

FINANCIAL LITERATURE SHARIA ACCOUNTING AT AMIL ZAKAT INSTITUTION

Yohanes C. Seralurin¹, Rudiawie
Larasati¹, Victor Pattiasina²

¹) Department of Accounting,
Universitas Cenderawasih

²) Department of Accounting,
Universitas Yapis Papua

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*Corresponding author

Victor Pattiasina

Email: victorpattiasina6@gmail.com

Abstract

The Amil Zakat Institution As Salaam of Papua Province is a non-structural institution capable of organising activities for collecting and utilising Zakat, Infaq, and Shadaqah in a strong and credible organisational manner. However, Amil Zakat Institution is currently experiencing limitations in its financial reporting, which is presented per PSAK 109 concerning Zakat Financial Reporting. For this reason, this financial literacy service plays a role in helping and increasing financial literacy skills based on accounting standards and laws and regulations. This financial literacy service is carried out by training on preparing financial reports according to PSAK 109 and having the service team prepare simple financial applications using the help of a modified Excel application and then providing ongoing assistance. The training was carried out for five months. The result is that the trainees can take part in the activities properly and 70% of the trainees can practice the material presented regarding the application and make financial reports according to PSAK 109 using simple financial applications independently.

Keywords: Amil Zakat Institution; Financial Literacy; Sharia Accounting

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INTRODUCTION

Since its establishment in 2018 with the Decree of the Director General of Islamic Guidance at the Ministry of Religion of the Republic of Indonesia No. 459 of 2018, as the As Salaam Amil Zakat Institution in Papua Province, As a non-structural institution that aims to collect zakat, infaq, and shadaqah from the people of Papua Province in various regencies/cities. Amil Zakat Institution As Salaam Papua Province, since 2018 until now has been able to organise activities for the collection and utilisation of Zakat, Infaq, and Shadaqah in a strong and credible organisational manner. Zakat management leads to the potential and realisation of zakat collection from all regions, and the benefits of zakat for poverty alleviation will be more measurable based on data and monitoring from the performance side of the managing institution (Sudarwati & Sayekti, 2011). In accordance with Government Regulation Number 14 of 2014, Article 53 explains the authority of the Amil Zakat Institution to collect zakat through UPZ or directly at state institutions, ministries, non-ministerial government agencies, state-owned enterprises, and state mosques. The receipts of Zakat, Infaq, and

Sadaqah funds in 2020 reached 2.5 billion, which had been distributed to Mustahik.

The Amil Zakat Institution is currently still experiencing limitations in financial reporting, where the financial statements presented must comply with the Statement of Accounting Standards (PSAK) 109 concerning Zakat Financial Reporting (Murniati & Ikhsan, 2020). Assistance through government programs has not been appropriately implemented, especially in the Division of Collection, Distribution, and Treasurer, which only uses cash equivalent. Cash-equivalent-based financial reporting cannot present information on the financial position and report fund changes transparently (Erdogan et al., 2021). The main keys are the principles of accountability and transparency in managing people/congregation funds (Yuliafitri & Khoiriyah, 2016). According to Istikhomah & Asrori (2019), applying transparency and accountability is crucial to maintaining the muzakki that the Amil Zakat Institution owns. The Amil Zakat Institution must improve its professionalism in managing Zakat funds. Increased transparency and accountability of LAZ can make Muzakki more confident in channelling

their zakat funds to the Amil Zakat Institution. Universities have a role in helping human resources. To increase efficiency and effectiveness, zakat receipts must be managed institutionally and professionally in accordance with Islamic law, which is based on the principles of trust, expediency, justice, legal certainty, integration and accountability, so as to increase the effectiveness and efficiency of services in the management of zakat (Rahman, 2015).

The Amil Zakat Institution (AZI) has limitations in financial reporting, where the financial reports presented must be in accordance with PSAK 109 concerning Zakat Financial Reporting (Murniati & Ikhsan, 2020), so that this financial literacy service will focus on assisting zakat financial fund managers who are to 3 (three), managers namely Provincial Managers, Jayapura City Managers and Jayapura Regency Managers through training in preparing financial reports according to Trisnawati (2015) PSAK 109 and the service team will prepare simple financial applications using the help of the modified Excel application. Good financial literacy means that public awareness of financial products and their uses will be greater. This will affect their personal financial management behavior. Someone with good financial literacy will be wiser in managing their personal finances (Rinaldi & Devi, 2022). Zakat management will be more effective if the organisation improves the quality of amil in a sustainable manner. HR competence is the ability of individuals, organisations, or a system to carry out its functions or authority to achieve goals effectively and efficiently (Mahriani et al., 2022). Financial literacy activities through training and mentoring are an effective way to increase literacy understanding, reinforced by the dedication carried out by (Alinsari, 2021), where the results of financial literacy training and mentoring in doing simple bookkeeping and compiling financial reports can increase business awareness of the reduced information generated financial reports as a basis for decision making and preparation of business strategies to achieve a sustainable business. So, hopefully, a good understanding of financial literacy will encourage managers' accountability and transparency, and they will be able to manage their finances well (Firmansyah et al., 2019). Through the Accounting for Teaching and Serving program every year, we are always committed to continuing to carry out the department's mission through various research and community service goals. Community service through financial literacy has a long-term goal: to increase financial literacy skills based on accounting standards and laws and regulations (Wangsanata et al., 2022).

IMPLEMENTATION METHOD

Service activities are carried out through three stages, namely the Pre-Implementation, Implementation and Evaluation stages. The pre-implementation stage is carried out by planning to complete and achieve the objectives of this service by preparing training modules and training related to inputting financial transactions and then providing ongoing assistance.

The implementation method carried out in this service is through Lectures/delivery of training materials; Discussion and question and answer on case examples/questions from one of the training participants; Practice identifying financial transactions; Practice using the Simanja financial application; Practice inputting/entering revenue and expenditure transactions; and Practice preparing financial accountability reports.

The financial application that will be used as financial reporting is SIMANJA, where the role of financial reports through SIMANJA is increasingly relevant and plays an important role in managing national zakat, especially with the birth of various zakat regulations such as Government Regulation 14/2014 (Ritonga, 2018) which strengthens Law 23/2011 and various derivative laws and regulations below. In this case, SIMANJA can simplify the process of recording the collection and distribution of zakat (Fig.1 and Fig. 2). The communities that are targeted in this service are Head of the Management of Amil Zakat Institution as Salaam for Papua Province, Jayapura City and Jayapura Regency; Treasurer of Amil Zakat Institution as Salaam for Papua Province, Jayapura City and Jayapura Regency; and Division of Receipt and Distribution of Zakat, Infaq and Sadaqah funds.



Fig.1. SIMANJA (financial application that will be used for financial reporting)

**AKUN STANDAR SESUAI PSAK 109
 LEMBAGA AMAL ZAKAT ASSALAAM**

NO AKUN	NAMA AKUN
100	KAS DAN BANK
100-1	Kas Zakat
100-2	Kas Infak
100-3	Kas Kecil Operasional
100-4	Bank Muamalat
100-5	Bank BSM
	BOLEH DITAMBAHKAN SESUAI DENGAN KONDISI
200	PIUTANG
200-1	Piutang Karyawan
200-2	Piutang Penyaluran
	BOLEH DITAMBAHKAN SESUAI DENGAN KONDISI
300	ASET TETAP
300-1	Tanah
300-2	Gedung
300-3	Kendaraan
300-4	Peralatan
	BOLEH DITAMBAHKAN SESUAI DENGAN KONDISI
400	UTANG
400-1	Utang Penyaluran
400-2	Utang Lain-lain
	BOLEH DITAMBAHKAN SESUAI DENGAN KONDISI
500	SALDO DANA
500-1	Saldo Dana Zakat
500-2	Saldo Dana Infak
500-3	Saldo Dana Amil
	BOLEH DITAMBAHKAN SESUAI DENGAN KONDISI
600	PENERIMAAN DAN PENYALURAN
600-1	Penerimaan Zakat Individu
600-2	Penerimaan Zakat Kelompok
600-3	Penyaluran Zakat Individu
600-4	Penyaluran Zakat Untuk Beasiswa
600-5	Penyaluran Zakat Bantuan Ekonomi
	BOLEH DITAMBAHKAN SESUAI DENGAN KONDISI
700	PENERIMAAN INFAK DAN PENYALURAN
700-1	Penerimaan Infak Terikat
700-2	Penerimaan Infak Tidak Terikat
700-3	Penyaluran Infak Bantuan Ekonomi
700-4	Penyaluran Infak Bantuan Pendidikan
	BOLEH DITAMBAHKAN SESUAI DENGAN KONDISI
800	PENERIMAAN DANA LAINNYA
800-1	Penerimaan Dana Program xxx
800-2	Penerimaan Dana Program xxx
800-3	Penyaluran Untuk Program xxx
800-4	Penyaluran Untuk Program xxx
	BOLEH DITAMBAHKAN SESUAI DENGAN KONDISI
900	PENGUNAAN DANA AMIL
900-1	Belanja Perlengkapan Kantor
900-2	Belanja Konsumsi
900-3	Belanja Upah/Gaji Pimpinan
900-4	Belanja Upah/Gaji Staf
900-5	Belanja Upah Relawan
	BOLEH DITAMBAHKAN SESUAI DENGAN KONDISI

Fig. 2. Excel-based financial application template

Indicators of achieving goals and benchmarks for the success of this activity are understanding and management skills, treasurers and divisions for receiving and distributing Zakat, Infaq and Sadaqah funds. Through training that directly uses financial applications that have been prepared,

managers can use them independently. The evaluation process will be carried out periodically during the implementation of education in the field. The measure of educational success is the progress of the assisted groups in terms of their knowledge and level of understanding in recording receipt transactions into financial applications independently.

The evaluation process will be carried out periodically during the implementation of education in the field. The benchmark for the success of education is the progress of the assisted group's development in terms of their level of understanding of recording receipt transactions into financial applications independently.

DISCUSSION

Pre-Implementation

The Amil Zakat Institution with a target of 10 Amil Zakat Institution as Salaam Jayapura participants. The activity is offline (face-to-face) from Tuesday, April 26, 2021, through August 17, 2021. In order to optimise the outcome of this training activity, the team also carried out a collaboration strategy through collaboration with partners, namely the Indonesia Stock Exchange Representative of the Papua Province and Phintraco Sekuritas. The stages carried out by the team include consulting with partners and preparing materials and application support. Then follow-up activities will be carried out on Tuesday, May 3, 2021.

Implementation

The service activities were carried out at LAZ as Salaam Jayapura. The implementation of service activities consists of identification and location survey; Team FGD and briefing of the companion team; training on recording financial transactions in accordance with psak 109; education on the use of simple applications (excel simanja); education on the preparation of financial statements in accordance with PSAK 109 closing of mentoring; and report preparation & seminar (Table 1).

At the debriefing of the companion team session, the team held a limited meeting with the Amil Laz As Salam Leaders to describe the schedule of service activities and the achievement targets achieved (Fig. 3). The team also received an explanation regarding the nature/flow of operational activities that had been carried out so far. At financial transaction entry training according to PSAK 109 session (Fig. 4), the service team explains transaction analysis, journalising, and preparation of financial reports based on PSAK 109 (Trisnawati, 2015). This process is expected to provide participants with a basic understanding of transaction analysis and journalism.

Table 1. Activity Implementation Schedule

No	Activity	Time/Place	Material
1	Identification and location Survey	26 April 2021/LAZ as Salaam Jayapura	Committee
2	Team FGD and briefing of the companion team	May 3, 2021/LAZ as Salaam Jayapura	Opening
3	Training on recording financial transactions in accordance with PSAK 109	5 – 8 May 2021/LAZ as Salaam Jayapura	Material I
4	Education on the Use of Simple Applications (Excel Simanja)	11 May – 30 June 2021/Laz As Salaam Jayapura	Material II
5	Education on the Preparation of Financial Statements in accordance with PSAK 109	July 07 – 28, 2021/LAZ As Salaam Jayapura	Material III
6	Closing of Mentoring	17 August 2021/LAZ As Salaam Jayapura	Material IV
7	Report Preparation & Seminar	Material IV	Closing



Fig. 3. Opening meeting with leaders of Amil Zakat



Fig. 4. Training of financial transactions entry according to PSAK 109

At the simple application (SIMANJA) education session, the service team explains the features that have been prepared in the simanja application; the team conveys in detail the input process starting from the initial balance, the activity of receiving zakat/infaq from mustahiq, the activity of issuing zakat/infaq to muzaki and receiving amil funds or social funds religion in Islam (Fig. 5). At preparation of financial statements in accordance with PSAK 109 education session, the service team explains the final output in the financial statements regulated in PSAK 109 (Trisnawati, 2015), including report on financial position, report on changes in zakat funds, report on changes in infaq funds, reports on changes in amil funds, reports on changes in d, reports on assets under management and reports on cash flows as well as notes on financial reports (Fig. 6).



Fig. 5. Simple application (SIMANJA) education



Fig. 6. Preparation of financial statements in accordance with PSAK 109 education

The training activities have been carried out well and have achieved the objectives of the activities. The training was held for five months, and the trainees could participate in the activities well because the participants directly practised the material presented in the application. Even though it went well, this training activity encountered several obstacles in its implementation. Obstacles experienced include amil participation that has not been maximised. According to the leader of The Amil Zakat Institution As Salaam Jayapura, the conditions of the Pandemic set limit on the number of attendees at the training. This training plays an important role in the management of zakat with the aim that every zakat received from Muzaki is in accordance with its designation. According to [Jibu et al. \(2022\)](#), which suggests that a higher level of mastery of muzakki's knowledge of zakat, both in general and specifically, will have implications for the high interest of muzakki in paying zakat and good financial management will give a good signal to Muzaki. In addition, according to [Ardini & Asrori \(2020\)](#), amil literacy significantly positively affects Muzakki's trust.

Another impact this training will also increase accountability and transparency for Muzaki ([Rinaldi & Devi, 2022](#)). Transparency of financial reports means the willingness of zakat management institutions to provide information to the public as a form of responsibility carried out by zakat institutions. If zakat institutions are willing to show a responsible attitude, muzakki's trust will increase. Transparency can minimise suspicion/negative perception and public distrust so that zakat management institutions will gain the public's trust ([Inayah & Muanisah, 2018](#)).

CONCLUSION

Training and mentoring activities for the Amil Zakat Institution (AZI) are an Accounting for Teaching

and Serving program committed yearly to long-term sustainability to improve financial literacy capabilities based on accounting standards, laws, and regulations. After conducting training and mentoring for five months, from April 26 to August 17, 2021, at the Amil Zakat Institution (AZI), the financial literacy skills of the training and mentoring participants have developed rapidly. 70% of training and mentoring participants could implement the material presented regarding simple financial applications and independently make zakat financial reports according to PSAK 109 to realise accountability and transparency in zakat financial reporting. The transparency of Amil accountability will further increase the trust of mustohiq (zakat givers) to pay zakat through the Amil Zakat Institution.

The next service is expected to be able to replicate this service activity in different institutions or places to improve financial literacy skills and financial reporting based on accounting standards for the public. Then, service activities should be carried out after the Covid-19 pandemic so that the training and mentoring activities carried out can be more intensive and carried out with a longer duration of service.

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