

**GOOD BAZNAS GOVERNANCE MODEL ON NATIONAL ZAKAT AGENCY
(BADAN AMIL ZAKAT NASIONAL) IN SEMARANG CITY**

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Abstract

Good governance is very important for companies to implement in order to gain the full trust of the community, including zakat institutions. Good governance of zakat management institutions is the hope of every community because one of the main goals of zakat is to provide benefits to all people. This study aims to analyze the governance of zakat management institutions from the accountability, transparency and fairness aspects. The sample selection technique used is purposive sampling, with the data collection technique chosen as a semi-structured interview and literature study. As for the interviews, data were collected by triangulation method (amil of zakat, scholars/experts, and muzakki). The results of interviews with informants were then carried out by cross-checking with the perspective of stakeholders, namely zakat experts and muzakki. Results of this study indicate that good governance of zakat management institutions does not only rely on the three indicators of accountability, transparency and fairness but there are other important things besides the three indicators, namely amanah. Trust from the community is very important because it can increase the amount of zakat collected. Therefore, it is necessary for BAZNAS to implement principles of accountability, financial reporting transparency, fairness, and trust.

Keywords: Accountability; Amanah; BAZNAS; Fairness; Transparency

Abstrak

Tata kelola yang baik sangat penting untuk diterapkan oleh perusahaan guna mendapatkan kepercayaan penuh dari masyarakat, termasuk lembaga zakat. Tata kelola lembaga pengelola zakat yang baik merupakan harapan setiap masyarakat karena salah satu tujuan utama zakat adalah memberikan kemaslahatan bagi seluruh umat. Penelitian ini bertujuan untuk menganalisis tata kelola lembaga pengelola zakat dari aspek akuntabilitas, transparansi, dan keadilan. Teknik pemilihan sampel yang digunakan adalah purposive sampling, dengan menggunakan teknik triangulasi untuk mengumpulkan data dengan wawancara semi terstruktur dan studi pustaka. Adapun wawancara semi terstruktur dikumpulkan melalui metode triangulasi (amil zakat, ahli zakat, dan muzakki). Hasil wawancara dengan informan kemudian dilakukan cross-check dengan perspektif stakeholders, yaitu ahli zakat dan muzakki. Hasil penelitian dari penelitian ini adalah tata kelola lembaga pengelola zakat yang baik tercermin pada 3 indikator yaitu akuntabilitas, transparansi dan keadilan. Penelitian ini juga menemukan hal yang tak kalah penting dari ketiga indikator tersebut, yaitu yaitu amanah. Kepercayaan dari masyarakat sangat penting karena dapat meningkatkan jumlah zakat yang dihimpun. Oleh karenanya, perlunya BAZNAS untuk mengimplementasikan prinsip akuntabilitas, transparansi laporan keuangan, keadilan, dan amanah.

Kata kunci: Akuntabilitas; Amanah; BAZNAS; Keadilan; Transparansi

1. INTRODUCTION

Islam is a religion that teaches kindness in life. Al-Quran has explained that a Muslim is obliged to obey the five pillars of Islam, namely, the profession of faith (*shahadah*), establishing the 5 daily prayers (*salat*), paying *zakat*, fasting in Ramadan, and pilgrimage (*Haji*) for those who can afford it. *Zakat*, is one of the pillars of Islam, which is the worship of *maalayah ijtima'iyah* or worship related to

the social financial economy (Nopiardo, 2015). Surah *Al-Baqarah* verse 43 states that *zakat* is connected with prayer "*and establish prayer, pay zakat and bow down along with those who bow down*". This verse can be interpreted as a Muslim, is required to *zakat* (Rasyad, 2020). It is important for *zakat* institutions to implement good governance for optimal performance and strengthen trust among *zakat* stakeholders, especially *muzakki*, thereby enabling *muzakki* to be more compliant in paying *zakat* (Sawmar & Mohammed, 2021).

Indonesia has *zakat* management organizations such as the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ) (Itang & Azzahra, 2018). BAZ is an organization formed by the Indonesian government (Irti & Susanto, 2019), while LAZ is an institution formed by the community. Both institutions have the task of assisting 3 operational activities such as collecting, distributing, and utilizing *zakat* (Wahyuni, 2016). Practically, the government and society establish *zakat* organizations with the aim of providing effective and efficient *zakat* management as stated in Law Number 23 of 2011. Thus, it is vital for a *zakat* institution to have a good internal control system as a governance mechanism in managing the public fund at BAZ and LAZ.

Although the potential for *zakat* collection in 2021 reaches IDR 327 trillion, the actual collection of *zakat* funds is only IDR 14 trillion, or just around 4.28% of the potential amount (CNN Indonesia, 2022). Insufficient sources of funds and human resources, ineffective application of information systems, and the large difference between the potential and realization of *zakat* funds are the common problems that occur in *zakat* collection (Suginam, 2020).

One of the main factors that lead to problems in *zakat* collection is the lack of trust from the public towards *zakat* institutions due to the low level of accountability and transparency from *zakat* institutions in managing *zakat* funds. Accountability, transparency of financial statements, and fairness are the indicators for assessing public organizations' performance, which in turn will increase the interest of *muzakki* to pay *zakat* (Jayanto & Munawaroh, 2019). It is important to apply good governance in the *zakat* institutions to increase public trust.

Accountability is the obligation to prepare a report on an activity for which there is a responsibility (McGrath & Whitty, 2018). Accountability also involves two accountants (*akunti* and *akuntor*); *Akuntor* is a party who is obliged to provide reports as a form of responsibility to the *akunti* (Muchtamarini & Jalaluddin, 2020). Accountability in *zakat* organizations can be realised recording of every *zakat* management fund activity such as presenting transaction evidence and presenting witnesses in each recording process. Accountability can also be understood as the obligation of the party holding the trust to provide accountability, present, report, and disclose all activities that become their responsibility to the party giving the trust who has the right and authority to demand accountability.

Accountability is a medium to perform control activities in order to obtain public service results and provide information to the wider community in an open manner. These efforts require transparent financial statements to increase the accountability of public sector organisations.

Transparency is a principle that guarantees access or freedom for everyone to obtain information about the implementation of an activity, such as information about policies, the preparation and implementation process, and the results that have been achieved to provide trust for the parties involved (Bakhtiar, 2021). Transparency can be carried out by presenting fair financial statements and referring to the suitability of preparing financial statements based on *PABU* (Hisamuddin, 2017). Transparency in the Islamic perspective is divided into 3: First, information must be honestly and completely disclosed, including all matters relating to the information provided, secondly the provision of information also needs to be done fairly to all parties who need information, third the organisation is open to *muzakki* (Abu-Tapanjeh, 2009). All facts related to *zakat* management activities, including financial information, must be accessible to those who have an interest in this information.

Based on the Islamic economy theory and practice, *zakat* is the main system that is different from other economic systems and incomparable. It is due to a provision of Allah contained in the Qur'an and has been determined by parties entitled to receive *zakat* funds. In addition, *zakat* is an organization that applies the principles of fairness (Firmansyah & Devi, 2017). Bank of Indonesia Regulation Number 11/33/PBI/2009, states that fairness is an action in fulfilling the rights of

stakeholders that arise based on agreements and applicable laws and regulations. Fairness does not only apply in government activities, such as buying and selling, but also in the scope of *zakat* management. In accordance with the pillars of Islam, paying *zakat* is an obligation for Muslims which aims to improve fairness and social welfare.

Furthermore, *zakat* also has socio-economic dimensions and functions or equal distribution of fairness of Allah's grace as a bond to unite the people and nation. Zakat is a medium to eliminate the gap between the strong and the weak (Andiani et al., 2018). The principle of fairness emphasises the treatment of interested parties according to the same criteria and proportions. The indicator of this principle is the fair distribution of economic, social, legal, and other resources, which causes affirmation for marginal or poor communities in order to realise social justice and others (Sudirman, 2018).

This research used the Sharia enterprise and stewardship theory to analyse and investigate the good BAZNAS government model applied at BAZNAS Semarang City in managing and distributing *zakat* funds that have been collected by *muzakki*. The analysis is conducted on three principles of governance namely, accountability, transparency, and fairness.

2. LITERATURE REVIEW

Sharia Enterprise Theory

Sharia Enterprise Theory is a social integration that begins with an emancipatory interest to liberate knowledge that is always trapped in the material world into a science that considers non-material aspects (Utami, 2017). Meanwhile, knowledge is a result of self-reflection attempting to understand the rational actions in human relations with nature, communication in relations with others as an object, and other basic actions related to the human relationship with the Creator. Sharia enterprise theory explains unequivocally that Allah SWT is the primary source because He is the sole and absolute owner (Triyuwono, 2001). Therefore, in building a company, all resources owned by stakeholders are basically a command from Allah which attaches the responsibility to use that has been determined by Allah. The purpose of using these resources is to get *mardhatillah* (the blessing or permission of Allah) by using resources that can make it *rahmatan lil alamin* (bringing mercy to all of nature).

This theory does not only place a sense of concern for individuals, but also for wider stakeholders, namely *Allah*, humans, and nature. *Allah* is the only goal in life. Then, stakeholders in the human scope are divided into 2, namely direct stakeholders and indirect stakeholders. A direct stakeholder is a party that directly contributes to an institution, either financially or non-financially. Therefore, it has the right to obtain welfare from that institution. The application of direct stakeholders can be done by creating a magazine for donors which contains information about the financial performance of the *zakat* management funds and provides opportunities for career advancement for employees. Whilst, an indirect stakeholder is a party who does not contribute to the institution but has the right to obtain welfare from the institution. The application of an indirect stakeholder is assisting the poor, education, and empowerment of micro-enterprises. The last stakeholder group is nature, a party that contributes to the death and life of an institution like *Allah* and humans. Institutional implementation for this last group is to improve welfare through re-greening programs, pollution prevention, and waste management programs. When Sharia enterprise theory is applied with the *zakat* perspective, the *zakat* institutions should achieve the *zakat* realization. Eventually, it implicates other stakeholders by providing welfare or adding value to nature and humans.

Stewardship Theory

Stewardship theory is an alternative theory that emerged before the existence of agency theory in the relationship between principal and agent in an organization (Caers et al., 2006). This theory is built by trust, integrity, honesty, and being able to act responsibly. Trusted human nature is the basis for the creation of stewardship theory. It is expected that the management who manages the company will prioritize the interests of the company or shareholders over their personal interests and have an assumption that if the company's interests are achieved, the personal interests can also be fulfilled. Management can be trusted if its work is performed for the public interest. Public trust in *zakat*

institutions is based on their actions in accordance with the public interest. The trust and loyalty of *zakat* institution administrators towards organizational commitment will improve the performance of the institution. Management that carries out their duties properly, with integrity and responsibility will increase the trust of *muzakki* to pay *zakat* to *amil zakat* institutions. The trust refers to those holding the *Amanah* (trust) who must carry it out with honesty, fairly, and responsibly to Allah, the fund's owner, the executor, and the wider community.

3. RESEARCH METHODS

a. Type of Research

This research used a descriptive qualitative approach, in which this approach emphasises the development of new theories through disclosing facts with qualitative analysis (Indriantoro & Supomo, 2016). This research aims to provide an overview of the governance implemented by BAZNAS in Semarang City in managing *zakat* funds mandated by *muzakki* from the accountability, transparency and fairness aspects.

b. Research Subject

The population in this research was BAZNAS in Semarang City. Information was obtained through a semi-structured interview with *muzakki*, Semarang City BAZNAS administrator, and people who understand *Zakat* and observe Semarang City BAZNAS activities. The sampling technique used purposive sampling by applying criteria namely informants who know how to manage *zakat* funds, both from the point of view of managers, *muzakki*, and other stakeholders who understand BAZNAS management well.

c. Data, Instruments, and Data Collection Techniques

The source of this research used primary data that was obtained directly from BAZNAS Semarang City. Instruments are needed in the data collection process because research instruments must be sensitive to extract the underlying meaning when collecting and interpreting data. Therefore, researchers interact with the facts studied so that they are more subjective, not value-free, and biased (Indriantoro & Supomo, 2016). The presence of researchers is absolute because they have to deal directly with informants and be responsive and adaptive in collecting and analyzing data.

The data collection technique used semi-structured interviews and a literature study from the Semarang City BAZNAS website to add references. All questions in semi-structured interviews are flexible and the researcher requires specific information from all informants. This type of interview allows researchers to participate in providing responses to the encountered circumstances, opinions from informants, and new ideas about a topic.

The semi-structured interviews use interview guidelines. However, the interview guideline will be extended especially if further clarification is needed from the informants. Interviews were shown directly or asked questions to parties related to the management of BAZNAS in Semarang City.

This research used triangulation techniques to explore and collect data from interviews. The idea behind the triangulation technique is that research results are more reliable and valid if they use different methods or sources but still lead to the same research results. It requires the research to be assessed from various points of view or perspectives (Bougie & Sekaran, 2020). After the triangulation was performed, the researcher then described the results in more depth to increase the research validity. There are 4 types of triangulations, namely: triangulation of methods, data, researchers, and theory. This research used data triangulation to check the correctness of information or data obtained from several points of view originating from different subjects such as; Semarang City BAZNAS officials as informants in this study with *zakat* experts and *muzakki* as stakeholders. In the triangulation technique, the results of interviews with informants are then verified against the perspective of stakeholders as a way of cross-checking or testing the truth of the conclusions made (Nasution, 2003).

4. DISCUSSION

An Overview of Zakat Management Institute and BAZNAS Semarang City

According to regulations stipulated in Law Number 23 of 2011 concerning *zakat* management, BAZNAS in the district or city is formed by ministers or officials appointed by the recommendation regents or mayors after receiving consideration from central BAZNAS. In conducting its duties and functions, BAZNAS can form Zakat Collection Units (UPZ) in government agencies, state-owned companies, regional-owned companies, and private companies in the sub-district or other places.

According to Law Number 23 of 2011, BAZNAS is a non-structural government institution in charge of managing *zakat*, *infaq* and *alms*. BAZNAS exists in every province and district or city to facilitate the *zakat* management based on government regulations and in accordance with BAZNAS policies. The provincial BAZNAS is accountable to BAZNAS and the provincial government. Meanwhile, BAZNAS in districts or cities is responsible to provincial BAZNAS and district or city governments. Accountability reports can be published in printed or electronic media.

BAZNAS Semarang City was established in 2003 based on the Decree of the Mayor of Semarang Number 451.1.05.159 dated 13 June 2003 about the Establishment of the National *Zakat* Agency (BAZNAZ) in the Semarang City. BAZNAS in Semarang city efficiency, effectiveness and accountability in the *zakat*, *infaq* and *alms* funds management. Semarang City Zakat Charity Agency (BAZ) was renamed to the National Zakat Agency (BAZNAS) Semarang City and is led by a commissioner which consists of a chairperson assisted by 4 deputy chairmen.

One of the BAZNAS Semarang programs is Semarang Makmur, which is conducting entrepreneurial training for *mustahik*. Similar to BAZNAS in other regions, BAZNAS Semarang City make reports and accountability for the *zakat* management that has been conducted. As a *zakat* management institution, BAZNAS in Semarang City always apply professional, trustworthy, transparent and accountable concepts in the Standard Operating Procedures (SOP) of *zakat* management institutions. Good corporate governance (GCG) must be supported by institution or organization that upholds trustworthiness and integrity in BAZNAS Semarang City.

Analysis of Accountability Aspects at BAZNAS Semarang City

Accountability is an illustration of the accountability level related to the administrative system run by an institution or organization. Accountability is the periodic and ongoing disclosure of information related to the *zakat* management funds and the activities performed by *amil* and *zakat* management organisation (OPZ) (Suginam, 2020). This aspect of *zakat* management needs to be implemented to grow and increase the trust of stakeholders. Trust from *muzakki* will affect the number of *zakat* funds collected and received by *mustahik*. Based on sharia enterprise theory, accountability is a form of responsibility not only to humans but also to Allah. It involves assets that have been deposited with *zakat* institutions. High accountability has an impact on increasing *muzakki's* trust because *muzakki* can clearly know their responsibilities for managing the funds that have been submitted. Zakat institutions must increase their accountability, due to the higher the accountability, the better the *zakat* management. Moreover, *muzakki* are more confident to trust their *zakat* to management institutions.

Based on the interview results with informants regarding the accountability of *zakat* are as follows:

First, there is compliance with applicable laws and regulations and legislation. Accounting and financial reporting must demonstrate adherence to laws and regulations related to the implementation of accounting in *zakat*. If there is a conflict between financial accounting standards and higher constitutional regulations, then what must be used is the higher constitutional regulations (Rasul, 2002).

A section in each division is to avoid abuse of power and misappropriation of *zakat* funds. Legal accountability is related to the guarantee of compliance with applicable laws and other regulations (Ellwood, 1993). Meanwhile, honest accountability is related to avoiding abuse of power. In its implementation, BAZNAS of Central Java Province formed several divisions to facilitate the distribution of *zakat* to 8 *asnaf* groups (A party that is eligible to receive *zakat* aid collected from

Muslims), and the issuance of Decree Number: 450/17 dated 21 April 2017 concerning the Leaders of BAZNAS of Central Java Province which regulates the duties and authorities of each position.

Third, there are procedures for carrying out activities conducted by the *Zakat* Management Organization (OPZ). Accountability in OPZ can be realized by recording every activity of *zakat* funds management such as including proof of transactions and presenting witnesses during the recording process. Accountability can also be understood as the obligation of the party holding the trust to provide accountability, present, report and disclose all activities that become their responsibility to the trustee who has the right and authority to demand accountability. According to the statement from the head of the BAZNAS Semarang City, all procedures and regulations have been complied with by all parties concerned.

There is a system to support the activities conducted by OPZ. BAZNAS Semarang City used the SIMBA application to support recording activities in the *zakat* management funds in order to improve programs related to *zakat* management. SIMBA is a system that was built and developed to store data and information that is owned by BAZNAS nationally. This application was introduced in 2012 and was followed by BAZNAS at the provincial and district or city levels. The BAZNAS Central Java Province representative stated that the system used by BAZNAS Central Java Province has several features, namely; collection of ZIS funds, distribution and use of ZIS funds, recording of assets, printing proof of *zakat* deposit, issuing NPWZ cards (Zakat Identification Number), budget management, as well as printing reports according to standards that can be used to input and process data both for the collection and distribution of *zakat* funds.

The program implementation is in accordance with the objectives of the OPZ. Accountability is a process related to the procedures used in conducting activities that are quite good, both in terms of accounting information systems, management information systems and administrative procedures (Ellwood, 1993) and in this case BAZNAS Semarang City has carried out performance evaluations and auditing (examination) which in accordance with sharia audit.

There is a strategy to implement each program from OPZ. Accountability is a program related to whether the stated goals can be achieved or not and whether it has considered alternative programs that provide optimal results with minimal costs related to the implemented program, what strategic steps must be taken and what are the results of the implemented program (Ellwood, 1993). The strategy used to implement each program is based on the programs that have been prepared at the BAZNAS Central Java Province work meeting and then outlined in the terms of reference as a reference and activity guide.

Finally, there is accountability for the *zakat* management funds to the government and the community. An output of accountability for organizational activities is financial reporting from the responsible party to the trustee (Hermawan, 2011). BAZNAS Semarang City creates financial reports for fund management accountability every month which are contained in a letter along with attachments sent to the Governor of Central Java, UPZ BAZNAS Central Java Province and central BAZNAS.

Analysis of Transparency Aspects in BAZNAS Semarang City

Transparency is accountability to *Allah SWT* and other stakeholders regarding the freedom to access information from *zakat* management organizations (Jayanto & Munawaroh, 2019). Sharia enterprise theory states that financial statement transparency is a form of accountability to *Allah* in carrying out all of its duties. The form of transparency is the openness of financial statement and easy access for the public, especially *muzakki*. Transparency of financial statements in the *zakat* management must be clear and in accordance with existing reporting evidence. Therefore, the *muzakki* knows the management and benefits of the funds that have been deposited.

Based on the results obtained in interviews with informants regarding the *zakat* transparency are as follows:

First, there is an information media to publish activities performed by *zakat* managers. Transparency is a principle that guarantees access or freedom for everyone to obtain information about governance, namely information about policies, the process of making and implementing them and the results achieved (Bakhtiar, 2021). BAZNAS Semarang City used social media such as Facebook,

Twitter, website and Instagram to publish its activities. Moreover, there is periodic reporting regarding the *zakat* management funds. Periodic reports are provided every semester or annually to the central BAZNAS and the Governor of Central Java. Third, there is an annual report published to the public accessible at *Laporan Keuangan BAZNAS RI* (2022). Finally, there are no specific criteria regarding information published to the public.

Analysis of Fairness Aspects at BAZNAS Semarang City

Fairness, in the concept of *zakat* management, relates to providing opportunities for *zakat* management institutions to manage *zakat* which must complete three elements, namely freedom, eligibility, and equality. The aspect of fairness emphasizes equal treatment of parties involved in the management of *zakat*. In addition, for *muzakki*, there is equality in the establishment of a simple *zakat* payment system. The *zakat* management is fair if the *zakat* distribution has met the criteria for accuracy of targeting and achievement of goals. The principle of fairness consists of clarity on the rights of *muzakki*, dedication to the public interest, equal treatment of all stakeholders, and the precautionary principle in carrying out asset management and regulations to protect the *muzakki* (Firmansyah & Devi, 2017).

Based on interviews that have been conducted regarding the fairness of *zakat*, the following results are obtained: the *zakat* distribution funds had been properly distributed to 8 *asnaf* groups. In addition to having socio-economic dimensions and functions (fairness) of Allah's grace, *zakat* is a social solidarity, a statement of humanity and justice, proof of Islamic brotherhood, secured the unity of the people and nation, as a gap removal between the strong and the weak (Subaidi & Subyanto, 2020). BAZNAS Semarang City Province in distributing *zakat* has referred to the SOP, namely for the poor 60%, converts 2,5%, *gharim* 5%, *sabilillah* 15%, *ibnu sabil* 5%, and *amil* 12,5%. An equal distribution, according to the priority scale, sees the background of *zakat* payments. This percentage is the result of 100% divided by 8 (*asnaf*), each *asnaf* is 12%. The percentage presented is decided based on the current ratio of *mustahik* where the greatest number of *mustahik* were the poor 60%. Meanwhile, the number of *gharim*, converts, and *ibnu sabil* is not so much. Therefore, the poor get the largest allocation of funds.

Important Things Apart from Accountability, Transparency and Fairness Indicators at BAZNAS Semarang City

Good BAZNAS management is not only focused on the three indicators of accountability, transparency and fairness. Based on the interview results with BAZNAS Semarang City and *zakat* experts, BAZNAS Semarang City stated that the most important indicator in *zakat* management is trustworthiness because both BAZNAS and LAZ manage people's financial funds which involve the benefit of many people. Moreover, BAZNAS also must be able to change the *mustahik* label to *muzakki*. Interviews that have been conducted by researchers with *zakat* experts explained that one of the things that are more important than the three indicators (accountability, transparency and fairness) is the benefits of the *zakat* program. *Zakat* management institutions must focus more on the benefits of the program in alleviating poverty which is currently still a major problem in Indonesia. Poverty alleviation in the LAZ program must be conducted more effectively, considering the 8 *asnaf* listed in *Surah At-Taubah* verse 60, the first and second *asnaf* are poverty. Ensuring that all the poor are prioritised and assisted optimally. After the problem is resolved, the *zakat* management institution must filter Indonesian society to minimize unemployment problems.

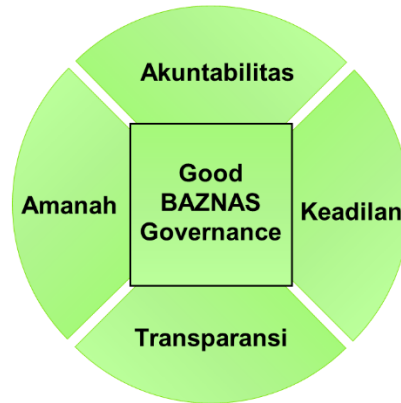


Figure 1. Good BAZNAS Governance

Source: Developed by the researchers (2022)

Triangulation

Triangulation aims to confirm the statement or information disclosed by the informant. Triangulation is useful for obtaining a better idea of the phenomenon being studied. The following are the results of semi-structured interviews conducted with BAZNAS officials as informants. Then, the results of the interviews were verified from the perspective of the stakeholders (*muzakki* and *zakat* experts). The total number of informants and stakeholders was 68 people.

Table 1. Triangulation Results

Accountability Aspects	
BAZNAS Administrator	<ul style="list-style-type: none"> - There is compliance with applicable laws and regulations - There is a division of tasks in each department to prevent fraud - There are procedures or SOPs used as guidelines for conducting activities carried out by OPZ - There is a system to support the activities carried out by OPZ - Implementation of programs in accordance with the objectives of the OPZ - There is a strategy to implement each program from OPZ - There is accountability for the <i>zakat</i> management funds to the government and the community
<i>Zakat</i> Expert	<ul style="list-style-type: none"> - There is conformity with the norms that apply both sharia (Al-Qur'an) and norms from the government that have been regulated in law, such as: <ol style="list-style-type: none"> 1. In Surah <i>At-Taubah</i> verse 60 states that <i>zakat</i> must be given to 8 <i>asnaf</i> 2. Government regulations because BAZNAS is under the government of the Republic of Indonesia (does not violate the law) - There is supervision in every implementation of <i>zakat</i> management fund activity
<i>Muzakki</i>	BAZNAZ Semarang City has provided information and reports regularly and periodically, both monthly and yearly, regarding the allocation of <i>zakat</i> funds. However, BAZNAS Semarang City has not published financial statements through social media
Transparency Aspects	
BAZNAS Administrator	<ul style="list-style-type: none"> - The information media is to publish activities conducted by <i>zakat</i> administrator - Periodic reports regarding the <i>zakat</i> management funds - There is an annual report published to the public - There are criteria for information published to the public
<i>Zakat</i> Expert	Its implementation as a <i>zakat</i> manager is obliged to present reports to

	stakeholders, <i>muzakki</i> , and the wider community who have an interest in BAZNAS. The openness mechanism of BAZNAS to the public is one of the international indicators
<i>Muzakki</i>	Financial statements have not been published to the public through social media or other media
Fairness Aspects	
BAZNAS Administrator	The distribution of <i>zakat</i> funds that has been carried out is right on target to 8 <i>asnaf</i>
<i>Zakat</i> Expert	Fairness is the obligation to submit reports to interested parties because it is one of the international indicators
<i>Muzakki</i>	<i>Zakat</i> funds have been allocated in accordance with the rules in religion

This research used data triangulation to check the correctness of information or data obtained from several points of view originating from different subjects. Semarang City BAZNAS officials as informants in this study, with *zakat* experts and *muzakki* as stakeholders. In the triangulation technique, the results of interviews with informants are then verified against the perspective of stakeholders as a way of cross-checking or testing the truth of the conclusions made (Nasution, 2003).

5. CONCLUSION

The implementation of accountability by BAZNAS Semarang City is shown in several ways, namely by complying with the procedures for establishing BAZNAS, establishing several divisions for distributing *zakat* in performing tasks to make it more effective, recording every transaction, having a strategy in collecting and distributing *zakat*, and the existence of financial statements regarding *zakat* management funds. Then, the second aspect, the transparency aspect by BAZNAS Semarang City is implemented by means of documenting activities conducted by BAZNAS Semarang City through social media. The existence of financial statements as a form of accountability to the central BAZNAS and the Governor of Central Java and OPZ. Unfortunately, BAZNAS has not published its financial statements to the public, either through social media or other media. Third, BAZNAS Semarang City applies the aspect of fairness by using collected *zakat* and then distributing according to 8 *asnaf* with reference to the implementation of 60% for the poor distributed, 2.5% for converts, 5% for *gharim*, 15% for *sabilillah*, 5% for *ibnu sabil*, and 12.5% for *amil*. The distribution is also conducted evenly according to the priority scale through a review of the background of *zakat* payments.

Based on the interview results that have been conducted by researchers with BAZNAS Semarang City and *zakat* experts who argue that there is one important part of *zakat* management, namely trustworthiness (*Amanah*). Basically, BAZNAS and other *amil zakat* institutions in managing people's financial funds have the main goal of alleviating poverty. Apart from that, another task of BAZNAS is to turn *mustahik* into *muzakki* which involves many parties, not only trust between people but also accountability to *Allah SWT*. It is hoped that this research will become a concern for *amil zakat* institutions to conduct their duties in managing *zakat* community funds in accordance with the principles of transparency, accountability and fairness. Furthermore, *amil zakat* institutions must carry out the mandate that has been given by *muzakki* to manage and distribute *zakat* funds to the right targets. If these four things are performed well, then public trust will increase as well as the realization of *zakat* funds. Communities should also be able to entrust their *zakat* to *amil zakat* institutions to help poverty alleviation programs. If the community distributes their own *zakat*, it cannot help reduce the poverty rate, because the *zakat* received by *mustahik* is consumptive.

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