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Review of Sharia Audits in Zakat Institutions

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*Corresponding author: Theo Sidik Rizqullah, Institut Agama Islam SEBI, Indonesia. Email: sidikrizqullah@gmail.com

Theo Sidik Rizqullah¹
¹Institut Agama Islam SEBI, Indonesia
Email: sidikrizqullah@gmail.com

International Journal of Da'wah and Islamic Contemporary Issues (IJDICI), Mitra Peduli Indonesia Foundation.

Email: ijdici@itqanpreneurs.com

Additional Information is available at the end of the article.

Abstract: *This study aims to explain Sharia audit in zakat institutions. In this study, a qualitative descriptive approach with a literature review was used. The results of the study indicate that a Sharia audit is an independent internal Sharia report or part of an internal audit that tests and evaluates through the lens of Sharia rules, fatwas, instructions, and so forth issued by the Islamic Financial Institution and its supervisory institutions. The role of Sharia audit in improving accountability in zakat management organizations notes that zakat institutions, as social institutions, need to implement high levels of accountability in accordance with Sharia principles. The function of Sharia audit in OPZ institutions is one of the strategies to strengthen the Good Governance of zakat, infaq, and alms funds, which is important for OPZ institutions to implement. The implementation of Sharia audits conducted by Zakat Institutions and other Zakat Management Agencies and Organizations is a key dimension in increasing public trust. The transparency of zakat financial reports provided by a zakat collection institution will increase public trust in channeling zakat, infaq/shodaqoh funds to the institution.*

Keywords: *Sharia Audit, Zakat Institution, Literature Study, Indonesia.*

INTRODUCTION

In the rapidly growing Islamic finance industry, the review of sharia audits in zakat institutions is highly relevant (Saiti & Mat, 2020). With the development of Islamic financial institutions and zakat institutions, a stronger emphasis on compliance with sharia principles in the management of zakat funds is needed (Azmi, 2015). The rapid development of Islamic Finance Institutions (IFIs) in several Islamic countries has given rise to the concept of sharia audits as an effort to establish good and orderly corporate governance (Wahab, 2022). This is marked by the emergence of other audit scopes such as performance audits, social and environmental audits, and the current development of sharia audits (Ibrahim, 2008).

In the Qur'an, Al-Hujuraat verse 6 reads, "O you who believe, if a wicked person comes to you with news, then scrutinize it, so that you do not cause a disaster to a people without knowing the situation, which will cause you to regret that action." That examination of financial reports should be carried out to ensure their accuracy and to prevent harm or disaster to parties who use the information in them (Nuha, 2017).

One challenge in conducting sharia audits of zakat institutions is the lack of clear guidelines or frameworks for measuring compliance with sharia principles (Kamla et al., 2014). This makes it difficult to determine the appropriate audit method for assessing zakat institutions' compliance with sharia principles, which are often subject to differing interpretations (Saiti & Mat, 2020). Zakat institutions are responsible for managing and distributing zakat funds. In this context, sharia audits on zakat institutions are crucial to ensure their compliance with sharia principles governing the use of zakat funds (Azmi, 2015).

Zakat institutions in Indonesia are advised to implement audit procedures as part of efforts to distribute zakat to the target (Mahanani, F. N., & Khoiriawati, N., 2022). By implementing effective sharia audits, the collected funds can be appropriately accounted for (Ardi, 2018). According to Suhma and Afif (2022), the implementation of sharia audits to increase public trust lies in transparency, professionalism, and the application of the principle of accountability in the operations of zakat, infaq, and shadaqoh institutions/agencies and organizations. Meanwhile, according to Ardi (2018), the implementation of sharia audits as internal control in Zakat Institutions is adequate, if the components are fulfilled, namely zakat institutions that are transparent, trustworthy, professional and apply the principle of accountability in running their operational systems in Zakat Institutions that have implemented internal control through sharia audit activities will have a significant impact on increasing public trust.

Research on sharia audits in zakat institutions is crucial to developing more straightforward audit guidelines and best practices to enhance public trust in these institutions (Kamla et al., 2014). Auditing generally involves collecting and evaluating evidence, determining the level of conformity between the information and established criteria, and ultimately communicating the findings in a report (Arens & Loebbecke, 2000). Audits are crucial for accountability and oversight for company stakeholders (Mahanani & Khoiriawati, 2022). Sharia audits assess the level of compliance with Sharia principles in zakat institutions, ensuring their implementation aligns with existing standards and serving as a measure of public trust in zakat fund management institutions. Based on the description above, the issues to be studied in this final paper are related to this matter. The researcher is interested in conducting a study titled "Review of Sharia Audits in Zakat Institutions."

METHOD

This independent study uses a descriptive qualitative approach by reviewing relevant literature data sources from reference sources (Sugiyono, 2019). These sources include online and social media, research journals, and other relevant sources dedicated to learning about

sharia audits in zakat institutions. In qualitative research, the researcher is the primary tool; data collection is conducted through cross-checking, and data analysis is inductive and logical, as well as grounded in research findings. The study begins by gathering information from relevant sources, extracting data, and drawing conclusions (Rukin, 2022). Information is processed by gathering information sources from various libraries and analyzing the tested data (Sutopo, 2022).

RESULT AND DISCUSSION

Implementation of Sharia Audits

A sharia audit is an independent internal sharia report, or a part of an internal audit, that examines and evaluates compliance with sharia regulations, fatwas, instructions, and other matters issued by Islamic Financial Institutions (IFIs) and sharia supervisory bodies. The implementation of sharia audits in OPZ institutions is guided by the 2020 Decree of the Minister of Religious Affairs (PMA) concerning Sharia Audit Guidelines for Reports on the Implementation of Zakat, Infaq, Alms, and Other Religious Social Funds Management at the National Zakat Agency (BAZNAS) and Zakat Institutions. The guidelines specify that sharia audits are conducted by sharia auditors funded by the State Budget (APBN).

Sharia audits at OPZ institutions aim to ensure that OPZs produce high-quality financial reports, manage zakat carefully, and comply with sharia principles. This is a manifestation of OPZ's accountability to zakat stakeholders, as mandated by Law No. 23 of 2011 concerning zakat management. Various parties related to OPZs, such as muzaki, the community, and the state, demand greater transparency and accountability in their reporting on the use of these funds. The accountability framework in zakat management institutions is reflected in financial reports that comply with the Accounting Standards established by the Indonesian Institute of Accountants (IAI).

According to Umiyati et al. (2023), the role of sharia audits in improving accountability in zakat management organizations. Research indicates that zakat institutions, as social institutions, should implement high levels of accountability in accordance with Sharia principles. Sharia audits are a crucial step to ensure the implementation of Sharia principles and an optimal level of accountability. Sharia audits in zakat management organizations are emphasized as a supervisory function that must be conducted properly. The scope of supervision includes monitoring the implementation of zakat fund collection and distribution, assessing the use of amil rights, categorizing sharia opinions, and issuing warnings if deviations are found. Auditors involved in sharia audits within the Indonesian Ministry of Religious Affairs are expected to have the competency and certification to guarantee the quality of sharia audits.

Zakat institutions play a crucial role in distributing the blessings of wealth to those in need, in line with sharia principles. Therefore, sharia audits and service quality are crucial aspects that influence public trust in these institutions. The importance of sharia audits lies in ensuring that donors and the general public are assured that zakat funds collected will be managed by independent orphanages and used in accordance with Islamic religious principles. High-quality service to zakat institutions not only creates satisfaction for those who pay zakat but also plays a crucial role in building long-term relationships based on trust (Aprilia et al., 2023).

According to Ardi and Rusti (2018), the implementation of sharia audits as internal control in the Zakat Collection Institution is adequate if the components are fulfilled, namely that the Zakat Collection Institution is transparent, trustworthy, professional, and applies the principle of accountability in running its operational system. Implementing internal controls

through Sharia audit activities will significantly increase public trust.

The Function of Sharia Audits

Sharia audits in Zakat, Infaq, and Alms (Zakat Zakat) institutions are a crucial strategy for strengthening the good governance of zakat, infaq, and alms funds. Sharia compliance, or Sharia audits, is essential to fulfill the following purposes (Saptapradita, 2015). First, ensuring zakat management complies with Sharia principles. This principle is crucial because zakat is a religious obligation in Islam. By ensuring zakat management is in accordance with Sharia principles, zakat organizations can ensure that collected and distributed funds are used for the religious purpose of helping those in need. This also helps prevent misuse of zakat funds. Second, ensuring the availability of accurate and truthful reports. Accurate and truthful reports are key to ensuring transparency and accountability in zakat fund management. With accurate reports, donors and beneficiaries can see how zakat funds are used. This also helps evaluate the performance of zakat organizations and allows for improvements if necessary.

Third, preventing deviations and violations of Sharia provisions in the management of zakat funds. Strict monitoring and control are necessary to prevent deviations and violations of Sharia provisions in the management of zakat funds. This includes ensuring that funds are distributed to those entitled and in accordance with Sharia rules, preventing their use for illegitimate purposes, and increasing organizational effectiveness and operational cost efficiency. By implementing efficient zakat management, zakat organizations can maximize the use of zakat funds to help those in need. This includes reducing administrative costs and ensuring that collected funds are primarily used for zakat purposes. Fifth, increasing stakeholder trust in the accountability and Sharia compliance of a zakat institution. Trust is a key factor in zakat fundraising. By ensuring that zakat organizations implement accountable practices and comply with sharia principles, organizations can increase the trust of donors, beneficiaries, and other related parties. This trust is crucial for maintaining the sustainability of zakat organizations. Therefore, sharia auditors are the backbone of the Islamic finance industry, ensuring compliance with sharia principles. This is crucial for maintaining trust and confidence in the broader community. (Edgina. 2023)

The Urgency of Sharia Audits for Public Trust

The implementation of Sharia audits by Zakat Institutions and other Zakat Agencies and Organizations is a key dimension in enhancing public trust. The public will have greater confidence in a financial institution if all its activities and operational systems are controlled and align with Islamic law as stipulated in the Quran and the Sunnah of the Prophet Muhammad (peace be upon him). The transparency of zakat financial reports provided by a zakat institution will increase public trust in channeling zakat, infaq, and shodaqoh funds to that institution. Transparent financial reports automatically demonstrate accountability from the amil to those who pay zakat and to Allah SWT. (Hermawan and Astriana, 2010)

The implementation of sharia audits to increase public trust lies in transparency, professionalism, and the application of accountability principles in the operations of zakat, infaq, and shadaqoh institutions/agencies, and organizations. Zakat, infaq, and shadaqoh institutions/agencies and organizations must also implement and enforce internal controls by conducting sharia audits, which will significantly impact public trust. (Suhma and Afif, 2022)

CONCLUSION

The role of Sharia Audits in Improving Accountability in Zakat Management Organizations notes that Zakat institutions, as social institutions, need to implement high accountability in accordance with Sharia principles. Amil Zakat Institutions play a crucial role in distributing the blessings of wealth to communities in need, in accordance with sharia

principles. Sharia audits in OPZ institutions are one of the strategies to strengthen the governance (Good Governance) of zakat, infaq, and sadaqah funds, which are important to OPZ institutions. The urgency of Sharia compliance or Sharia audits to fulfill the following interests: Sharia auditors are the backbone of the Sharia financial industry, ensuring Sharia compliance. The implementation of Sharia audits conducted by Zakat Institutions and other Zakat Management Agencies and Organizations is a key dimension in increasing public trust. The transparency of zakat financial reports provided by an amil zakat institution will increase public trust in channeling zakat, infaq, and shodaqoh funds to the institution. The implementation of sharia audits to increase public trust lies in transparency, professionalism, and the application of accountability principles in the operations of zakat, infaq, and shadaqoh institutions/agencies and organizations.

Based on the discussion of the Sharia audit review at Zakat institutions, the author offers several suggestions. First, auditors in conducting sharia audits at OPZ institutions must be guided by the 2020 Minister of Religious Affairs Regulation (PMA) concerning Sharia Audit Guidelines for Reports on the Implementation of Zakat, Infaq, Sedekah, and Other Religious Social Fund Management at the National Zakat Agency and Zakat Amil Institutions, and understand sharia principles. Second, OPZ institutions continue to implement sharia audits to ensure OPZs produce high-quality financial reports and manage zakat carefully, in accordance with sharia principles. This is a form of OPZ accountability to zakat stakeholders, as mandated by Law No. 23 of 2011 on zakat management. Third, Zakat Institutions and other Zakat Management Agencies and Organizations continue to conduct sharia audits because strengthening governance (Good Governance) of zakat, infaq, and sadaqah funds is important for increasing public trust. Fourth, the transparency of zakat financial reports provided by a zakat amil institution will increase public trust in channeling zakat, infaq, and sadaqah funds to the institution because increasing public trust lies in transparency, professionalism, and the application of accountability principles in the operations of zakat, infaq, and sadaqah institutions/agencies and organizations.

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Author Details

Marlon Pontino Guleng¹, Razaleigh Muhamat
@Kawangit², Halim Mokhtar³

Email: ijdici@itqanpreneurs.com

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