

**Research Article**

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**Implementation of The Management of Amil Zakat Institutions in Indonesia****Siti Maghfiroh<sup>1\*</sup>, Saiful Ansori<sup>2</sup>**<sup>1</sup>UIN Prof. K.H. Saifuddin Zuhri Purwokerto, Indonesia<sup>2</sup>IAIN Syekh Nurjati Cirebon, IndonesiaCorresponding email: [siti.maghfiroh01@uinsaizu.ac.id](mailto:siti.maghfiroh01@uinsaizu.ac.id)DOI: <https://doi.org/10.24090/isj.v3i1.10024>**Abstract**

The population of the State of Indonesia in 2023 will reach 277.23 million people with 85% being Muslim (BPS, 2023). With this population, Indonesia has enormous potential, especially in the fundraising of zakat, infaq, and alms and endowments. The process of fundraising zakat, infaq, alms certainly requires an institution that is able to manage it with good management. One such institution is the Amil Zakat Institution (LAZ). One way to maintain a good level of trust is to maintain an internal control system as well as present transparent and accountable financial reports. In carrying out these demands LAZ must refer to a strong financial management system. For this reason, knowledge of financial management is very important for LAZ, especially for amil who carry out the main tasks and functions of finance. The method in this article is to use the library research method with a phenomenological approach. Where almost Islamic banking in Indonesia is faced with the problem of agency theory. Research results show that the National Amil Zakat Agency (BAZNAS) as the highest national institution in the management of zakat has considered the need to improve effectiveness, efficiency, transparency and accountability in all lines of amil entities, so it is important to regulate the mechanism of zakat financial management. This zakat financial management mechanism is contained in the BAZNAS Regulation consist of Budgeting, Receipt of Funds, Storage of Funds, Withdrawal of Funds, Bookkeeping and Archiving, Control.

**Keywords:** *agency theory; islamic banking; monitoring; bonding; financing screening*

## INTRODUCTION

The population of the State of Indonesia in 2023 will reach 277.23 million people with 85% being Muslim (BPS, 2023). With this population, Indonesia has enormous potential, especially in the fundraising of zakat, infaq, and alms and endowments. The process of fundraising zakat, infaq, alms certainly requires an institution that is able to manage it with good management. One such institution is the Amil Zakat Institution (LAZ).

An institution, whether profit or non-profit oriented, must be managed professionally. This also applies to the Amil Zakat Institution (LAZ), as an institution that is a social enterprise that must be managed with good and professional management. In line with this, LAZ is an institution that carries out the mandate of the community, so the level of trust, especially from muzakki, is an important point.

One way to maintain a good level of trust is to maintain an internal control system as well as present transparent and accountable financial reports. In carrying out these demands LAZ must refer to a strong financial management system. For this reason, knowledge of financial management is very important for LAZ, especially for amil who carry out the main tasks and functions of finance.

BAZNAS as the highest zakat management institution has also issued a number of regulations related to zakat management, zakat financial management, and reporting. This is a synergy so that zakat management institutions have the same management system. Of course, it will facilitate management, especially finance, so that the discussion of financial management refers to BAZNAS regulations and other supporting regulations.

## METHODS

The method in this article is to use the library research method with a phenomenological approach. Where almost Islamic banking in Indonesia is faced with the problem of agency theory. So from this phenomenon it is very interesting for us to find out how implementation occurs in Islamic banking and how solutions can mitigate agency theory problems. Information will be obtained from a number of articles, the official website of Islamic banking, as well as various supporting books.

## RESULTS AND DISCUSSIONS

### 1. Definition of Financial Management of Amil Zakat Institutions

Management experts define management with quite a variety of meanings. According to Handoko, management is the process of planning, organizing, directing, and supervising the efforts of members of the organization and the use of organizational resources to achieve the goals set (Handoko, 2003: 2). In line with Handoko, Hasibuan interprets management as more of an art than how to manage human resource processes effectively and efficiently (Hasibuan, 2006: 9).

Meanwhile, according to Harold Koontz and Cyril O'Donnel, "Management is getting things done through people. In bringing about this coordinating of group activity, the manager, as a manager plans, organizes, staffs, directs, and controls the activities of other people. Meaning: management is an attempt to achieve a certain goal through the activities of other people. So, in general it can be concluded that management is an art in completing work with a series of processes of planning, organizing, coordinating and controlling resources in order to achieve goals effectively and efficiently.

As for the notion of financial management, a western financial management expert, James C. Van Home, as quoted by Kasmir, states that financial management is all activities related to the acquisition, funding, and management of assets with a number of overall objectives (Kasmir, 2010: 5). Meanwhile, Alexano (2012: 41) defines financial management as a way of planning, budgeting, managing, controlling, finding, and saving company funds or money. So, in general, financial management is all company activities related to efforts to obtain and manage funds in an entity with low costs and allocate them effectively and efficiently. Effective here means that the goal can be achieved as originally planned, while efficient means that the task can be carried out correctly, organized and on schedule (Aziz, 2010: 19).

The definition above is quite different from the definition in the scope of Islamic finance, one of which is the Amil Zakat Institution. This is because conventional institutions are more focused on how to obtain, manage, and distribute funds in order to gain profit alone. In contrast to institutions with sharia scope, where the financial system is managed based on sharia law and principles, so that all aspects of operationalization must be within a sharia framework.

Widodo and Kustiawan (2001: 74) define the financial management of Amil Zakat Institutions as a planning, management, and control of funds to comply with syar'i provisions and restrictions from donors and the realization of efficiency and effectiveness of funds. In order for the scope of financial management to be realized, LAZ must carry out good financial governance procedures according to the established rules. The procedures for financial governance can be explained as follows:

- a. Each period plans the acquisition of funds that are collected and distributed.
- b. Distribution of funds is carried out based on syar'i provisions and restrictions from muzakki/donors if there are requests or conditions that have been agreed upon at the time the funds are received.
- c. Arrange mustahiq priority scale so that funds can be channeled properly.
- d. Always consider the costs and benefits, so that funds can be managed properly (Widodo and Kustiawan, 2001: 74-87).

## **2. Scope of Financial Management for Amil Zakat Institutions**

The main task of the Amil Zakat Institution (LAZ) as an Islamic financial institution is an intermediary function, namely collecting and distributing zakat, infaq, and also alms funds. Collecting activities means receiving funds from muzakki and donors, while being a distributor means channeling funds to mustahiq. From this main task, the scope of LAZ's financial management can include:

- a. Planning (collection and distribution)
- b. Management (collection and distribution)
- c. Control (collection, distribution, and balance of funds).

Amil Zakat Institutions in managing finances must certainly carry out management functions, including the following scope:

- a. Prepare a work plan and annual budget (RKAT) according to Perbaznas No. 1 of 2016.
- b. Make guidelines in the form of general policies and technical instructions related to fund management. This guide should cover the collection, disbursement and balance of funds.
- c. Perform control on the line of activity in order to realize the efficiency and effectiveness of funds (Widodo and Kustiawan, 2001: 75-76).

From the three scope points above, it can be concluded that in order to achieve transparent and accountable LAZ financial management, careful and systematic planning is needed, general and technical policy guidelines related to fund management and its control in a shari'ah manner for the realization of efficiency and effectiveness of funds.

## **3. The Importance of Financial Management for Amil Zakat Institutions**

Financial Management for the continuity of an entity is needed, because with good and planned management the entity will be able to run smoothly. Likewise for Amil Zakat Institutions. Good financial management can help LAZ to know the financial condition, how effective the financial operations are at LAZ, and what the operational budget will be in the future. This financial management responsibility can also have an impact on LAZ's operational lines. If LAZ does not pay attention to this financial management, operations may not run smoothly.

Following are some important points related to the importance of financial management for LAZ, including:

- a. Accountability and transparency are easier to realize.
- b. Public funds are more secure.

- c. Efficiency and effectiveness is easier to do.
- d. The allocation of collection and distribution of funds can be clearly described.
- e. Forms of accountability to muzakki and donors can be given easily (Furqon, 2015: 66).

#### 4. Financial Management Operationalization of Amil Zakat Institutions

The National Amil Zakat Agency (BAZNAS) as the highest national institution in the management of zakat has considered the need to improve effectiveness, efficiency, transparency and accountability in all lines of amil entities, so it is important to regulate the mechanism of zakat financial management. This zakat financial management mechanism is contained in the BAZNAS Regulation (Perbazznas No. 5 of 2018). The scope of this Agency Regulation consists of:

- a. Budgeting
- b. Receipt of Funds
- c. Storage of Funds
- d. Withdrawal of Funds
- e. Bookkeeping and Archiving
- f. Control

Furthermore, to facilitate the implementation of the sequence of activities, this scope can be divided into three major groups, namely:

- a. Budgeting
- b. Fund Management, which includes (receiving funds, depositing funds, disbursing funds, bookkeeping and filing)
- c. Control



Chart 1 Flow of Financial Management  
Author, 2020

The chart above shows the financial management process, starting from the budgeting process, then how to process it, the form of control and what kind of strategy so that this process can run as expected.

a. Budgeting

The definition of a budget according to several experts is conveyed in various views, including:

- 1) Anthony as quoted by Permana and Bachtiar (2013: 3) is a plan in monetary form.
- 2) Munandar (2001: 3), a budget is a plan that is arranged systematically, which includes all company activities, which are stated in monetary units (units) and apply within a certain period (period) to come. The budget is also a tool for planning and controlling the company's finances, which are prepared periodically.
- 3) Nafarin (2007:11) states that the Budget is a periodic quantitative (amount unit) plan that is prepared based on an approved program. A budget is a written plan regarding the activities of an organization which is expressed quantitatively for a certain period of time and is generally expressed in units of money, but can also be expressed in units of goods/services.

From the three definitions above, it can be concluded that a budget is a product resulting from budgeting activities carried out in a systematic, formal and implemented manner so that the goals of the company are achieved. Meanwhile, budgeting is a process in the preparation stage of planning, planning various information needed, division of planning tasks, preparation of plans, implementation of the plan up to the monitoring stage. The product of budgeting is a budget (Budget)

An entity's financial planning can be realized in the form of a budget (budget), while activities can be realized in the form of a work plan. Likewise for zakat management institutions in general, LAZ can prepare annual work plans and budgets in accordance with BAZNAS regulations, namely the Annual Work Plan and Budget (RKAT) according to Perbaznas No.1 of 2016. Annual Work Plans and Budgets are texts that contain work programs and budgets activities of BAZNAS, Provincial BAZNAS, Regency/City BAZNAS, national scale LAZ, provincial scale LAZ or Regency/City Scale LAZ for a period of 1 (one) year and is used as a reference in implementing activities (Baznas, 2018).

In the Baznas regulations, the systematics of RKAT preparation have been determined, namely:

- 1) Introduction;
- 2) determination sheet;
- 3) Key Performance Indicators;
- 4) Plan to receive funds;
- 5) Distribution plan based on asnaf;
- 6) Distribution plan based on the program;
- 7) Muzaki and beneficiary fundraising plans;
- 8) The plan for receiving and using the amount of Amil Rights;
- 9) Operational cost plan based on function;
- 10) Plans to use APBN and/or APBD funds; And
- 11) Action plan based on Key Performance Indicators.

In order to store zakat management data and information comprehensively, BAZNAS issued a BAZNAS Information Management System (Simba) on the BAZNAS website. Then after the issuance of BAZNAS Regulation No. 1 of 2016, BAZNAS added the RKAT feature to this information system. It is hoped that with this feature the zakat management institution will input the RKAT into the system, so that this RKAT can be recorded properly and as the final result, the RKAT can be measured and can be used as a reference for the following year's RKAT.

b. Financial Management

As in the management stages, the financial management referred to here is also about the stages of organizing and implementing the financial line. Furthermore, this management stage is more conical, especially in the receipt of funds, storage, and disbursement of funds. This scope is the stages or procedures listed in BAZNAS Regulation No. 5 of 2018 concerning Financial Management. Financial management can be realized in a guide either in the form of general policies or technical guidelines. This guide will later be used as a standard reference in financial management. The following are some management scopes in LAZ's financial management as well as other zakat management institutions:

1) Receipt of Funds

According to BAZNAS Regulation No. 5 of 2018, Receipt of Funds can come from: Zakat, Infaq, Alms, Other Religious Social Funds, APBN Funds and APBD Funds, Corporate Social Responsibility (CSR) Funds, Profit sharing funds, Current account services, and other funds that are not contrary to Sharia Islam and Legislation (Perbaznas, 2018).

The receipt of funds above comes from several sources, so that in Article 4 (5) it is further explained that in receiving zakat funds it must be separated according to the type of receipt of zakat funds. After being separated, the funds received also have different uses. For this reason, when receiving funds, amil can confirm the muzakki and donors about the allocation of funds. For example, apart from zakat funds, a donor may wish that the funds be channeled to scholarships for the education of orphans.

In addition, the duties and functions of the amil in receiving funds are obligatory to make a report on the recapitulation of receipt of funds to be submitted to the zakat manager's finance section every day by attaching a deposit receipt to the bank and / or other valid proof of receipt, because the receipt of funds can be done either legally directly or through electronic payment systems in accordance with Islamic sharia or laws and regulations.

## 2) Storage of Funds

The next stage after acceptance is storage. The source of receipt, as previously mentioned, can be in the form of money or goods, so that the storage procedure is also different. Receipt of funds in the form of money must be kept in a place that has an adequate security system with a clear person in charge, as well as in the form of goods. Receipts in the form of goods are inventoried and stored in a safe and adequate place with a clear person in charge (Article 9:1, and article 10, Perbaznas, 2018). Everything is done to ensure security, maintain the trust of the public that LAZ is a trustworthy institution.

In addition to depositing zakat funds, LAZ also maintains daily operational cash funds kept by cash holders to support daily activities. The cash holder is required to keep records of receipts and disbursements of cash.

## 3) Withdrawal of Funds

As in QS. At Taubah: 60, that clearly states who is entitled to receive zakat, so that the allocation of zakat funds can be channeled to those who are entitled. Then, in terms of receiving funds, funds are obtained from various sources, which means that there is another designation, namely channeling according to the expectations of donors but in accordance with sharia principles.

The role of the Annual Work Plan and Budget at this stage is the main reference, where the disbursement of funds and operational funds must be in accordance with what is stated in the RKAT. If it is not listed, as stated in Article 12 (2) then approval must be obtained from the authorized official.



#### 4) Bookkeeping and Archiving

The next step in managing zakat funds is the bookkeeping and archiving stage. Bookkeeping is a series in the accounting cycle which includes recording, summarizing, and reporting financial elements in a neat and orderly manner on recorded transaction data. Meanwhile, archiving is an activity related to storing administrative materials systematically. The accounting for the management of zakat funds is carried out according to the type, namely the receipt and disbursement of zakat funds (Perbaznas, 2018). The bookkeeping procedures for both types of receipts and disbursements begin with collecting transaction evidence and are included in the attachment. Then, the bookkeeping process must be carried out in accordance with the applicable accounting guidelines and standards, namely PSAK No. 109 and the standard account code in the preparation of zakat management financial reports BAZNAS Regulation No. 5 of 2018.

#### c. Financial Control

The trust of muzakki and donors in amil zakat institutions, both BAZNAS, LAZ, and other OPZs, is important, so amil institutions must implement an internal control management system (Paristu, 2014). One of them is the financial sector. The function of this control is to regulate and measure whether management activities are in accordance with what was planned, so that it can be seen how the process can run and detect deviations that occur so that they can be followed up immediately (Gondodiyoto, 2007: 249). Meanwhile, according to the Indonesian Institute of Accountants (2001: 319) internal control is a process carried out by the entity's management in order to provide adequate assurance about the objectives to be achieved, namely:

- 1) Reliability of Financial Statements
- 2) Operational Effectiveness and Efficiency
- 3) Compliance with applicable laws and regulations.

According to BAZNAS Regulation No. 5 of 2018, the control system emphasizes the management and operational aspects of zakat funds, especially for the receipt, disbursement, and operational aspects of zakat funds. This control includes: budget, submission of financial reports on time, liability to outsiders, advances activities and programs, operational receivables, implementation of financial procedures effectively and efficiently.

## 5. Financial Statements of Amil Zakat Institutions

### a. Purpose of Presentation of LAZ Financial Statements

LAZ as an entity that has a responsibility to the public, so preparing financial reports is an important thing that is done at the end of every month, three months, six months, or the end of the year to view the condition of LAZ. The purpose of presenting financial statements is to provide information about the financial position, performance and cash flows of sharia entities that are beneficial to the majority of report users in order to make economic decisions and demonstrate management stewardship for the use of the resources entrusted to them. (PSAK 101, 2011: 2-3). Likewise, according to the Indonesian Institute of Accountants (IAI, 2009: 3), the purpose of financial reports is to present information concerning the financial position, performance, and changes in financial position of an entity that is useful for a large number of users in making economic decisions.

### b. LAZ Financial Accounting in PSAK 109

According to the Statement of Sharia Financial Accounting Standards (PSAK) zakat institutions, hereinafter referred to as Amil, are zakat management entities whose formation is intended to collect and distribute zakat, infaq, and alms funds (PSAK 109: 1), so this institution is included in the category of non-profit oriented institutions. or non-profit organization. The preparation of the zakat institution's financial reports is based on PSAK No. 109 concerning Accounting for Zakat, Infaq, and Alms (ZIS), where PSAK is issued by the Indonesian Institute of Accountants (IAI) as a guideline to regulate recognition, measurement, and financial reporting.

In more detail, PSAK ZIS is a guideline that regulates the recognition, measurement, presentation and disclosure of ZIS transactions, so that all amil entities can prepare financial reports that are standard and in accordance with sharia accounting principles. LAZ or other zakat management institutions must prepare good and correct financial reports in accordance with sharia accounting principles (Cahyadi, 2020), namely:

- 1) The principle of responsibility or accountability
- 2) The principle of justice
- 3) The principle of truth

Furthermore, this financial report is prepared periodically for 6 (six) months and at the end of the year must contain a number of important components. The components of the Financial Statements that must be prepared by the amil are as follows statement of financial position (Balance Sheet), Report on Changes in

Funds, Report on Changes in Managed Assets, Cash flow statement, Notes to Financial Statements (PSAK 109: 10)

c. **Transparency and Accountability of LAZ's Financial Statements**

The Amil Zakat Institution (LAZ) is part of a public organization, so it is important for LAZ to gain the trust of the public, especially in terms of transparency and accountability of financial reports (Maani, 2009: 42). Transparency and accountability are two of the ten components of good governance (organizational governance) which must serve as guidelines for the running of the institution's operations, so it is important to implement good governance of zakat institutions.

Transparency can be interpreted as a form of conveying financial information to the general public in an open and honest manner as a form of accountability, compliance with applicable rules and regulations (Salle, this needs to be done first, to increase trust, especially muzakki and donors and the general public. Second, in order to improve the monitoring system from the community. With the supervision of muzakki, donors, the government, and the general public, LAZ will always walk in the corridors. Third, the community has the right to obtain information and the right to know as stated in Article 14 of Law No. 39 1999 concerning Human Rights.

In line with transparency, accountability of financial reports is also an important point for the general public. Accountability is an obligation to provide accountability for the performance that has been implemented to interested parties, especially muzaki and society in general. The existence of transparent and accountable financial reports is expected to increase the potential for community zakat, so that the information asymmetry between the two is also minimized.

Good transparency and accountability can be seen from three components, including accountability of public funds, timely serving, there are audits from the government and external agencies (Indrarini and Nanda, 2017).

In fact, transparency and accountability are two principles that are closely related and influence each other (Mediawati and Maryati, 2012), so that the two must go hand in hand. By implementing transparency and accountability in both financial reports and institutions, LAZ governance will be created and as a result the level of public trust will be high.

## **6. Amil Zakat Institution Audit**

The level of muzakki's trust for zakat management institutions is an important point, so zakat institutions must implement an internal control system to maintain

this level of trust. The internal control system is carried out through the application of audits as stated in Law no. 23 of 2011, that zakat management institutions must comply with and carry out the technical requirements to be willing to be subject to sharia audits and regular financial audits.

The LAZ sharia audit is carried out by the ministry that organizes government affairs in the field of religion (Ministry of Religion) and the financial audit is carried out by a public accountant (PP No.14 of 2014 article 75). After being audited, LAZ is required to submit the report to BAZNAS. With an audit, it is hoped that BAZNAS and LAZ will run in the right direction, both in terms of sharia and generally accepted standards.

a. Sharia Audit

Specifically, sharia audit in LAZ is a sharia compliance audit, where this audit can be interpreted as a process to ensure that activities carried out by financial institutions (LAZ) do not violate sharia or comprehensive sharia compliance testing of LAZ activities (Minarni, 2010) . The purpose of this sharia audit is to ensure conformity of all LAZ operations with sharia principles and rules that are used as guidelines for management in operating LAZ.

Sharia compliance audits for zakat management institutions (BAZNAS/LAZ) as reported by the Ministry of Religion (Kemenag, 2018) consist of three elements, namely:

- 1) The substance test for zakat collection consists of 15 assessment variables.
- 2) Testing the substance of the distribution and utilization of zakat, consists of 16 assessment variables.
- 3) Substantial testing of the use of amil rights, consists of 9 assessment variables.

b. Financial Audit

Financial audit is a part of sharia audit, because sharia audit includes operational audit and financial audit. Based on Zakat Management Law No. 23 of 2011 zakat institutions in terms of financial management must be audited by a Public Accounting Firm (KAP). This financial audit was conducted with the aim of testing:

- 1) The level of compliance of Islamic financial institutions with sharia principles and rules in their products and business activities so that sharia auditors can provide a clear opinion whether the audited sharia financial institutions are sharia compliance or not.

- 2) Sharia financial audits are carried out with reference to audit standards set by AAOIFI.
- 3) Sharia financial audits are performed by SAS certified auditors (Sharia Accounting Certification)
- 4) The results of the Islamic financial audit have a strong influence on the business continuity of Amil Zakat Institutions (Minarni, 2013).

The sharia basis for the implementation of sharia audits is stated in QS. Al Hujurat (49) verse 6, :

يَا أَيُّهَا الَّذِينَ آمَنُوا إِن جَاءَكُمْ فَاسِقٌ بِنَبَأٍ فَتَبَيَّنُوا أَن تُصِيبُوا قَوْمًا بِجَهَالَةٍ فَتُصْبِحُوا  
عَلَىٰ مَا فَعَلْتُمْ نَادِمِينَ

"O you who believe, if the wicked person comes to you with news, check it carefully so that you do not inflict a calamity on a people without knowing the circumstances that cause you to regret what you did."

The quote above shows that careful examination of information is important. The same goes for LAZ, in the context of sharia audits (especially finance), auditing financial reports and other financial information is also very important, considering that both can be a source of economic disaster if not managed properly and professionally.

Furthermore, according to Perbaznas No.4 of 2018 (article 6:4) concerning Reporting on the Implementation of Zakat Management, year-end reports on Zakat management carried out by National Scale LAZ, National Scale LAZ Representatives, Provincial Scale LAZ, Provincial Scale LAZ Representatives, and Scaled LAZ Regency/City, consists of two reports, namely financial reports that have been audited by a public accounting firm (KAP) and performance reports. However, this requires quite a lot of money. For LAZ, which is still new, paying public accounting fees is quite heavy, so these costs are considered burdensome (Mahzan, 2014)

As a follow-up to article 6, in article 7 it is explained that:

- 1) In the event that the zakat manager (LAZ) does not submit the year-end financial statements that have been audited by a public accounting firm, the zakat manager can submit unaudited financial statements by attaching a statement of inability to be audited.

- 2) Zakat administrators who do not submit year-end financial reports will be subject to administrative sanctions.

Then, in article 9 as a form of confirmation that "Zakat Managers who do not submit 6 (six) months and year-end reports, may be subject to administrative sanctions in accordance with statutory provisions."

## CONCLUSION

Based on the results of the research above, the conclusions that can be drawn are as follows :

1. The main task of the Amil Zakat Institution (LAZ) as an Islamic financial institution is an intermediary function, namely collecting and distributing zakat, infaq, and also alms funds. Collecting activities means receiving funds from muzakki and donors, while being a distributor means channeling funds to mustahiq. From this main task, the scope of LAZ's financial management can include: Planning (collection and distribution), Management (collection and distribution), Control (collection, distribution, and balance of funds).
2. The National Amil Zakat Agency (BAZNAS) as the highest national institution in the management of zakat has considered the need to improve effectiveness, efficiency, transparency and accountability in all lines of amil entities, so it is important to regulate the mechanism of zakat financial management. This zakat financial management mechanism is contained in the BAZNAS Regulation consist of Budgeting, Receipt of Funds, Storage of Funds, Withdrawal of Funds, Bookkeeping and Archiving, Control.

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