

DETERMINANTS OF THE ANALYSIS MODEL OF ZAKAT ACCOUNTING IN INCREASING ACCOUNTABILITY IN MEDAN CITY LAZISMU

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Abstract: - The accountability of a zakat institution will directly affect the level of muzaki's trust in paying zakat. Accountability will be realized one way by presenting the institution's financial reports in accordance with applicable standards. The standard for presenting financial reports for zakat institutions refers to PSAK number 109. The purpose of this research is to find out how zakat accounting improves the accountability of LAZISMU Medan City. The method used in this study is qualitative and the source of the data was generated from a direct interview process with the management of LAZISMU Medan City in the finance department. The data requested includes financial reports in the form of zakat receipts and their distribution. In presenting the financial statements it is indicated that LAZISMU has not fully implemented PSAK standard number 109, this will have an impact on accountability which causes zakat receipts to be not optimal. To overcome this, it is necessary to conduct training for human resources in LAZISMU Medan City, preferably those who are responsible for the institution's financial reports..

Keywords: Zakat, Zakat Accounting and Accountability

Introduction

To increase accountability, zakat accounting must be prepared in accordance with PSAK 109. PSAK 109 is a policy that provides regulations regarding measurement, recognition, disclosure and presentation of zakat, infaq/alms transactions that apply to zakat management institutions. Every zakat management institution in presenting its financial reports must refer to PSAK 109. To make this happen, the zakat institution must be supported by quality human resources (HR) to be responsible for their duties. The existence of quality human resources will be able to help institutions to present financial reports according to the standards in PSAK 109.

LAZISMU is a national level zakat institution which is dedicated to empowering the community through productive utilization of zakat, infaq, waqf and other generous funds from individuals, institutions, companies and other agencies. LAZISMU was founded by PP Muhammadiyah in 2002 which was subsequently confirmed by the Minister of Religion of the Republic of Indonesia as a national zakat amil institution through Decree No. 457/21 November 2002. With the enactment of zakat law number 23 of 2011, ministerial regulation number 14 of 2014 and decree of the Minister of Religion of the Republic of Indonesia number 333 of 2015.

Most recently, LAZISMU has been reaffirmed through the Decree of the Minister of Religion of the Republic of Indonesia number 730 of 2016. LAZISMU Medan City is a zakat institution located in Medan City which is tasked with collecting, distributing and utilizing zakat in accordance with religious policies and laws.

Based on the problem formulation, the objectives of the research that have been carried out are:

1. To find out what factors influence the level of accountability at LAZISMU Medan city
2. To find out what factors influence the implementation of zakat accounting at LAZISMU Medan city
3. To find out the determinants of the model for implementing zakat accounting to increase the accountability of LAZISMU Medan city

Literature Review

Zakat, Infaq/alms

Zakat in linguistic terms is the basic word of "zaka" which means holy, clean, good, blessing, grow and thrive. In sharia terminology, zakat is the name for a number of assets have fulfilled certain requirements and have been given obligations by Allah SWT to fulfill them. For In terms of language and sharia terminology, zakat is related to every asset that is owned

paid as zakat will make the property clean, holy, good, blessed, growing and develop. Those who already have a certain amount of assets and have fulfilled the requirements are meaningful are obliged to spend part of their assets to distribute to the people who own them the right to receive it (mustahiq). The basis for the obligation to pay zakat is stated in the Qur'an Surah Al-Baqarah verse 43:

الرَّكِعِينَ مَعَ وَارْكَعُوا مَعَ الرَّاكِعِينَ وَآتُوا الصَّلَاةَ وَأَقِيمُوا

Meaning: "And establish prayer, pay zakat and bow along with those who bow."

Infaq comes from the word "anfaqa" which means expended assets. Infaq Shari'a terminology is property that is spent for something that is ordered in the teachings Islam. Meanwhile alms comes from the word "shodaqoh" which has the same meaning as infaq, however Almsgiving has a broader meaning because it is not only related to material things but also non-material. Zakat, infaq/alms are handed over to the amil who will usually be managed first

before being distributed to people who are entitled to receive it

Zakat Accounting

Zakat accounting is an information tool among zakat management institutions as management with various parties who have an interest in the information that will be presented (Fitri, Bulutoding and Rahman, 2021). Zakat accounting is related to 3 basic things, namely presentation information, management control and accountability. Zakat accounting information is used by management in the management control process starting from planning, making programs, allocating budget, evaluate work results and report work results. This information can be used in decision making, especially to support management to allocate zakat and determine various programs that are implemented effectively and according to targets.

The purpose of zakat accounting is:

1. Provide the information needed for proper, effective and efficient management of related matters zakat, infaq/alms, waqf, grants whose management is entrusted to someone zakat management institution.
2. Provide information to report activities carried out as responsibility in managing, running programs and distributing zakat appropriate and effective

Accountability

Accountability is a form of responsibility from individuals or authorities who are given a mandate to carry out certain activities to the party who gave the mandate, either to superiors or to the community (Rusdiana and Nasihuddin, 2018). Accountability is an ever-present concept used and undergoing changes because accountability can maintain an image of transparency and trust for those who run it. The characteristics of an accountable institution are that it can providing agency management information in an open, timely and quality manner to the public, able to provide good services to the community and interested parties, capable explain and be responsible for public policy in a reasonable manner.

Factors Affecting Accountability

Accountability is one of the important things to pay attention to in order to improve the trust of the community, especially zakat givers (Muzzaki) to continuously hand over zakat to the institution. Based on (Ainun, 2018) the accountability of an institution can be influenced by the following factors:

1. Quality of human resources (HR): is the main foundation for implementation driving an institution in realizing its vision, mission and goals to be achieved because with quality human resources can certainly be responsible for their duties, able to do the job properly, have an educational background, training as well as sufficient experience.
2. Application of information technology: is the technology used in carrying out the process storage and transmission of information. The purpose of information technology can provide guarantee that the goals and objectives of an institution are achieved.
3. Internal control system (SPI): is a plan that covers the structure of an institution all methods and tools that are coordinated so that the entity uses them for the purpose maintain the security of assets owned by an entity.

Method – Heading

A. Type of Research

The research was conducted using a descriptive method with a quantitative approach, namely Quantitative methods are systematic empirical search research designs, where variables independently treated in a controlled manner by researchers to see its impact on the dependent variable directly.

B. Research Location

The location of this research was carried out at the North Sumatra National Amil Zakat Agency (BAZNAS SUMUT) which is one of the representatives of the zakat management institution managed by government.

C. Population and Sample

The population in this study was all BAZNAS in the city Medan has 21 sub-districts under the management of BAZNAS Medan City. Technique The sampling used in the research was a saturated sampling technique (census). Thus the number of samples used was 21 sub-districts in the city of Medan. According to Sugiyono (2007) another term for saturated sampling is census, namely the entire population used as a research sample

D. Data Types and Data Collection Methods

The types of data in this research are primary data and secondary data. Primary data is data which is obtained directly from the object under study. According to Sugiyono (2012) source data Primary is a data source that directly provides data to data collectors. Primary data In this research, this was obtained through a questionnaire distributed to BAZNAS managers North Sumatra. Secondary data was obtained from various references and data sources relevant to research.

E. Data Analysis Techniques

The data analysis technique in this research uses Structural Equation Model Analysis or called Structural Equation Modeling (SEM). SEM is a collection statistical techniques that allow testing a series of relationships sequentially simultaneous. Ferdinand revealed that SEM makes it possible to answer research which are both regressive and dimensional.

Research Hypothesis

The hypothesis in this research is as follows:

1. The implementation of PSAK 109 affects the accountability of LAZISMU's financial reports Medan city.

Result and Discussion

A. GENERAL DESCRIPTION OF THE RESEARCH OBJECT

1. General History of LAZISMU Medan City (Amil Zakat Infaq and Alms Muhammadiyah Medan City)

Lazismu was founded as a form of concern for the condition of Muslims who have fallen into poverty and ignorance. It seems that Muslims cannot rise in their lives, even though if we really want to make Islam our guide in life, these problems can be overcome. The solution is to optimize people's zakat to alleviate poverty, if all of this is managed professionally.

Lazismu is a non-profit organization dedicated to raising the social dignity of the poor with community donations consisting of zakat, infaq and alms and other halal and legal funds, both from individuals and groups. As well as companies and institutions. Your lazis is confirmed by Medan City Muhammadiyah Regional Leadership through Decree No. 031/KEP/III.0/D/2017 as an extension of the central Lazismu which has achieved legality as a national zakat institution with Minister of Religion Decree 22 No. 457 of 2002.

With the enactment of Zakat Law no. 23 of 2011, government regulation no. 14 of 2014, and Decree of the Minister of Religion of the Republic of Indonesia No. 333 of 2015. Lazismu as a national amil zakat institution was founded by PP. Muhammadiyah in 2002 which was marked by the signing of a declaration by Prof. Dr. HA. Syafi'i ma'arif, MA (Buya Syafi'i) and subsequently reaffirmed through the Decree of the Minister of Religion of the Republic of Indonesia No. 730 of 2016.

Zakat is believed to be able to contribute to promoting social justice, human development and alleviating poverty. As a country with the largest Muslim population in the world. Indonesia has quite high potential for zakat, infaq and alms, but the existing potential cannot be managed and utilized optimally so that it does not have a significant impact on solving existing problems.

The establishment of Lazismu is intended as a zakat management institution with modern management that can deliver zakat as part of solving social problems (problem solvers) in society that continues to develop. With a work culture of trustworthiness, professionalism and transparency, Lazismu strives to develop itself into a trusted zakat amil institution and over time,

public trust will increasingly strengthen. Currently, Lazismu has spread throughout almost all of Indonesia, making utilization programs able to reach all regions in a precise, focused and targeted manner. Lazismu's starting action starts from January 18 2018.

1. 2. Vision and Mission of Lazismu Medan City

Vision :

"Trusted Zakat Institution".

Mission:

1. Optimizing the quality of processing zakat, infaq and alms in a professional and transparent manner.

2. Optimizing the creative, innovative and productive use of zakat, infaq and alms.

3. Optimizing donor services.

a. Logo Lazismu Kota Medan

1. 3. Lazismu Medan City Logo and the Meaning of the Medan City Lazismu Logo

1. **Gambaran 1. Logo Lazismu Kota Medan**



1. b. The meaning of the Medan City Lazismu Logo

The Lazismu Medan City logo visually consists of 8 points arranged in a circle. 1 grain of rice pointing upwards as a symbol of monotheism 76 best alms to Allah SWT which will grow to 7,700 and so on (depicted with 7 grains of rice and others that are interrelated) 8 grains in the morning also give meaning and provide benefits to the cardinal directions throughout the world symbol of Rahmatan Lil Alamin.

The orange color symbolizes the color of the sun which brings chaos to Muhammadiyah as well as the spirit and passion to compete in goodness (fistabihul khairot). The Lazismu logo consists of the "Lazismu" type logo, the gram logo or the "8 grains of rice" symbol and the tagline "Giving to the country" logo The gram and the type logo are one unified logo that cannot be separated.

1. Lazismu's destination is Medan City

\ The goals to be achieved by Lazismu Medan City are trustworthy, professional and transparent and can improve the welfare of people's lives by optimizing the management of Zakat, Infaq and Alms (ZIS) through creative, innovative and productive utilization of Zakat, Infaq and Alms (ZIS).

1. Functions and Duties of Medan City Lazismu

Lazismu Medan City is an institution that functions as a mediator between people who have enough wealth and people who are less well off. In its working mechanism, Lazismu Medan City has several facilities and targets. Some of these facilities are cash zakat payments, payments via bank transfer and bank ATMs, in this case all banks with payments VIA the ATM Bersama network, zakat pick-up facilities. Meanwhile, the target of Lazismu Medan City is to give zakat

to eight asnaf who are entitled to receive zakat, namely, the poor, poor amil, converts, gharimin, fisabilillah and ibn sabil. The area where Lazismu zakat funds are distributed in Medan City is Medan City.

6. ZIS Distribution and Utilization Strategy

In distributing Zakat, Infaq and Alms (ZIS) funds, Lazismu Medan City has a mission to create a quality socio-economic life for the people as a bulwark against the problems of poverty, backwardness and ignorance in society through various programs developed. In order to achieve this mission, Lazismu Medan City has decided on policies in the distribution of Zakat, Infaq and Alms (ZIS), including the following:

- a. The priority recipients of benefits are the needy, needy and fisabilillah groups (which can reach several people, needy and poor).
- b. The distribution of Zakat, Infaq and Alms (ZIS) is carried out in a programmed, planned and measurable manner in accordance with the Muhammadiyah movement, namely: education, economics, health, social and humanitarian and da'wah. (such as Lazismu creating Mentari scholarships, building Aisyiyah economic enterprises (BUEKA) empowering Muslim converts, Lazismu caring and so on).
- c. Carrying out synergies (joint activities or operations) with Muhammadiyah councils, institutions, organizations and charities in realizing the program.
- d. Synergize with institutions and communities outside Muhammadiyah to expand the domain of da'wah while increasing public awareness of the organization.
- e. Minimize physical assistance unless it is an emergency, such as in areas exposed to disasters and rescue efforts
- f. Intermediation for every business that creates the conditions and supporting factors for the realization of a truly Islamic society
- g. Mobilize the institutionalization of the ZIS movement throughout Muhammadiyah structures and business practices. For example, in the field of da'wah, Muhammadiyah has a Tarjih Council, which is a jama'i (organisational) ijtihad institution within Muhammadiyah whose members consist of people who have ushuliyah and scientific competence in their respective fields. In the field of education, modern public schools that teach religion, established madrasas/Islamic boarding schools that teach general/modern science. In the field of public health and welfare, such as the establishment of orphanages, poor homes, nursing homes, the establishment of Health Centers, polyclinics, mother and child hospitals and the Muhammadiyah Umun Hospital.

1. 7.Organizational structure and job description of Lazismu Medan City
structure of the Medan City Lazismu Organization

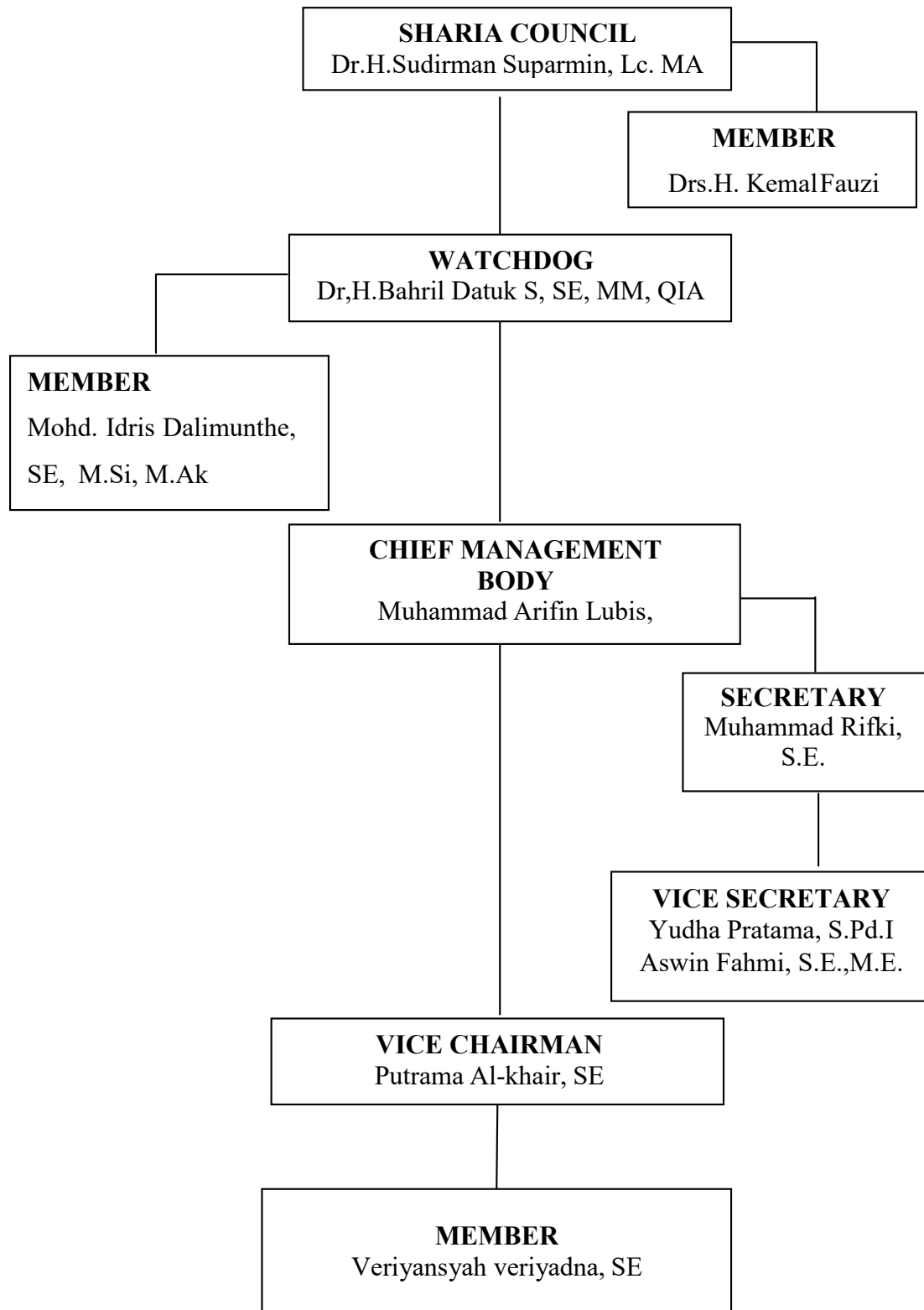


Figure 4.2 Lazismu Organizational Structure of Medan City

A. RESEARCH ANALYSIS AND DISCUSSION

The research results show:

1. Factors that influence the level of accountability at LAZISMU Medan city, namely;
 - a. The quality of human resources is the main foundation for the implementation and driving force of an institution in realizing the vision, mission and goals to be achieved because with quality human resources they can certainly be responsible for their duties, able to do their work correctly, have an educational background, training and adequate experience.
 - b. Based on the results of interviews conducted with respondents, it can be seen that the educational background of employees at LAZISMU Medan City in the accounting and finance section is in accordance with their competencies. The knowledge and skills of employees in the financial department are very basic for producing work that complies with procedures and statutory provisions in financial reporting. In improving the competency of LAZISMU employees, Medan City also carries out and always involves finance and accounting employees to take part in training and education in the financial sector. This is to increase understanding of accounting standards according to PSAK 109 to produce quality reports.
 - c. The application of information technology is the technology used in the process of storing and sending information. The purpose of information technology can provide guarantees for achieving the goals and objectives of an institution. The information technology used makes it easy and fast to obtain the status of achieving organizational targets. During the interview the respondent also explained that the accounting model allows two forms of processing, namely transaction processing and information processing. The processing of information at LAZISMU Medan City begins with the transaction cycle that occurs both from the cycle of receiving and distributing ZIS funds. From this cycle, of course, several transaction processes are found which are then processed into a financial report. It is from this financial report that LAZISMU Medan City reports to related parties either through LPJ (Accountability Report) or in other forms.
 - d. An internal control system (SPI) is a plan that includes the organization of an institution in all methods and tools that are coordinated for use by an entity with the aim of maintaining the security of assets owned by an entity. Based on the results of interviews conducted by researchers regarding financial recording and reporting of zakat transaction data at LAZISMU Medan City, it can be concluded that LAZISMU is re-checking the correctness of financial records carried out by finance department employees which will be audited by public accountants and surveyed at any time by a team from the Religion department. LAZISMU Medan City's internal control system has been effective in improving the quality of information and providing confidence about the reliability of financial information. LAZISMU Medan City refers to ISAK 35 and PSAK 109 for non-profit and zakat institutions. LAZISMU's financial reports can be transparent and accountable, an independent auditor's report is issued with public accounting services.
 - e. Presentation of financial reports is a form of financial management accountability regarding reports of financial position and transactions carried out by a reporting entity. Based on the results of interviews conducted by researchers with respondents at LAZISMU Medan City, they said that the information control system was effective in improving the quality of information in the financial reporting process at LAZISMU Medan City. The financial reports prepared by LAZISMU for each period are in accordance with government accounting standards. Current annual reports must include a statement that base management is empowered to submit public company audit

standards. A statement identifying the framework used by management to evaluate internal control, an assessment of internal control and disclosure of any material deficiencies, and a statement that the public accounting firm has issued a report on management's assessment of internal control. Finance employees must understand internal controls so they can be determined appropriately.

1. Factors that influence the implementation of zakat accounting at LAZISMU Medan city
 - a. Recognition of zakat and infaq/alms at LAZISMU Medan.
 - b. Measurement of zakat and infaq/alms at LAZISMU Medan.
 - c. Presentation of zakat and infaq/alms at LAZISMU Medan.
 - d. Disclosure of zakat and infaq/alms at LAZISMU Medan.
2. Determinants of the model for implementing zakat accounting to increase the accountability of LAZISMU Medan city

Conclusion

Factors that influence the level of accountability at LAZISMU Medan city, namely; The quality of human resources is the main foundation for the implementation and driving force of an institution in realizing the vision. This is to increase understanding of accounting standards according to PSAK 109 to produce quality reports. The information technology used makes it easy and fast to obtain the status of achieving organizational targets. The processing of information at LAZISMU Medan City begins with the transaction cycle that occurs both from the cycle of receiving and distributing ZIS funds. LAZISMU Medan City's internal control system has been effective in improving the quality of information and providing confidence about the reliability of financial information. LAZISMU Medan City refers to ISAK 35 and PSAK 109 for non-profit and zakat institutions. Finance employees must understand internal controls so they can be determined appropriately.

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