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## **Effect Of Application Of Good Governance Principles On The Acceptance Of Zakat Funds In Amil Zakat Institutions In Medan City**

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### ***Abstract***

*Zakat is an obligation for every Muslim on his wealth that has reached haul and Nisab. Zakat is very potential as an effective means to empower the people's economy. Indonesia has a very large potential for zakat, data obtained from Baznas shows that the potential for zakat in 2017 reached 203 trillion rupiah but only 6.2 trillion rupiah was collected and classified as a minimum of its potential. This potential, if explored optimally from all Islamic societies and managed well with trustworthy management and high professionalism, will create a large amount of funds used to overcome the people's economy. The management of amil zakat institutions must be managed professionally with the application of the principles of good governance especially transparency and financial accountability which will generate public trust. This zakat research is very important to be tested and analyzed regarding the application of the principles of good governance principles that will affect the level of receipt of zakat funds. This type of research is quantitative that uses primary data by distributing questionnaires to 35 administrators of the Amil Zakat Institution. The hypothesis is tested by multiple linear regression. This study answers that partially the receipt of zakat funds is influenced by accountability but not influenced by transparency, while simultaneously transparency and accountability affect the receipt of zakat funds.*

*Keywords: Acceptance of Zakat, Financial Transparency, and Financial Accountability.*

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### **Introduction**

Zakat is one of the four pillars of Islam that must be paid by Muslims. Obligation to pay zakat is stipulated in Q.S. At-Taubah: 103, meaning: "Take alms from some of their assets, with that you clean and purify them and pray for them. Verily, your prayers (become) peace of mind for them. And Allah is All-Hearing, All-Knowing". (Kementrian Agama Republik Indonesia, 1971). If Muslims leave Zakat, then they will disbelieve according to ijma. If you deliberately leave zakat because they are lazy or stingy, then that person is considered as a wicked person who has committed a big sin (Ala-Imam Abdul Aziz bin Abdillah bin Baz, 2007). Allah says in QS. An-Nisa: 48, meaning: "Surely Allah will not forgive shirk sin, and He forgives all sins

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other than (shirk), for whom He wills. Whoever associates partners with God has indeed committed a great sin”(Kementrian Agama Republik Indonesia, 1971).

Management of zakat in Indonesia is regulated through Law (UU) No. 23 of 2011 concerning zakat management. The law which was passed on 25 November 2011 replaces the previous law with number 38 of 1999 concerning zakat management. For the implementation of law number 23 of 2011, government regulation number 14 of 2014 concerning the implementation of law number 23 regarding zakat management was published. Furthermore, there is also a Presidential Instruction, namely Presidential Instruction Number 3 of 2014 concerning the optimization of zakat collection in ministries / institutions, secretariat general of state institutions, secretariat general of state commissions, regional governments, state-owned enterprises, and regionally-owned enterprises through Baznas(Siregar, 2016).

Zakat plays an important role in overcoming economic inequality and poverty in a country. Indonesia is one of the countries with the largest Muslim population, this means that zakat has the potential and contributes greatly in reducing poverty (Firmansyah, 2013). National Amil Zakat Agency (Baznas) said efforts to use zakat in poverty alleviation were not easy and not optimal. Deputy Chairman of BAZNAS Zainulbahar Noor said the amount of zakat collected in Indonesia was still very small when compared to its potential because it only reached Rp8.1 trillion at the end of 2018 or only 2.3 percent of the potential for zakat in Indonesia, which has a Muslim population of 230 milli (M Khaerul Muttaqien, 2019).

The government is the party most interested in poverty alleviation. This is guaranteed in Article 34 paragraph (1) of the 1945 Constitution which reads: "Poor people and abandoned children are nurtured by the state." The government in this case must allocate a certain amount of funds for poverty alleviation adjusted to existing conditions (Bank Indonesia, 2016). Chairman of the National Amil Zakat Board (BAZNAS) Prof. Bambang Sudibyo, mentioned that the potential The laws and regulations of zakat in Indonesia are very adequate and have legal force, if supported by Presidential Instruction No. 3 of 2014 concerning the optimization of the collection of zakat fund receipts, in which through this Presidential Instruction the collaboration between Baznas is open and all government institutions make zakat deductions(Baznas, 2019) . However, the existence of the Presidential Instruction since April 2014, until now five years old, the acquisition of zakat funds is still far from the existing potential, due to the lack of good governance in terms of transparency and accountability. Bambang hopes that well-managed zakat will reduce the gap that occurs in Indonesian society (Kantor Staf Presiden, 2016).

The acquisition of zakat funds is still far from the existing potential due to several problems, including: 1. low awareness of muzzaki to pay zakat through amil zakat institutions because the Zakat Management Institute is considered unprofessional because it has not applied the principles of accountability and transparency, 2. not having qualified human resources who are competent, trustworthy and have a high work ethic, 3. The bureaucratic system and good governance in the management of zakat in Indonesia are still weak so that it results in low accountability and transparency(Fadilah, 2009). To optimize the management of zakat funds is strongly influenced by the quality of the management of the Amil Zakat Institution. The principle of good governance is needed to guarantee zakat funds from the public whether they have been used optimally by the Amil Zakat Institution. With the application of good governance, each zakat institution can be assessed as having good or bad performance(Permana, 2016).

The Amil Zakat Institution has problems in terms of Financial Reporting Standards and Accountability Practices and Transparency, because the Amil Zakat Institution has not yet

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received an audit from a competent institution, both for auditing the financial, financial, non-financial performance and Shariah performance (Abdurahim, Sofyani and Wibowo, 2018).

Zakat fund receipt reports must be accountable and transparent as described in the financial statements (Nikmatuniyah, Marliyati and A, 2017). Once the importance of good governance, the purpose of this study is to analyze and test the application of the principles of good governance when viewed from transparency and financial accountability in amil zakat institutions in the city of Medan.

## **Literature Review**

### **Good Governance.**

Good Governance is defined as the process of decision making and the process by which decisions are implemented. Good LAZ Good Governance is an institution that is directive, accountable, transparent and fair. These principles are important to guarantee the achievement of LAZ's goals and objectives (Wahab and Rahman, 2013).

LAZ does not have its own guidelines to implement Good Governance. Formulation of guiding principles for Good Governance at LAZ can adopt and adapt Good Corporate Governance principles in Bank Indonesia Regulation No. 8/4 / PBI / 2006 or POJK No. 55 / POJK.03 / 2016 concerning good governance at Commercial Banks or PBI 11/33 / PBI / 2009 guidelines for Good Corporate Governance in Islamic Banks (Permana, 2016).

Good governance based on sharia or called Good Shariah Governance is discussed more in sharia banking (Nurhayati, Sri, 2019), while in amil zakat institutions there are not so many references that discuss it.

Good governance refers to ten characteristics, namely: 1. Participation, 2. Ruler of Law, 3. Responsiveness, 4. Consensus Orientation, 5. Equity, 6. Effectiveness and Efficiency, 7. Accountability, 8. Transparency, 9. Strategy Vision, 10. Professionalism (Nurhayati, Sri, 2019).

Combining good governance and adherence to sharia principles, a concept of good governance based on sharia is produced (Shariah Good Governance). Sharia aspects that must be obeyed by Amil Zakat Institutions include:

1. Guarantee that zakat funds are really only given to the eight asnaf / mustahik mentioned in the Qur'an
2. Zakat funds are not misused for activities that violate Islamic law such as war, terrorism, and other prohibited activities.
3. Amil zakat institutions do not keep their money in financial institutions with elements of usury in them
4. Zakat funds are managed effectively and efficiently in order to avoid wasteful practices (Nurhayati, Sri, 2019).

### **Acceptance Of Zakat Fund**

What is meant by receiving funds is the addition of organizational resources originating from donations and / or proceeds from the temporary placement of fund management, which can be in the form of cash or non-cash, while the receipt of donations can be in the form of zakat, infaq, shadaqah, grants, wills, inheritance, expiation, or other donations that do not conflict with the provisions of shari'ah (Wulan, Sari and Setiawan, 2011). The receipt of funds based on their characteristics according to the Accounting Guidelines for the Management of Zakat Organizations in 2009 can be grouped into: (1) Receipts of funds based on sources, and (2)

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Receipts based on programs. Clarity of direction, originality and usefulness of a study conducted by a researcher will be clearly seen if the researcher is able to explore in depth some of the research conducted now (Fadilah, Iss and Oktaroza, 2014).

Acceptance of Zakat funds is the receipt of funds in the form of money and goods received by amil zakat institutions. There are two ways to receive Zakat funds paid by muzakki, first, that is, a muzakki pays Zakat in the form of cash deposits or by paying directly to amil zakat institutions, secondly paying Zakat through Islamic Bank transfers provided by the institution, if through bank transfer, muzakki is not necessary come directly to the Amil Zakat Institute (Nikmatuniayah, Marliyati and A, 2017).

The concept of the level of receipt of zakat funds in this study are: all sources of revenue in the form of cash assets and non-cash assets derived from the receipt of zakat funds, and receipt of funds for donation, infaq and sadaqoh programs (Nikmatuniayah, Marliyati and A, 2017).

### **Transparency**

Transparency is one of the principles in the realization of good governance, transparency is built on the basis of freedom of obtaining information needed by the community, meaning that information relating to the public interest can directly be obtained by those who need it (Fadilah, 2009). Transparency is the ability of BAZNAS to hold its management accountable to the public by involving relevant parties such as muzakki and mustahik, so that good control over zakat management is obtained. This aims to eliminate the suspicion that may arise from the parties who see it (Kementrian Agama RI, 2013).

Transparency reports are very important, don't only report them once a year, but can be accessed anytime and by anyone who needs information. Transparency is not enough to only present financial and performance reports, but must openly convey all information related to the Zakat Management Organization. (Nurhayati, Sri, 2019). With the transparency of information, especially financial reports, public trust is increasing, and the intention to distribute zakat funds through the Zakat Management Organization will increase the impact on the receipt of zakat funds. The concept of transparency in this study is: openness, honesty, easily accessible, easily understood, and easy access to information (Nikmatuniayah, Marliyati and A, 2017)

### **Accountability**

Accountability is a form of accountability for all activities and activities of the organization as outlined in the form of financial reporting by those who are given responsibility to the trustee to achieve organizational goals within a certain period (Fadilah, Iss and Oktaroza, 2014). As an entity that has business continuity, it has everything related to finance or non-finance both quantitatively and qualitatively, to maintain the trust of the public who entrust their zakat to amil zakat institutions (Nurhayati, Sri, 2019).

In Islamic religion, accountability means the responsibility of a human being to Allah SWT, stated in the word of Allah Q.S. An-Nisa: 58, meaning: "Verily, Allah tells you to deliver the message to those who have the right to receive it, and (tells you) if you establish a law among men so that you determine it fairly. Surely Allah gives you the best teaching. Allah is All-Hearing, All-Seeing" (Kementrian Agama Republik Indonesia, 1971).

The concepts of accountability in this study are: timeliness, financial control, youthful access to information, compliance with ethics and standards of values, and dissemination of information (Nurhasan Hamidi & Eko Suwardi, 2013).

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**Research Methods**

**Population and Samples**

The population in this study were eight private zakat institutions which were evaluated by the National Amil Zakat Agency (BAZNAS) of North Sumatra Province in 2019, including: Lembaga Iniziatif zakat indonesia (IZI) SUMUT, Rumah Zakat (RZ), Dompot Dhufa Waspada, Baitul Maal Hidayatullah, Dewan Dakwah, Rumah Yatim, Nurul Hayat, Persis.

This study uses saturated sampling technique is a sampling technique if all members of the population are used as samples (Sugiyono, 2014). The sample in this study amounted to 40 respondents consisting of each of the 5 administrators of the amil zakat institution.

**Data analysis method.**

Data analysis method in this study uses multiple regression analysis and Classic assumption test (Normality, Heteroscedasticity, Multicollinearity

**Multiple linear regression.**

Multiple linear regression analysis is used to determine the effect of the Quality of Accounting Information, Accountability and Transparency on the level of zakat funding at the amil zakat institution in the city of Medan.

Table 03. Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	5,677	3,153		1,800	,082
1 AC	,409	,137	,813	2,980	,006
TR	,048	,164	,083	2,293	,772

a. Dependent Variable: LA

Source: Data processed, 2019

Based on the above table, the results of multiple linear regression calculations can be obtained as follows:

$$Y = 0.409 X1 + 0.048 X2 + e$$

Based on the regression equation that has been prepared can be interpreted as follows:

1. The constant value of the above equation is 5.677. This means that if the independent variable is assumed to be zero (0), then the dependent variable (Beta) is 5.677.
2. The Accountability coefficient value is 0.409. Shows that if the Accountability variable is increased by 100%, then the value of the level of zakat fund receipt (Y) increases by 0.409%.
3. The Transparency coefficient value is 0.048. Shows that if the Transparency variable is increased by 100%, then the value of the level of zakat fund acceptance (Y) increases by 0.048%.

**Hypothesis testing**

**Partial Test (t)**

This test is conducted to test whether the independent variable (X), namely Accountability and Transparency individually has a positive and significant influence or not on the independent variable (Y), namely the Acceptance Rate of the Zakat Fund. Criteria for acceptance / rejection

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are: When  $t\text{-count} > t\text{-table}$ , then  $H_0$  is rejected means that it has an effect, conversely if  $t\text{-count} < t\text{-table}$ , then  $H_0$  is accepted there is no effect.

Based on the table, proof of the hypothesis can be explained as follows:

- a) Accountability affects the level of receipt of zakat funds.  
The test results of the Accountability variable hypothesis (X2) have a coefficient of 0.409 with a significance level of 0.006. Using the limit of significance or p-value  $< 0.05$  ( $\alpha = 5\%$ ) this means  $2,980 > 2,040$  which means that  $H_0$  is rejected. Thus, it can be said that the Accountability variable influences the level of zakat fund receipts in the city of Medan.
- b) Transparency affects the level of receipt of zakat funds.  
Hypothesis Test Results Transparency variable (X3) has a coefficient of 0.048 with a significance level of 0.772. Using a significance limit or p-value  $< 0.05$  ( $\alpha = 5\%$ ) this means  $2,293 < 2,040$  which means  $H_0$  is accepted. Thus, it can be said that the Transparency variable does not affect the level of zakat funding in the city of Medan.

**Simultaneous Test (F)**

The F test results show that the independent variables together influence the dependent variable, if p-value (in the sig column) is smaller than the specified significant level (by 5%), or F count (in column F) greater than F table. The F test results can be seen in the table below:

Table 04. ANOVA<sup>a</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	46,531	2	15,510	4,820	,007 <sup>b</sup>
Residual	96,528	30	3,218		
Total	143..059	33			

- a. Dependent Variable: LA
  - b. Predictors: (Constant), TR, AC
- Source: Data processed, 2019

From the table above, it is known that the value of p-value (in the Sig. Column) 0.03  $< 0.05$  means significant. This means that the value of F count 4.820 is greater than the value of F table 2.90 means significant. That is, Accountability and Transparency simultaneously have a significant and significant influence on the level of receipt of zakat funds, because the value of F count  $> F$  table is  $4.820 > 2.90$ . This means that  $H_0$  is rejected. Then it can be concluded that the quality of accounting information for Accountability and Transparency significantly influences the Acceptance of Zakat Funds

**R2 Test (Determination Coefficient).**

Table 05. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,570 <sup>a</sup>	,325	,258	1,794

- a. Predictors: (Constant), TR, AC
- b. Dependent Variabel Tingkat Penerimaan Dana Zakat

Berdasarkan tabel Model Summary mempunyai nilai Adjusted R Square sebesar 0,325. Nilai Adjusted R Square koefisien determinasi yang dikoreksi/disesuaikan yaitu sebesar 0,258 dan koefisien ini yang digunakan dalam memberikan makan bahwa akuntabiliitas dan transparansi secara bersama-sama memberikan kontribusi terhadap Tingkat Penerimaan Dana

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Zakat sebesar 25,8% sedangkan sisanya 74,8% dijelaskan oleh variabel yang tidak dimasukkan kedalam penelitian ini

## **Findings**

### **a. Effect of Accountability on the Acceptance of Zakat Funds**

Based on the results of the t test shows that the Accountability variable has a positive effect on the level of acceptance of zakat funds and has a significance probability value below 0.005 which is 0.006 and the value of Table (t) is 2.040 and the value of Table (count) 2.980 means accountability and significant acceptance of zakat funds at the amil zakat institution in Medan City. The results of this study support the proposed hypothesis. The factor of accountability is seen from the responsibility of the stakeholders, namely the community and other interested parties. Accountability is not only in the form of reports that have been printed, but can be seen from social media such as the web, which always displays the results of donations, so when accountability is good, the level of receipt of zakat funds will increase. Based on the results of the research questionnaire that the operational characteristics of the accountability variable explain there are several indicators including, Timeliness of Timely, Financial Control, Ease of access to information and Broad information disseminator of each variable has values and categories.

These results have a high value with a frequency of 30 and a result of a percentage of 90% and are not found in the statement of the questionnaire of accountability researchers with the results of the low value category. Adjusted R Square (R) value, 258 and this coefficient are used to give meaning that accountability jointly contributes to the level of zakat fund acceptance of 25.8% while the remaining 74.8% is influenced by other variables not examined. The results of this study support and are in line with previous research conducted by Nikmatuniayah, Marliyati and Mardiana (2017), Nurhayati, Lestari and Fadilah (2016), that accountability has a positive effect on the level of receipt of zakat funds. The higher the accountability of an amil zakat institution, the higher the level of recipient of zakat funds. Therefore, an amil zakat institution must increase accountability.

### **b. The Effect of Transparency on the Acceptance Level of Zakat Funds**

Based on the results of hypothesis testing the transparency variable has a value of t (count) of 2,293 and t (table) with a significance level of 0.772. Use the significance limit or p-value  $<0.005$  ( $\alpha = 5\%$ ). This means  $0.001 < 0.05$  which means  $H_0$  is rejected. Thus, it can be done that the transparency variable does not affect the level of zakat funding at the amil zakat institution in Medan. Based on the results of the research questionnaire that the operational characteristics of the transparency variable explain there are several indicators including, Openness, accessibility, Easy to understand Ease of access to information. Each variable has a moderate value and category with a frequency of 20 and a result of a percentage of 60% and is not found in the transparency questionnaire statement of researchers with the results of the high value category.

The results of this study support the proposed hypothesis. Factors of transparency can be seen from the openness of an amil zakat institution in Medan. So, when the community asks about the level of receipt of zakat funds or related to the programs implemented, the amil zakat institution provides an explanation to every community. In this way, it can increase public trust. So that the higher the transparency of an amil zakat institution, the higher the level of acceptance of zakat funds. Basically accountability is closely related to public trust, so it is expected to increase the level of acceptance of zakat funds.

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Adjusted R Square (R) value, 25.8 and this coefficient are used to give meaning that accountability jointly contributes to the level of zakat fund acceptance of 25.8% while the remaining 74.8% is influenced by other variables not examined. The results of this study are relevant to research by Nurhayati (2014), that transparency has a positive effect on the level of receipt of zakat funds. Basically accountability is closely related to public trust, so it is expected to increase the level of acceptance of zakat funds.

## Conclusion

Based on data analysis and discussion of research on the effect of accountability and transparency of financial reporting on the level of zakat fund receipts on amil zakat institutions in Medan City has an effect on and significant Accountability and Transparency of financial statements on the level of zakat funding at amil zakat institutions in Medan City amounting to 25.8%. Based on these values it can be concluded that it is not sufficient due to the low personal capability of accounting information systems, as well as other resources and not professional management of zakat funds and the low level of management support, as well as the government.

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