

# **The Influence of Sharia Compliance, Good Corporate Governance and Competence of Amil Zakat on Management of Zakat Funds (Case Study at Baznas (BAZIS) DKI Jakarta)**

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**Abstract** - This study aims to determine the effect of sharia compliance, Good Corporate Governance, and amil competence on the management of zakat funds in BAZNAS (Bazis) in DKI Jakarta province either partially or simultaneously. Sampling in this study using random sampling with a number of respondents 43 amil zakat. The data used in this study are primary data using a questionnaire as a data method. The strategy used is an associative research strategy. In this study, researchers used quantitative data in the form of questionnaires filled in by amil zakat who work at the BAZNAS (Bazis) office of DKI Jakarta province, which was measured using a multiple linear regression based method, namely the *t* test. The research results prove that: 1) sharia compliance affects the management of zakat funds. 2) Good Corporate Governance affects the management of zakat funds. 3) Amil's competence affects the management of zakat funds.

**Keywords:** Zakat Fund Management, Sharia Compliance, Good Corporate Governance, and Competency Amil

**Abstrak**— Penelitian ini bertujuan untuk mengetahui pengaruh sharia compliance, Good Corporate Governance, dan kompetensi amil terhadap pengelolaan dana zakat pada BAZNAS (Bazis) Provinsi DKI Jakarta baik secara parsial maupun simultan. Pengambilan sampel dalam penelitian ini menggunakan random sampling dengan jumlah responden 43 amil zakat. Data yang digunakan dalam penelitian ini berupa data primer dengan menggunakan kuesioner sebagai metode pengumpulan data. Strategi yang digunakan adalah strategi penelitian yang bersifat asosiatif. Dalam penelitian ini, peneliti menggunakan data yang bersifat kuantitatif yaitu berupa hasil kuesioner yang diisi oleh amil zakat yang bekerja di Kantor BAZNAS (Bazis) Provinsi DKI Jakarta, yang diukur dengan menggunakan metode berbasis regresi linear berganda yaitu uji t. Hasil penelitian membuktikan bahwa : 1) sharia compliance berpengaruh terhadap pengelolaan dana zakat. 2) Good Corporate Governance berpengaruh terhadap pengelolaan dana zakat. 3) Kompetensi amil berpengaruh terhadap pengelolaan dana zakat.

**Kata Kunci:** *Pengelolaan Dana Zakat, Kepatuhan Syariah, Good Corporate Governance, dan Kompetensi Amil*

## **I. INTRODUCTION**

Indonesia is a country with the largest Muslim population in the world with the largest Islamic financial institutions in the world, this makes the potential for zakat is high in Indonesia. Zakat is a social sector of Islamic finance which has a significant place and role. along with the times, the distribution of zakat is currently more diverse, one of which is that individuals or companies can give zakat through shares or zakat bonds.

Zakat is worship which has a very strategic position in terms of religious, social, economic, and social welfare. The concept of zakat as one of the pillars of the pillars of Islam to build the economy of Muslims, thus zakat is not only an obligation to carry out worship but also includes social, economic, justice and welfare dimensions.

The management of zakat is fully carried out by waliyul amr, namely the government that has the power to withdraw zakat from the hands of muzaki. From these funds, zakat is distributed to mustahik in all areas of the Muslim country without exception. In this historical context, zakat is part of an important instrument in state administration. With this the government's attention to zakat management is shown by issuing Law No.38 of 1999 concerning zakat management and the Decree of the Minister of Religion of the Republic of Indonesia No.581 concerning the implementation of Law No.38 of 1999. Regulations have been improved until the issuance of Law No.23 of 2011 concerning zakat management. which aims to increase the effectiveness and efficiency of services in the management of zakat, and also to increase the benefits of zakat to realize social welfare and poverty alleviation (BAZNAS, 2016).

In connection with the future of zakat management in the perspective of Indonesian law, structuring zakat institutions is something that needs to be done so that the development of zakat institutions does not run in a situation where people's expectations are high for zakat institutions. The National Zakat Agency (BAZNAS) is an official body and the only one formed by the

government based on Presidential Decree No. 8 of 2001 which has the task and function of collecting and distributing Zakat, Infaq and Alms (ZIS) at the national level.

The potential for zakat in 2019 throughout Indonesia is estimated to reach 233.6 T. Among other provinces in Indonesia, West Java is one of the provinces with the highest zakat potential, which is 26,845.7 billion. Every year, national zakat collection experiences average growth. 30.55 percent. In 2016, the zakat managed by zakat management organizations, both BAZNAS and LAZ, amounted to Rp. 5,017.29 billion, and increased to Rp. 6,224.37 billion in 2017 and Rp. 8,100 billion in 2018. However, at this time the collection or receipt of zakat is still not well realized ([www.baznasjabar.org](http://www.baznasjabar.org)).

According to Dulkiah (2016) there is still a lack of understanding of the administrators of the Amil Zakat Institution (LAZ) in managing zakat, infaq and sadaqah. Because the performance of LAZ is not clearly measured, the public's trust or muzaki is very low so that the muzaki prefer to share their zakata directly to the mustahik.

Thus it is necessary to have a good governance embodied in the accountability given by the Zakat Management Organization (OPZ) to muzaki so that it will increase the reputation and trust of the community in OPZ and can increase zakat collection in Indonesia. By implementing sharia compliance and Good Corporate Governance (GCG) at LAZ, it is hoped that it can increase the reputation and trust of the community in implementing zakat in zakat management bodies.

Based on research conducted by Ardani et al., (2019), the results show that sharia compliance, legality and institutional performance have a positive effect. The implication of this research is that every employee and amil are given a routine routine. This training aims to improve the capabilities and competencies of amil in the management of BAZNAS, and also all amil who work have an undergraduate education and even have a Masters degree. This is because most amil are teachers and lecturers. Therefore, high knowledge and experience will create competent amil in managing zakat.

However, in contrast to research conducted by Hidayat (2018), the results show that the sharia compliance variable has no effect on firm value.

The collection of zakat funds that is still not fully optimal can be caused by a lack of spiritual awareness of muzaki and low trust of muzaki in channeling zakat funds to OPZ, it can be due to the lack of optimal zakat management organization in socializing to the general public or there are internal problems in the OPZ. So a system is needed to manage an agency or organization such as implementing good governance or GCG within the organization or zakat management body.

In line with previous research conducted by Atsarina (2018), the results show that GCG has a positive effect on what has been implemented by BAZNAS and Dompot Duafa. By implementing GCG, it can provide added value to an organization or zakat fund management body with muzaki trust in distributing zakat funds to zakat management organizations as its stakeholders. If GCG has been implemented by an organization or zakat management body, it will reduce the occurrence of errors.

However, it is different from the research conducted by Siswanti (2016), the results of the study show that there is no influence between GCG on company performance.

Mukhlisin (2018) says, the main task of amil zakat institutions is to collect, distribute and utilize in accordance with religious regulations, so the role of accounting is closely related to the process of collecting distribution and utilization and making of financial reports by amil zakat institutions with the aim of being accountable for their performance to the general public. , especially to the muzaki who have distributed their funds and believe in the amil zakat institution.

According to Rahayu's research (2019), it is concluded that the level of receipt of zakat funds is inadequate due to the low personal capabilities of the accounting information system, as well as other unprofessional resources for zakat fund managers and low management support, government. There are still many Muslims who do not understand the importance of zakat, so it is

*necessary to socialize and educate the public regarding the law and wisdom of zakat, the assets of zakat objects as well as the procedures for calculating it. This socialization can be carried out by the government in collaboration with the amil zakat institution, BAZNAS, or the extension workers assigned to this matter. Thus, the awareness of paying zakat will grow in Muslims. In order for public awareness and trust in this zakat to thrive, it can be realized through the accountable, transparent and professional performance of LAZ and BAZNAS. For this reason, amil zakat institutions must have quality financial report information which is a supporting factor in the level of receipt of zakat funds.*

*In line with previous research, research conducted by Setiawan and Yuningsih (2016) concluded that the majority of amil have a fairly good understanding of the recognition, measurement and disclosure of ZIS accounting based on PSAK 109.*

*However, it is different from the research conducted by Sulastiningsih and Urfiyya (2019) that the implementation of PSAK No.109 has a negative effect on the performance of zakat fund management organization.*

*Judging from the existence of the previous research gap, which is the difference in research results from each variable, it is expected that in this study, empirical evidence is obtained about the relationship between sharia compliance, good corporate governance and amil's competence on the management of zakat funds.*

## **II. THEORY BASIS AND HYPOTHESIS DEVELOPMENT**

### **Zakat**

*According to the language, the word "zakat" means to grow, develop, flourish or increase. In the Al-Quran and hadith it is stated, "Allah destroys usury and makes alms rich" (Surah al-Baqarah [2]: 276); "Take zakat from some of their assets, with that zakat you clean and purify them" (Surah at-Taubah [9]: 103); "Almsgiving will not reduce wealth" (HR. Tirmizi). According to the term, in the book al-Hâwî, al-Mawardi defines zakat by the name of taking certain assets from certain properties, according to certain characteristics, and to be given to certain groups.*

### **Sharia Compliance**

*Sharia compliance is part of CG institution governance. Sharia compliance is a manifestation of the fulfillment of all sharia principles in institutions that have characteristics, integrity and credibility in Islamic banks. This is where the importance of competence and independence must be possessed by auditors in LKS so that the implementation of sharia compliance can be carried out properly (Kooskusumawardani and Birton, 2016).*

*According to Anatasya and Novita (2019) Sharia Compliance function is an important instrument that must be owned by a company or organization in the form of a series of actions or steps as prevention to ensure that policies, system provisions, and procedures, as well as business activities carried out by the company are in accordance with the regulations. Financial Services Authority (OJK) and other laws and regulations.*

### **Good Corporate Governance**

*GCG is an effort made by all parties with an interest in the company to run their business properly in accordance with their respective rights and obligations. The definition of CG is in accordance with the Decree of the Minister of BUMN No. Kep-117 / M-MBU / 2002 dated July 31, 2002 concerning the implementation of GCG practices in BUMN, which is: "A process and*



structure used by BUMN organs to increase business success and company accountability in order to realize value. shareholders in the long term (Manossoh, 2014: 15).

### ***Amil's Competence***

According to Ataunur and Aryanto (2015) competence is a professionalism that must be possessed in the person of an employee who shows skills and knowledge to pursue a particular field and is applied to increase the benefits agreed upon. In addition, to create a competent person, each individual must have the characteristics of the knowledge and skills to improve the ability and professional quality in each individual to carry out their duties and responsibilities effectively.

### ***Zakat Fund Management***

Law No.23 of 2011 concerning Zakat Management states that zakat management aims to increase the effectiveness and efficiency of services in managing zakat, and increase the benefits of zakat to realize community welfare and poverty alleviation (BAZNAS, 2016).

### ***Agency Theory***

Agency theory is two economic actors, each of which plays a role as a principal and an agent. In agency theory, a company is a party that applies legal rules and plays an important role in the process of directing individual goals which are in balance within the framework of the contractual relationship. A contractual relationship is where stakeholders or shareholders who act as principals rule the management who act as agents to manage the company by giving the agent the authority to make the best decisions for the company. Even though the principal is the party who holds the authority over the agent, the principal should not interfere in technical matters in the company's operations (GCG, 2015: 21).

### ***Communitarian Theory***

According to the communitarian theory, companies are 'legal entities' with social, political, historical and economic implications. So it can be interpreted that a company is the same as an entity that has rights and responsibilities. Therefore, every activity carried out must be accounted for legally (GCG, 2015: 23).

### ***Hypothesis Development***

In the research conducted by Ardani et al., (2019), the results show that sharia compliance, legality and institutional performance have a positive effect. The implication of this research is that every employee and amil are given a routine training. This training aims to improve the capabilities and competencies of the amil in managing BAZNAS. Therefore, the high level of knowledge and understanding possessed by human resources (HR) or an amil will produce amil who is competent in managing zakat. By having competent amil, sharia compliance in an institution or organization will run according to Islamic law. Based on the description above, the hypothesis can be obtained, namely:

*H1: Sharia compliance has a positive effect on the management of zakat funds*

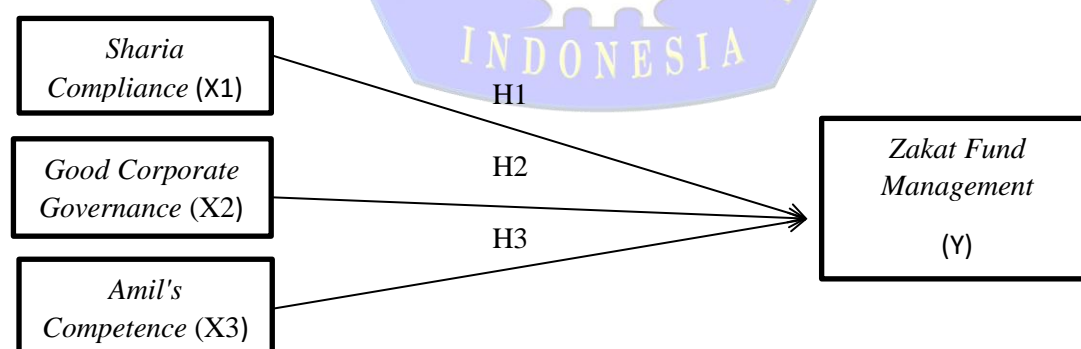
Based on the explanation of the variable about GCG, the implementation of GCG in the OPZ will increase the value of the OPZ for muzaki who want to channel their funds, and the increase in muzaki's confidence in the OPZ will also increase the funds that go into the OPZ. Research conducted by Atsarina (2018) based on the data that has been obtained, it can be concluded that the results of this study on the application of Good Corporate Governance at BAZNAS and Dompot Dhuafa have a positive effect. This is due to the results of the answers obtained from filling out the questionnaire as 96.3% of respondents agreed that the implementation of Good Corporate Governance was carried out properly by the amil zakat agency at BAZNAS and Dompot Dhuafa by implementing the principles of transparency, accountability, responsibility, independence and fairness. This means that the more GCG is implemented in an institution or organization, the better the performance in the institution or organization. Based on the description above, the hypothesis can be obtained, namely:

*H2: GCG has a positive effect on the management of zakat funds*

In a study conducted by Ali et al., (2017) based on the results of this study, it was found that the factors that influence are the trustworthiness of zakat payers, the level of understanding of zakat and attitudes towards zakat. Further analysis found that attitudes have the highest score that may influence the intention to pay zakat through zakat institutions and is followed by the trust in paying zakat and the level of understanding about zakat. So it can be concluded that the results of this study show that the participation of muzaki or people who pay their zakat funds to zakat management institutions or agencies is influenced by the attitudes and beliefs of muzaki towards institutions to handle zakat funds collected properly and the level of understanding of muzaki about zakat. So that the attitude and knowledge possessed by an amil will affect the muzaki's trust in paying zakat to institutions or zakat bada. Based on the description above, the hypothesis can be obtained, namely:

*H3: Amil's competence has a positive effect on the management of zakat funds*

#### **Research Conceptual Framework**



### **III. RESEARCH METHOD**

#### **Population and Sample**

The population in this study were all amil zakat from BZNAS (Bazis) DKI Jakarta Province. Based on the data obtained by researchers, the population in this study were all amil zakat workers at BAZNAS (Bazis) DKI Jakarta Province with a total of 70 amil zakat. The sample selection in this study was carried out using the random sampling technique, in which the sampling

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of members of the population was carried out randomly without considering the existing strata in the population. From the population in BAZNAS (Bazis) DKI Jakarta Province, the researcher decided to use the Slovin formula to determine the sample size in this study:

$$n = \frac{N}{1+Ne^2}$$

Which is:

$n$  = Number of samples

$N$  = Total population

$e$  = tolerable error, 10 percent is taken

$$n = \frac{70}{1+70.0,1^2}$$

$$n = 41,17 \text{ people}$$

Thus, the minimum sample size that can be used in this study is 41.17 respondents, which when rounded up is 42 respondents.

### ***Method of collecting data***

The data that researchers use in this study are primary data, namely data that is processed in the form of numbers obtained from a questionnaire scale that researchers distribute to respondents which are then processed using SPSS 25 software. The questionnaire that researchers share with respondents is a questionnaire in the form of questions. . The data source of this research is amil zakat in BAZNAS (Bazis) DKI Jakarta Province.

### ***Operational Variables***

**Table 1:** Variable Operationalization

Variable	Indicator	Measurement Scale
Independent variable (x)		
Sharia compliance	1) The principle of justice. 2) Principles of trustworthiness, professionalism and responsibility. 3) Be qirā'ah and ilāh (organizations that keep learning and always make improvements). 4) Supervision	Likert scale
Good corporate governance	Transparency 1) Periodic on time 2) Ease of access to information 3) Publication to the mass media 4) Aspects of honesty 5) Relevance	Likert scale

	<p>6) <i>Information can be compared</i>  7) <i>Equalization of information</i>  8) <i>Completeness of information</i>  9) <i>OPZ has included the parties who are donors</i>  10) <i>Auditing</i></p> <p><i>Accountability</i></p> <p>1) <i>Honesty</i>  2) <i>Be on time</i>  3) <i>Compliant with ethical standards and laws</i>  4) <i>Clear goals</i>  5) <i>Dissemination of information</i>  6) <i>Ease of access to information</i></p> <p><i>Responsibility</i></p> <p>1) <i>Compliance with laws and regulations</i>  2) <i>Paying attention to the interests of the community</i>  3) <i>Carry out corporate social responsibility</i></p> <p><i>Independence</i></p> <p>1) <i>Free from any pressure</i></p> <p><i>Justice</i></p> <p>1) <i>Fulfillment of the rights of all shareholders</i></p>	<i>Likert scale</i>
<i>Kompetensi amil</i>	<p><i>Knowledge</i></p> <p>1) <i>PSAK</i>  2) <i>Legislation</i>  3) <i>Sharia foundation</i></p> <p><i>Skills</i></p> <p>1) <i>Applicable standards</i>  2) <i>Information technology</i></p> <p><i>Attitude</i></p> <p>1) <i>Decision making</i>  2) <i>Reflects Islamic principles</i>  3) <i>Indonesian amil zakat code of ethics</i></p>	<i>Likert scale</i>
<i>Dependent variable</i> (y)		
<i>Management of zakat funds</i>	<p><i>Compiler Management</i></p> <p>1) <i>Media socialization and promotion</i>  2) <i>Quality of donor service</i>  3) <i>Advanced technology</i></p>	<i>Likert scale</i>



	4) <i>Number of infaq boxes</i> Manajemen Pendistribusi an dan Utilization	
	1) <i>Mustahik service program</i>	
	2) <i>Cooperating with other institutions</i>	
	3) <i>Priority scale and adequacy level of mustahik</i>	
	4) <i>Integrated information system</i>	

#### ***Data analysis method***

*The method used in analyzing the data in this study is a data processing program or data software, namely SPSS version 25 in this study. This study uses a hypothesis test with the t test as a tool to determine whether the independent variable affects or does not affect the dependent variable. Each variable will be measured by the following indicators:*

- 1. Sharia compliance is measured using indicators of the occurrence of a good relationship between amil and muzaki, free usury, masyir, gharar and haram, mutually beneficial products and services. profit sharing ratio can be bargained before it is agreed, BAZNAS provides the same services and does not differentiate between customers based on ethnicity, religion, race or class.*
- 2. Good Corporate Governance is measured using indicators of the implementation of GCG principles that have been implemented by BAZNAS*
- 3. The competence of amil is measured by using indicators of skills and knowledge of amil with the application of PSAK 109 and sharia foundation.*
- 4. The management of zakat funds is measured using financial statement indicators and management of the distribution and utilization of zakat funds received by amil.*

#### ***IV. RESULTS AND DISCUSSION***

##### ***Respondent Description***

*Respondents in this study were 42 amil people who worked at BAZNAS (Bazis) DKI Jakarta Province. Table 2 below shows the level of distribution and questionnaires that are feasible to process. It can be seen that the questionnaires that were successfully distributed by the researcher were 43 out of the total 55 questionnaires that were received.*

***Table 2: Descriptive Respondents***

<b><i>No.</i></b>	<b><i>Information</i></b>	<b><i>Amount</i></b>	<b><i>Percentage</i></b>
<i>1.</i>	<i>Number of questionnaires received</i>	<i>55</i>	<i>100 %</i>
<i>2.</i>	<i>Number of questionnaires that are not suitable for processing</i>	<i>12</i>	<i>21,82 %</i>

3.	Number of questionnaires that can be processed	43	78,18 %
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Source: Primary data that has been processed, 2020

### **Validity Test Results**

According to Ghozali (2018: 51), the validity test is used to determine whether or not a research questionnaire is valid. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. The validity test in this study was carried out by comparing the *r*count value of the answer value of each respondent for each statement with the *r*table for degree of freedom =  $n-2$ , in this case *n* is the number of samples in the study, namely ( $n$ ) = 43 then the amount of *df* can be calculated  $43-2 = 41$ . With  $df = 41$  and  $\alpha = 0.05$ , we get *r* table = 0.3008 (by looking at *r* table at  $df = 41$  with a two-sided test). If the value of *r*count is greater than *r*table ( $r_{\text{count}} > r_{\text{table}}$ ) and is positive then each statement or indicator is declared valid.

### **Reliability Test Results**

Reliability test is used to determine the extent of the consistency of the research instrument. The questionnaire can be said to be reliable if the respondent's answer to the statement is consistent over time. A research instrument can be said to be reliable or consistency if the Cronbach Alpha value is  $> 0.7$ .

**Table 3: Reliability Test Results**

Variable	Cronbach's Alpha	Information
Sharia Compliance	0,827	Reliable
Good Corporate Governance	0,959	Reliable
Amil's Competence	0,803	Reliable
Pengelolaan Dana Zakat	0,831	Reliable

Source: Primary data that has been processed, 2020

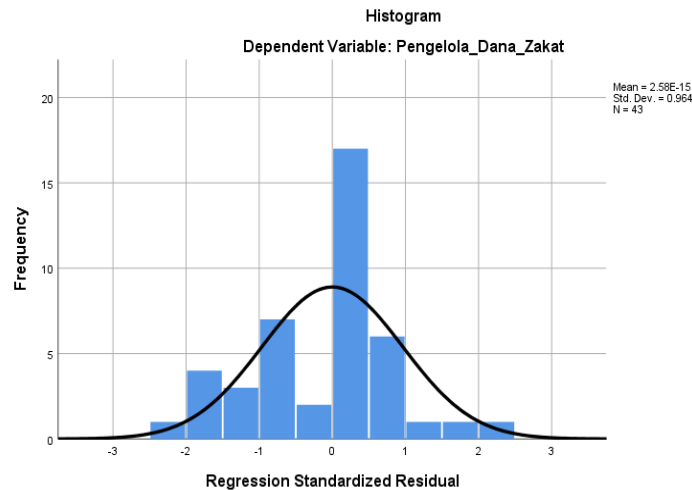
Based on the test results above, it can be concluded that all research instruments can be said to be reliable because they have Cronbach's alpha greater than 0.7. With the Sharia Compliance instrument of 0.827. The Good Corporate Governance instrument is 0.959, the amil competency instrument is 0.803 and the zakat fund management instrument is 0.831. This shows that each statement item used as a research instrument is able to obtain consistent data, which means that if the statement is submitted again, an answer that is relatively the same as the previous answer will be obtained.

### **Normality Test Results**

Normality test aims to test whether in the regression model the independent variable and the dependent variable or both have a normal distribution or not, the disturbing or residual variables have a normal distribution. A good regression model is to have a normal or near normal

data distribution. Normality can be seen from the normal p-plot and histogram graph (Ghozali, 2018: 161-167).

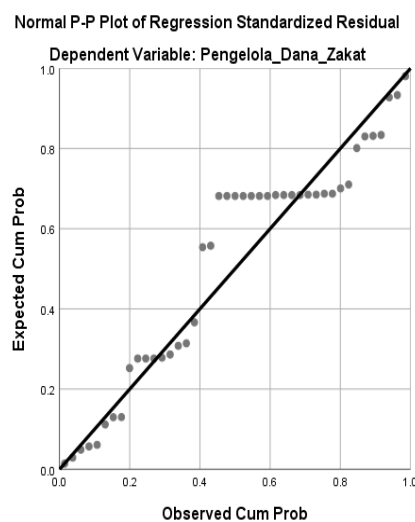
**Figure 1: Histogram Graph Test Results**



Source: Primary data that has been processed, 2020

From the results of the image above shows a histogram graph depicting the comparison between observed data with a distribution that is close to the normal distribution because the curve is perfectly curved so that it can be concluded that the regression model fulfills the assumption of normality.

**Figure 2: Normal P-Plot Graph Test Results**



Source: Primary data that has been processed, 2020

Decision making through graph analysis is by looking at the distribution of points around the diagonal line and following the direction of the diagonal line, so the regression model can be said to fulfill the assumption of normality.

### Multicollinearity Test Result

Multicollinearity test aims to test whether the regression model found a correlation between the independent variables (independent). A good regression model should not have a correlation between the independent variables. To test the presence or absence of multicollinearity in the regression model, it can be seen through the Variance Factor (VIF) value and tolerance. Is  $VIF < 10$  and the tolerance value above 0.10 (Ghozali, 2018: 108).

**Table 4:** Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Colinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	7,581	4,134		1,834	0,074		
Sharia Compliance	0,161	0,159	0,050	2,385	0,032	<b>0,429</b>	<b>2,331</b>
Good Corporate Governance	0,286	0,048	0,778	5,958	0,000	<b>0,425</b>	<b>2,351</b>
Amil's Competence	0,168	0,125	0,056	3,543	0,020	<b>0,688</b>	<b>1,453</b>

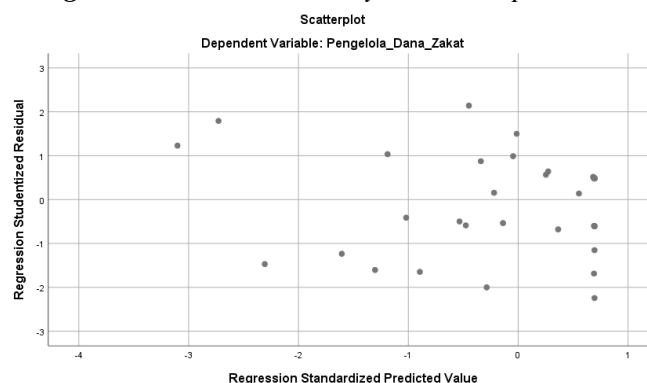
Source: Primary data that has been processed, 2020

Based on the results of the multicollinearity test table above, it can be seen that each of the independent variables has a VIF value of not more than 10 and a tolerance value of more than 0.10. So it can be concluded that between each independent variable there is no multicollinearity symptom in the regression model.

### Heteroscedasticity Test Results

Heteroscedasticity test to test whether there is an inequality of residual variance from one observation to another. If the variance from the residual of one observation to another is constant, it is called homoscedasticity, otherwise it is called heteroscedasticity. The regression equation is good if there is no heteroscedasticity. How to predict the presence or absence of heteroscedasticity in a model can be seen from the following scatterplot patterns (Ghozali, 2018: 137).

**Figure 3:** Heteroscedasticity test scatterplot chart



Source: Primary data that has been processed, 2020



Based on the scatterplot graph above, it can be assumed that there is no heteroscedasticity in the regression model, because the dots are randomly spread out both above and below the zero on the Y axis. So the regression model is feasible to use.

### **Multiple Linear Regression Test Results**

Multiple linear regression analysis aims to determine the effect of sharia compliance, GCG and amil competence on the management of zakat funds. A good regression equation model is one that meets the requirements of classical assumptions, including all data is normally distributed, the model must be free from multicollinearity symptoms and free from heteroscedasticity. Based on the results of data processing, multiple linear regression analysis can be seen in the table below:

**Table 5: Multiple Linear Regression Analysis Test Results**

<b>Model</b>	<b>Unstandardized Coefficients</b>	
	<b>B</b>	<b>Std. Error</b>
(Constant)	7,581	4,134
Sharia Compliance	0,161	0,159
Good Corporate Governance	0,286	0,048
Amil's Competence	0,168	0,125

Source: Primary data that has been processed, 2020

Based on the table above, the results of multiple linear regression calculations can be obtained, so the multiple linear regression equation can be determined as follows:  
Management of zakat funds = 7.581 + 0.161 Sharia Compliance (X1) + 0.286 Good Corporate Governance (X2) + 0.168 Amil's Competence (X3).

### **Partial Test Result (t test)**

The T test is used to determine whether the independent variables, namely Sharia Compliance, GCG and amil competence, have a partial effect on the dependent variable of zakat fund management. The level of significance used in this study is 5% or 0.05. The following are the results of the t test for this study:

**Table 6: Statistical Test Results (t test)**

<b>No</b>	<b>Variabel</b>	<b>T</b>	<b>Sig</b>
1.	Sharia Compliance	2,385	0,032
2.	Good Corporate Governance	5,958	0,000
3.	Amil's Competence	3,543	0,020

Source: Primary data that has been processed, 2020

Following are the results of hypothesis testing on the results of statistical tests (*t* test) in the regression table above:

1. *Sharia Compliance has a positive and significant effect on the management of zakat funds. This is evident because sharia compliance obtained a t-count value of 2,385 which means it is greater than the t-table value of 2.022691 or (tcount > ttable). The significance value in the table above is 0.032 which means it is smaller than 0.05 where the model has a sig value < level of significance ( $\alpha = 0.05$ ).*
2. *Good Corporate Governance has a positive and significant effect on the management of zakat funds. This is evident because Good Corporate Governance obtained a t-count value of 5,958, which means it is greater than the t-table value of 2.022691 or (tcount > ttable). The significance value in the table above is equal to 0.000, which means that it is smaller than 0.05, where the model has a sig value < level of significance ( $\alpha = 0.05$ ).*
3. *Amil's competence has a positive and significant effect on the management of zakat funds. This is evident because amil's competence obtains a t-count value of 3.543 which means that it is greater than the t-table value of 2.022691 or (tcount > ttable). The significance value in the table above is 0.020 which means it is smaller than 0.05 where the model has a sig value < level of significance ( $\alpha = 0.05$ ).*

#### **Determination Coefficient Test $R^2$**

The coefficient of determination is used to determine a measure that shows the size of the contribution of the independent (independent) to the dependent variable. The value of determination  $R^2$  is getting closer to 1, meaning that the independent variables provide almost all the information needed to predict the dependent variable. The following is the output data for the coefficient of determination test in this study:

**Table 7: Results Of The Determination Coefficient Test  $R^2$**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,847 <sup>a</sup>	0,717	0,695	1,75942

Source: Primary data that has been processed, 2020

Based on the table above, it has an Adjusted R Square value of 0.695 or 69.5%. So it can be concluded that all independent (independent) variables, namely sharia compliance, GCG and amil's competence contribute to the dependent variable, namely the zakat fund manager of 69.5% while the remaining 30.5% is influenced by other variables not examined.

#### **Discussion of Research Results**

##### **Effect of Sharia Compliance on Zakat Fund Management**

The first hypothesis ( $H_1$ ) proves that the sharia compliance variable obtains a t-count greater than t table, namely  $2,385 > 2.022691$  with a significant value smaller than the significant level, namely  $0.032 < 0.05$ , so the results of this study indicate that sharia compliance has a positive effect on the management of zakat funds.

The sharia compliance coefficient is positive, which means that with the implementation of sharia compliance in an amil zakat institution, it will be better for amil to manage zakat funds, because every sharia financial institution should implement sharia compliance as one of the

foundations that must be owned by an LKS . So that an institution or organization that has compliance with Islamic sharia will make the reputation of the institution even better, especially for amil zakat institutions in regulating the management and distribution of zakat funds which must be distributed to the right person, so that muzaki or the community who pay their zakat is channeled properly. and in accordance with existing sharia.

The results of this study are in line with research conducted by Ardani et al., (2019) who found that Sharia Compliance has an effect on BAZNAS performance.

### ***The Effect of Good Corporate Governance on Zakat Fund Management***

The second hypothesis (H2) proves that the Good Corporate Governance variable obtains a tcount greater than t table, namely  $5.958 > 2.022691$  with a significant value smaller than the significant level, namely  $0.000 < 0.05$ , so the results of this study indicate that GCG has a positive effect on fund management. zakat.

Thus the more the principles of GCG are implemented, the better the quality of the amil zakat institution in managing zakat funds, the better the funds are managed and distributed. Thus the more the principles of GCG are implemented, the better the quality of the amil zakat institution in managing zakat funds, the better the funds are managed and distributed.

The results of this study are the same as research conducted by Atsarina (2018). In an organization or zakat management body, muzaki or people who give zakat funds to zakat management organizations are the shareholders. Meanwhile, the stakeholders in the zakat management organization are the mustahiks or people who receive zakat funds. By implementing GCG, it can provide added value to an organization or zakat fund management body with muzaki trust in distributing zakat funds to zakat management organizations as its stakeholders. If GCG has been implemented by an organization or zakat management body, it will reduce the occurrence of errors.

### ***The Effect of Amil's Competence on Zakat Fund Management***

The third hypothesis (H3) proves that the amil competency variable obtains the tcount t value greater than the t table, namely  $3.543 > 2.022691$  with a significant value smaller than the significant level, namely  $0.020 < 0.05$ , so the results of this study indicate that amil competence has an effect on the management of zakat funds.

This can be because the competence possessed by an amil will be able to broaden amil's insight in utilizing and distributing zakat funds. And in dealing with problems that exist in his work, amil is better able to detect errors that occur in the management of zakat funds. Amil who has good knowledge and competence is also expected to be more able to provide understanding to muzaki or people who pay their zakat. Competence in this research consists of knowledge, skills, attitudes and experiences.

The results of this study are similar to the results of research conducted by Ali et al., (2017) showing that amil's competence affects the management of zakat funds. Competence is proven to influence the intention to pay zakat through amil zakat institutions or bodies.

## **CONCLUSION**

*This study aims to determine the effect of sharia compliance, good corporate governance and competence of amil on the management of zakat funds (case study BAZNAS (Bazsis) DKI Jakarta Province). Respondents in this study were 43 amil zakat people who work in BAZNAS (Bazsis) DKI Jakarta Province. Based on the data that has been collected and tests that have been carried out on the formulation of the problem, it can be concluded as follows:*

- 1. Based on the sharia compliance variable, it can be concluded that it has a positive effect on the management of zakat funds in BAZNAS (Bazsis) DKI Jakarta Province. This shows that the better BAZNAS is in implementing sharia compliance, the better amil is in managing zakat funds.*
- 2. Based on the variable Good Corporate Governance, it can be concluded that it has a positive effect on the management of zakat funds in BAZNAS (Bazsis) DKI Jakarta Province. This shows that the better BAZNAS is in implementing good corporate governance, the better BAZNAS is in managing zakat funds.*
- 3. Based on the competency variable of amil, it can be concluded that it has a positive effect on the management of zakat funds in BAZNAS (Bazsis) DKI Jakarta Province. This shows that the better the competence possessed in an amil, the better amil will be in managing zakat funds.*

## **Research Limitations**

*Research The limitations of the research experienced by researchers are:*

- 1. Researchers experienced difficulties in distributing questionnaires due to a pandemic when distributing the questionnaires so that the results of respondents obtained were not optimal because some staff worked from home.*
- 2. Researchers have difficulty due to the limited number of journals that researchers get as reference material for research.*
- 3. Respondents in this study only focused on amil zakat who worked at BAZNAS (Bazis) DKI Jakarta Province. Furthermore, it is expected to select other respondents from outside the DKI Jakarta Province.*
- 4. This study uses a questionnaire as a research instrument, so that the data obtained is based on the respondents' perceptions only, so further research can be complemented by using interviews as a research instrument.*
- 5. This study only focuses on three independent variables, namely sharia compliance, good corporate governance and amil's competence. It is expected that further researchers can add other independent variables or add moderating and intervening variables.*



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