency refers to the open attitude of individuals to the public to be able to obtain truthful and fair information and to understand the fundamental rights and confidentiality of the company as a working element (Putri, 2020). In addition, transparency is an obligation of the organizer, so the principle of openness in conveying information must include correct, complete, and timely information for all parties, and nothing can be kept secret or delayed. Transparency is essential in creating public trust in the agency or institution given the mandate. Building mutual trust between the government and the public by providing accurate information, especially related to problems and mechanisms for accessing the information concerned, is the goal of transparency (Fatimah, 2018). In other words, zakat management organizations must be transparent/open to Muzakki (Yusra & Riyaldi, 2020). In the end, implementing transparency eliminates public suspicion and distrust (Nasri et al., 2019).

Accountability

Accountability is a form of responsibility from individuals or authorities who are mandated to carry out certain activities to those who provide the mandate, either to superiors or the community (Rusdiana and Nasihudin, 2018). According to (Hasrina et al., 2018), accountability must be a priority because it can affect muzakki's interest in paying Zakat, and the effect of accountability on the level of trust of muzakki can be seen from how muzakki is sustainable in paying Zakat to Mustahiq. From the definition of accountability described above, it can be concluded that accountability is a form of accountability from the management to those entrusted with the management of resources entrusted to it both vertically and horizontally, which can be accounted for and accessed by public authorities (A. Zahara & Nurwani, 2023).

Previous Research

The previous research related to this research was conducted by (Ghofur et al., 2021), (Rifai & Priyono, 2020), (Atmaja et al. (2022), (Yunus & Risolah,

2023), (Nasution et al., 2022), (Yulianti, 2021) shows that the accounting treatment of Zakat is by PSAK and transparency and accountability have also been carried out by recording every transaction, The existence of a strategy in collecting to distributing Zakat, the existence of financial reports that are appropriate and have presented information through social media openly to the public to increase public confidence in paying Zakat which has an impact on optimizing the receipt of Zakat. However, in contrast to research conducted (Iqbal, 2021), (Setiayani et al., 2022) explained that the application of recording is by PSAK. However, some discrepancies remain, such as the valuation of non-cash Infaq/ Alms assets, separation of Amil allotments, and policy disclosure. (Baiti 2018) and (Iqbal et al., 2022) also explained that ZIS transparency is still not optimal and needs to be improved again because funds have been distributed but have yet to be published, reducing transparency. In addition, (Rachmawati et al., 2018) revealed that accountability for presenting financial reports has been carried out on time. However, the completeness of the components of the financial statements still needs to be fulfilled, and have audited the financial statements.

METHODOLOGY

This research uses a descriptive method with a qualitative approach. Qualitative research aims to understand a social problem or phenomenon that describes, analyzes, and reports in detail on natural information without researcher intervention (Creswell, 2014). The data sources used in this study come from primary and secondary data. Primary data collection is data obtained directly from BAZNAS East Lombok Regency through informants totaling three people. Determination of informants in this study was carried out when the author began to enter the field. During the research, the author chose certain people according to the criteria considered to provide the necessary data. The suitable informants in this study are Vice Chairman IV: Human Resources and General Administration, Vice Chairman III: Distribution and Reporting, and the Head of Finance. Secondary data sources are books, journals, documents, and the BAZNAS website. Data collection techniques were carried out using observation, interviews, and documentation. The observation technique was carried out by directly observing the situation and matters related to responsibility, transparency, and performance of BAZNAS East Lombok Regency. The interview technique was carried out by asking respondents questions directly to obtain information. The documentation technique is done by using information or data from documents related to financial reports. Data analysis in this research is descriptive qualitative. Data analysis techniques include data collection, reduction, presentation, and conclusion drawing.

RESULTS AND DISCUSSION

Analysis of the Financial Management of BAZNAS East Lombok Regency according to PSAK No. 409

In PSAK 409, it is stated that recognition occurs when the receipt of zakat funds is recognized when cash or other assets are received. Zakat funds received

from Muzakki are recognized as an addition to the fund at the amount received in cash and at fair value if in non-cash form. The recognition was carried out by BAZNAS East Lombok Regency, where when Muzakki pays their Zakat, BAZNAS categorizes it as an addition to Zakat funds.

The preparation of financial statements is made using accounting standards for reporting zakat, Infaq, and Alms funds, namely Statement of Financial Accounting Standards (PSAK) No. 409. PSAK 409 has components of financial statements that Amil must report, such as statements of financial position, statements of changes in funds, statements of changes in assets under management, statements of cash flows, and notes to financial statements. Based on the results of interviews with L. Suhaimi, Head of Finance, BAZNAS East Lombok Regency uses an economic system based on PSAK 409 and has presented the available amil financial statements. PSAK 409 has raised Zakat funds, Infaq / Alms funds, and Amil funds separately in the statement of financial position, then presents the details in the statement of changes in funds.

BAZNAS East Lombok Regency has used the SIMBA application to input financial data. SIMBA is connected to the head office, making it a service that can be accounted for by internal finances. Every transaction will be input directly into the data recorded in the receipt. Likewise, when an expenditure occurs, it will be recorded on the expense receipt. After that, everything is recapitulated and input into the daily financial report. In addition, the financial statements of BAZNAS East Lombok Regency have also been audited with an unqualified opinion (WTP). Based on the elements of the financial statements that BAZNAS East Lombok Regency has presented, they are by PSAK 409 reporting standards so that users of financial statements get complete information related to the financial statements of BAZNAS East Lombok Regency.

The results of this study are in line with (Rifai & Priyono, 2020), (Nasution et al., 2022), (Yulianti, 2021) showing that the accounting treatment of Zakat is by PSAK seen from the recognition of fund receipts, measurement of non-cash assets and the presentation of separating zakat, Infaq and alms funds and non- zakat funds in the statement of financial position, as well as disclosing the priority scale of fund distribution. However, in contrast (Ikbal, 2021) shows that the application is by PSAK. However, some discrepancies remain, such as the non-cash valuation of Infaq / Alms assets, the separation of mail allotments, and the disclosure of policies. In addition, (Setiayani et al., 2022) noted that the receipt of ZIS funds accompanied by proof of zakat deposit is by PSAK and uses the SIMBA application. PSAK has yet to present the managed asset report.

Transparency of Zakat Fund Management BAZNAS East Lombok Regency

BAZNAS has a transparent system in managing zakat, infaq and sadaqah funds. The main principle that BAZNAS East Lombok Regency upholds is transparency in the management of zakat funds. BAZNAS East Lombok Regency ensures that donors and the public have the right to know how their funds are used and distributed by Shariah Enterprise Theory (SET), which is trustworthy with transparency (openness) when submitting accountability

reports. Therefore, BAZNAS East Lombok Regency runs a transparent system in every stage of managing Zakat funds. Based on the results of interviews with Muhammad Nazri as Deputy Chairman IV for HR and General Administration, one of the transparency efforts made by BAZNAS East Lombok Regency is by presenting information openly to donors and the public regarding the information on the management of Zakat Infaq, and Alms funds clearly explained through detailed financial reports. The report includes the receipt of funds, expenditures, and allocation for programs implemented by BAZNAS.

BAZNAS Lombok Regency periodically prepares reports detailing the programs funded by Zakat funds. This report includes information on program objectives, the realization of activities, and the impact that has been achieved through these funds. BAZNAS Lombok Timur Regency also opens access for the public to information related to the management of zakat funds through various media such as websites, Instagram, and Facebook. All groups can access the official website <https://baznaslomboktimur.com>.

BAZNAS East Lombok Regency also always updates through social media. For now, they often provide the latest information about programs, fundraising, and distribution through Instagram. Shows that fund management and presenting financial reports are based on the principles of Shariah Enterprise Theory (SET), where one of the principles of Shariah enterprise theory contains the value of trust through openness in submitting accountability reports that BAZNAS East Lombok Regency has carried out. The importance of transparency in using zakat funds, as shown by BAZNAS East Lombok Regency, can increase public trust in the institution. By providing transparent and open information, BAZNAS creates opportunities for the public to understand, evaluate, and supervise the use of ZIS funds by the values of Shariah Enterprise Theory (SET), thus making a greater sense of trust in zakat fund management activities, which have an impact on increasing the potential for zakat revenue.

This result is in line with (Ghofur et al., 2021), (Atmaja et al., 2022), (Yunus & Risolah, 2023) (Yulianti 2021) show that presenting information about the use of ZIS funds, documenting programs, and financial reports through social media is open to the public. (Setiayani et al., 2022) Found that the principle of transparency is carried out with available accountability, accessibility, and publication of financial reports has been implemented. However (Baiti, 2018) explained that ZIS transparency is still not optimal and needs to be improved again because funds have been distributed but have yet to be published, reducing transparency. In addition (Iqbal et al., 2022) explained that some ZIS amil institutions have published financial reports openly on the website, but some still need to; this reduces transparency.

Accountability of Zakat Management BAZNAS East Lombok Regency

Accountability in finance is a form of accountability of an institution in the management of Zakat and Alms funds, both in collecting funds from Muzakki and distributing funds to Mustahiq or related parties. In addition, accountability according to Shariah Enterprise Theory (SET) can be seen from

the disclosure that they run and carry out their duties based on Shariah principles. In this case, accountability at BAZNAS East Lombok Regency is in the form of financial reports carried out periodically. Economic reports by applicable financial standards demonstrate accountability that can increase public trust.

Based on the results of interviews with Muhammad Nazri, Deputy Chair IV for HR and General Administration, each activity at BAZNAS has been implemented using existing standard procedures. BAZNAS East Lombok Regency has precise details of employee duties and responsibilities to its vision and mission; each employee has their section, such as the head of the collection, distribution, and reporting sections. BAZNAS financial statements are well presented and prepared by PSAK 409. The report is presented as a statement of financial position, statement of changes in funds, statement of changes in managed assets, statement of cash flows, and notes to the financial statements.

For the coordination of work programs in BAZNAS East Lombok Regency, it is essential to use the accountability system. Because with good work program coordination, it is hoped that it will provide work program effectiveness to result in achievements in the institution. Based on the results of interviews with L. Muhiir as Deputy Chair III for Distribution and Reporting. Zakat funds can be distributed through programs such as the Baznas Cerdas program, Baznas Sehat, Baznas Peduli, and Baznas Tanggap. In addition, when distributing zakat funds, BAZNAS East Lombok Regency first traces who is entitled to receive assistance, and when there are parties who submit proposals, be it business proposals, development, and so on, the program division will carefully check whether it is worth helping or not so that the distribution of zakat funds is correctly directed. In this case, funds channeled through BAZNAS East Lombok Regency have been distributed to those entitled to receive and benefit the recipients as a form of accountability to the community by Shariah Enterprise Theory (SET) values.

These results are in line with the research of (Ghofur et al., 2021), (Atmaja et al., 2022), (Yunus & Risolah, 2023), (Setiayani et al., 2022), (Yulianti, 2021) shows that the preparation of financial reports has been carried out including details regarding the receipt of funds, expenditures, and allocation of funds for programs funded by ZIS and ensuring the process is by applicable accounting standards and has made financial reports. However, in contrast to (Rachmawati et al., 2018), the accountability of presenting financial statements has been carried out on time. Still, the completeness of the components of the financial statements has yet to be fulfilled, and the financial statements have not been audited.

CONCLUSIONS AND RECOMMENDATIONS

Based on the research results, it can be concluded that: a) It has implemented zakat accounting treatment by PSAK 409. Through financial position report data that separates zakat funds, Infaq/ Alms, and non-zakat funds in the financial position report. BAZNAS has also clearly explained the receipt, use, and allocation of zakat funds to increase the institution's credibility

and strengthen public trust in the management of zakat funds. b) The implementation of transparency, such as open accountability, accessibility, and publication of financial reports, has been fulfilled by the BAZNAS East Lombok Regency. c) Accountability of BAZNAS East Lombok Regency has been appropriate in terms of the timely presentation of financial statements and the completeness of the components of the financial statements, which include the Statement of Financial Position, Statement of Changes in Funds, Statement of Changes in Managed Assets, Statement of Cash Flows, and Notes on Financial Statements. have been fulfilled and audits of financial statements have been carried out to provide complete information so that it is said to be trustworthy in Shariah Enterprise Theory. and can increase public confidence in paying Zakat which has an impact on optimizing the receipt of Zakat.

FUTURE STUDY

The limited scope of the Baznas institution studied makes the research results only applicable to a narrow region, namely BAZNAS East Lombok Regency. It is recommended for future research to be able to expand the regional scope of research to all of Indonesia so that the research results can be generalized nationally, which is expected to be a consideration for the central regulator to follow up on the implementation of PSAK No. 409, transparency, and accountability.

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