

Antecedents of financial accountability in zakat management organizations

Nur Laila Yuliani^{1*}, Wisnu Ahmad Rinanto¹, Barkah Susanto¹,
Pranita Siska Utami, Ravindra Ardiana Darmadi¹

¹ Universitas Muhammadiyah Magelang, Magelang, Indonesia

* Corresponding author email: nurlailay@unimma.ac.id

Abstract

Accountability is an obligation to be answerable for the success or failure of an organization's operations in achieving its predetermined objectives periodically. To produce accountable zakat fund management reports, zakat management organizations need to implement several zakat accounting procedures. This study aims to examine and analyze the influence of internal control, zakat accounting implementation, transparency, human resource competency, and accounting information systems on financial accountability. The research sample consists of employees working in Zakat Management Organizations in Magelang and Temanggung. Using purposive sampling, 88 respondents were obtained. Multiple linear regression was used for testing. The results showed that zakat accounting implementation and accounting information systems have a positive influence on financial accountability. However, internal control, transparency, and human resource competency do not significantly influence financial accountability. This study is expected to enhance the understanding of the accountability of zakat, infaq, and shadaqah (ZIS) with the implementation of PSAK 109. In addition, it is expected that the management of zakat management organizations can produce more accountable financial reports.

Keywords

Internal control, Zakat accounting implementation, Transparency, Accounting information systems, Financial accountability

Introduction

Zakat has an important role in efforts to empower the economic potential of the people. The hope is that if management is carried out according to plan, it will be able to free people from economic, social and moral misery, enable the poor to become Aghniya, and turn Mustahiq into Muzzaki. According to World Population Review data, 87.2% of Indonesia's overall population is Muslim. This indicates that Indonesia has a large potential for zakat. The Chairman of the National Amil Zakat Agency (Baznas) said the potential of zakat in Indonesia reached Rp327 trillion per year according to data

Published:
May 2, 2025

This work is licensed
under a [Creative
Commons Attribution-
NonCommercial 4.0
International License](#)

Selection and Peer-
review under the
responsibility of the 6th
BIS-HSS 2024 Committee

compiled from the agency's strategic study centre [1],[2]. Of the total potential, only IDR17 trillion has been collected or equivalent to 5.2% of the national zakat potential.

Central Java Province in 2023 has a zakat potential of Rp3.1 trillion but has only reached 10% of this potential. Meanwhile, the potential of zakat in Magelang is around Rp10-Rp15 billion per year and the collected amount is around Rp 2.5 billion per year. In Temanggung, the potential is around Rp26 billion per year and the zakat collection is around Rp 7.3 billion per year [1],[2]. The large gap between the potential and the zakat collected raises many question, considering the large number of zakat management organizations and the government's attention in dealing with zakat issues. The difference between the amount collected is due to the lack of muzaki who channel their zakat funds through zakat organizations. In addition, the lack of accountability in zakat management organizations is also something that makes muzakki less trust in zakat management organizations as institutions that manage their funds.

Accountability is a type of responsibility to be responsible for the success or failure of the organization's execution in attaining the goals or targets that have been applied for prior periods and are carried out periodically [3]. Zakat management organizations need to implement a series of zakat accounting processes in order to create accountable zakat fund management reports [4]. The financial accountability of Zakat management organizations can be manifested in the form of good financial management of the mandate of Zakat funds received from the community.

Accountability of financial management of zakat management organizations can be influenced by factors including internal control. Internal control based on Government Regulation of the Republic of Indonesia Number 60 (2008) is a technique that is adjusted for human resources and information technology systems intended to support a company to achieve specific goals (PP No. 60 of 2008). The implementation of good internal control will encourage increased financial accountability of the organisation, according to [5]. The results of research [4] and [6] state that internal control has a positive and significant effect on financial accountability. In contrast to [7] which explains that there is no influence between internal control activities on the financial accountability of the organisation. Meanwhile, according to the results of research [8] and [9] internal control has a negative effect on accountability.

The recognition and measurement of zakat in Indonesia has been specifically regulated in the Statement of Financial Accounting Standards No.109 concerning Accounting for Zakat and Infaq/ Donations issued by the IAI (Indonesian Institute of Accountants). Explanation [10] that the application of zakat accounting, namely PSAK No.109, has a positive effect on financial statement accountability and [9]. Partially the application of Zakat Accounting does not have an impact on financial accountability. Meanwhile, [11] said that the application of PSAK 109 has no significant effect on the accountability of zakat management organizations.

Financial accountability cannot be known without transparency. The non-publication of Zakat Management as a form of accountability of Zakat management organizations is one of the factors driving the low level of public trust in zakat organizations. The results of research [12], [13] and [9] show that transparency has a positive impact on trust in managing zakat, infaq and alms funds.

Another problem is the existence of financial accountability that has not met generally accepted standards and the low level of human resources who have competence in their fields [14]. The results of research [3] and [9] show that human resource competence has a positive impact on accountability. According to [15] human resource capacity has no impact on accountability.

Accounting Information System is very helpful for zakat management organizations as managers and muzzaki as zakat fund givers who need financial data reporting. Achieving accountability in financial management requires the use of technology so that it requires fast, efficient and effective management. The results of research [16] and [12] with the results of the Accounting Information System have a positive impact on the Quality of the Financial Statements of the Zakat Management Organisation. Accounting Information Systems partially negatively impact the quality of regional financial reports, according to [17].

This research is a development of research [9] using agency theory [18]. Agency relationship in accountability is the relationship between zakat management organisation and society. The community acts as the principal, as the provider of resources to the zakat management organisation in the form of zakat, infaq and sadaqah (ZIS) payments. While the zakat management organisation acts as an agent who has been given the trust of zakat, infaq and sadaqah (ZIS) funds from the community to be managed properly and accountable. The purpose of this research is to see the impact of internal control, the application of zakat accounting, transparency, human resource competence and accounting information systems on the financial accountability of zakat management organizations. This research is contributed theoretically to the application of zakat accounting and financial accountability in sharia entities.

Method

This research is quantitative research that uses survey methods to obtain data by distributing questionnaires to respondents. The participants in this study are workers at Temanggung and Magelang zakat management organizations. Sample determination using purposive sampling method with criteria, namely: chairman, vice chairman, treasurer, secretary, and financial staff who have worked for at least one year which amount 75 respondents. Variable measurements are based on previous research using a Likert scale. Variable measurement instruments, namely financial accountability (4 items); internal control (9 items); application of zakat accounting (28 items); and transparency (7 items) from [4]; as well as human resource competence; and accounting

information system (6 items) from [16]. The data analysis used is descriptive statistical test, validity and reliability test, multiple linear regression and hypothesis testing.

Results and Discussion

The research questionnaire was distributed to employees working in zakat management organizations in Magelang and Temanggung areas. Based on purposive sampling techniques in this study, 75 respondents were obtained. Respondent profile shows that most of the respondents are male (65.3%). Undergraduate educational background dominates the respondents (61.3%) and the majority of respondents' age is productive, which is less than 30 years old (40%).

Validity and reliability test results

The validity test in uses confirmatory factor analysis (CFA). The first validity test results show that some statement items are invalid because of the cross-loading value <0.5 . Those statement items are internal control (PI1, PI3, PI5), zakat accounting implementation (PAZ10, PAZ17, PAZ19, PAZ21, PAZ22, PAZ25) and accounting information system (SIA4, SIA5, SIA6). The test shows the statement items are valid with a cross-loading value >0.5 . The reliability test show that the Cronbach Alpha value is >0.70 , so all variables are declared reliable.

Multiple Linear Regression

Multiple linear regression is used to show the effect of independent on the dependent variable [19]. The results are shown in Table 1.

Table 1 Multiple linear regression test results

Description	Unstandard. Coeff.		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9.167	1.811		5.062	0.000
Internal Control	-0.048	0.086	-0.064	-0.567	0.573
Implementation of Zakat Accounting	0.050	0.022	0.307	2.222	0.030
Transparency	0.105	0.061	0.216	1.733	0.088
Human Resource Competence	0.049	0.097	0.072	0.510	0.612
Accounting Information System	0.156	0.075	0.224	2.069	0.042

Determination Coefficient Test

The test helps to clarify Internal Control, Implementation of Zakat Accounting, Transparency, Human Resource Competence, Accounting Information System variable [19]. The test is shown in Table 2.

Table 2. Determination coefficient test results

R	R Sq	Adj. R Sq	Std. Err
0.576	0.332	0.284	1.311

F test

The F test was used to measure the accuracy of the regression function in estimating the goodness of fit. Based on the results, the calculated F value is 6,865 with a significant level of 0.000. This result shows the research model is feasible.

Hypothesis Test

The t statistical test is used to test the effect between the Internal Control, Implementation of Zakat Accounting, Transparency, Human Resource Competence, Accounting Information System to Financial Accountability. It is said to have an effect if the significance value is less than 5%. The test show in Table 3.

Table 3. Hypothesis test

	t test	Sig.
Internal Control → Financial Accountability	-0.567	0.573
Implementation of Zakat Accounting → Financial Accountability	2.222	0.030
Transparency → Financial Accountability	1.733	0.088
Human Resource Competence → Financial Accountability	0.510	0.612
Accounting Information System → Financial Accountability	2.069	0.042

This study looks at the variables that influence zakat management organizations' financial accountability. The test results demonstrate that financial accountability is unaffected by internal control. This is because in the Zakat management organization there is no adequate separation of duties, thus making internal control not run well. Not running internal control well is caused by the leadership/supervisor of the zakat management organisation not always monitoring the performance of its employees so that financial accountability in the organization is not good. The results of this study are inconsistent with the research of [9],[20], [21], [22] but consistent with the research of [23], [24] [25].

The application of zakat accounting in this study has a positive effect on financial accountability in zakat management organizations. This shows that the application of zakat accounting system can help improve financial accountability in zakat management organizations. The application of Zakat's accounting system in Zakat management organizations has met the needs of Zakat financial management and the concept of accountability, which can be accounted for the use of money in the organisation. The application of accounting in amil zakat institutions is certainly needed because it involves accountability to the public for the results of the performance that has been achieved. The results are consistent with [20], [26], [27], but inconsistent with [9].

According to the test's result, it demonstrates that financial accountability in zakat management organizations is unaffected by transparency. This shows that transparency in Zakat Management is not good enough to make financial accountability in Zakat management organizations also not good. Transparency is a necessity in a business organisation because it is one of the pillars of good governance, if transparency

in the organisation is not good, it will have a significant impact on stakeholder trust. The research results are inconsistent with [9],[28] but consistent with the research of [25].

Financial accountability of zakat management organizations is not influenced by the competence of human resources. This is because human resources in Zakat management organizations are still not competent due to a lack of knowledge, skills and understanding of financial accountability itself. The quality of human resources is needed in achieving organisational goals. Factors that can improve the competence of human resources are education and work experience. The results of this study are inconsistent with [29], [30], but consistent with [9].

Another result of this study is the positive impact of accounting information systems on financial accountability in zakat management organizations. This can mean that the existence of accounting information systems can increase financial accountability in zakat management organizations. This accounting information system helps minimise fraud committed by individuals and reduce existing risk mitigation. This results consistent with [30], [31],[32], [33] [34].

Conclusion

This study concluded that the application of Zakat accounting and accounting information systems has a positive effect on the financial accountability of Zakat management organizations. While internal control, transparency and human resource competence have no effect on financial accountability in Zakat management organizations. Financial accountability of zakat management organizations is a form of financial accountability for the believe of muzakki in channelling zakat, infaq, and shadaqah.

The limitations of this study are that the variables used do not include factors that can affect the financial accountability of zakat management organizations and the distribution area of the questionnaire used. Suggestions for further research can add variables, such as zakat knowledge, muzakki income and muzakki trust [35]. In addition, it can expand the object of research to include the Kedu Residency or the province. The results of this study contribute to zakat management organizations that need to pay attention to the implementation of zakat accounting and accounting information systems because this study proves that these two variables influence the financial accountability of zakat management organizations.

References

- [1] K. Agama, "Laporan Keuangan Tahun 2023," *Agama, Kementeri.*, vol. 2023, 2024, [Online]. Available: <https://www.astra.co.id/press-release/2023-full-year-financial-statements>
- [2] Baznas, "Laporan Penerimaan dan Penyaluran Zakat," 2024.
- [3] N. L. & Yuliani and M. Zaenal, "11. Pengaruh Kompetensi Sumber Daya Manusia dan Pedoman Akuntansi Pesantren terhadap Akuntabilitas Pesantren," *J. Akuisisi*, vol. 18 Number, pp. 86–97, 2022.
- [4] D. P. Sari, "Pengaruh Penerapan Standar Akuntansi Zakat, Transparansi dan Sistem Pengendalian Intern terhadap Akuntabilitas Keuangan," *J. Chem. Inf. Model.*, vol. 53, no. 9, pp. 1689–1699, 2019.

- [5] U. Salamah, "Pengaruh Good Governance, Standar Akuntansi Pemerintahan dan Sistem Pengendalian Intern Terhadap Akuntabilitas Keuangan Dengan Komitmen Organisasi Sebagai Pemoderasi (Studi Empiris Pada Organisasi Perangkat Daerah Kabupaten Siak)," *J. Online Mhs. Bid. Ilmu Ekon.*, vol. 4(2), pp. 1–15, 2017.
- [6] L. Puspitawati and M. E. Mega, "Analisis Faktor-Faktor Yang Mempengaruhi Akuntabilitas Keuangan (Survei Pada Satuan Kerja Pemerintah Daerah (SKPD) Kota Bandung) Lilis," *J. Agreg. J. Aksi Reformasi Gov. Dalam Demokr.* Vol. 9 – Nomor 1, Mei 2021, vol. 9, pp. 43–58, 2021, doi: 10.34010/agregasi.v9i1.4372.
- [7] A. M. Amrul and R. B. Purba, "Penerapan Sistem Akuntansi Keuangan Daerah, Transparansi Publik dan Aktivitas Pengendalian terhadap Akuntabilitas Keuangan pada Badan Keuangan Daerah Kabupaten Tanah Datar," *J. Ris. Akunt. dan Bisnis*, vol. 7597, no. 2, pp. 136–150, 2019.
- [8] P. Njonjie, G. Nangoi, and H. Gamaliel, "Pengaruh Kompetensi, Sistem Pengendalian Internal dan Moralitas Aparatur Terhadap Kecurangan Laporan Keuangan Dalam Pengelolaan Keuangan Desa Di Kabupaten Halmahera Utara," *J. Ris. Akunt. Dan Audit. "Goodwill,"* vol. 10, no. 2, p. 79, 2019, doi: 10.35800/jjs.v10i2.24955.
- [9] D. V. Usmadyani and G. Aji, "Jurnal Akuntansi dan Audit Syariah Faktor-Faktor yang Mempengaruhi Akuntabilitas Keuangan (Studi pada OPZ di Pekalongan)," 2022.
- [10] A. R. Komala, "The Analysis of Zakat Accounting Implementation on Amil Zakat Institutions in Bandung," vol. 225, no. July, pp. 105–107, 2019, doi: 10.2991/icobest-18.2018.24.
- [11] A. A. Fathony and I. Fatimah, "Pengaruh Penerapan Psak 109 Dan Uu Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat Terhadap Akuntabilitas Publik Di Lembaga Amil Zakat Pusat Zakat Umat Persis Bandung," *Akurat - J. Ilm. Akunt. - Univ. Bale Bandung*, vol. 8, no. 1, pp. 10–21, 2017.
- [12] K. Chairani, "Pengaruh Akuntabilitas, Transparansi, Kompetensi Sdm, Dan Pemanfaatan Sistem Informasi Terhadap Kualitas Laporan Keuangan Pada Organisasi Pengelola Zakat Di Kota Pekanbaru," *Univ. Islam Negeri Sultan Syarif Kasim Riau*, 2020.
- [13] R. Maming, "Pengaruh Transparansi Pelaporan Keuangan Terhadap Kepercayaan Dalam Mengelola Dana Zakat Infaq Dan Sedekah," *Manag. Account. Res. Stat. J.*, vol. 1.2, 2021.
- [14] Suginam and S. Siregar, "Akuntabilitas Finansial Badan Amil Zakat Nasional Dalam Memaksimalkan Potensi Zakat," *J. Manajemen, Ekon. Keuang. dan Akunt.*, vol. 1, no. 2, pp. 95–98, 2020.
- [15] W. Komarasari, "Pengaruh Kapasitas Sumber Daya Manusia, Pemanfaatan Teknologi Informasi dan Pengendalian Intern Akuntansi Terhadap Keterandalan Pelaporan Keuangan Daerah (Pada SKPD Kabupaten Bantul Bagian Akuntansi dan Keuangan)," *J. Telaah Ris. Akunt.*, vol. 2, no. 2, pp. 65–66, 2016, doi: 10.1021/om050941q.
- [16] A. Mulyanto, "Pengaruh Penerapan Sistem Informasi Akuntansi, Pengendalian Intern, dan Kompetensi Sumber Daya Manusia Terhadap Kualitas Laporan Keuangan Organisasi Pengelola Zakat di Kota/Kabupaten Tegal," 2022.
- [17] I. Subhan, "Pengaruh Sistem Informasi Akuntansi dan Sistem Pengendalian Intern Terhadap Kualitas Laporan Keuangan Daerah Dengan Akuntabilitas Sebagai Variabel Moderating (Studi Empiris Pada SKPD Pemerintahan Kabupaten Langkat)," 2022.
- [18] W. H. M. Jensen, Michael, "Theory of the Firm : Managerial Behavior, Agency Costs and Owership Structure. *Journal of Financial Economics.*," *Theory Firm Manag. Behav. Agency Costs Owersh. Struct. J. Financ. Econ.*, pp. 4 : 305-306, 1976.
- [19] I. Ghozali, *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25*, 9th ed. Semarang: Undip, 2018.
- [20] R. G. Anggadinata, "Pengaruh penerapan akuntansi zakat dan sistem pengendalian intern terhadap akuntabilitas keuangan pada Pusat Zakat Umat Persatuan Islam," *J. Syntax Imp. J. Ilmu Sos. dan Pendidik.*, vol. 5, no. 1, pp. 53–57, 2024.
- [21] H. Setiyawati, "Analysis of Zakat Accounting and the Role of the Internal Control System based on Financial Accounting Standards Guidelines (PSAK 109) Zakat Agency in Indonesia," *Int. J. Financ. Res.*, vol. 12, no. 1, p. 192, 2020.
- [22] P. Nagoro, A. H. Purwantini, and N. L. Yuliani, "Pengaruh Sistem Pengendalian Internal dan Sistem Akuntansi Keuangan Daerah terhadap Akuntabilitas Pengelolaan Keuangan Daerah," in *UMM Magelang Conference Series*, 2024, pp. 581–593.
- [23] N. Dewi, S. Azam, and S. Yusoff, "Factors influencing the information quality of local government financial statement and financial accountability," *Manag. Sci. Lett.*, vol. 9, no. 9, pp. 1373–1384, 2019.
- [24] N. L. Yuliani, A. Prasetyawan, B. Susanto, and P. S. Utami, "Accountability for Management of Village-Owned Enterprises (BUMDes): Determination Analysis," in *Proceedings of 5th Borobudur International Symposium on Humanities and Social Science (BISHSS 2023)*, 2024, p. 359.
- [25] N. C. Pramita, N. L. Yuliani, and M. Mranani, "Peran Sistem Keuangan Desa terhadap Akuntabilitas

- Pengelolaan Dana Desa,” in *UMMagelang Conference Series*, 2024, pp. 49–67.
- [26] P. widiya marpaung Nurhalimah, M. Yafiz, and R. D. Harahap, “Analisis Peran Sistem Informasi Akuntansi Terhadap Akuntabilitas Pengelolaan Keuangan pada Badan Amil Zakat Nasional Provinsi Sumatera Utara,” *Indo-Fintech Intellectuals J. Econ. Bus.*, vol. 3, no. 2, pp. 310–320, 2023.
 - [27] B. D. Alkahfi, T. Taufiq, and I. Meutia, “Pengaruh akuntansi zakat terhadap akuntabilitas publik (Studi kasus di Badan Amil Zakat Nasional (BAZNAS) dan Lembaga Amil Zakat (LAZ) Kabupaten/Kota Provinsi Sumatera Selatan),” *Amwaluna J. Ekon. dan Keuang. Syariah*, vol. 4, no. 1, pp. 112–126, 2020.
 - [28] H. Akbar, M. E. Baining, and E. S. Siregar, “Pengaruh Penerapan Standar Akuntansi Zakat, Transparansi, Sistem Pengendalian Intern Terhadap Akuntabilitas Keuangan Pada BAZNAS Provinsi Jambi,” *eCo-Buss*, vol. 6, no. 2, pp. 944–955, 2023.
 - [29] N. Ramadhan, D. P. P. Sari, and W. Ramashar, “Faktor-Faktor yang Mempengaruhi Akuntabilitas Keuangan Pada Organisasi Pengelolaan Zakat Kota Pekanbaru,” *ECOUNTBIS Econ. Account. Bus. J.*, vol. 1, no. 1, pp. 353–364, 2021.
 - [30] G. Maharani and B. Susanto, “Pengaruh kompetensi aparatur desa dan pemanfaatan teknologi informasi terhadap akuntabilitas pengelolaan dana desa dengan sistem pengendalian internal sebagai variabel intervening (studi empiris pada desa di Kecamatan Kajoran Kabupaten Magelang),” *BorobudurAccounting Rev.*, vol. 1, no. 2, pp. 210–222, 2021.
 - [31] A. Polutu, M. Mattoasi, and U. Usman, “Pengaruh Kompetensi Aparat Desa, Sistem Pengendalian Internal dan Sistem Informasi Akuntansi Terhadap Akuntabilitas Pengelolaan Dana Desa,” *Jambura Account. Rev.*, vol. 3, no. 2, pp. 89–101, 2022.
 - [32] B. S. A. Putra and H. Priono, “Pengaruh sistem pengendalian internal, sistem informasi akuntansi dan pemanfaatan teknologi informasi terhadap akuntabilitas pengelolaan dana kelurahan di Kecamatan Gubeng Kota Surabaya,” *Fair Value J. Ilm. Akunt. Dan Keuang.*, vol. 4, no. 11, pp. 4825–4836, 2022.
 - [33] T. Wahyuningsih, N. L. Yuliani, A. H. Purwantini, B. Susanto, and P. S. Utami, “Determinants of Accounting Information Use in Micro, Small and Medium Enterprises (SMEs),” 2024.
 - [34] R. Marsyela and M. I. Rahmawati, “Pengaruh Penerapan Anggaran Berbasis Kinerja, Sistem Informasi Akuntansi Dan Sistem Pelaporan Kinerja Terhadap Akuntabilitas Kinerja Intansi Pemerintah Kota Surabaya,” *J. Ilmu dan Ris. Akunt.*, vol. 12, no. 8, 2023.
 - [35] M. Rosalinda, A. Abdullah, and F. Fadli, “Pengaruh Pengetahuan Zakat, Pendapatan Dan Kepercayaan Muzakki Terhadap Minat Pelaku Umkm Untuk Membayar Zakat Niaga Di Organisasi Pengelola Zakat Kota Bengkulu,” *J. Akunt.*, vol. 11, no. 1, pp. 67–80, 2021, doi: 10.33369/j.akuntansi.11.1.67-80.