

# Analysis of the Role Religiosity in Increasing Accountability and Transparency of the Amil Zakat Institution

(Case Study at Rumah Zakat, East Jakarta)

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**Abstract** - This study aims to determine the role of religiosity based on Islamic knowledge, worship practices and zakat literacy in increasing the accountability and transparency of the amil zakat institution at Rumah Zakat, East Jakarta. This research uses qualitative research with a phenomenological approach. The data used in this study are primary data and secondary data. The results showed that the role of Islamic knowledge in increasing accountability and transparency in Rumah Zakat is implemented by requiring amil zakat to understand Islamic knowledge, academic knowledge, and to be able to read the Al-Qur'an because it is a requirement for becoming amil zakat. The role of the implementation of worship practices in increasing accountability and transparency is applied as a measure to see the consistency of amil zakat in fulfilling its religious obligations from a spiritual perspective. The role of zakat literacy in increasing accountability and transparency is implemented in Rumah Zakat as actualization of the implementation of accountability and transparency of zakat managers. Increasing knowledge of zakat literacy will correlate with increased accountability and transparency.

**Keywords:** Religiosity, Accountability and Transparency

**Abstrak**— Penelitian ini bertujuan untuk mengetahui peran religiusitas berdasarkan pengetahuan islam, praktik ibadah dan literasi zakat dalam peningkatan akuntabilitas dan transparansi lembaga amil zakat di Rumah Zakat Jakarta Timur. Penelitian ini menggunakan jenis penelitian kualitatif dengan pendekatan fenomenologi. Data yang digunakan dalam penelitian ini yaitu data primer dan data sekunder. Hasil penelitian menunjukkan bahwa Peran pengetahuan islam dalam meningkatkan akuntabilitas dan transparansi di Rumah Zakat diterapkan dengan mengharuskan amil zakat untuk memahami pengetahuan islam, pengetahuan akademik, maupun mampu membaca Al-Qur'an karena sebagai syarat dalam menjadi amil zakat. Peran pelaksanaan praktik ibadah dalam meningkatkan akuntabilitas dan transparansi diterapkan sebagai tolak ukur untuk melihat

*sejauh mana konsistensi amil zakat untuk menunaikan kewajiban ibadahnya dari sisi spiritual. Peran literasi zakat dalam meningkatkan akuntabilitas dan transparansi diterapkan di Rumah Zakat sebagai aktualisasi penerapan akuntabilitas dan transparansi pengelola zakat. Semakin meningkat pengetahuan literasi zakat maka akan berkorelasi dengan peningkatan akuntabilitas dan transparansi.*

***Kata Kunci:*** Religiusitas, Akuntabilitas, dan Transparansi

## **I. INTRODUCTION**

Islam has entered foreign countries since several centuries ago. The influence of Islam is intertwined with the daily life of Indonesian people. As a country whose people mostly adhere to Islamic beliefs, it is a positive value for Indonesia to be recognized in the eyes of the world to become a country with the largest Islamic religion. About 87% of the people on the islands of Indonesia adhere to the Islamic faith. It is very proud to prove the characteristics and uniqueness of our homeland. In addition to the diversity of cultures there are also different beliefs held by a wide audience in several different regions and islands.

The Muslim human population in 2010 was around 209.12 million people. Based on Global Religious Future data, it is predicted that there will be an increase in the number of Muslim citizens in the Indonesian archipelago in 2020, amounting to 229.62 million. This is also in line with the increase in population in the Indonesian archipelago. The community population has continued to increase since 2015 with a number of 238,518,000 people and in 2020 it was recorded that the total population of Indonesia was 268,583,016 inhabitants or indirectly recorded an increase of 0.71% from the population in 2019. It is also estimated that it will continue to increase. This increase continues to occur due to an increase in population numbers in every archipelago and region in Indonesia (kompas.com).

According to Law Number 23 of 2011 concerning zakat management in article 3, it is stated that zakat management aims to increase the effectiveness and efficiency of services in managing zakat and increase the benefits of zakat to realize social welfare and poverty alleviation. This means that the government has facilitated the creation of zakat management which can provide an economic, syaria'h and responsible aspect for the manager and is obliged to zakat and those who receive it. In the history of zakat in Indonesia, the conventional management of zakat is hand-to-hand. It means that compulsory zakat will issue zakat by giving directly to those who are entitled to receive it. Thus, submission takes place simply, quickly and directly.

The obligation to issue part of the assets owned by calculating the amount, time and parties entitled to receive according to the provisions is the meaning of zakat (Arifin, Gus. 2011). The word zakat literally refers to the meaning of being clean, holy, and developing. The meaning of the word zakat according to the Shari'a is the calculation of the total wealth owned by a person which according to sharia 'must be calculated according to the provisions and distributed to mustahik in the form of the poor and special groups (Al-Mu'jam Al-Wasith-396). People who already have one nishab's property are required to surrender part of their assets to the poor and other groups. For those who have the right to get these assets, do it by taking the method of taklik (making zakat property as the property of those who are entitled to receive it) (Asmani, 2016).

The zakat management organization in Indonesia consists of the Amil Zakat Institute (LAZ) and the National Zakat Agency (BAZNAS). So it can be said that LAZ is an organizational body created by government officials accompanied by the Ministry of Religion as a forum used to collect, channel and distribute social funds to the wider community. Usually LAZ is available at the provincial, district, city and district levels (UU No. 23/2011).

BAZNAS when viewed from the national word sufficiently describes the position of the institution. BAZNAS is said to be a legal organization within the government because it was formed directly by the central government. So that in carrying out a more comprehensive function at the national level. All activities and forms of performance as well as the BAZNAS program have been regulated according to the applicable regulations in the central government. Even in government regulations, it has been legalized as a non-structural government organization which in the implementation of performance prioritizes independence and consistency. Therefore, the BAZNAS organization consistently assists the central government in carrying out its supervisory functions based on the principles of Islamic sharia, trust, benefit, justice, legal certainty, integrity and accountability ([www.baznas.go.id](http://www.baznas.go.id)).

One of the steps to improve the economy of the people today can be done by utilizing the ability of zakat to boost the country's economy. It has been taught from the time of the Prophet to empower zakat as an effort to boost the economy of a region. So that through the application of zakat it is hoped that public awareness to build economic strength will increase so that Muslims can apply the teachings of the Prophet and his friends in terms of managing zakat to help the welfare of the people. If the program to empower the people through zakat can be carried out properly, it can be ensured that the economy of a country is getting better and economic welfare is created evenly.

In carrying out its function, it is better if zakat can be applied by prioritizing trust and honesty. What is meant by mandate is an honest and trustworthy attitude to carry out the mandate of the party giving, executing and receiving the mandate. Part of the teachings of Islam is to help prosper the people, whether in any form of business. The problem that has occurred to date and which still cannot be resolved is poverty. Even the latest data since March 2020 the poverty rate has increased by 9.78% with a population of 26.42 million. The increase in the poverty rate index in Indonesia is due to several factors, namely the impact of the corona pandemic which has resulted in a decrease in economic growth, as well as inflation and even recession in several countries in the world. Data on the increase in the poverty rate in Indonesia are presented as follows:

Picture 1.1 Percentage of Poor Population in 2020  
(bps.go.id)



The existence of an increase in poverty in Indonesia is also caused by the lack of equal welfare for the entire population. Steps in providing welfare for the people have not been carried out evenly and overall so that it has not been able to reduce the level of poverty in Indonesia optimally. It is not the sole responsibility of the government. In the Al-Qur'an it is explained that part of our

income has the rights of others, as stated in Q.S Az-Zariyat verse 19 which means And in their assets there are rights for the poor who ask and the poor who do not get a share.

Based on this verse, it can be interpreted that in our assets there are rights for other people. Therefore, we as Muslims must give this right. This right is given through zakat, donations and shodaqoh. In retrospect, an increase in poverty can occur due to the incomplete function of zakat which is applied, especially in terms of collection and distribution, which is still not comprehensive. When examined more deeply, the state of Indonesia as a country with the most Muslims has become a pioneer in the widespread application of zakat. The ability to raise very large funds can be used as the main source for applying financial strength through zakat.

In a national seminar on Islamic economics and finance under the name of the Sharia Economic Festival (Fesyar) located in Surabaya, East Java, Mr. Irfan Syauqi Beik, who is the Director of Distribution and Empowerment of BAZNAS, gave an explanation of the considerable power of zakat because it reaches Rp 233.8. trillion. The most important thing is professional zakat. However, the ability to control the company's zakat funds is still low. Zakat as an effort to develop the national economy of a country should be able to be maximized in management. Zakat should have reached a distribution level of 87.5%. However, because it has not been achieved optimally, it was only able to do 83.7% this month. This is reflected in the lack of withdrawals of zakat funds and the low collection of zakat, infaq, and shodaqoh by LAZ. Thus it can be said that management is still far from expectations because it is evident from the low collectivity of zakat funds collection (money.kompas.com).

Irfan added that the BAZNAS institution grouped several efforts that could be improved to maximize the role of zakat nationally. The main effort that can be made with support from central and regional regulations, secondly, is institutional support in the form of a strong institutional system both in terms of human resources and efforts to strengthen the ability to collect and distribute zakat for BAZNAS and LAZ. The last effort is to increase the understanding and literacy of the general public about zakat. This can be done through da'wah, seminars and periodic socialization on zakat literacy.

This statement is in line with the opinion of vice president Ma'ruf Amin who said that the ability to manage zakat in Indonesia is estimated to be very large because it reaches Rp 230 trillion. Through this enormous potential, only 3.5% or around Rp. 8 trillion can be managed. This is intended to provide an illustration that zakat can contribute more in carrying out the functions of the welfare of the national economy. When viewed from the information in the last five years, the national zakat collection data has increased by 24% so it needs to be maintained and even increased there will continue to be a significant increase (harianjogja.com).

In carrying out its functions and activities, the Zakat Management Institution (LPZ) should run professionally and in accordance with sharia principles in the calculation, collection and distribution of zakat. The rules for managing zakat are implemented in accordance with religious sharia and prioritize the principles of accountability and transparency (Nikmatuniayah, 2015: 486). If the implementation of zakat is carried out in an accountable and transparent manner, the parties that contribute to the management can help to monitor, examine and control directly. The existence of accountability and transparency will also increase trust and provide added value in the assessment of muzakki (Fitri and Asma, 2016: 207).

Zakat institutions in carrying out their duties to manage zakat funds must be accountable and transparent, this is because reports must be accountable to the public and are directly related to the interests of the wider community (Maani, 2009: 42). Therefore zakat institutions need to apply the principles of transparency and accountability in every activity and program of zakat institutions, especially in terms of bookkeeping both in financial recording and reporting. This needs to be done as a measure of public trust in the credibility and responsibility of an institution. Financial reporting in an institution usually.



Based on previous research on zakat management institutions in the application of accountability and transparency. The author is interested in examining more deeply the role of religiosity in increasing the accountability and transparency of zakat management institutions. The reason the author examines more deeply is based on the fact that there are still many people who are more interested in paying zakat in mosques around the house or zakat bodies formed in the community, rather than being channeled through zakat management institutions both LAZ and BAZNAS. As an initial assumption, this phenomenon is based on public doubts about the application of accountability and transparency in zakat management institutions. Lack of public trust in zakat management institutions can be caused by a lack of religiosity in managing zakat institutions as well as a lack of public understanding and knowledge about the benefits of official zakat management institutions. This is also due to the lack of socialization and education for the community about the importance of managing zakat in legal institutions. The role of religiosity can be one of the main factors in society's assessment of a zakat management institution. So that it will attract muzakki's interest in distributing zakat funds in official institutions.

The criterion of the community is that zakat managers are accustomed to being practiced by an ustadz, local religious leaders, members of youth mosques and people who are qualified in terms of Islamic teachings. So that in the collection, management and distribution of zakat more are distributed to mosques around the house because they are considered in accordance with Islamic teachings. However, in reality, zakat members in mosques do not fully understand and practice zakat literacy in depth. Meanwhile, members of the official zakat management institution will usually have knowledge of zakat literacy that is routinely carried out and there is also training that is regularly updated at every zakat manager. In addition to literacy of zakat, the role of religiosity will also influence people's assessment of amil zakat in official zakat institutions. This can be a reference to see how influential the role of religiosity is in increasing accountability and transparency as well as what impacts will change in society if religiosity is increased in each zakat management institution.

The role of religiosity in this discussion is explained from several aspects of assessment including the dimensions of belief, the dimension of practice, the dimension of knowledge, the dimension of experience and the dimension of practice. Practices are more focused on Islamic teachings about zakat literacy. Several previous studies, the discussion of the role of religiosity was not carried out thoroughly. Research Gap or what is the difference between the author's research and previous studies, namely, first because there is a deeper discussion of the role of religiosity which will be studied in-depth to find out the relationship and its effect on increasing accountability and transparency. Second, because there are several differences in results with previous studies that discuss the dimensions of religiosity. According to Nugroho et al., (2019), religiosity does not affect the interest of muzaki to pay professional zakat through the National Zakat Agency (BAZNAS). In addition, in previous studies only discussed the urgency of religiosity which tends to affect the variables studied. The variables used are more diverse and do not only focus on accountability and transparency. Third, the research location is also different from previous research. The author uses the research location at the Rumah Zakat institution in East Jakarta. The choice of research location for several reasons. Apart from being known by the wider community, the Rumah Zakat institution has opened all information to be published and can be accessed easily making it easier to carry out research observations. From this background and reasons, the authors conducted a study entitled "Analysis of the Role of Religiosity in Increasing Accountability and Transparency of Zakat Management Institutions (Case Study at LAZ Rumah Zakat, East Jakarta)".

## **II. THEORETICAL BASIS**

### **2.1 Zakat**

Zakat is the wealth or part of the assets that must be issued by every Muslim if it meets the criteria determined by religion and is distributed to a predetermined group, that is, there are eight groups that are entitled to receive zakat as stated. Zakat when viewed from a language perspective is a word that has the meaning of being holy, blessing, clean, developing and praising. Meanwhile, when viewed from the meaning in fiqh, zakat is defined as a certain amount of wealth in any form ordered by Allah to be distributed to parties or groups who have the right to receive it or zakat can also be interpreted as issuing a certain amount itself (Yusuf al Qardhawi, 1998: 34).

In the Statement of Financial Accounting Standards No. 109, zakat means assets that have the obligation to be issued by muzakki in accordance with sharia provisions and distributed to those entitled to receive them (mustahik). As the fourth pillar of Islam, zakat is used as a source of funding that can be collected from everyone in an effort to reduce the poverty rate in a country and be able to provide economic welfare for economically weak communities. The mandatory requirements for zakat are Islam, independence, baligh, having assets or assets that have reached nishap, having full ownership and fulfilling the haul. If someone has met these requirements, the zakat order becomes mandatory in accordance with Islamic teachings (Mukti, 2015).

Based on the understanding of some of the experts and sources above, it can be concluded that zakat means assets or assets owned by each person that are obliged to be issued to a Muslim to be given to the group entitled to receive zakat (mustahik) with the stipulated provisions according to Islamic law

### **2.2 Zakat Recipient**

There are several criteria for recipients of zakat and all are listed in the Qur'an that there are eight groups entitled to receive zakat. Groups who are entitled to receive zakat, namely: indigent, poor, amil zakat, converts (people who have just entered and learned about Islam), riqap (a term for slaves who do not have property and want to be free), gharimin (people who owe a debt not to commit immorality to Allah SWT, and are unable to pay this debt, fisabilillah (people who fight in the way of Allah to spread Islam), and ibn sabil (a person who is traveling somewhere).

### **2.3 Organization**

The word organization based on the term etymology comes from the Latin word organum which means tool. Meanwhile in English, organize means to organize and coordinate which describes an action to achieve certain results and goals. Through these definitions, it can be explained that an organization is also known as a place, system, and a place to carry out joint activities with the aim of achieving the desired results (Cucun Sunaengsih, 2017: 39).

Organization is defined as a part that is needed in human life, especially modern life today. organization as a solution for carrying out activities or activities that are difficult to carry out individually. In addition, the existence of an organization provides many benefits to the community, especially in terms of helping to increase experience, knowledge and being a source of socialization. Organizations are also able to be a source of new careers and experiences in certain fields, especially for the environment. The organization is also part of the work environment, educational environment, play environment and the outside community environment. As a conclusion, the organization is described as a place for us to carry out any activity. The existence of an organization can affect a person's life, so we can also influence the organization (Winardi, 2009: 1-2).

So it can be concluded that the organization is a forum, place or system to carry out joint activities in order to achieve the desired and desired goals and results. The criteria that must be fulfilled as an organization include a group of people who are members of the board and members, there is an organizational structure, objectives, rules that must be obeyed and there are procedures. The existence of the organization is also able to help the community gain insight, experience and knowledge.

#### **2.4 Zakat Management Organization**

Zakat institution is an institution or financial institution that is not profit-oriented which has a purpose and has a direct impact on improving the welfare of the Islamic economy. According to the laws and regulations, in Indonesia there are two types of zakat management organizations, namely the Amil Zakat Agency (BAZ) and the Amil Zakat Institute (LAZ). Badan Amil Zakat can be defined as a pe organization

#### **2.5 Transparency**

Transparency means open, easy, and accessible to all parties who need it adequately and easily understood. Transparency is one of the principles in implementing good governance. Transparency is formed based on the freedom to access information needed by the community. It can be interpreted that information related to the public interest can be directly understood and accessed by all parties who need the information (Septiarini, 2011: 175).

From the description above, it can be concluded that transparency is a form of information disclosure to stakeholders and interested parties so that all parties involved know what the organization is doing in the operational activities of an institution. In addition, in Islamic teachings transparency is closely related to the principle of honesty. In conveying information, the information provider must be honest so that nothing is hidden from the recipient of the information.

#### **2.6 Accountability**

Accountability is a form of responsibility carried out by the agent as a recipient of the trust to the principal as the trustee through a media which is carried out periodically. The responsibility referred to in the form of performance reports as a description of the mandate given by the principal (Riyati, 2011)

Based on the opinion of experts, it can be concluded that accountability is an obligation that must be carried out by the trustee (agent) to provide accountability, present, report and disclose all activities and activities periodically and consistently as a form of responsibility to the principal. who has the right and authority to hold him accountable. Accountability can also be defined as a form of accountability for the trust that has been given to carry out activities in an organization.

#### **2.8 Religiosity**

The word religious is also known as the term religious which means religious behavior that already exists and is attached to a person (Amru Khalid, 2006: 125). According to Muhammad Alim (2011: 9-10) the formation of a religious attitude is due to the attachment to norms or habits that are mutually sustainable with religion so that in carrying out an activity, they will judge a truth through the principle of religious knowledge. As an application from a moral and ethical perspective, a religious attitude has meaning as a spiritual part of religious teachings that will become a reference and guide in relation to one's behavior and morals. Religious attitudes are also interpreted as self-actualization in carrying out daily behavior that is more moral and in accordance with religious teachings. Eastern culture which prioritizes religious matters is also one of the reasons for every individual to be religious. The evaluation of religious attitudes can be reflected in

the daily practices that apply in the wider community where each individual is required to behave ethically, morally and not to violate religious principles.

### **III. RESEARCH METHOD**

#### **3.1 Research Strategy**

Qualitative research was chosen as the type of research used in this study. The choice of qualitative research is because there are several factors that are preferred in terms of the description and explanation of a phenomenon to be studied. Qualitative research is a type of research where the findings are not obtained by statistical processes or calculations with formulas but rather as a type of research which aims to explain symptoms contextually by using the researcher as a natural part of the study. In qualitative research, it explains more, describes and analyzes more using an inductive approach. Qualitative research prioritizes processes and meanings based on points of view or judgments from the subject's side. Qualitative research methods are also called ethnographic methods because they are more useful in the field of cultural anthropology. The state of the natural setting and in accordance with the original conditions or what is called the naturalistic research method is also another term for qualitative research. Therefore, the situation when the researcher comes to the field or the object to be studied, while doing research and is in the field, and after leaving the research field, the state of the object under study will remain and not change (Eko Sugianto, 2015: 8).

The qualitative approach is considered the most appropriate to answer this research problem. Where the qualitative research method with this type of phenomenology seeks to understand the role of religiosity in increasing accountability and transparency in zakat management institutions, in this study at Rumah Zakat, Jakarta Branch. The existence of a phenomenological approach can also assist in describing in depth and in more detail about the phenomena experienced by key informants so that the problems under study will find results and solutions.

#### **3.2 Research Type**

In this research, the type of research used is a qualitative method with a phenomenological approach, which is research based on subjective or phenomenological experiences experienced by individuals. Through a phenomenological approach, it is possible to express the concept of religiosity that should exist in every amil managing zakat institutions. Phenomenology is also defined as a viewpoint of thought that emphasizes the focus of subjective human experiences and stories and interpretations of implementation in the world (Moleong, 2007: 14-15). Researchers conducted research by going directly to the research location, describing and describing the existing facts and approaching information sources, so that it is hoped that the data obtained will be maximized and in accordance with the phenomena experienced by the informants.

#### **3.3 Research Location and Time**

The research location is defined as a place or area where the research will be carried out. The research conducted by the author took place at Rumah Zakat, Rukan Mitra Matraman Jl. Matraman Raya No. 148 Block A1 No. 5A, East Jakarta. This location was chosen as the research location by the author on the grounds that in that place the authors found several research subjects that match the characteristics or research focus that the author wanted to research and the authors also had easy access to find key sources at Rumah Zakat.



Research time is the time used to solve research problems. In this case the researcher targets 4 months to complete the entire research process. This research was conducted from April to July 2020.

### **3.4 Research Subjects and Objects**

In terms of qualitative research, the research subject is said to be an informant or resource person, who is the party who provides information about the data and other information needed by the research related to the research being carried out. In this study, the informants referred to include: directors and staff of the East Jakarta branch of Rumah Zakat, the muzakki or the community. However, because in this study using a phenomenological approach with key informants, only one informant is needed, namely the chief executive of Rumah Zakat Jakarta branch.

The object of research is something that is the focus and center of attention in a study, the object of research is usually the main goal to obtain answers or solutions to problems that occur in research. The object of research is usually focused on a subject matter to be studied so that it is necessary to find a solution as a result of the research. Sugiyono (2017: 41) states that the definition of the object of research is "scientific goals with the aim of obtaining data with certain objectives and uses about something objective, valid and reliable about a certain thing (certain variables)".

### **3.5 Research Stages**

The qualitative research process is divided into three stages, namely the orientation or description stage, the reduction or focus stage, and the selection stage. Sugiyono also explained that the qualitative research process can be described as a foreigner who will see a performance of art, the foreigner does not know what, why, and how art is. Then after seeing, observing and analyzing carefully, then you will know and understand (Sugiyono, 2013).

### **3.6 Data and Data Collection Methods**

In phenomenological research, the data collection method used focuses on in-depth interviews and narrative (narratives) as the main steps in making explanations and depictions of experiences that have been experienced in life. Apart from describing one's life experiences, it is necessary to obtain data through documentary methods or visual methods. Data documentation is carried out to provide evidence in the research carried out that the research is valid because it is equipped with the latest documentation, while visual methods need to be carried out for the purpose of making the research carried out can be visualized and given a real picture of the actual situation. Data collection can be done by applying any method, it will not curate the essence of the experiences and phenomena experienced, phenomenology researchers are also a medium of liaison between opinions through stories and experiences of informants and the wider community involved in this phenomenon (Muhammad Farid, 2018: 46 ).

In collecting data, this research uses the type of data needed to collect information, the data required is in the form of primary data and secondary data. The two types of data were obtained by using different information gathering techniques.

### **3.7 Data Analysis Techniques**

Data analysis was carried out in this study using the phenomenological data analysis method, known as the FDA. Data analysis is used for the purpose of minimizing and limiting findings so that it becomes an orderly, structured, more structured and more meaningful data. In other words, data analysis can be defined as the process of simplifying the data obtained into a form that is easier to understand and translate so that it can be implemented.

In analyzing the data, it is necessary to make in-depth observations to study the data obtained from the results of the study by observing the phenomena that occur in informants and respondents by applying several data collection techniques that have been previously stated, the data analysis

process begins with data reduction by sorting and grouping the data used. valid or data that must be separated because it is not needed with the problem under study. After data reduction, the data is presented by compiling the data obtained and then explained in detail and analyzed so that it provides information and answers to the problems that cause research.

### **3.8 Data Validity Techniques**

According to Zuldafrial (2012: 89) "data validity is part of the equation of the concept of validity (validity) and reliability (reliability) based on quantitative research variants and adjusted to the provisions of knowledge, classification, and description of the pattern itself". The validity of the data can be obtained by carrying out the appropriate data collection process, the method most often used in data validity is the triangulation process. The triangulation process is defined as a process for examining data obtained from various sources and references by various techniques and methods. The technique of checking the truth of a data by using other instruments outside of the data for the need to compare with the data obtained is the meaning of the triangulation technique according to Afifuddin (2009: 143).

## **IV RESULTS AND DISCUSSION**

### **4.1 Analysis of Research Results**

Based on the results of the interview, the key informant, namely Nur Lutfiyana, the writer can see directly through observations and interviews conducted by the author that the key information has fairly good religious characteristics. This can be seen in terms of the appearance of the key informants who are considered sufficient syar'i da according to Islamic law. In addition, the first impression when greeting the key informant can be seen that the key informant is a religious and religious person. From the speaking procedure and courtesy shown, it is illustrated that key informants have good morals when communicating with new people. The zakat management institution is a forum for collecting and distributing zakat potential in an area so that zakat can be distributed to those in need so that it can be empowered for the welfare of the community and can even help the economy of a country. Because as we know a lot about the teachings of the Prophet for the welfare of the people through the collection and distribution of zakat, it has been around for a long time, when compared to Islamic taxation, it is more advocating the application of zakat as a solution or a step to reduce problems in the economic field.

There are legal and non-legal zakat institutions. For example, the collection of zakat in mosques around residences where there is no official permit from the government can be said to be a non-legal zakat collection institution, while for legal institutions there are BAZNAS, Dompot Dhuafa and many more legal zakat institutions. In this research, the writer will discuss about zakat management institution Rumah Zakat. As is known through the official website, the zakat house was founded in Bandung.

#### **4.1.1 The Role of Islamic Knowledge in Improving the Accountability and Transparency of the Amil Zakat Institution**

In carrying out zakat collection in zakat management institutions, there are several factors that must be considered and become a priority. One of them is an aspect of religiosity, which perhaps should have been embedded in every human being since he was a child. Because actually religiosity is influenced by several factors, both external and internal. The influence of external factors can come from the community and work environment. Meanwhile, internal factors can

come from family and oneself both physically and psychologically which influence one's religiosity behavior. As a member of zakat management, there are several indicators that must be met in carrying out their duties as a manager. In this study, indicators of religiosity can be measured from understanding or knowledge of Islam, worship practices and the literacy ability of zakat.

In carrying out duties as a manager of zakat institutions, apart from important knowledge, there must also be the application of knowledge that needs to be embedded in every amil zakat person, one of the most important things from the foundation of Islam is the ability to read the Qur'an so that every amil is obliged to be able to read the Qur'an. In daily application, it can become a routine activity to motivate oneself to keep remembering Allah through tadarus Al-Qur'an activities.

The ability of the amil zakat in the field of religious knowledge must also be balanced with academic abilities. In line with the digital era and the modernization of technology, the amil must be able to add knowledge both in academia, technology and in new fields of science that can support new knowledge and understanding. In terms of recruiting members of amil zakat rumah zakat, apart from academics, there are also religious factors that must be considered

From the results of the discussion it can be concluded that in determining the religiosity of a zakat institution manager, it can be seen from how much understanding and knowledge of Islam. Because through the indicators of understanding Islam it can be seen at what level a amil zakat is when viewed from an Islamic scientific perspective. Assessment of Islamic understanding of zakat institution managers can be seen from the initial recruitment of members. Rumah zakat applies several tests which indicate that an amil zakat can be fit and is said to meet the standards of religiosity.

The tests carried out at the zakat house are in the form of a reading test of the Qur'an, a written test of Islamic knowledge, basic knowledge of zakat and there is a simple zakat calculation test. One of the main assessments can be seen from the basic knowledge of Islam such as the pillars of faith, the pillars of Islam, and the correct prayer procedures. Assessment is quite important because it will see how much knowledge an amil has about Islam. Then there is a test reading the Al-Qur'an which is the main criteria for a zakat manager. The test of reading the Al-Qur'an aims to see what level an amil is. A manager of a zakat institution does not have to memorize the Al-Qur'an because when the test results read the Al-Qur'an comes out it will provide information about which level an amil is in the ranks to read and understand the Al-Qur'an. If you are still at the early and intermediate levels, you can still be helped by joining a beginner's tahsin training program. By regularly following these studies, it will increase understanding of how to read the Al-Qur'an correctly.

The existence of accuracy in understanding the Al-Qur'an will correlate with accountability reporting and transparency in the amil zakat institution. The more careful a person is, the more transparent and accountable the financial report will be because he will apply the words contained in the Al-Qur'an. As explained in the Al-Qur'an, the value of transparency really demands honesty values for any information in a company institution. Regarding honesty, in the Al-quran surah Al-Is'ra verse 35 which means:

"And complete the measure when you measure it, and weigh it with the correct balance. That is what is greater (for you) and better as a result. "

Allah says you should complete your measure when you measure it and never cheat in your measure to increase your profit by harming others, likewise you must be honest and fair when weighing using the correct balance sheet. In this verse, it is clearly explained that Allah strongly forbids dishonesty, especially in terms of the scales and measurements because they will be held accountable later on in the last day. Through this verse, it is clearly stated that honesty and transparency are highly recommended according to the teachings in the Al-Qur'an and must be practiced in life.

#### **4.1.2 The Role of Worship Practices in Improving the Accountability and Transparency of the Amil Zakat Institution**

If the amil zakat has met the criteria in terms of understanding and knowledge of Islam then it will then be assessed through indicators of implementation or practice, especially in terms of worship. As amil zakat, it should apply an attitude of religiosity in everyday life. Because something that is initially used will become something accustomed to so that it will feel empty if you leave these good habits.

Apart from routine activities in the form of sharing and routine studies in the morning, there are some good habits that are used to start the activities of amil at the zakat house. The most basic thing to start activities before work is usually begins with reading basmalah and followed by the Al-Qur'an tadarus activity together. From this explanation, the authors found that religiosity is reflected in the practice of worship carried out by amil zakat in Rumah Zakat. In activities at the zakat house, the management has many programs and facilities that can be used as a support to increase the religiosity of amil zakat members. One of them is by making a mutabaah yaumiah list as a monitoring sheet in daily worship. In general, the program is quite helpful for training each individual to be able to trust and be responsible, especially in terms of worship practices. With a program that trains in increasing the responsibility of amil zakat, it will be interrelated with the implementation of accountability and transparency. Through a program made by the management as a step to train and increase the religiosity of an amil zakat. If an amil zakat person has implemented a program of worship and other practices regularly and consistently it will affect the accountability and transparency of an amil zakat so that in carrying out his duties as amil zakat will be more trustworthy, honest, consistent and responsible.

#### **4.1.3 The Role of Zakat Literacy in Improving the Accountability and Transparency of the Amil Zakat Institution**

If the understanding and knowledge of Islam is good for every amil, plus the practice of worship is very good and starts to become a good habit, then there is a need for additional understanding that amil zakat collectors must have at the zakat house. The understanding of zakat literacy is the initial foundation that amil must have. Because usually the common people will seek information to know more about zakat literacy through the amil zakat. So that the amil need to take an active or passive approach to provide knowledge about zakat literacy. Usually starting from basic knowledge about zakat to the simplest zakat calculation. This is done as a first step so that people are more open and willing to try to find information about the zakat house zakat institution program. before the amil inform the public, it must be noted that all members of the zakat house already understand zakat literacy.

For ordinary people zakat literacy is still minimal to know. This is evidenced by the customs or culture of the people who tend to prefer to pay zakat at mosques around the place of residence than to distribute to zakat management institutions. This phenomenon usually occurs more



frequently in the month of Ramadan. Facing this phenomenon, the zakat house provides solutions and programs in the form of cooperation between zakat houses and mosques that have the potential to raise quite large zakat funds. So, people will gradually get to know more about zakat houses through mosques that collaborate with zakat houses.

Thus it can be concluded that with a balanced correlation between spirituality and religiosity as well as in daily practice it is expected that it will have a significant impact on the zakat house manager. The goal of the institution will be achieved for the welfare of the ummah and the community will benefit from the zakat institution program. So that a unity will be formed according to Islamic recommendations. Zakat managers will be more able to run the program with trust if they have good religiosity and spirituality. So that it will produce maximum performance. In terms of financial reporting, zakat literacy is also a controller in the implementation of accountable and transparent reporting so that if the zakat literacy of an amil zakat is good, it will correlate with good accountability and transparency.

#### **4.1.4 Important Factors That Need to Be Owned by the Zakat House Manager**

Spiritual mission is a fairly important benchmark in the implementation of zakat institutions. Because sometimes what distinguishes an institution can be seen from its mission. When an institution is more directed towards social work there are several objectives to be achieved. There are organizations that are humanitarian or for-profit. In the zakat house institution, besides being social, there is also an internal mission in the form of a spiritual one that needs to be implemented in carrying out institutional programs. The spiritual factor is one of the most important factors because through the spiritual side of a person it will be seen how the character and nature of that person is. If a person is spiritually good, there will be an attitude of trust, honesty, fairness, responsibility and openness, especially in terms of work. This kind of attitude is needed by an amil in managing zakat.

Important factors for zakat management institutions are spiritual, creativity and innovation. Spiritual comes from within a person which includes honesty, trustworthiness, responsibility, and will produce religiosity which is closely related to belief. Over time, supported by the zakat house management program, a good religiosity habit will be formed in an amil zakat person. Without realizing it, goodness in terms of worship will become a habit that has become commonplace. For example, praying on time, carrying out sunnah worship and filling in mutabaah yaumiah sheets will be things that are used to be done and will have a positive impact on the spiritual of a amil zakat.

Apart from being spiritual, the factors of creativity and innovation in carrying out their duties as amil zakat are also important factors that must be possessed by an amil. The more insight, the more knowledge will be gained. The more knowledge, the more creative and innovative it will be to get the latest ideas and programs to develop zakat institutions so that the social goals of zakat institutions will be achieved.

## **V. CONCLUSION**

### **5.1 Conclusion**

From the results of this study, there are several conclusions on the role of religiosity in increasing the accountability and transparency of the amil zakat institution, namely as follows:

1. The role of Islamic knowledge in increasing accountability and transparency at Rumah Zakat is implemented by requiring amil zakat to master Islamic knowledge, academic knowledge, and to be able to read the Al-Qur'an because it is a requirement for becoming amil zakat. So that it will support increased accountability and transparency of amil zakat contained in the teachings of the Al-Qur'an.
2. The role of the implementation of worship practices in increasing accountability and transparency is applied as a measure to see the consistency of amil zakat in fulfilling its religious obligations from a spiritual perspective. So that it will be able to correlate in increasing transparency and honesty of amil zakat.
3. The role of zakat literacy in increasing accountability and transparency is implemented in Rumah Zakat as actualization of the implementation of accountability and transparency of zakat managers. Increasing knowledge of zakat literacy will be synchronized with increased accountability and transparency.

## **5.2 Suggestions**

The suggestions that the author wants to convey:

1. As an effort to increase the realization of zakat in Indonesia, there needs to be concrete steps to find innovation, one of the efforts made by using digital media and social media to embrace the millennial generation in raising awareness to pay zakat, especially in zakat institutions, there is a need for an increase in digital media so that it will make it easier to collect zakat funds and increase the number of zakat payers. Digital participation needs to be optimized so that it can attract zakat accumulation power and efforts to increase zakat realization.
2. Several years ago there was a discourse to regulate that someone who has paid zakat does not need to pay taxes anymore. Indeed, this has been implemented by the government through Law no. 38 of 1999 which was later confirmed by Law no. 23 of 2011 concerning zakat management. The law states that every form of donation or zakat paid is exempted from the tax object. So, as a suggestion if there are already regulations or rules governing it, it is only legitimate if the discourse is applied.
3. For the same research, namely the analysis of the role of religiosity in increasing the accountability and transparency of amil zakat institutions, the authors suggest that further researchers can expand and increase the number of informants interviewed and researched.

## **5.3 Research Limitations**

In this study it has limitations and can be fixed in the development of further research. The limitations and development of further research that researchers expect include:

1. The research was conducted using qualitative methods and using primary data obtained through in-depth interviews. The limitations of this study include the subjectivity that the researchers themselves have. In addition, the covid-19 outbreak that is currently sweeping

the world has made the process of searching for data through direct sources quite hampered so that it requires other alternatives such as searching for data sources via the internet or online-based network application services to find information in the form of data needed.

2. This study relies heavily on the researcher's interpretation of the implied meaning in in-depth interviews so that the tendency to bias remains. To reduce bias, the method triangulation process is carried out by using several methods in data collection, namely in-depth interviews and observation methods.



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