

THE EFFECTIVENESS OF THE COLLECTION OF PROFESSION ZAKAT AND ITS ACCOUNTABILITY ON BAZNAS (CASE STUDY IN LOCAL GOVERNMENT IN TASIKMALAYA REGENCY)

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Abstract

Profession Zakat through the payroll system is one of the collection procedures that are expected to help increase zakat acceptance in general. Badan Amil Zakat Nasional (BAZNAS) Tasikmalaya Regency is an official government institution that is trusted to manage and distribute zakat and it is expected to be an accountable institution. Using qualitative descriptive method to illustrate the true depiction and case study approach to explain specifically about the phenomena of the effectiveness of the collection of profession zakat and accountability of BAZNAS Tasikmalaya Regency. The results of this study indicate that the procedure of collecting zakat through the payroll system has been effective, seen from the achievement of profession zakat funds per year and also the calculation of Collection Ratio based on Zakat Core Principles. The financial statements made by BAZNAS Tasikmalaya Regency still not perfect, there are several components that have not been prepared so that the financial statement of BAZNAS Tasikmalaya Regency has not yet in accordance to Shari'a Financial Accounting Standard (SAK Syari'ah) No. 109 "Accounting for Zakat and Infaq/Sadaqah".

Keywords: Profession Zakat, Effectiveness, Payroll System, BAZNAS, Financial Statement

INTRODUCTION

Zakat, the giving of the alms to the poor and needy, is an obligation which is must be done by every adult Muslim of sound mind. It is also important to note that zakat has to be paid from lawful wealth and assets, e.g. zakat cannot be calculated on prohibited or unlawful wealth, such as income from interest, stolen property, or wealth acquired or earned through unlawful means (Mohsin et. al, 2011).

The National Board of Zakat (hereinafter abbreviated as BAZNAS) is the official body and the only one formed by the government based on Presidential Decree of Republic Indonesia No. 8 of 2001 which has the duty and function of collecting and distributing zakat, infaq, and shadaqah (ZIS) at the national level. The inception of Law No. 23 of 2011 on the Management of Zakat further strengthen the role of BAZNAS as an institution authorized to manage zakat nationally. In performing its duties and functions, BAZNAS at the central, provincial and district level establishes the Zakat Collector Unit (UPZ) at government institutions, state-owned enterprises, regional owned enterprises, private companies and representatives of the Republic of Indonesia abroad.

BAZNAS issued eight zakat products, there are zakat on farms; zakat on agriculture; zakat on gold, silver and money; zakat on honey; zakat on commerce; zakat on treasures; zakat on professions; and zakat on stocks and bonds. Profession Zakat is zakat on income derived from the development of one's own potential in the appropriate way of Shari'a, such as

routine wages, profession doctors, lawyers, architects, etc. From various opinions stated that the basis of zakat profession analogous to the zakat of agriculture that is paid when getting the results, as well as the nishob that is equal to 524 kg staple food, and paid from gross income. While the tariff is analogous to zakat gold and silver is 2.5%, on the basis of the rule "Qias Asysyabah".

Although zakat is an obligatory in Islam to combat poverty, Indonesian muslims' awareness to pay zakat is very low (Yumna & Clarke, 2011). This is confirmed by a statement from the head of BAZNAS Tasikmalaya regency states that the awareness of paying zakat among civil servants in Tasikmalaya regency is still low. Well known as Kota Santri, because of the big amount of Islamic boarding school institutions, people are also known religious. To carry the nickname, the local government issued a Regulation No. 7 of 2014 on Values of Religious Life Society in Tasikmalaya. So there is a big question why people who known as religious but can not reflect it, either one from their obedience to pay zakat. In order to support the increase of zakat income from the income of civil servants, the Regent of Tasikmalaya Regency issued the Regent Instruction No. 188.55/502/kes/2017 on Increasing Awareness of Zakat, Infak and Sedekah (ZIS) Liability for all Civil Servants in Local Government of Tasikmalaya Regency.

Table 1. The acceptance of profession zakat funds via payroll system

Institution	Year			
	2014	2015	2016	2017
Ministry of Religious Affair	383.159.714	628.848.038	595.225.293	704.097.459
Regional Secretariat	55.235.292	59.109.782	65.824.859	63.174.132

Source: Financial Report of BAZNAS Tasikmalaya Regency

There are problems that still arise, civil servants are questioning where the money goes and also they are objected if the deduction is applied to a small amount of honorarium (CNN Indonesia, 2018). Thus, as evidence of accountability and transparency (to the society; donors and users of other financial statements), BAZNAS is required to make zakat financial statements in accordance with the Shari'a Financial Accounting Standards (SAK Syari'ah) No. 109 on Accounting for Zakat and Infaq/Sadaqah. Accounting is actually a tool that can be used in the concept of obligation and accountability, in fact not only limited to the obligations of zakat, but also other aspects of human life (Harianto, 2016).

According to Jaelani (2016) standardization of zakat management (national or international) is equipped with an adequate accounting system by highlighting the importance of accountability to the public feels very important at this time. With a good zakat financial reports, it is expected to raise the awareness of civil servants, enrich their understanding and build trust that the zakat they spend is actually channeled to BAZNAS to be distributed in an appropriate manner afterwards.

Even though accounting standard for zakat, SAK Syari'ah 109, has been effective since 2011, the truth is that BAZNAS just adjusted their financial report in early 2017. Before then, they only present reports of acceptance (income statement) and utilization of zakat, infaq / shadaqah (distribution funds). The problem is because the UPZ still combining zakat, infaq and shadaqah funds so it has not been able to present the financial statements in

accordance with SAK Syari'ah 109. Meanwhile SAK Syari'ah 109 requires the separation between those three funds. The lack of human resource who has the knowledge of accounting for zakat also become a problem.

Based on the facts and phenomena that have been described, then this research will answer some questions, those are:

- (1) Is the collection of profession zakat through a payroll system to increase zakat receipt in Tasikmalaya regency effective?
- (2) Is the zakat financial statement prepared by BAZNAS Tasikmalaya Regency in accordance with Shari'a Financial Accounting Standard (SAK Syari'ah) No. 109?

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Definition of profession zakat

Profession zakat is the zakat imposed on any particular occupation or profession skill, either alone or jointly carried out with other persons/institutions bringing in income (money) that comply with Nisab (minimum threshold for zakat). (Hafidhuddin, 2004). The profession in question is like civil servants, private, consultants, doctors, and notaries. Contemporary fiqh jurists agree that the results of the profession include the property that must be spent on zakat, since zakat is essentially a collection of wealth taken from the rich to be distributed to the poor among them (according to the terms of syarak).

Profession zakat is ijihad (agreement) of the ulama in the present that seems to depart from ijihad which has enough reason and basic that is also quite strong. However, not all ulama agree with it. Among the contemporary ulama who argue the existence of profession zakat is Shaykh Abdur Rahman Hasan, Shaykh Muhammad Abu Zahrah, Sheikh Abdul Wahab Khalaf and Shaykh Yusuf Qaradawi. They argue that all income through profession activities of doctors, consultants, artists, accountants, notaries, and so on, when it has reached nishab, then must be charged of zakat. Participants of the First International Congress on zakat in Kuwait at 29 Rajab 1404 H / 30 April 1984 M also agreed on the obligation of profession zakat when reaching nishab, although they differed in how to issue it (Rumah Zakat, 2009). All forms of halal income must be issued its zakat with the conditions have been reach the nishab in one year, which is worth 85 grams of gold. Profession zakat can be issued upon receipt of the income if it is enough (reach) nishab. If it does not reach nishab, then all earnings are collected during one year; then zakat is issued if the net income is enough nishab (Fatwa MUI-Zakat Penghasilan).

Definition of payroll system

Quoted from Hornby (2001) in Elekwa & Eme (2013) payroll is the process of recording the names of people employed by companies that indicate the amount of money to be paid to each of them. Matters arranged using a payroll system may include taking hours, calculating payroll, deducting taxes and deductions, printing and checking and paying employment taxes to the government. In addition, at this time zakat also became one of the things set in the payroll system to help facilitate the payment of zakat for Muslim employees.

The mechanism of zakat payment through payroll system as described in the official website of BAZNAS is as follows:

- (1) Company management facilitates the leadership and employees to pay zakat by being calculated directly in the payroll.

- (2) Employees fill out the form of willingness to pay zakat through direct pay cuts addressed to the HR department or salary.
- (3) Zakat payments are made directly from monthly salaries and transferred to BAZNAS accounts by the finance department.
- (4) HR department or salary part submit employee data that pay zakat to BAZNAS in the form of excel format file.
- (5) Employees obtain NPWZ card (Zakat Mandatory Number), BSZ (Proof of Zakat Deposit) and Donate Report on the zakat that is fulfilled.

As stated by BAZNAS, there are several advantages or virtues of zakat service via payroll system, among others: Facilitate employees (directly cut from the salary by the company's human resources), lighten the employee (done every month automatically), orderly (employees as mandatory zakat avoid from forget), being sincere (not directly related to mustahik), right on target and efficient (zakat distribution through continuous distribution and utilization program of BAZNAS).

Effectiveness

According to Kamus Besar Indonesia, effectiveness is derived from the effective basic word which means: its effect (consequently, its effect, its impression); efficacious or efficacious (about medicine); can bring results; effective (about business, action); come into force (about laws, regulations). In this context, effective is an effect or effect arising from the existence of a business or action taken.

While effectiveness means the success rate of something in producing the desired result (Oxford dictionaries). Ety Rochaety and Ratih Tresnati (2005) define effectiveness as a quantity or number to indicate how far the target is reached. Here, the word effectiveness refers to how much zakat funds on the profession incomes accumulated from the potential of zakat targeted each year.

Adopted from Core Principle for Effective Zakat Supervision arranged by BAZNAS and Bank Central of Republic Indonesia (2016), the zakat supervisor assesses the level of collection management of zakat through payroll system by using collection ratio (CR). This ratio quantifies the ability of zakat institution to collect zakat fund total collection divided by its potential target. The CR is expressed as a percentage that can be categorized as follows:

- (1) > 90 % : Highly effective
- (2) 70 – 89 % : Effective
- (3) 50 – 69 % : Fairly effective
- (4) 20 – 49 % : Below expectation
- (5) < 20 % : poor – zalim

Zakat Core Principles

The Zakat Core Principles (ZCP) are the minimum standards to be applied by all zakat supervisions (BAZNAS - Core Principles for Effective Zakat Supervision, 2016). Initially, this ZCP development learned from successful application the core banking principles that have been applied in various countries, namely Basel Core Principles (BCP) which is the minimum standard for implementation prudential regulation and supervision of banks and the banking system recognized internationally (DEKS Bank Indonesia – P3EI-FE UII).

ZCP – 1: Objectives, Independence, and Powers

ZCP 1 has to be clearly defined to provide each responsible authority with the necessary legal powers and independent rule. In order to set proper laws and regulation framework for zakat institution.

ZCP – 2: Permissible Activities

As zakat institutions operate within the purview of shari'ah principles, permissible activities are definite element for conducting zakat supervision.

ZCP – 8: Good Amil Governance

ZCP 8 is the backbone of zakat governance that is important for zakat supervisory authorities to set the governance framework for zakat institutions.

ZCP – 9: Collection Management

Collection management is a key success factor for zakat institutions performance in collecting zakat funds at an optimal level which has great implications on the outreach for zakat institutions to disburse the zakat funds.

ZCP – 15: Shari'ah Control and Internal Audit

In order to monitor and ensure zakat operational activities are shari'ah compliant, shari'ah control and internal audit is vital aspect to be observed by zakat supervisory authorities to conduct supervision.

ZCP – 16: Financial Reporting and Internal audit

Accountability is important element within shari'ah governance for ensuring a fair judgment from external parties. To uphold accountability, financial reporting and external audit must be conducted.

ZCP – 17: Disclosure and Transparency

Apart from accountability, disclosure and transparency must also be upheld by zakat institutions to retain fair judgment from the public with regard to zakat operational aspects.

Shari'a Financial Accounting Standards (SAK Syari'ah) No. 109 of zakat and infaq/sadaqah

(1) Purpose

This statement aims to regulate the recognition, measurement, presentation, and disclosure of zakat and infaq/sadaqah transactions (SAK SYARI'AH NO. 109, ph. 01).

(2) Scope

This statement applies to amil who receive and distribute zakat and infaq/sadaqah (SAK SYARI'AH NO. 109, ph. 02). This statement does not apply to sharia entities that receive and distribute zakat and infaq/sadaqah but not as the main activity. The sharia entity refers to PSAK 101: Presentation of Sharia Financial Statements (SAK SYARI'AH NO. 109, ph. 04).

(3) Characteristic

Zakat is a shari'a obligation that must be submitted by muzakki to mustahik, either through amil or directly. The provisions of zakat governing the requirements of nishab, periodic or non-periodic haul, tariff of zakat (qadar), and allotment (SAK SYARI'AH NO. 109, ph. 06). Zakat and infaq/shadaqah received by amil must be

managed with sharia principles and good governance. In the case of mstahik that desperately needs the basic needs, such as fakir miskin, there is no longer exist, zakat funds can be invested or suspended not to be immediately distributed (SAK SYARI'AH NO. 109, ph. 08-09).

RESEARCH METHOD

This research used decscriptive qualitative method with case study approach. Descriptive qualitative research attempted to illustrate the true illustration of the phenomenons occurring in zakat collection management in Local Government of Tasikmalaya Regency and zakat financial reporting system in National Board of Zakat (BAZNAS). Case study approach used in reseach aims to explain the specific in identifying phenomenons.

Data collection method used in research are interview, observation, and document analysis. Interview is a method where researcher as interviewer conduct an interview with informants as interviewees to collect data. Observation is a method to observe research object and document analysis method used to complete the data through document. According to (Creswell, 2012), data analysis in qualitative research will be hand-in-hand with other sections in the development of qualitative research, namely data collection and writing of findings.

Data analysis used in this research are data reduction, data display, and conclusion: drawing or verifying. Data validity is one of strengths of qualitative research and is based on determination of whether findings are accurate from point of view of researcher, participants, and readers (Creswell, 2012). Creswell (2012) revealed there are eight main strategies for assessing accuracy of findings, but researcher use only two strategies in assessing accuracy of findings, they are triangulation and spend longer time in the field.

RESULT AND ANALYSIS

a. Overview of BAZNAS Tasikmalaya Regency

Since 2014, the establishment of institutional BAZNAS in all regions of Indonesia has been established with the Decree of the Minister of Religious Affairs for the Provincial BAZNAS and the Decision of the Director General of Islamic Community Guidance for BAZNAS in regency/municipality. With the formation of the regional BAZNAS through the collective determination of the Ministry of Religious Affairs as regulatory authorities, the governors and regents/mayors are expected to follow up the appointment of the Chairman of BAZNAS in the region.

The management of zakat, infaq and sadaqah in Tasikmalaya Regency was initially managed by Badan Amil Zakat, Infaq and Sedekah (BAZIS). Then with the inception of Law No. 38 of 1999 on the Management of Zakat, then the management of Badan Amil Zakat Daerah (BAZDA) Tasikmalaya was established. With the amendment of Law No. 38 of 1999 Became Number 23 of 2011 on the Management of Zakat, the BAZDA of Tasikmalaya Regency has changed its name to Badan Amil Zakat Nasional (BAZNAS) of Tasikmalaya Regency.

In the transformation and from BAZDA to BAZNAS, BAZDA consist of Advisory Board, Supervisory Commission, and Implementing Agency. In the new structure of BAZNAS in the region only consists of five leaders and the executing elements appointed by the head

of BAZNAS in the region. The reorganization and transformation of regional BAZNAS organization in accordance with the provisions of Law Number 23 Year 2011 on Zakah Management and Government Regulation Number 14 Year 2014.

b. Data Analysis

Based on interviews with the MUI and BAZNAS, there were two different opinions regarding the calculation of professional zakat. According to the chairman of the MUI fatwa assembly, professional zakat is calculated from net income, namely basic salary which has been reduced by other expenses. He added,

Meanwhile, according to BAZNAS represented by Yedi Budiana stated that professional zakat is calculated from gross income. This certainly has the potential to cause confusion among civil servants, but due to BAZNAS which manages and distributes Zakat, Infaq/Sadaqah funds, the options from the BAZNAS are followed by them.

For the simplest example, if A earns Rp. 5,000,000 per month and the basic needs are Rp. 3,000,000, the amount of profession zakat that must be paid is:

$$\text{Rp } 5.000.000,00 - \text{Rp } 3.000.000,00 = \text{Rp } 2.000.000,00$$

$$2.5\% \times \text{Rp } 2.000.000,00 = \text{Rp } 50.000,00 \text{ per month}$$

According to Qardhawi, the two options may be used in accordance with the income earned. For those who have very high income or very well-off, it is recommended to use a gross calculation. Conversely, for those with low income if their wealth is sufficient, then it is recommended to use a net calculation. However, if it does not reach the nishab, the person is not obliged to pay profession zakat, but it is recommended to take the infaq and sadaqah and the amount is depend on his ability and sincerity.

1) Effectiveness of profession zakat collection through payroll system

As the author explained in chapter two, that something can be said to be effective if it reaches its target or goal. In each institution there is a target that must be achieved in accordance with the planning in the next year, as well as in BAZNAS Tasikmalaya regency determines the target of zakat acceptance, infaq/sadaqah every year. Determination of the target of zakat commanded by the central BAZNAS then coordinated again by the provincial BAZNAS with the BAZNAS regency/city. The target demanded by the central BAZNAS is always considered too high, as is the case for 2018, from the central targeting around 35 percent but for BAZNAS Tasikmalaya regency only set the target in the realistic number, that is 25 percent.

The effectiveness of zakat collection at BAZNAS Tasikmalaya Regency can be seen from the success of zakat fund collection according to the target set. For the acceptance of zakat funds through payroll system in 2014 Rp 55.235.292, in 2015 amounting to Rp 59.109.782, as much as Rp 65.824.859 for 2016 and Rp 63.174.132 in 2017. Besides that the effectiveness of zakat fund collection strategies can also be seen from the increase in zakat funds calculated using the calculation of Collection Ratio (CR) which was adopted from the Core Principle for Effective Zakat Supervision. The results of the calculation are as follows:

Table 2. Effectiveness Calculation Use Collection Ratio

Year	Profession Zakat Fund	Target	Collection Ratio	Category
2014	Rp 55.235.292,00	Rp 57.997.056	95%	Highly effective
2015	Rp 59.109.782,00	Rp 59.654.115	99%	Highly effective
2016	Rp 65.824.859,00	Rp 67.987.250	97%	Highly effective
2017	Rp 63.174.132,00	Rp 75.698.587	83%	Effective

Source: Secondary data that have been processed

So, the success of BAZNAS Tasikmalaya Regency in increasing the collection from year to year is a proof of the effectiveness of the collection of professional zakat through the payroll system. Thus, the zakat fund collection strategy can continue to be applied balanced with innovative steps to optimize the collection from sources that have not been managed optimally. Because in some work units of the local government has not fully implemented zakat through the payroll system.

In the process of introduction and socialization of the payroll system, there is a mechanism carried out by BAZNAS in the collection of professional zakat funds through payroll systems including:

- a) The institution management facilitates civil servants to calculate the payroll directly. Facilities provided by BAZNAS in this salary deduction include: cover letter for willingness to pay salary deductions from civil servants for BAZNAS Tasikmalaya Regency, as well as a form of willingness to pay profession zakat.
- b) Civil servants fill in the form of willingness to pay zakat through direct salary deductions (payroll system) directed to the finance department.
- c) The payment of zakat is deducted directly from the salary every month and there are several options for the submission of zakat, namely: deducting the salary through the treasurer in each local government working unit every month to be deposited to UPZ, picked up by the officer to the office, or transferred to the account in the name of BAZNAS Tasikmalaya Regency. If the regent's regulation has been issued, then the only option is to transfer to the BAZNAS account via auto-debit.
- d) The finance department submits data of employees who pay who pay professional zakat to BAZNAS Tasikmalaya Regency in an excel format file to make it easier in each accountability report.

In the meantime, BAZNAS and the local government are preparing regent regulations regarding the payment of profession zakat with auto-debit. It is hoped that the regulation can facilitate and give an easy access to civil servants in implementing the third pillar of faith. Through interviews with eight civil servants, they agreed that later the professional zakat through the auto-debit payroll system to banks will be implemented.

They also did not object to the government's plan through the Ministry of Religion which requires all civil servants to directly deduct their monthly earnings. This is considered as a positive step.

Seeing the response of several civil servants, if the regent's regulation has been completed and issued, BAZNAS Tasikmalaya Regency can of course also be actively active to socialize this payroll system to all local government work units.

2) Financial statement of BAZNAS Tasikmalaya Regency

The Financial Statement is the result of an accounting system containing accounting information reported as a form of liability and accountability. The financial statement of BAZNAS Tasikmalaya Regency has not been completely prepared in accordance with Indonesian Financial Accounting Standards, Shari'a Financial Accounting Standard (SAK Syari'ah) No. 109 "Accounting for Zakat, Infaq/Sadaqah". BAZNAS just adjust it back in 2017, beforehand they only made a financial report in a form of report on acceptance and utilization of zakat, infaq/sadaqah.

However because of the limited human resources and fund, the financial statement of BAZNAS Tasikmalaya Regency has not been audited yet, neither internally or externally. The reason is BAZNAS Tasikmalaya Regency's internal audit unit still under formation. They just begin to rebuild a better management in early 2017, doing a restructurization as well as adding human resources to help BAZNAS Tasikmalaya Regency to be a trusted with a good governance institution. As the result of triangulation, observation and interview, the financial statements prepared by BAZNAS Tasikmalaya Regency only include:

- a) Statements of Financial Position provides information about asset, liabilities, net asset;
- b) Statements of Fund Changes provides report on changes in Zakat fund, Infaq and CSR funds, and Amil fund;
- c) Statements of Management provides information about the plan and realization of acceptance, distribution based on asnaf, resources in the implementation of the programs, raising muzakki and beneficiaries, acceptance and use of amil rights, operational costs based on function, and the use of state expenditure budget (APBN) or regional expenditure budget (APBD).

After conduct triangulation, observation, and interview, several missing components in the financial statement that have not been prepared by BAZNAS Tasikmalaya Regency are:

- a) Statements of Asset Change Under Management provide information of changes in assets under management statement, starting from current assets, non-current assets, and accumulated depreciation, additions and deductions, beginning balance and final balance;
- b) Statements of Cash Flows provides information for users of financial statements which resulted in cash and cash equivalents. The cash flow statement covers the entire cash flows in operating, investing and financing activities in one period;
- c) Notes to Financial Statement is a various notes that present financial statements to provide more detailed information about Amil, Amil's accounting policies, explanation of key posts and human resource development efforts.

CONCLUSION

a. Conclusion

From the discussion in previous chapter we can draw several conclusions as follows:

- 1) The management of BAZNAS partially correspond to Zakat Core Principle, further evaluation and development still needed as the Internal Audit Unit has not formed yet; the financial statement has not audited by external auditor (public accountant office); and financial information publicity has not published properly and limited accessible to public.

The collection of profession zakat through payroll system is proved to be effective both qualitatively based on Zakat Core Principles and quantitatively based on the calculation of Collection Ratio. As the acceptance of zakat every year is increased for Rp 55.235.292 in 2014, Rp 59.109.782 in 2015, Rp 65.824.859 in 2016, except in 2017 it decreased to Rp 63.174.132. However, by the calculation using Collection Ratio it shows to be effective as well, for each ratios are 95 percent in 2014, 99 percent in 2015, 97 percent in 2016 and 83 percent in 2017.

- 2) Financial statement prepared by BAZNAS Tasikmalaya Regency has not been completely correspond to Shari'a Financial Accounting Standard (SAK Syari'ah) No. 109 "Accounting for Zakat Infaq/Sadaqah". Few missing components are Statement of Change in Asset under Management, Statement of Cash Flows, and Notes to Financial Statement.

b. Implication

Based on the explanation of the conclusion above, several implications for better improve in zakat fund as well as the management of BAZNAS are:

- 1) The payroll system program has been effective, but the promotion and socialization carried out by BAZNAS Tasikmalaya Regency for the payroll system program must be further expanded to increase the acceptance of zakat funds through the payroll system and increase the awareness of civil servants to optimize the management of zakat funds.
- 2) A proper financial statement in accordance with Shari'a Financial Accounting Standard (SAK Syari'ah) No. 109 "Accounting for Zakat, Infaq/Sadaqah" should be prepared as soon as possible if BAZNAS Tasikmalaya Regency wants to be considered as an accountable institution. In the statement of financial position, zakat maal fund will be better if it is specifically segregated. The financial statement should be posted and published in their website to give an easy access.
- 3) To improve amil's understanding since amil does not even know about Zakat Core Principle, further socialization and coordination between the central, provincial and city/regency BAZNAS should have to be arranged.

c. Research Limitation

Based on the research results, here are some limitations in this research, as follows:

- 1) This research was only conducted in one zakat institution and only in a few local government unit works. So it only has a limited comparison. For further research, it can be performed at several other institutions.
- 2) The management of BAZNAS is under formation and manage to be rebuilt. There information provided regarding to the management is very limited to be obtained.

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