

Sharia Accounting In Zakat Management Organizations Of Riau Province With Structural Equation Model Based On Psak No. 109

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ABSTRACT

The function of the organization is to transform resources in the form of inputs into outputs for use. In individual organizations that play a very important and influential role in the progress of the company, the organization is a complex element, and therefore there is a need for an understanding of theory supported by empirical research that is needed before being applied in managing humans themselves effectively. Law Number 38 of 1999 concerning Management of Zakat and Decree of the Minister of Religion (KMA) of the Republic of Indonesia Number 581 of 1999. Islamic accounting is a scientific discipline, not a matter of belief or a matter of ritual worship procedures as is often suspected by many people. Islamic accounting is one of the sciences, disciplines, and accounting systems as well as the Capitalist Accounting system. Studying Islamic Accounting is a must in this increasingly global economy. The increasing number of business institutions that apply Islamic law will require Islamic accounting and the personnel who master it. The rise of Muslims, especially educated people who feel the shortcomings contained in Western capitalism. Zakat is an official institution that is directed to create equity and justice for the community, so that the standard of living of the community can be improved. Therefore, zakat includes not only the worship dimension but also the social dimension. In order for zakat funds to be efficient and effective, it is necessary to have zakat management professionally and responsibly.

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1. INTRODUCTION

In terms of science, accounting is an information science that tries to convert evidence and data into information by measuring various transactions and consequently grouped in accounts, estimates or financial posts such as assets, debt, capital, results, costs, and profits. In the Quran it is stated that we must measure fairly, not to be exaggerated and not to be reduced. We are forbidden to demand justice of measure and scale for us, while for others we reduce it. An Accountant will present a financial statement prepared from evidence in an organization run by a management appointed or appointed previously. The legal basis in Sharia Accounting comes from the Quran, Sunah Nabwiyyah, Ijma (agreement of the scholars), Qiyas (legal equality of a certain event), and 'Uruf (customary customs) that do not conflict with Islamic Sharia(Ulul Azmi Mustofa, 2015).

The rules of Sharia Accounting are in accordance with the norms of Islamic society, and include social science disciplines that function as public servants at the place of application of accounting. The main purpose of financial accounting and financial statements is to provide quantitative financial information about a company that is useful for users, especially owners and creditors in the decision-making process.(Siregar, 2015). Article 14 paragraph (3) of Law Number 38 Th. 1999 concerning Zakat Management states that: Zakat that has been paid to the amil zakat agency or amil zakat institution is deducted from the profit / taxable residual income of the taxpayer concerned in accordance with the applicable laws and regulations. Law of the Republic of Indonesia No. 23 of 2011 concerning Zakat Management Chapter I General Provisions Article 1 paragraph 1 is: Zakat management is an activity of planning, implementing, and coordinating in the collection, distribution, and utilization of zakat. And in paragraph 7: The National Amil Zakat Agency, hereinafter referred to as BAZNAS, is an institution that manages zakat nationally.

Tabel 1.1
Persentase Pengumpulan Zakat Nasional 2002, 2008, 2016

Tahun	Total Zakat (Milyar Rupiah)	Pertumbuhan Tahunan (%)
2002	68,39	-
2003	85,28	24,70
2004	150,09	76,00
2005	295,52	96,90
2006	373,17	26,28
2007	740	98,30
2008	920	24,32
2009	1200	30,43
2010	1500	25,00
2011	1729	15,30
2012	2200	27,24
2013	2700	22,73
2014	3300	22,22
2015	3700	21,21

Sumber : BAZNAS (Badan Amil Zakat Nasional) 2016

The potential of zakat in Indonesia according to the Ministry of Religious Affairs of the Republic of Indonesia per year reaches Rp. 7.5 trillion. Meanwhile, the results of a survey conducted by PIRAC (Public Interest Research and Advocacy Center) regarding the Patterns and Trends of Berzakat Communities in 11 major cities stated that the value of zakat paid by muzakki ranged from Rp. 124,200 / year. Meanwhile, the value of zakat paid ranges from Rp. 44,000 to Rp. 339,000 per year. From this data, PIRAC estimates that the amount of ZIS funds raised in Indonesia amounts to around Rp. 4 trillion (Nur Fadhillah & Hasan, 2013).

The realization of good coordination of zakat fund management between BAZ and LAZ through the new law, fosters great hopes in the face of 2014, so that optimism for an increase in zakat acceptance nationally is quite reasonable. In 2010, national zakat receipts reached around Rp 1.5 trillion zakat, while in 2011 it reached Rp 1.8 trillion or an increase of 20% compared to receipts in 2010. For 2012, the amount of zakat receipts of Rp 3-4 trillion is very likely to be realized as long as two conditions are met, namely (1) the zakat management system in accordance with the new zakat management law is effective in the center and in all regions, and (2) the implementation of zakat payments as a deduction from gross income for individual taxpayers who are Muslims can be realized based on the IT system of taxation and zakatan.

Accounting in Islam is a tool to carry out the commands of Allah SWT in (QS: Al Baqarah (2) : 282) to record business transactions. A further implication, is the need for a system of recording rights and obligations, integrated and comprehensive reporting Islam views accounting as not only a value-free science for recording and reporting, but also as a tool for carrying out Islamic values in accordance with sharia regulations.

2. METHODS

The data analysis model used in this study is a model that shows:

IAI = {MMBAZNAS, PPM, PAS, UBPD, PPSAK } From the Function can be created a linear model

Keterangan :

a = Konstanta

Y = Penyiapan dan Penggunaan Informasi Akuntansi Islam (IAI)

b₁,.. b₃ = Koefisien variabel X₁, X₂, dan X₃

- X = Masa Memimpin Badan Amil Zakat Nasional (MMBAZNAS = Kepemimpinan)
- X₂ = Pendidikan Pengelola/Manajer (PPM)
- X₃ = Pelatihan Akuntansi Syariah Yang diikuti (PAS)
- X₄ = Umur BAZNAS dalam Penghimpunan Dana (UBPD)
- X₅ = Pemahaman PSAK 109 (PPSAK)
- e = Error / variabel yang tidak diteliti

3. FINDINGS AND DISCUSSION

The step of analyzing structural equation modeling, this step is a step to analyze the relationship between the variables involved in the study. Based on the results of the data process, the results of structural equation modeling are obtained as follows

$$\begin{aligned}
 \text{PELATIHA} &= 0.81 * \text{KEPEMIMP}, \text{ Errorvar.} = 0.35, R^2 = 0.65 \\
 &\quad (0.17) \qquad \qquad \qquad (0.16) \\
 &\quad 4.87 \qquad \qquad \qquad 2.19 \\
 \\
 \text{PEMAHAMA} &= 0.70 * \text{PELATIHA} + 0.10 * \text{KEPEMIMP}, \text{ Errorvar.} = 0.38, R^2 = 0.62 \\
 &\quad (0.25) \qquad \quad (0.21) \qquad \qquad \quad (0.10) \\
 &\quad 2.84 \qquad \quad 0.51 \qquad \qquad \quad 3.65 \\
 \\
 \text{IAI} &= 0.40 * \text{PEMAHAMA} + 0.69 * \text{KEPEMIMP}, \text{ Errorvar.} = -0.0019, R^2 = 1.00 \\
 &\quad (0.12) \qquad \quad (0.14) \qquad \qquad \quad (0.083) \\
 &\quad 3.25 \qquad \quad 5.00 \qquad \qquad \quad -0.023
 \end{aligned}$$

From these results obtained three structural equations, the first structural equation is as follows:

$$\begin{aligned}
 \text{PELATIHA} &= 0.81 * \text{KEPEMIMP}, \text{ Errorvar.} = 0.35, R^2 = 0.65 \\
 &\quad (0.17) \qquad \qquad \qquad (0.16) \\
 &\quad 4.87 \qquad \qquad \qquad 2.19
 \end{aligned}$$

The results showed that the training variable was influenced by leadership with an influence magnitude of 0.81, with a coefficient of determination (R²) of 0.65, meaning that the leadership variable contributed to explaining its influence on training by 65%, while the remaining 35% was influenced by other variables

$$\begin{aligned}
 \text{PEMAHAMA} &= 0.70 * \text{PELATIHA} + 0.10 * \text{KEPEMIMP}, \text{ Errorvar.} = 0.38, R^2 = 0.62 \\
 &\quad (0.25) \qquad \quad (0.21) \qquad \qquad \quad (0.10) \\
 &\quad 2.84 \qquad \quad 0.51 \qquad \qquad \quad 3.65
 \end{aligned}$$

The results show that the understanding variable is influenced by training and leadership with the magnitude of the influence of the training variable of 0.70

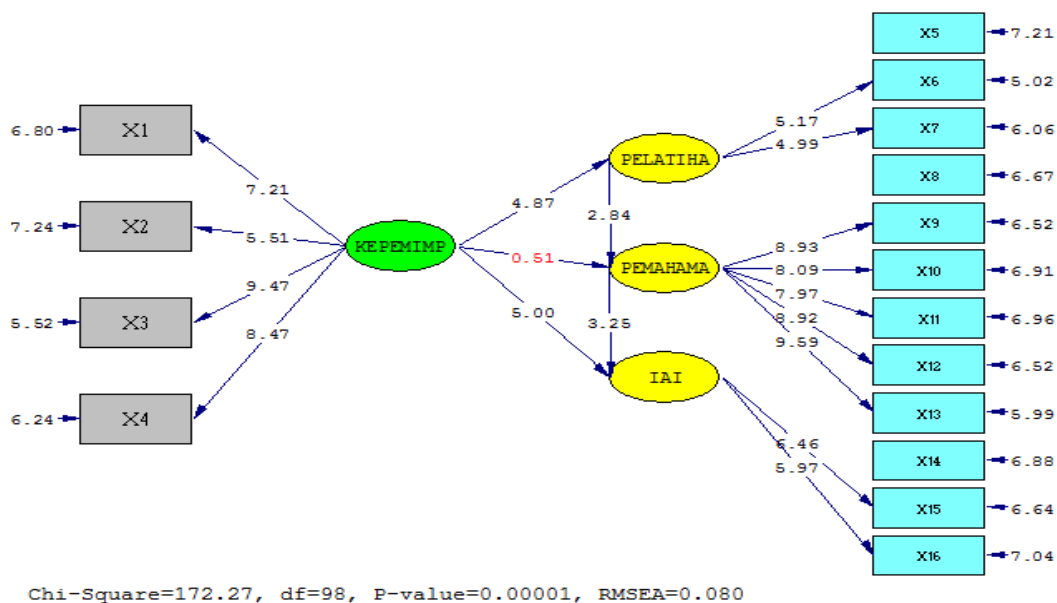
and the magnitude of the influence of the leadership variable of 0.10, with a coefficient of determination (R²) of 0.62 meaning that the training and leadership variables contribute in explaining their influence to understanding 62%, while the remaining 38% is influenced by other variables that are not involved in this study. The third structural equation is as follows

$$IAI = 0.40 * PEMAHAMA + 0.69 * KEPEMIMP, \text{ Errorvar.} = -0.0019, R^2 = 1.00$$

(0.12)	(0.14)	(0.083)
3.25	5.00	-0.023

The results show that the IAI variable is influenced by understanding and leadership with the magnitude of the influence of the understanding variable of 0.40 and the magnitude of the influence of the leadership variable of 0.69, with a coefficient of determination (R²) of 1 meaning that the training and leadership variables are able to explain perfectly in this study

In addition to these results, here are the results of structural equations in the form of path diagrams:



Gambar : 4.1
Paht Diagram

The relationship between leadership and training: The hypothesis built in this study is that leadership positively and significantly affects training. Here are the null hypotheses and alternative hypotheses :

Ho = Leadership does not have a positive and significant influence on training

Ha = Leadership exerts a positive and significant influence on training

To test the hypothesis with the following criteria:

1. Reject the null hypothesis if the t-count value > from the t-table
2. Accept the alternative hypothesis if the t-value is calculated < t-table

Here are the results of the data processing:

$$\text{PELATIHA} = 0.81 * \text{KEPEMIMP}, \text{ Errorvar.} = 0.35, R^2 = 0.65$$

$\begin{matrix} (0.17) & & (0.16) \\ 4.87 & & 2.19 \end{matrix}$

Based on the results of the data process, it was found that the resulting t-count value was 4.87, this result was greater than the t-table value where the table value was 1.96, meaning reject Ho and receive Ha. These results mean that how well the training provided by the amil zakat institution depends on the leader.

The relationship between understanding and training : The hypothesis built in this study is that training positively and significantly affects understanding.

Here are null hypotheses and alternative hypotheses:

Ho = Training does not have a positive and significant influence on understanding

Ha = Training has a positive and significant influence on understanding

To test the hypothesis with the following criteria:

1. Reject the null hypothesis if the t-count value > from the t-table
2. Accept the alternative hypothesis if the t-value is calculated < t-table

The following are the results of the data processing:

$$\text{PEMAHAMA} = 0.70 * \text{PELATIHA} + 0.10 * \text{KEPEMIMP}, \text{ Errorvar.} = 0.38, R^2 = 0.62$$

$\begin{matrix} (0.25) & & (0.21) & & (0.10) \\ 2.84 & & 0.51 & & 3.65 \end{matrix}$

Based on the results of the processed data, it was found that the resulting t-count value was 2.84, this result was greater than the t-table value where the table value was 1.96, meaning reject Ho and accept Ha. This result means that the training received by employees at the amil zakat institution has a positive and significant influence.

The relationship between Islamic Accounting Information (IAI) and understanding: The hypothesis built in this study is that Islamic accounting information positively and significantly affects understanding. Here are the null hypotheses and alternative hypotheses :

Ho = Islamic Accounting Information does not have a positive and significant

influence on understanding

Ha = Islamic Accounting Information exerts a positive and significant influence on understanding

To test the hypothesis with the following criteria:

1. Reject the null hypothesis if the t-count value > from the t-table
2. Accept the alternative hypothesis if the t-value is calculated < t-table

The following are the results of the data processing:

$$IAI = 0.40*PEMAHAMA + 0.69*KEPEMIMP, \text{ Errorvar.} = -0.0019, R^2 = 1.00$$

(0.12)	(0.14)	(0.083)
3.25	5.00	-0.023

Based on the results of the data process, it was found that the resulting t-count value was 3.25, this result was greater than the t-table value where the table value was 1.96, meaning reject Ho and accept Ha. This result means that the Islamic accounting information received by employees at the amil zakat institution has a positive and significant influence.

The relationship between understanding and leadership : The hypothesis built in this study is that understanding positively and significantly affects leadership. Here are the null hypotheses and alternative hypotheses :

Ho = Understanding does not have a positive and significant influence on leadership

Ha = Understanding has a positive and significant influence on leadership

To test the hypothesis with the following criteria:

1. Reject the null hypothesis if the t-count value > from the t-table
2. Accept the alternative hypothesis if the t-value is calculated < t-table

The following are the results of the data processing:

$$PEMAHAMA = 0.70*PELATIHA + 0.10*KEPEMIMP, \text{ Errorvar.} = 0.38, R^2 = 0.62$$

(0.25)	(0.21)	(0.10)
2.84	0.51	3.65

Based on the results of the data process, it was found that the resulting t-count value was 0.51, this result was smaller than the t-table value where the table value was 1.96, meaning accept Ho and reject Ha. This result means that the understanding received by employees at the amil zakat institution does not have a positive and significant influence.

The relationship between Islamic Accounting Information (IAI) and leadership : The hypothesis built in this study is that Islamic accounting information positively and significantly affects leadership. Here are the null hypotheses and alternative hypotheses :

Ho = Islamic Accounting Information does not exert a positive and significant influence on leadership

Ha = Islamic Accounting Information exerts a positive and significant influence on Leadership

To test the hypothesis with the following criteria:

1. Reject the null hypothesis if the t-count value > from the t-table
2. Accept the alternative hypothesis if the t-value is calculated < t-table

The following are the results of the data processing:

$$IAI = 0.40*PEMAHAMA + 0.69*KEPEMIMP, \text{ Errorvar.} = -0.0019, R^2 = 1.00$$

(0.12)	(0.14)	(0.083)
3.25	5.00	-0.023

Based on the results of the data process, it was found that the resulting t-count value was 5.00, this result was greater than the t-table value where the table value was 1.96, meaning reject Ho and receive Ha. This result means that Islamic accounting information received by employees at the amil zakat institution has a positive and significant influence

Goodness of Fit Statistics : The next step is to look at the Goodness of Fit Statistics, here are the GOF's results

Tabel : 4.1.
Goodness of Fit Statistics

Kriteria	Cut of Value	Hasil	Kesimpulan
Chi-Square	Diharapkan kecil	155,28	Fit
P-Value	> 0,05	0,00016	Tidak Fit
RMSEA	< 0,08	0,071	Fit
Goodness of Fit Index (GFI)	>0,90	0,85	Moderat
Comparative fit index (CFI)	> 0,90	0,96	Fit

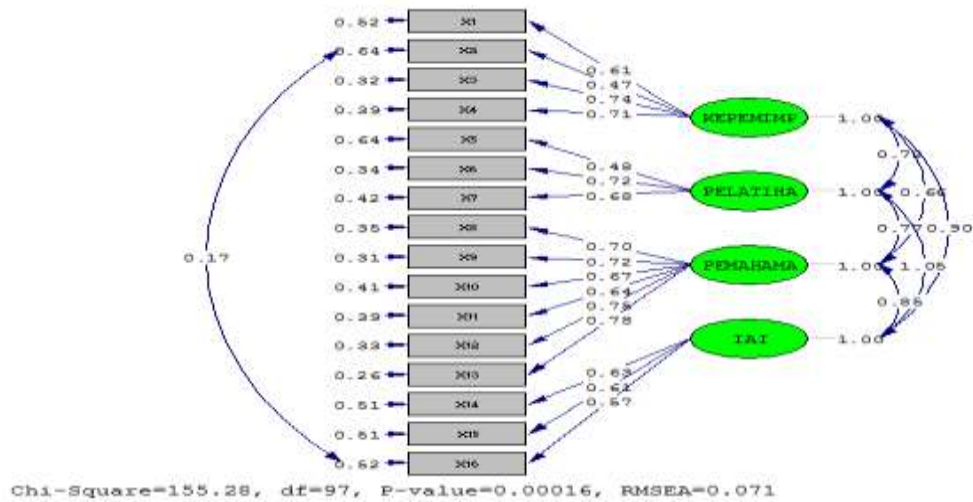
Based on the results mentioned above, it can be seen that there are some results that are fit, moderate and not fit. For example Chi-square, RMSEA (Root Means Square Error Of Approximation) and CFI show fit models but p-values show unfit results. Meanwhile, the GFI shows a figure of 0.85 or shows moderate results.

Confirmatory Factor Analysis (CFA): The first step in conducting structural equation modeling analysis is to perform confirmatory factor analysis, CFA is useful for testing how well the variable measurements used to measure constructs or in other words whether the measurements already represent the constructs made.

Loading Factor: One way to see how good the measurement results are is to look at the loading factor. A good loading factor is if it has a value of 0.5 – 0.7

(Hair, et al). From the results above, it can be seen that the variable indicators X2 and X5 have a loading factor value below 0.5, the rest of the loading factor values above 0.5 means that they make a good contribution to the latent variables

Based on the results of data processing after undergoing several modifications, the results of loading factors are obtained as follows:



Gambar : 4.2
Loading Faktor

It can be seen that the variable indicators X2 and X5 have a loading factor value below 0.5, the rest of the loading factor values above 0.5 mean that they make a good contribution to the latent variable.

Variabel	Linier Structural Relationship(Lisrel)		Keterangan
	Uji Hipotesis	R ²	
Masa Memimpin(Kepemimpinan)	$t_h > t_b$ 4,87 > 1.96	0,65	tolak Ho, terima Ha
Tingkat Pendidikan (wawasan)	$t_h < t_b$ 3,25 < 1.96	1,00	tolak Ho, terima Ha

Pelatihan Akuntansi Islam	$t_h > t_b$ 2,84 > 1.96	0,62	tolak H_0 , terima H_a
Umur Lembaga Baznas (pengalaman)	$t_h > t_b$ 0,51 > 1.96	0,62	terima H_0 , tolak H_a
Pemahaman PSAK 109	$t_h > t_b$ 5,00 > 1.96	1,00	tolak H_0 , terima H_a

Tabel : 4.2.
Structural Equation Model

4. CONCLUSION

Based on the results of the research that has been carried out, the following conclusions can be taken: showing that the results of calculating the t_h test value show that there is a variable that has an influence of the calculated t value greater than t table which means there is a relationship. The result of the calculation of the value of 4.87 which also shows leadership positively and significantly affects the training. The results of calculating the value of the t_h test at the level of education or training show that there are variables that have an influence on the calculated t value greater than t table which means there is a relationship. The results of the calculation of the value of 3.25 which also show that education or training positively and significantly affect Islamic accounting information. And the results of calculating the t_h test value show that there is a variable that has an influence on the calculated t value greater than the t table which means there is a relationship. The result of the calculation of the value of 2.84 which also shows Islamic accounting information positively and significantly affects the understanding of the statement of financial accounting standards (PSAK) 109.

For the understanding of this leadership is the same age as baznas, long standing shows the understanding to lead a Baznas institution, in this study it was seen that the results of calculating the t_h test value showed that there were variables that had an influence on the calculated t value smaller than t table which means less relationship. The result of the calculation of the value of 0.51 which also shows the age of baznas or understanding of leadership has less influence on the presentation and use of Islamic accounting information.

It can be seen that the resulting t -count value is 5.00, this result is greater than the t -table value where the understanding of PSAK 109 shows that there

are variables that have a relationship influence. This result means that Islamic accounting information received by employees at the amil zakat institution has a positive and significant influence

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