
Zakat Accounting Information System in Private Higher Education

Caturida Meiwanto Doktoralina¹, Zakaria Bahari²

Abstract:

Zakat is one of the five pillars of Islam and Muslims must pay it if they meet a certain prerequisite. The obligation to pay zakat among Muslims is stated clearly in the Quran and hadith. This explains that all Muslims are required to pay zakat when meeting certain criteria and they need to declare the zakat compensation as well.

However, integrated accounting information in the Zakat Management Organization at the Private Higher Educational Institutions in Indonesia does not exist yet, especially the use of finance data analysis with accounting principles. It may be one of the most important parts of building the trust of the public, especially in increasing the collection and distribution of zakat funds. Accounting information related to zakat is still relatively lacking and ineffective, thus limiting the ability to make a good decision. Based on this issue, this paper has two main research objectives.

The first one is to form an Accounting Information System of Zakat (AISoZ) conceptual framework, which is compatible with Islamic laws. The second one is to identify the general concepts of shariah accounting. This study uses the content analysis method through documentation study. The result of this study will provide the basics for developing the conceptual framework of AISoZ at higher education levels so that all parties can benefit.

The conceptual framework of this study can build muzakki and mustahiqq. The Qur'an and Hadith have long applied these elements of information systems and they are suitable for use in all situations. Therefore, people need to cooperate to provide a good zakat service system and to maintain better zakat networks.

Keywords: Accounting, Development, Higher Education, Information, Zakat.

JEL Classification: M14, M15, M30, M40, O10.

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1. Introduction

Zakat is an important source of socio-economic development in the country. Khamis *et al.* (2014) recommend the allocation of zakat funds to help generate the country's economic activity, contribute to social security, and bridge the gap between the rich and the poor. Furthermore, Bidin *et al.* (2009) state that the development of national economic independence and society can be actively implemented if zakat money can be managed effectively. According to Islamic law, individuals paying zakat purify their souls and possessions.

Therefore, a good, professional, transparent and accountable record is required. This will ensure that the money collected from the payment of zakat can be distributed to Muslim brethren who meet the criteria based on the Al-Qur'an a surah At-Taubah verse 60 (Ali *et al.*, 2014). The majority of Muslims in Indonesia refuse to pay zakat due to technical problems which can be reduced if a reliable accounting system is in place (Doktoralina, 2016b; Doktoralina, 2016a; Doktoralina and Bahari, 2017).

Statistics show that the collection and distribution of zakat carried out by a number of zakat collecting organizations (LAZ/OPZ) in higher education in Indonesia do not exist yet. However, the Government Regulation of the Republic of Indonesia number 14 of year 2014 on the implementation of law 23/2011 on the management of zakat, does not show an integrated systemic reporting. In fact, based on the Act of The Republic of Indonesia Number 14/2005 about teachers and lecturers, higher education must be the source of information to promote zakat. The accounting standards for zakat listed in the International Financial Reporting Standards (SAK) Number 109, which are the Accounting Standards in Indonesia, comprise of four standards.

They are financial Accounting Standards (SAK), Public Accounting Standards Without Accountability (SAK ETAP), Shariah Financial Accounting Standards of (SAK Syariah) and Government Accounting Standards (SAP). All Amil in Indonesia should systematically carry out the reporting of the use of zakat funds so that people can control the activities directly. In fact, there exists a lot of mistrust about muzakki because of the lack of transparency in using ZIS funds managed by Amil. This will also affect the behaviour of the community in fulfilling the obligation of zakat (Mohd Noor *et al.*, 2004). Furthermore, Muslims must pay serious attention to the obligation of paying zakat (Khamis *et al.*, 2014). This matter supports the opinion of Bidin *et al.* (2009) that the development of national economic independence can be actively implemented if zakat money can be managed effectively.

Zakat studies in Indonesia become interesting because Indonesia is the largest Muslim country in the world (Lessy, 2009) with 230 million people or 87.2% of 262 million people in 2017 (Desilver and Masci, 2017; Sari *et al.*, 2013). The

Muslim population in Indonesia is about 112 million people who have the obligation to pay zakat with the potential to reach USD 600 million (Beik, 2015). This means that zakat management in Indonesia is a very interesting topic to be studied (Siswantoro and Nurhayati, 2012). One is through the effectiveness of financial records through AISoZ which is also supported by the study of Doktoralina and Bahari (2017) where if the level of ability to meet the needs of the good increases, the level of intent to pay zakat will also increase. It is also required to re-evaluate zakat management based on legal sources in Islam (Mulawarman and Triyuwono, 2007) rather than putting an accommodative modification of the Western ethno-centric concept (Salleh, 2014).

2. Zakat in Indonesia

Many zakat studies have been conducted until now (Public Interest Research and Advocacy Public, 2007; PEBS FE-UI, 2010; University of Syarif Hidayatullah 2011; Firdaus *et al.*, 2012; BAZNAS, 2015). Beik (2015) explains there are three typologies of the zakat system in terms of the regulations and obligations based on positive law. First, a comprehensive zakat management model that states having formal laws and regulations on zakat and having instilled zakat as the duty of its citizens. Second, the partial management model of the state having a formal obligation and regulation, since zakat is not yet an obligation that must be fulfilled by its citizens. The third is a secular model, in which the state considers that zakat is a private matter in society so there is no government intervention or regulation on the institution of zakat itself. However, there is still a discrepancy between the potential of zakat and actual zakat in Indonesia. In fact, through higher education in Indonesia, one can manage zakat very well through AISoZ (Wahab *et al.*, 2016) and one can assess the level of quality of zakat institutions from the perspective of zakat stakeholders.

Therefore, the reporting, payment of zakat and distributing components of financial statements must be in accordance with SAK 101 i.e. Guidelines on Financial Accounting Standards. The format of the financial statements is based on SAK 109, which are in accordance with the Financial Accounting Standards Guidelines which set the accounting standards for zakat and infaq/alms. However, items that are not specified in SAK 109 may use the relevant SAK, as long as they are not contending with Islamic shariah. An information system is a way to simplify the work process to support non-routine decisions, planning, and control activities at all levels of the organization which have even affected the payment of zakat muzzaki (Harianto, 2016) and are affected by the OPZ to take zakat as desired (Doktoralina, 2017). Therefore, the roles of AISoZ are to facilitate data processing to provide support to deep data collection analysis to impose financial management and simplify auditing processes (Brown-Liburd *et al.*, 2015).

Based on these facts, this study is very important because the development of AISoZ is of less concern among Muslims than the quality of information,

accountability, and transparency which have an effect on the level of acceptance of zakat funds (Bremer, 2013; Marliyati *et al.*, 2017). There is still a gap, especially in determining the added value of shariah, as stated by Mulawarman and Triyuwono (2007), stating that all types of value added (economic, mental, and spiritual) should be required, processed, and distributed in a halal manner until an integrated proof of receipt can be used as tax cuts on zakat activity paid. Therefore, the issue is whether AISoZ is used to measure the level of payment of zakat income or not. Besides, does the integrated zakat accounting information system affect muzakki in paying income zakat? The forming of AISoZ's conceptual framework must be in accordance with Islamic law and must identify the concepts of general shariah accounting. That is why the subtopics of the discussion are about AISoZ knowledge level, Shariah Value Added (SVA) level and things effecting the implementation of AISoZ.

3. Amil Zakat Board Accounting Today

The basic principle underlying zakat money management is trust. It is in accordance with the command of the Quran. The majority of Islamic ulama agree that the nisab of zakat business corresponds to the value of 85 grams of gold or 200 silver dirhams and it is calculated based on the financial year with the value of 2.5 percent of total assets. The idea of management in using AIS is not practical, since OPZ is still following a preliminary financial approach, which is manual, duplicates work and is inefficient (Bashori, 2015). The framework of AISoZ still cannot overcome the problem of accounting. On the other hand, OPZ has long been running zakat collection, building a network of information systems and optimizing the use of computers in completing daily accounting operations. In fact, the AISoZ analysis has included historical data systems to assess past controls and process predictions conducted today.

The accounting standard for zakat in Indonesia refers to SAK 109, with only Amil receiving and distributing zakat and infaq/sadaqah. This SAK is required for zakat management institutions, which obtain their permits. SAK 109 Paragraph 6 states that muzakki may submit zakat directly to mustahiqq or submit it through Amil. However, this refers to the government system as it is appropriate for all zakat payments be made to institutions established by the government. To fill the gap between the Muzakki delivery of zakat directly to mustahiqq and the delivery through Amil, it is necessary to implement AISoZ framework.

4. Implementation of Zakat Information and Distribution of Zakat

Islam requires every Muslim, whether men or women, who have a certain wealth to pay zakat each year in accordance with the provisions. Literally, the word zakat means cleansing and growth. Cleansing can be interpreted as a way to purify souls and property of zakat payers from selfishness and greed (Hussain and Abdullah, 2015). This growth means the heirs of zakat can use the zakat funds they receive in

productive activities to generate more revenue (Aziz *et al.*, 2013). The implementation of common information for zakat collection is the same in every country i.e collecting and distributing zakat funds to eight asnaf and Islamic economics also ensures that preventive measures are taken so that wealth is not concentrated in certain groups of people, so as to: (a) avoid controlling ownership, and (b) malpractice prevention (Hassan, 2006). Thus, Muslim managers can render their obligations to Allah SWT, society, the environment, and ourselves and achieve socio-economic justice, success in this world and the hereafter (Haniffa *et al.*, 2004).

Systematically, it is necessary to clarify the recognition and measurement mechanisms in the system, as described in PSAK 109, concerning accountability and transparency to the public (Ball *et al.*, 2014). This is necessary because there is still a difference between potential and actual zakat (Badan Amil Zakat Nasional, 2017) and that accountability and transparency are essential for the public (Komala, 2012). It is also important to have an in-depth study of how they see the issue (Bakar, 2007) which, in the end, is a challenge to do efficiently, so the goal is still paying attention to fiqh requirement (Sayed Sikandar, 2013). That requirement is that recording transactions is done for the purpose of generating financial statements in accordance with the rules set by Allah SWT (Nurhayati 2009). But among the community, it still looks manual and still needs confirmation from the local BAZ office by sending a valid transfer of evidence (Bashori, 2015).

5. Accounting Information System of Zakat (AISoZ)

In general, AISoZ has been discussed at length, (Susanto, 2015), however, in implementing AISoZ it is obligatory to understand that the collection of zakat, according to the term Islamic fiqh, is a certain amount of property which must be removed from the wealth of muzakki to be handed over to mustahiqq (Rahman, 2015) and is instrument of prayer and remembering God for awakening consciousness (Triyuwono, 2015). Islam, as the second largest religion in the world, also promotes contributions to reduce Muslim poverty (Bremer, 2013; Ismail *et al.*, 2010; Hassan and Ashraf, 2010).

Therefore, in Indonesia, the strategy of zakat record refers to the Zakat Law No. 23 of 2011. The fifth part of Article 29 verse 1 is that the Agency of Amil, Zakat, Infaq and Alms National (BAZNAS) districts shall report on the implementation of zakat, infaq, alms, and other social-religious arrangements to the provincial BAZNAS and local governments on a periodic basis with the aim of reducing poverty (Muliyaningsih, 2013) and other social issues such as being able to enjoy a good life as a human in fulfilling basic needs (Dogarawa, 2008).

It is said that zakat is a mandatory practice and it can be regarded as the financial obligation paid by Muslims to the public to help the less fortunate (Pistrui and Sreih, 2010) and follow the stated asnaf. In principle, zakat is paid on the outcome

of the agricultural business, minerals, salaries, wages, and honorarium proceeds from the work and halal business by prioritizing the necessity of dharuriyyat and hajjiyat. This is because, if the level of ability to meet the needs of the goods increases, the level of intent to pay zakat will also increase (Doktoralina and Bahari, 2017). When that happens, the effects of systematic addition of muzakki will be better. In addition, it also explains that zakat protection requires dynamic Input-Process-Output.

Some studies in the West have led to a separation that refers to Islamic law, particularly regarding bank benefits (Rahman, 2015; Salleh *et al.*, 2012). The awareness of general income separation has been done by muzakki, who generally pay attention to the fatwa of the Indonesian Council of Ulama (MUI) Number 13 of the Year 2011, that zakat must be paid for legal property. However, if the property is a result of illegal businesses, such as the liquor trade, then the outcome of the business (not the principle of capital) should generally be used for public benefit. This can be done through the online system mechanisms, which are still being built.

6. Aim and Contribution of the Study

The purposes of the proposed model study are to determine how the capabilities and relevance of establishing the AISoZ concept framework within Islamic law, are able to identify the general concept of shariah accounting for further discussion to develop a persuasive model which can be tested again at an empirical study level (Figure 1). In addition, it can be followed by a discussion of the theoretical study that builds upon it.

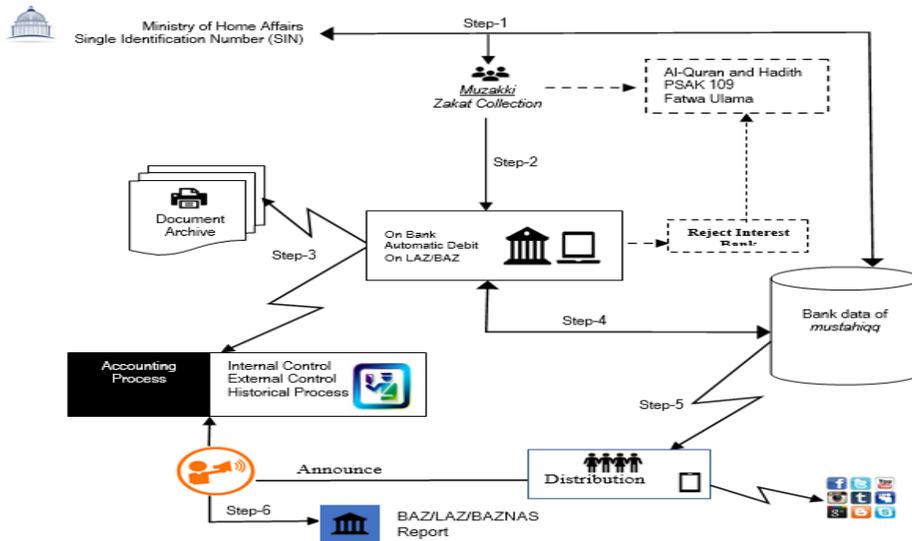
7. Discussion

In this modern era, studying changes in behaviour is important for decision-makers, accounting information supervisors, and policymakers. It discusses the potential of technological changes in financial reporting, external audit, and management accounting, taking into consideration potential changes in the future of accounting and auditing research (Arnold, 2016). In addition, the number of internet users in the world in 2018 is estimated at 3.6 billion (Ministry of Communication and Informatics, 2017). Zakat has become an important source of finance, especially in Muslim countries. Romney & Steinbart (2012) and Wardiwiyo (2012) have put forward appropriate accounting activities with Information Technology resources (Weber, 2012; Abd Ghani, 2013).

Indonesia, a country with a high Islamic population, is still lagging in terms of collection and distribution of zakat money. As the data on zakat collection indicates, national inflows and charities by OPZ in 2015 reached RM ± 12 million (USD 269M) which is less than 1.3 percent of the potential zakat (Badan Amil Zakat Nasional, 2017). Although the zakat received by the country increases every

year, many of the wealthy people do not participate in the payment of zakat. Therefore, there are still many technical problems that need to be corrected in accordance with government principles (Doktoralina and Bahari, 2017; Huda and Sawarjuwono, 2013). There is evidence for the need for AISoZ to improve zakat accountability, and the compilation of mustahiqq and muzakki data through related units in zakat management.

Figure 1. The Concept of Accounting Information System of Zakat (AISoZ)



Most AIS, which have now been developed till now, can help provide the right information (Alrabei, 2014). However, culture, staff development and knowledge in the design of management control systems are also important to direct accountants in committing to providing relevant information to make better decisions (Emmanuel *et al.*, 1990). Zakat has become an important source of finance, especially in Islamic countries. Therefore, the factors that affect the payment of zakat must also be examined to strengthen the zakat system in Indonesia.

In Indonesia, the Act of The Republic of Indonesia (UU) Number 14/2005 concerning Teachers and Lecturers and the stipulation of the Government Regulation on the Implementation of Law (PP) Number 23 of 2014 on zakat management items have stipulated that the payment of zakat on income is a religious obligation (Teh Suhaila and Aza Shahnaz, 2015). The Enforcement of the UU and the PP makes sure that lecturers are knowledgeable and they can disseminate information to communities representing the government. What's more, Wahid and Ahmad (2007) also state that people who do not pay zakat income are considered to be denying their religious obligations. In addition, if AISoZ implementation is observed, this can help in delivering an effective service

in the collection of zakat using mobile phones (Noorhayati, 2011). Implementing AISoZ through mobile phones will reduce operating costs due to manual collection, overcome challenges and reduce cash handling (Senthe, 2012) thus increasing the acceptance of zakat and its distribution.

8. The Theoretical Model

Therefore, two things that need to be done are forming the AISoZ conceptual framework in accordance with Islamic law and identifying the concepts of generally shariah accounting, as shown in Figure 1 below. Figure 1 gives an overview of AISoZ, which will enable the government to jointly disclose the real potential of zakat to society.

9. Conclusion

Building AISoZ is one of the alternatives to increase the amount of zakat collected. The concept of this theoretical model will be tested empirically in real field applications. Therefore, the government should control the activities of muzakki in paying zakat by fostering technological developments to increase the potential of zakat. Academically, this research can be piloted in many developing countries that still need to increase zakat payments. Innovative efforts, as well as stimulation of new knowledge and development of information technology is essential. Therefore, the main objective of this scientific study is to foster a practical national framework that stimulates muzakki in paying zakat, which can be distributed to the mustahiqq, collect comprehensive data and encourage the government to develop a model Accounting Information System of zakat which is precise, transparent and can be controlled.

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