

THE BRICOLAGE OF FINANCIAL TECHNOLOGY, ACCOUNTABILITY, AND ZAKAT MANAGEMENT IN INDONESIA

FINANSIAL TEKNOLOGI, AKUNTABILITAS, DAN PENGELOLAAN ZAKAT DI INDONESIA

Novitasari Putri Ramadhani¹, Resi Ariyasa Qadri² , Agus Kurniawan³

^{1,3}Diploma of State Treasury Program, Government Financial Management Department,

²Diploma of Accounting Program, Accounting Department,

^{1,2,3}Polytechnic of State Finance STAN

novitasariramadhani29@gmail.com, resi.ariyasa@pknstan.ac.id*, aagguusskur@gmail.com

ABSTRAK

Penelitian ini bertujuan untuk mengetahui implementasi akuntabilitas pengelolaan zakat di Indonesia serta menganalisis dampak penerapan finansial teknologi dalam kerangka akuntabilitas pengelolaan zakat di Indonesia. Metode yang digunakan dalam penelitian ini adalah penelitian kualitatif dengan framework systematic literature review. Tiga pertanyaan utama dirumuskan untuk mengakomodir framework systematic literature review. Diperoleh dua puluh empat artikel yang diterbitkan pada jurnal nasional maupun internasional terakreditasi. Hasil analisis terhadap seluruh artikel tersebut adalah akuntabilitas pengelolaan zakat di Indonesia diwujudkan dalam bentuk laporan keuangan yang disusun oleh organisasi pengelola zakat dengan mengacu pada PSAK 109. Penyelesaian masalah terkait rendahnya akuntabilitas pengelolaan zakat di Indonesia dapat diatasi melalui penerapan finansial teknologi dalam pengelolaan zakat oleh organisasi pengelola zakat. Namun demikian, masih dibutuhkan regulasi pemerintah yang mengatur lebih rinci mengenai bagaimana pelaksanaannya.

Kata Kunci: *Finansial Teknologi Syariah, Akuntansi Syariah, Zakat, Indonesia.*

ABSTRACT

This study aims to determine the implementation of zakat management accountability in Indonesia and to analyze the impact of the application of financial technology in the accountability framework of zakat management in Indonesia. We employed the systematic literature review framework as a methodology to achieve the research's objectives. Three main questions were formulated to accommodate the systematic literature review framework. Twenty-four articles published in accredited national and international journals were obtained. The results of our study indicate that the accountability of zakat management in Indonesia is manifested in the form of financial reports prepared by the zakat management office with reference to PSAK 109. Solving problems related to the low accountability of zakat management in Indonesia can be overcome through the application of financial technology. However, there is still a need for government regulations that regulate in more detail on how to implement the financial technology.

Keywords: *Sharia Financial Technology, Sharia Accounting, Zakat, Indonesia.*

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^{*}Korespondensi (Correspondence):
Resi Ariyasa Qadri

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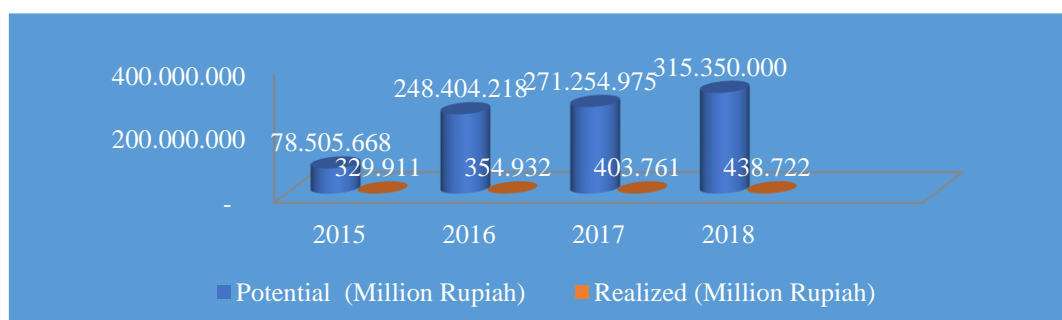
I. INTRODUCTION

This research explicates the implementation of accountability framework on zakat management in Indonesia and the impact of the application of financial technology for the zakat management in Indonesia. Given the large potential of zakat collection revenue in Indonesia and the absence of empirical studies related to the dynamics interplay between the financial technology and the accountability of zakat management in Indonesia, this study is oriented towards filling the research gap which then encourages the authors to formulate two main research questions: (1) how to implement the accountability framework in the zakat management in Indonesia? (2) how is the impact of the application of financial technology towards the zakat management?

Several previous studies have provided valuable insights regarding the accountability of zakat management in Indonesia. Fadilah (2012) states that the main problem alleged to be a barrier in optimizing the potential for zakat receipts in Indonesia is the zakat institution (OPZ) behaviour which is considered unprofessional due to not implementing the principles of accountability and transparency. It means that the implementation of accountability framework is an important factor so that zakat institutions can be categorized as a successful OPZ (Muhammad & Saad, 2016). Research conducted by Rahmayati (2015) reveals that the accountability of OPZs can be identified through the financial reports published by these organizations. Meanwhile, Kholis et al (2014) also conducted a study on Islamic philanthropy with reference to internal management, fundraising strategies, and management of the amil zakat agency (BAZ) and the amil zakat institution (LAZ). The results show that in terms of transparency and accountability, it can be concluded that accountability in this context has a vertical and horizontal dimension, namely morally to Allah *Subhanahu Wa Ta'ala*, muzakki, the wider community, and the Advisory Council.

Warno (2016) also conducted a study on the application of Law Number 23 of 2011 on Zakat Management Institutions in the context of accountability for Zakat, Infaq, *Shadaqah* (ZIS) management. The results show that financial reports, as a form of ZIS management accountability, must comply with financial accounting standards and fiqh rules. It means that the amount of revenue and expenditure must not exceed the regulatory limit. The same proposition was also sounded by Afiyana, Nugroho, Fitrijanti, and Sukmadilaga (2019). They conducted a study to predict the value of the ZIS collection trend using financial technology (fintech) and non-fintech. The results show that the collection of ZIS through fintech has a positive impact as indicated by the increase in zakat receipts made through fintech compared to non-fintech.

Zakat is an Islamic instrument that is used to increase the equity of income and wealth distribution among muslims (Pratama, 2015). Although the potential for zakat collection receipts in Indonesia is very large and given that Indonesia is a country with the largest Muslim population in the world, it turns out that the percentage of zakat collection realization is very small (Afiyana et al., 2019).



Source: Afiyana et al. (2019)

Figure 1.

The Comparison of Zakat Collection Potential and Receipts in Indonesia in Year 2015-2018

In figure 1, we can see that in the period of 2015-2018, the realization of zakat collection was far below its potential, the average zakat revenue realization was only 0.2% of its potential. This is in line with the research result proposed by Canggih, Fikriyah, and Yasin (2017) stating that the potential and realization of zakat collection in Indonesia increases in line with the increase in income per capita and the number of people obliged to give zakat, but the increase in zakat revenue is not proportional to the increase in zakat potential. The average amount of zakat funds received is only less than 1% of the total potential (Canggih et al., 2017; Nilawati & Rijal, 2019).

Mubarok and Fanani (2014) said that there are several factors causing the low collection receipts of national zakat funds, including the quality of the financial reporting of zakat institutions, the low level of public trust in amil zakat, and the weak regulatory and institutional framework for zakat. Their statement (Mubarok & Fanani, 2014) was reinforced by Alam (2018) who maps the problems in zakat management in Indonesia, one of which is the low public trust in OPZ and regulations. He also provided several solutions to this problem, including the realization of accountability and transparency (Alam, 2018). Nurhasanah (2018) also revealed that it is necessary to improve the performance of OPZ to be more accountable, transparent, and professional so that public awareness and trust in zakat will

increase. The low public trust in zakat institutions can be mitigated by building a good organizational governance system, especially governance related to administration and financial reporting (Rohim, 2019).

II. THEORETICAL FRAMEWORK

Accountability Theory as Theoretical Lens

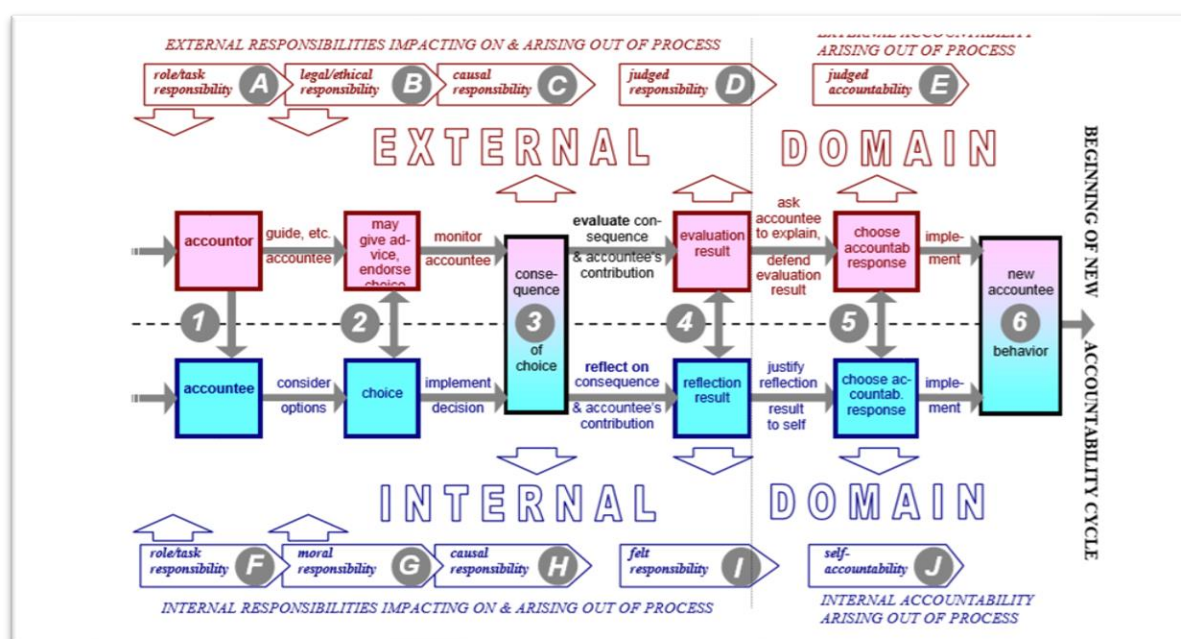
In an Islamic perspective, accountability is defined as the responsibility of a human being to its Creator (Syafiq, 2017). Aligning with the perspective, Triyuwono (2001) argues that the concept of accountability is derived from the trilogy of accountability dimensions, namely Allah as the giver of the highest mandate and principles, man and nature. This trilogy shows that humans are responsible for other humans as they are responsible for nature or the environment (Nurhasanah, 2018; Triyuwono, 2001).

Accountability arises as a logical consequence of the relationship between agent and principal (Bergsteiner & Avery, 2011). Agent is intended as the party who carries out the accountability and the principal is defined as the party who must be held accountable (Kholmi, 2017). In other literature, Bergsteiner and Avery (2011) refer to them -agent and principal- as accountants and accountors. The accountant (agent) is a person who is responsible to the accountor (principal). In the context of zakat management, the agent is the management or management of the OPZ, while the principal is: (1) the zakat payers (Muzakki); (2) Sharia Board or Supervisory Board; and (3) God. In practice, the principal gives full authority to the agent to carry out the operational activities of the organization. As a consequence of this authority, the agent must be accountable for its activities to the principal (Hamidi & Suwardi, 2013). Even the principal can interrogate the agent and give sanctions if the agent's action or answer is unsatisfactory (Kholmi, 2017; Zuccolotto & Teixeira, 2014). By utilizing its role, accountability can become an instrument to control over the performance of the agent in exercising its authority (Thornton & Thornton, 2013).

In more traditional terms, as stated by Rahmayati (2015), accountability is a general term to describe that an organization or company has fulfilled the mission they carry on. In essence, accountability is the disclosure of information as a form of responsibility for the activities that have been carried out by the party assigned the task or mandate to other parties who have the right to be held accountable (Karim, Sasanti, Lenap, & Sari, 2019).

The Model of Integrative Responsibility and Accountability

Bergsteiner dan Avery (2011) have developed an integrative responsibility and accountability framework illustrated in the chart below.



Source: Bergsteiner and Avery (2011)

Figure 2.

The Framework of Integrative Responsibility and Accountability

This model shows that responsibility and accountability are separate but interrelated processes. Accountability appears preceded by responsibility that begins with decision making by the agent (Bergsteiner & Avery, 2011). This action or decision creates moral responsibility for the agent (Bergsteiner & Avery, 2011). The consequences of these actions or decisions give rise to causal responsibilities that must be accounted for to the principal (Bergsteiner & Avery, 2011). The accountability process starts after the evaluation process being carried out by the principal. This evaluation is executed on the consequences of actions or decisions, as well as the agent's contribution to these consequences (Bergsteiner & Avery, 2011). To account for the results of the evaluation, the agent will be asked to explain, justify, or dispute the results (Bergsteiner & Avery, 2011). From this model, we can conclude that the process of accountability and responsibility are interrelated and occur sequentially.

III. RESEARCH METHOD

Systematic Literature Review as The Methodology

This study aims to develop an accountability framework for zakat management in Indonesia by involving the financial technology and following the accountability model compiled by Bergsteiner and Avery (2011). To achieve this goal, we employed the knowledge synthesis qualitative research, namely systematic literature review. Qadri (2019) reveals that a study is categorized as a systematic literature review if the three main procedures are carried out by the researcher when conducting the research. The three procedures are "clearly formulated question, identifies quality relevant studies, and summarizes the evidence by use of explicit methodology." (Khan, Kunz, Kleijnen, & Antes, 2003, p. 118).

Through the systematic literature review method, we identify, study, evaluate, and interpret all relevant researches based on specific research questions that are appropriate to the context (Qadri, 2019). Data collection was carried out on several previous studies on the concept of accountability (Bergsteiner & Avery, 2011; Kholmi, 2017), the implementation of accountability for zakat management in Indonesia (Rahmayati, 2015), and digitizing zakat management in Indonesia (Rohim, 2019; Utami, Suryanto, Ghofur, & Nasor, 2020). As of the result, we have collected thirty-nine articles published in national and international journals. From this figure, twenty-four articles that were fitted with the proposed criteria were obtained.

The Steps on Systematic Literature Review Method

The systematic literature review procedures we used in this study follow Qadri's research (2019). The first step is the formulation of the review criteria, the researcher determines the research objectives and several selection criteria regarding relevant articles to be included in the literature review. The selection criteria are: (a) the article must have a clear analytical method that can strengthen the research results; (b) the article must have keywords related to the title, abstract, conclusion, award, or main text; and (c) the article describes the concept of accountability or the accountability scheme for zakat management in Indonesia.

Secondly, the identification of relevant articles. At this step, the researchers chose the basis for searching for articles which is places for publication through Google Scholar and SCOPUS. The span of time for articles searching is 10 years, from 2010 to 2020. Three main keywords were used: "accountability", "accountability for zakat management in Indonesia", and "financial technology in managing zakat in Indonesia." Another key word is the digitization of zakat management in Indonesia.

Thirdly, the classification of relevant articles. We grouped all articles obtained in the second step. In selecting articles, the steps we took were reading the article titles, abstracts, and keywords. If the we have obtained enough information describing the zakat management accountability scheme, we downloaded and read the full paper. The initial classification of the relevant articles was compiled in Microsoft Excel. Furthermore, we conducted a thematic coding analysis on the article, so that several criteria were obtained which were arranged based on their general theme.

Fourthly, the overview of the results. At this step, all articles were mapped based on the general theme of the criteria. Some important information related to the articles, such as title, author name, and abstract were inputted into Mendeley to strengthen references.

IV. RESULTS AND DISCUSSION

The Knowledge Synthesis Results: Accountability of Zakat Management in Indonesia

Table 1 displays the result of the systematic literature review we conducted to answer several questions about the concept of accountability, the implementation of accountability for zakat management in Indonesia, and the impact of implementing financial technology in the accountability framework of zakat management in Indonesia. In general, we found 39 national and international journal articles that were considered relevant to answer the methodological questions. After all articles were selected, we found that not all of the articles met the criteria we have set. Only twenty-four articles were able to meet the criteria.

The researched conducted by Bergsteiner & Avery (2011), Rahmayati (2017), Kholmi (2017), Syafiq (2017), and Nurhasanah (2018) are the main references in writing the concept of accountability. The concept of accountability includes the concept of accountability in an Islamic perspective, traditional definitions, trilogy of accountability dimensions, the essence of accountability, and an integrated model of responsibility and accountability.

Table 1.
Literacy Mapping Results

No	Thematic Description	References
Implementation of zakat management in Indonesia		
a.	Role of zakat	Pratama (2015)
b.	SWOT analysis of zakat management	Nasution, Nisa, Zakariah, & Zakariah (2018); Coryna & Tanjung (2015); Wikaningtyas & Sulastiningsih (2015);
c.	Zakat management problems	Mubarok & Fanani (2014); Canggih et al. (2017); Alam (2018); Afiyana et al. (2019);
d.	Zakat management solutions	Pratama (2015); Alam (2018); Coryna & Tanjung (2015); Chaniago (2014)
Accountability of zakat management in Indonesia		
a.	Accountability conception	Bergsteiner & Avery (2011); Hamidi & Suwardi (2013); Rahmayati (2015); Warno (2016); Syafiq (2017)
b.	Implementation of zakat accountability	Aziz (2017); Fadilah (2012); Kholis et al. (2014); Rahmayati (2015); Muhammad & Saad (2016)
c.	Zakat accountability issues	Nurhasanah (2018); Huda & Sawarjuwono (2013)
d.	Zakat accountability solutions	Nurhasanah (2018); Endahwati (2014)
e.	SWOT analysis of zakat accountability	Bahtiar (2020); Nikmatuniyah (2015)
Digitalization of zakat management		
a.	Benefits of zakat digitization	Santoso (2019); Lee & Teo (2015); Rohim (2019); Rahmani & Erpurini (2020); Suginam (2020); Zubaidah & Afifah (2020)
b.	SWOT analysis of zakat digitization	Hendarsyah (2013); Friantoro & Zaki (2019); Santoso (2019)
c.	Development of zakat digitization	Amarodin (2020); Antonio, Laela, Mukhlas, & Ghifari (2020); Rohim (2019); Utami et al. (2020);
d.	Application of financial technology	Fahlefi (2018); Karim et al. (2019); Zumrotun (2016)

Source: Data Processed by Authors

Then, to answer questions related to the implementation of zakat management accountability in Indonesia, we make the researches provided by Astuti (2018), Karim et al. (2019), and Suginam (2020) as a reference source. those contain valuable information on the development and application of financial accounting standard statements (PSAK) specifically for zakat management, laws that provide direction on zakat management, the realization of accountability, and the accountability mechanism for zakat management that have been implemented in Indonesia.

Finally, we chose articles presented by Aziz (2017), Zumrotun (2016), Fahlefi (2018) Bergsteiner & Avery (2011), and Chuen & Teo (2015) as references in portraying the impact of implementing financial technology towards zakat management accountability framework in Indonesia.

Those articles discuss problems and solutions in implementing accountability for zakat management, the benefits of financial technology in the accountability framework for zakat management, and the accountability framework for zakat management in Indonesia.

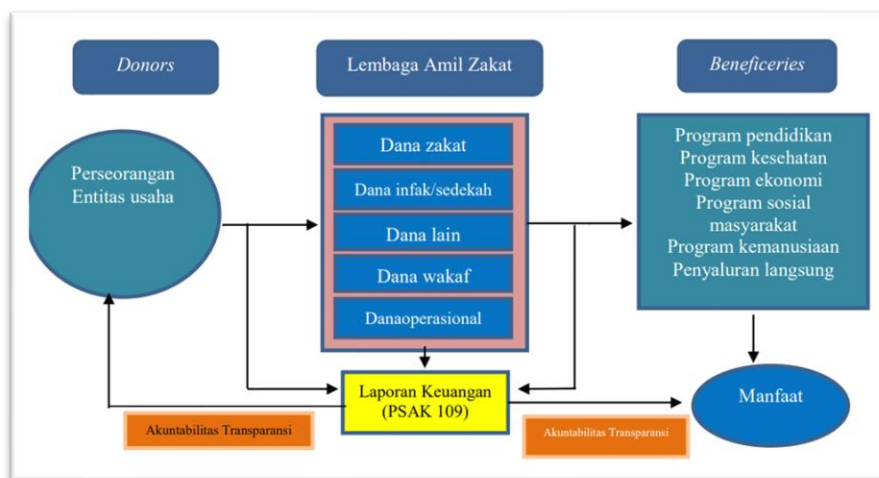
Implementation of Zakat Management Accountability in Indonesia

Zakat institution can be viewed as a non-profit organization, meaning that the institution is an organization that does not make material profit as the main motive for carrying out its organizational activities (Nurhasanah, 2018). Nevertheless, the institution is required to guarantee the transparency and accountability of zakat collection (Hamidi & Suwardi, 2013). For this reason, some zakat institutions in Indonesia have adopted the accounting standards for non-profit organization in formulating their financial reports (ISAK 35). However the OPZs have a different characteristics compared to other non-profit organizations (Fadilah, 2012; Muhammad & Saad, 2016). The OPZs are obliged to record sharia based transactions, so that some OPZs do not purely adopt ISAK 35 (Karim et al., 2019; Nurhasanah, 2018). They make modifications in several parts of their financial reports (Suginam, 2020). In line with the need for a more appropriate standards, Indonesian Accounting Standards Board (IAI) then established accounting standards for zakat, infaq, and *shodaqoh* (PSAK 109) at the end of 2011 (Astuti, 2018). The standards provide directions for zakat institution to recognize, measure, present, and disclose ZIS related transactions (Parvez, 2021).

The government also encouraged the efforts to manifest a more transparent and accountable OPZ in Indonesia (Utami et al., 2020). The government issued Law Number 23 Year 2011 on Management of Zakat. Article 7 of the Law stated that the major function of National Amil Zakat Agency (BAZNAS) as OPZ is to serve the public with transparent reporting function and accountable zakat management (Warno, 2016). By functioning the BAZNAZ's role, muslims in Indonesia would witness the rise of national role model of accountability (Syafiq, 2017; Warno, 2016).

The accountability is then realized through financial reports (Afiyana et al., 2019). PSAK 109 explained that a complete financial report has several components: (1) balance sheet; (2) statement of change in fund; (3) statement of changes in net assets; (4) statement of cash flow; (5) notes to financial statements. Rahmayati (2015) said that only 9 out of 31 zakat institutions have published their financial statements meaning that there is only about 29% OPZs that have followed the accountability framework. Furthermore, she found that only 4 out of 9 OPZ's audited reports that have complied with PSAK 109 (Rahmayati, 2015). Therefore, we can conclude that the realization of zakat management accountability in Indonesia is still low. This fact is in line with Karim et al. (2019) findings revealing the low level of OPZ accountability in Indonesia. Obviously, the use of financial technology can tackle the accountability issue (Karim et al., 2019). Yet the absence of regulations requiring OPZ to disclose its financial performance using the internet is stil far from known (Fahlefi, 2018; Karim et al., 2019; Zumrotun, 2016).

In simple terms, the zakat management accountability mechanism implemented by OPZ can be pictured as follows:



Source: Data Processed by Authors

Figure 3.
ZIS Management and Reporting System in Indonesia

The figure illustrates that the accountability of zakat management in Indonesia, in the form of financial reports conforming to PSAK 109, is submitted to donors (*muzakki*) for the benefits distributed to the beneficiaries (*mustahik*) by the zakat institution. This mechanism is slightly different from the framework of integrative responsibility and accountability by Bergsteiner and Avery (2011) which also includes a decision-making mechanism by agent and evaluation by the principal. These two mechanisms are deemed necessary to be implemented as part of an ideal accountability framework.

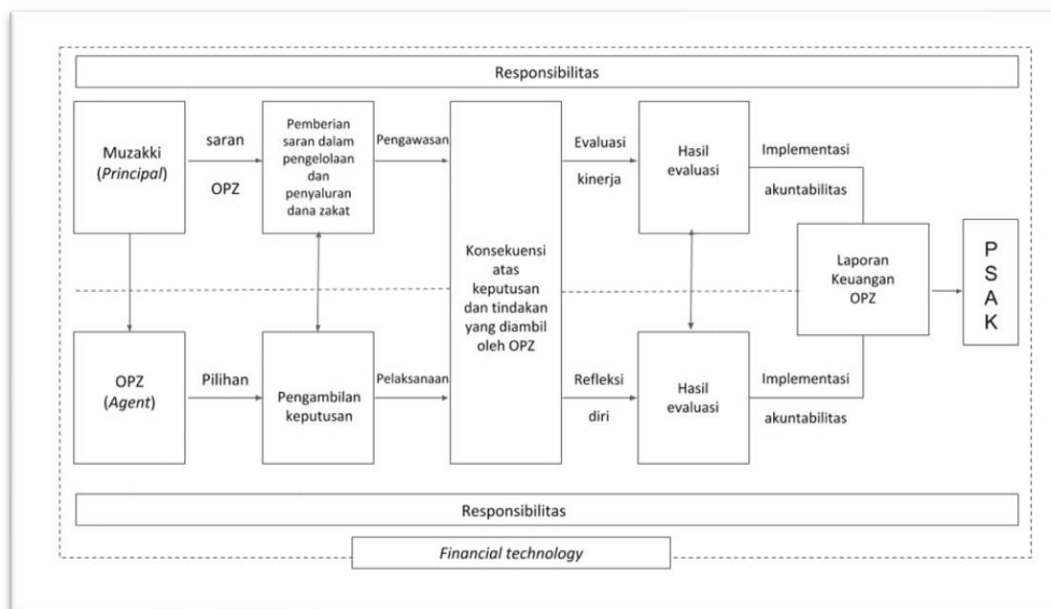
The Application of Financial Technology to Improving Zakat Management Accountability

The use of technology that is far behind other financial institutions is the major reason for the low level of zakat institution’s accountability (Lee & Teo, 2015). Moreover, the lack of human resource competence is still the main obstacle in implementing ideal accountability framework (Zumrotun, 2016).

The way to get rid off the obstacles is through the application of financial technology for zakat management reporting. The fintech is basically an innovative service in the financial sector by taking advantage of the role of technology (Lee & Teo, 2015). Fintech is also capable of providing a modern service solution that can increase customer satisfaction and make easier for *muzakki* to channel his zakat funds (Fahlefi, 2018). At the same time, *muzakki* can also find out the OPZ’s performance so that he can encourage the OPZ to enhance its professionalism which will lead to increased accountability and transparency in managing zakat funds (Aziz, 2017; Mubarak & Fanani, 2014).

In applying fintech, the Bergsteiner-Avery accountability model can be carried out in one system, including decision making system by agents, supervision system by the principal, and accountability system, in the form of financial statements. The OPZ decision-making process can be executed by determining the *mustahiq* candidate first so that the *muzakki* can observe persons who will receive his zakat funds (Fahlefi, 2018). In addition, the principal can conduct a performance evaluation through the same system (Rohim, 2019). The system can also create financial report templates complied to PSAK 109 or other regulations related to the preparation of financial statements so that the mismatch accounting can be minimized (Astuti, 2018; Lee & Teo, 2015; Utami et al., 2020).

In general, the application of financial technology in improving the zakat management accountability is portrayed as follows:



Source: Data Processed by Authors

Figure 4.
The Application of Financial Technology for Zakat Management in Indonesia

Figure 4 explains how the accountability mechanism through fintech works. The first

mechanism starts with the collection of zakat funds by zakat institution. In this framework, the system will give the *muzakki* a "forum" to give an advice regarding the mechanism for distributing zakat funds. The system can also support for the performance evaluation on zakat management. The entire process will be carried out in one integrated system so that all parties can be involved in reviewing the OPZ's performance (Bergsteiner & Avery, 2011; Fadilah, 2012; Fahlefi, 2018).

V. CONCLUSION

The accountability is the disclosure of information as a form of responsibility for the activities that have been carried out by the mandated party. The accountability for zakat management in Indonesia is manifested in the form of financial reports based on PSAK 109 composed by the zakat collection agency. Solving the problem of low accountability for zakat management in Indonesia can be performed through the application of financial technology in zakat management. The government should regulate in more detail on how the implementation would be looked like. The accountability mechanism for zakat management through financial technology will increase the accountability and enhance the professionalism. Future studies should probe the underlying insights after the implementation of financial technology in improving zakat funds accountability.

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