

Sharia Audit in Zakat Institutions: Study at BAZNAS of West Java Province

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Abstract. Zakat institutions apply sharia principles that should also perform sharia audit, but in reality, there are still few zakat institutions that have not implemented sharia audit yet. The basis for reviewing sharia auditing is from KMA (Decree of the Ministry of Religious Affairs No. 733 of 2018 concerning the implementation of sharia audits on zakat institutions. The research objective is to determine the implementation of sharia audits in zakat institutions. Techniques for collecting data in this research are as follows: questionnaires, interviews, observation, and documentation. A data analysis approach is a qualitative approach. The results of the research show that (1) the scope of the sharia audit is the field of collection and distribution with auditors from the Ministry of Religion of the Republic of Indonesia; (2) sharia audit stages: planning, implementation and reporting stages; (3) audit results in the form of opinions according to or not in accordance with sharia and recommendations. For zakat institutions, the implementation of the sharia audit is crucial as sharia accountability. An audit is one of the media to increase public trust in zakat institutions.

Keywords: audit, sharia principles, sharia audit

Introduction

Zakat institutions are sharia-based public funds (zakat) management institutions. It becomes mandatory that all zakat institutions perform sharia audit. However, there are still few who get audit opinion in accordance with sharia, even West Java BAZNAS (National Amil Zakat Board) until 2019. In 2020, BAZNAS of cities and districts in West Java are still in the process of sharia auditing. Then, the issue of sharia auditing has become popular, especially in relation to the implementation of zakat as a religious obligation and a component of public finance, which is also required by regulation, namely Law Number. 23 of 2011 concerning Management of Zakat and KMA Number 733 of 2019 concerning the Implementation of Sharia Audit.

Zakat institutions, in accordance with Law Number. 23 of 2011 concerning Zakat Management, divided into government-based zakat institutions (central BAZNAS, regional BAZNAS (provincial and city/

district BAZNAS) and community-based zakat institutions (LAZNAS and LAZDA or National/Regional Institute of Amil Zakat). Both government-based and community-based zakat institutions are required to carry out sharia audits. However, in reality, until now, only BAZNAS of West Java Province has been audited, while 27 City and District BAZNAS have only been assisted by sharia audits by sharia auditors from the Ministry of Religion of the Republic of Indonesia. This is happening, not only due to the readiness of the auditees (BAZNAS to be audited) but also for the auditor (the person who will audit), as well as the sharia audit policy which is still undergoing changes.

The current development of BAZNAS has been felt by the public, which is marked by the start of public trust. The most prominent development is the governance of zakat institutions (Hadi, 2017), which is in accordance to the BAZNAS regulations made to implement or manage zakat institutions technically. Many regulations have been made

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to support institutional governance, including the implementation of sharia principles in zakat intermediation.

One of the keys to the success of zakat governance is monitoring, evaluation and control integrated into the role of internal control and audit (Sahdan *et al.*, 2019). This is in accordance with BAZNAS decision which requires every BAZNAS at the provincial, city and district levels to have an internal audit unit (SAI) and the requirements proposed by the Ministry of Religion of the Republic of Indonesia regarding the implementation of sharia audits. However, the conditions in BAZNAS West Java Province and Regional BAZNAS are not the same in terms of readiness because there are still many obstacles, for example, people who do not trust zakat institutions, especially in the implementation of sharia principles. The low level of trust from the community can be seen from the zakat collection that is not optimal, with the level of achievement in the range of 40% -50% (BAZNAS Jawa Barat, 2017). Likewise, there are still many who do not know BAZNAS as a zakat institution because of the low public trust. This is in accordance with the statement of the Deputy of BAZNAS M.Arifin Purwakananta (Purwakananta, 2018) who said that in general BAZNAS has been implemented correctly the aspects of collection, distribution and accounting, but related to the application of sharia principles, it is not all in accordance. Hence, it is necessary to conduct a sharia audit. For muzaki (recipient of zakat), zakat managers who have implemented governance and sharia principles will realize muzaki's hopes.

The implementation order of sharia audit consists of various provisions and stages, which the agency will audit (as an auditor), and the stages of sharia auditing (Megawati, 2018). For this reason, the purpose of writing this article is to find out how sharia audits are carried out at zakat institutions by studying the National Amil Zakat Board (BAZNAS) of West Java Province.

Furthermore, this paper will explain how the implementation of sharia audits in zakat institutions with the case in BAZNAS West Java as a zakat institution has been audited by sharia with opinions according to sharia. This paper aims to determine the implementation of sharia audits in zakat institutions with various aspects that support and complement sharia audits.

Audit (examination) for institutions

that apply sharia principles is a determining factor and provides assurance of institutional accountability. Here, practitioners and users will take advantage of conventional and sharia auditing knowledge to strengthen sharia auditing.

Sharia audit is an activity that aims to carry out the role of supervision, control and reporting of all transactions, and discover whether it is in accordance with the rules and principles of sharia which are useful, true and fair in reports for decision making. Sharia audit is also defined as a systematic process for obtaining and reviewing evidence whether the Islamic assertions and socio-economic principles are in accordance with the recommendations of the Sharia Supervisory Board and disseminating them to all stakeholders. (Kasim *et al.*, 2013).

With the high level of competitiveness of the conventional financial system, there has been a decline in noble values such as moral and social values, especially in the western world which dominating as a result of colonialism several centuries ago. Hence the application of Islamic economics becomes important, especially in the bank and non-bank financial institutions, including zakat institutions.

The implementation of sharia auditing must be based on a legal basis, both vertical legal bases (Al Quran and al-Hadith) and horizontal legal bases such as laws. Below is the description of the vertical and horizontal legal basis of sharia auditing.

Surah Al-Infitar (82): verse 10-12 Allah says that *"In fact, for you there are (angels) who watch over (your work), noble (in the sight of Allah) and record (your works) they know what you do."* The meaning of these verses is that Allah SWT will oversee what humans do. It also applies to auditors, especially sharia auditors, who have to do their job properly so that they can provide an opinion on the process that is objective, honest and fair. If it is not the punishment will be severe.

In Surah Al A'raf (7) verse 85 which explains that the Word of God is related to property, it must be recorded as it is correctly, not cheating and reducing the scales/measurements. In this way, the auditor should record and assess the audit object fairly and objectively in accordance with the audit standards used and based on supporting evidence.

Accounting and Auditing Standards for Islamic Financial Institution (AAOIFI) has compiled provisions for bank and non-bank financial institutions as follows: financial accounting objectives and concepts, accounting standards, auditing objectives and standards and code of conduct for accountants and auditors. The sharia audit in Islamic perspective contains the following philosophies (Shafii, Ali and Kasim, 2014): (1) there is a belief that everything that is done must be accountable to Allah SWT; (2) work on good moral grounds; (3) apply the principles of sharia in accordance with Al-Quran and Sunnah; (4) audit in Islam is concerned only with valid transactions; (5) relating to aspects of human behavior that work with Islamic law; and (6) the audit framework in Islam is broader. The implementation of sharia audit aims to ensure whether there is conformity between the organization's operations and sharia principles and there is no violation by conducting a compliance test.

To be able to develop optimally, a sharia institution needs to apply Islamic financial standards and complies with the guidelines for Islamic financial institutions around the world. AAOIFI, previously known as the Financial Accounting Organization for Islamic Banks and Financial Institutions started the concept of sharia auditing; this is why the implementation of sharia audits is based on the principles of AAOIFI (Shafii, Ali and Kasim, 2014), namely (1) Islamic auditors of Islamic financial institutions must comply with the Code AAOIFI and IFAC accounting profession ethics; (2) The auditor must comply with the standards issued by the Auditing Standard for ASIFIs; (3) Auditors must carry out their duties professionally and carefully so that misstatements do not occur.

Sharia audit is considered thick in carrying out social functions because it is related to social behavior and organizational performance including relationships with all stakeholders, especially for zakat institutions, which includes how zakat is managed, the role of intermediation, and the da'wah of zakat. In the technical framework, sharia auditing still needs improvement to be more complete, including sharia auditing standards, regulations, scope, tools, SOPs standard, so that the implementation of sharia audits is as it should be. Furthermore, (Shafii, Ali and Kasim, 2014) described how sharia audit has experienced rapid development, especially a systematic and comprehensive audit program, legal documentation and others. Also, all are

developed in various languages so that it is easy to implement around the world.

The difference between the sharia audit framework and conventional auditing is imperative (Nugraheni, 2012). As stated by Nawal, there is an increasing need for sharia auditing. For this reason, a sharia audit framework must be developed, especially for Islamic financial institutions, including zakat institutions. Until now, one thing that still considers an obstacle in the implementation of sharia auditing is the incomplete guidelines and standards for sharia auditing which contain an audit framework according to the AAOIFI audit standards. AAOIFI and IFSB are both involved in addressing this issue. As an illustration, how the practice of sharia auditing in several countries such as Indonesia, Malaysia, Brunei and several other countries is still not in accordance with sharia principles. It takes efforts to improve and develop massively.

It is hoped that the sharia audit process can be developed in a broad, detailed and complex manner. Things that still need to be developed include: related to finance, honesty, regularity, economy, efficiency or effectiveness, or reporting fraud, administrative incompleteness or managerial inability, or failure to observe procedures or achieve goals (Yulinartati, Roziq and Ekaningsih, 2013). The audit scope must include the value of the audit benefits for the community so that sharia auditors are always aware of errors in internal regulations.

The stage of conducting the audit will determine the opinion produced. For this reason, the compliance of sharia auditors with auditing standards and frameworks is very important. Carrying out audits in accordance with established procedures is a must (Yaacob and Donglah, 2002), which surely should be in line with Islamic rules and principles, ASIFIs Standards, Professional Bodies, other legislative regulations that do not conflict with sharia principles, including International Standards on auditing ASIFIs. (Minarni, 2013; Manan *et al.*, 2018).

Basically, the stages of sharia audit are the same as internal audit or financial statement audit stages. At this stage, the auditor checks all documents, procedures, and others to compare them with the standard (Lawrence, 2005). At this stage, the following will be determined: (1) accuracy and reliability of information regarding the company's financial and operations; (2)

possible obstacles faced by the company can be identified or minimized; (3) acceptable or obedient to regulations for external companies and internal policies; (4) acceptance of whether operational activities are satisfied or not; (5) effective and efficient use of company resources and (6) the effectiveness of organizational/company goals. It is necessary to discuss these matters with management to increase organizational effectiveness (Rito and Azzahra, 2018).

Furthermore, Harastiana, Nurcholisah and Fadilah (2016); Lawrence (2005) and Andari (2019) explained that the function of internal audit or sharia audit is as follows: (1) monitoring all activities, especially things difficult to handle; (2) identifying and minimize risks; (3) validating all reports; (4) supporting and assisting management in technical fields; (5) helping the process of *decision making*; (6) Analyzing the possibilities that may occur in the future; and (7) assisting managers in managing the company. Thus, sharia auditing can help the organization achieve its goals in a structured and disciplined way (Muhammad, 2018). The internal audit approach is carried out by evaluating and improving the effectiveness of risk management, control, and good governance (Bowen and Chen, 2001; Jiun P, 2002). Sharia audits for zakat institutions aim to increase public trust, provide excellent service to muzaki and mustahik, and realize effective and efficient budgets.

KMA No.733 of 2019 states there are 3 objectives of sharia auditing in zakat institutions, namely (1) Preventing irregularities and violations of sharia provisions as early as possible; (2) Increase stakeholder confidence in sharia accountability and compliance; and (3) Maintaining zakat fund management in accordance with sharia provisions. Furthermore, the stages in sharia auditing that are in accordance with Kementerian Agama (2019) as follows: (1) Audit planning sharia; (2) Sharia audit implementation; and (3) Sharia audit reporting. Sharia audits are carried out by sharia auditors. In implementing sharia audits, sharia auditors are required to prioritize the principles of KMA No.733 of 2019 (Kementerian Agama, 2019) (22), which include Integrity, Objectivity, Confidentiality, Competence, Accountability, and Professionalism.

Research Methodology

This study used a case study research

method. The case study was conducted at BAZNAS of West Java. The one case method is research conducted to discuss one case in a particular organization (Sekaran and Bougie, 2016). This research studied the implementation of sharia audits carried out by the Ministry of Religion of the Republic of Indonesia at BAZNAS of West Java and consumer confidence. The type of research carried out was descriptive analysis research.

The data collection techniques used in the study were: (1) Observation, by paying attention to the operations of West Java BAZNAS; (2) in-depth interviews with the leadership, head of the division, cadre, and unit of the SAI (Sekaran and Bougie, 2016); and (3) Documentation, by studying the activity documents and internal audit documents, audit public accountant and sharia audits, and other documents of BAZNAS West Java. Location of the case study was conducted at BAZNAS of West Java Province domiciled in the city of Bandung due to the fact that West Java Province BAZNAS was the first institution that has already applied sharia audit; sharia audit in zakat institution was carried out at the end of 2017 and an opinion "according to sharia" came out in early 2018.

Results and Discussion

The Role of Zakat Intermediation in BAZNAS of West Java Province

BAZNAS of West Java Province is a government-based zakat institution at the provincial level. In accordance with the zakat law (UU RI, 2011), it is one of the zakat institutions given the authority to carry out the intermediary role of zakat, and the scope of sharia audit is the intermediary role of zakat, namely the collection of zakat funds and distribution of zakat funds. West Java BAZNAS conducts this intermediary role of zakat.

ZIS Fundraising. The role of collecting ZIS (alms/ religious charity) funds is to optimize the collection of zakat funds from muzaki. Optimization of this role should be started from the potential of zakat at both the national level, which is more than 217 trillion (BAZNAS, 2017), and the West Java level of 17 trillion (BAZNAS Jawa Barat, 2017). Based on the zakat potential, various collection strategies are compiled according to the needs, abilities, environmental changes, and partnerships built by BAZNAS of West Java Province. Below are the strategies and collection programs implemented and a

picture of the strategy: (1) Zakat Collection Unit (UPZ), (2) Payroll System for West Java Provincial Civil Servants (ASN) and company employees, (3) ATM transfer and cash transfer via bank, (4) Pick up Zakat, (5) Muzaki counter and Infak/alms Box (Kofak), and (6) online application-based collection (online marketing). Figure 1 is the zakat collection mode carried out by BAZNAS of West Java Province.

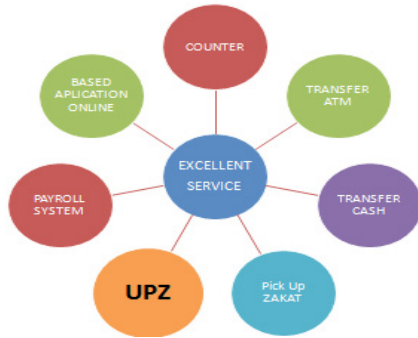


Figure 1. The Strategies of BAZNAS ZIS Collection in West Java Province

Zakat collection program at BAZNAS of West Java is increasing. The performance of the fundraising (PHP) division from 2015 to 2019 has experienced positive developments, namely developing quantitatively (number of collections) and qualitatively (collection program). In 2019, PHP has successfully obtained a nomination, namely the zakat collection growth program. The success in the fundraising (PHP) division program is inseparable from the role of the internal audit unit which constantly supervises internal audit activities, especially the achievement of the zakat collection program according to the strategic plan and budget (RKAT) with operational processes that are in accordance with standard operating procedures (SOP) and applicable regulations (Alim, 2015).



Figure 2. BAZNAS Zakat Program in West Java Province

Distribution and Utilization of ZIS funds.

The next intermediary role is channeling and ZIS for mustahik consists of 8 asnaf (8 groups of people entitled to receive Zakat), namely Fakir, Poor, Amil, Riqab, Gharimin, Mualaf, Fisabilillah, and Ibnu-sabil (Fadilah *et al.*, 2019; Nawaiseh, Bader and Nawaiseh, 2019). Distribution roles are divided in 2 programs, namely the distribution of Zakat (consumption in nature) and utilization of zakat (productive and empowering). West Java BAZNAS distributes and utilizes ZIS funds and other socio-religious funds through 5 main programs, which are presented in the figure 2.

Furthermore, the success of a program will be measured by predetermined measuring instruments (Casalo, Flavián and Guinalú, 2007). Table 1 is the zakat fund distribution program presented with the optimization of each index of its size.

The performance of DPP division from 2015 to 2019 has experienced positive developments at both quantitatively (number of programs) and qualitatively (the value of the socio-economic use of zakat).

Standard Operating Procedures (SOP) for the Role of Intermediation in BAZNAS, West Java Province

To streamline operational activities, BAZNAS of West Java Province has several standard operating procedures (SOP) in areas according to BAZNAS internal business processes. In fact, currently, BAZNAS of West Java Province has obtained an implementation certificate of ISO 9001: 2015 as a governance standard. The effectiveness of SOP implementation will depend on the role of the Internal Audit Unit (SAI) in carrying out monitoring and evaluation functions, as well as ISO audits which are conducted periodically to ensure that all organizational components have carried out their main duties and functions according to the existing SOP (Dewi and Sawarjuwono, 2019; Fadilah, Maemunah and Hernawati, 2019). The principle and objective of an ISO audit is to make continuous *improvements*. Sharia audit will also pay attention to the effectiveness of the implementation of each SOP for intermediation role. The SOP in BAZNAS of West Java Province related to the intermediation role of zakat as follows: (1) SOP for collecting funds, (2) SOP for measuring Muzaki's satisfaction, (3) SOP for Zakat Collection Unit, (4) SOP for handling complaints and feedback from Muzaki, (5)

Table 1
Optimization of Zakat Distribution Program

No	Program	Optimization Program
1	Healthy West Java (Jabar Sehat)	National Zakat Index (IZN) - Achievement of SDG's Healthy people, etc.
2	Smart West Java (Jabar Cerdas)	National Zakat Index (NZI) - Achievement of SDG's Educating the nation, etc. - Eradicating illiteracy, etc.
3	Independence West Java (Jabar Mandiri)	National Zakat Index (NZI) - Achievement of SDG's Alleviating poverty, etc. - Food independence Improving welfare
4	Cares West Java (Jabar Peduli)	National Zakat Index (IZN) - Handling emergencies Dealing with disasters, etc.
5	Religious West Java (Jabar Takwa)	National Zakat Index (IZN) - Anticipating apostasy Increasing piety
6	Zakat Community Development (ZCD)	National Zakat Index (IZN) - Community empowerment Village Zakat Index (IDZ) - Opening employment opportunities SDG's Achievement - Building MSMEs

Resources: BAZNAS of West Java Province. 2019

SOP for Muzaki Service, (6) SOP for Delivery of Assistance, (7) SOP for Requesting Assistance, (8) SOP for Assistance Approval Procedure, (9) SOP for Reporting of Assistance Reporting, (10) SOP for Financial Audit, (11) SOP Operational and Program Audit, (12) Sharia Audit SOP, (13) Implementation SOP and Audit Report. (14) SOP for Follow-up on Audit Results, (15) SOP for Special Audit, (16) SOP for Making Legal Documents, (17) General SOP-Procurement of Goods and Services, and (18) General SOP - Official Travel.

Reporting at BAZNAS, West Java Province

Reporting in zakat institutions, especially BAZNAS including BAZNAS of West Java Province, must refer to PERBAZNAS Number 4 of 2018 concerning Reporting on the Implementation of Zakat Management. This reporting is done 2 times a year (every six months and the end of the year) (Mardiyah and Mardiyah, 2015). The types of reports that are required at the National Bureau of Observation consist of: (1) Performance Report, the format refers to PERBAZNAS 1/2016 concerning Guidelines for Preparation of Budget (RKAT) and coupled with realization columns and percentage of achievement in each format, and all data is available on the SIMBA application; (2) Financial Statements by using PSAK 109 standards and all data is available on the SIMBA application; and (3)

reports on Zakat management (OPZ) which must be done by BAZNAS, BAZNAS province/district/city, and LAZ, in particular, does not need to make reports of this type and all data is available on the SIMBA application (Unerman, Bebbington and O'dwyer, 2018). Sharia audit (Khalid *et al.*, 2018; Fadilah, Maemunah, and Hernawati, 2019), apart from being related to reports in BAZNAS of West Java Province, is also related to the types of audits carried out, namely (1) Internal audit by the SAI unit, (2) Audit of financial reports by public accountants, and (3) Public accountants audit for the use of APBD funds.

Sharia Audit in Zakat Institutions

This part explains how sharia audits are carried out in zakat institution (Kasim *et al.*, 2013; Haliding, 2015) with a case study of West Java BAZNAS, which are (1) Sharia auditors are auditors from the Ministry of Religion of the Republic of Indonesia as a ministry authorized by the State to regulate the religious sector including the implementation of sharia audits; (2) The legal basis for the implementation of sharia audits has been regulated in the Decree of the Minister of Religion (KMA) Number. 733 of 2019 concerning the Implementation of Sharia Audit; (3) The reason for sharia audits to be conducted at zakat institutions is because zakat institutions are financial institutions that carry out the role of zakat by applying sharia principles; (4) The scope of operation

of zakat institution which is the object of sharia audit is only an intermediary role, namely collecting ZIS funds from muzaki and channeling them to mustahik; (5) The aspect of zakat management that will be audited is the application of sharia principles in the operations of zakat institutions, particularly the implementation of intermediary role; (6) The stages of sharia audit are basically the same as the audit stage in general, namely the planning stage, implementation stage, reporting stage, and recommendation stage; (7) The result of sharia audit is an appropriate opinion if the operation of zakat institution, in particular the role of intermediation, is in accordance with sharia principles or not in accordance with sharia. Also, recommendations for management to make improvements in the future; and (8) The purpose of sharia auditing in zakat institutions is to increase accountability and public trust in relation to the application of sharia principles

Conclusions

Based on the discussion in the previous chapter, sharia audits are carried out at all zakat institutions to increase public accountability and trust concerning the application of sharia principles, especially the intermediary role of zakat. Sharia audit results are opinions according to/not in accordance with sharia principles. Recommendations for all zakat institutions to prepare for sharia audits because all zakat institutions must carry out sharia audits as public accountability.

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