

TRANSPARENCY FINANCIAL INFORMATION OF ORGANISASI PENGELOLA ZAKAT (OPZ) IN SHARIA PERSPECTIVE

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Abstract: *This study aims to determine whether the transparency of financial information as an effort to build public trust in financial management at the Zakat Management Organization (OPZ) is in accordance with Sharia or not. To provide confidence in the public in financial management, disclosure of information is required to the public as a disclosure of the performance report of an institution or organization. Transparency is a disclosure in the form of financial performance reports that are submitted openly in detail, clearly, easily accessible and can be conveyed periodically. This research was conducted based on literature studies from various sources from previous studies. This research method uses a qualitative descriptive research method that will describe the subject under study. The results of this study can be concluded that the transparency of financial information in Organisasi Pengelola zakat (OPZ) is still not managed in a Sharia manner.*

Keywords: *Transparansi, Financial Information, OPZ, Sharia Perspektif*

Introduction

Every organization, whether institution, company or institution, both government and private, must really pay attention to its services to customers and consumers. The purpose of maintaining and improving service is to maintain customer trust. To be able to introduce the organization to customers, it is necessary to describe how well the organization is managed.

The organisasi pengelola zakat (OPZ) is an organization that is given the mandate and authority by the government to manage funds obtained by the community, namely funds collected from zakat, donations and alms from the richest local people. Based on Law Number 23 of 2011 concerning zakat management in Indonesia, it is managed by the Zakat Management Organization (OPZ) which consists of BAZNAS, LAZ and OPZ carrying out the intermediary role of zakat, namely the collection and distribution and utilization of zakat. The field of distribution programs consists of the fields of health, economy, preaching, education, humanitarian care. Based on its development, the Zakat Management Organization (OPZ) in Indonesia in recent years has become an organization that has experienced rapid development both in quantity, namely the number that is increasing in number and variety as well as in quality, namely the quality of institutions that are getting better.

As a country that consists of a majority Muslim community, the potential for zakat acceptance should be optimal, but this is a problem that occurs today where the potential for existing zakat receipts does not match the actual zakat received. The potential for zakat acceptance in Indonesia is not achieved because there are still many muzaki who do not distribute their zakat funds to existing organisasi pengelola zakat (OPZs). One of the influencing factors is the lack of interest and trust of the muzaki in the organisasi pengelola zakat (OPZ) and they prefer to channel their zakat funds directly to those who are lacking and even lack of transparency and accountability in the financial reports presented and the lack of service quality provided by employees. Organisasi pengelola zakat (OPZ) towards muzaki.

The phenomenon that occurs is that several Organisasi Pengelola zakat (OPZ) have carried out transparency management, but in practice transparency is made only as a condition of compliance with laws but does not fulfill the requirement of how transparency is truly able to provide accountability to the public in accordance with standards and meets Sharia requirements.

Transparency is a process built on the basis of the freedom and openness of the flow of information that can be accepted by the public. The zakat management organization (OPZ) as an organization that manages zakat funds should be able to provide good and transparent services and management in accordance with Sharia principles in people's lives. With transparency, it is able to create accountability between the zakat management organization (OPZ) and the community in order to achieve clean, effective and accountable organizational management. With the aim is to achieve the potential for optimal zakat collection from the community.

Literature Review

Transparency

In Law No. 14 of 2008 concerning Komisi informasi publik (KIP), various issues related to transparency of information, especially those related to public agencies, must be open to the public. The 1945 Constitution also states that everyone has the right to communicate and obtain information to develop their personal and social environment, as well as the right to seek, obtain, possess, store, process and convey information using all available channels (*farid hamid*). In government accounting standards in government regulation Number 24 of 2005, transparency is providing open and honest financial information to the public based on the consideration that the public has the right to know openly and thoroughly the government's responsibility in managing the resources it trusts and its compliance with laws and regulations. invitation. This is also in line with the zakat core principle (ZCP) which requires disclosure and transparency in the management of zakat.

Transparency is a prerequisite for building accountability administratively to the public. The disclosure of information in financial management is the most important element in good governance in an organization. The indicators of transparency are: 1). There is a policy announcement regarding income, management, finance and assets, 2). There are reports on income, financial management and assets that are easily accessible, 3). Availability of timely accountability reports. 4). There are means for voting and people's suggestions, 5). There is a system of providing information to the public (*Muhammad Rizqi Syahri Romadhon*). The advantages of transparency are: 1). Can reduce uncertainty which contributes to fiscal and macroeconomic stability, 2). Increase trust in the public, 3). Build closer social relationships with the management organization.

Transparency According to Islam

The Legal Basis of Transparency According to Islam In relation to Islam, the concept of transparency (openness of information) has been revealed by Allah in Q.S Al-Baqarah:282.

The Islamic view of life cannot be separated from the Islamic ethical system which is part of a system that is perfect and the rules of individual behavior have an openness and balance as the word of Allah SWT in QS. Al Baqarah:143.

وَكَذَلِكَ جَعَلْنَاكُمْ أُمَّةً وَسَطًا لِتَكُونُوا شُهَدَاءَ عَلَى النَّاسِ وَيَكُونَ الرَّسُولُ عَلَيْكُمْ شَهِيدًا ۗ وَمَا جَعَلْنَا الْقِبْلَةَ الَّتِي كُنْتَ عَلَيْهَا إِلَّا لِنَعْلَمَ مَنْ يَتَّبِعِ الرَّسُولَ مِمَّنْ يَنْقَلِبُ عَلَى عَقْبَيْهِ ۗ وَإِنْ كَانَتْ لَكَبِيرَةً إِلَّا عَلَى الَّذِينَ هَدَى اللَّهُ ۗ وَمَا كَانَ اللَّهُ لِيُضِيعَ إِيمَانَكُمْ ۗ إِنَّ اللَّهَ بِالنَّاسِ لَرَءُوفٌ رَحِيمٌ

Meaning: And likewise We have made you (Muslims) "the middle ummah" so that you will be witnesses to (deeds) humans and so that the Prophet (Muhammad) becomes a witness to (your) actions. We do not make the qibla (previously) you (oriented) to him but so that We know who is following the Prophet and who is turning back. Indeed, (moving the Qibla) is very heavy, except for those who have been given guidance by Allah. And Allah will not waste your faith. Indeed, Allah is Most Merciful, Most Merciful to mankind. (QS. Al Baqarah verse 143).

The concept of transparency in Islamic teachings has relevance to the prophetic nature of the prophet Muhammad SAW. This is reinforced by what Muhammad Syafi'i Antonio revealed that the prophetic values of business and management (prophetic values, business and management) inherent in Rasulullah SAW include: 1). Shiddiq (true), the basic value is integrity. The values in business and management are honesty, sincere, secure, balance and emotional. 2). Amanah, the basic values are trustworthy and the values in business and management are trust, responsibility, transparency and punctuality. 3). Fathonah, the basic value is having broad knowledge, the values in business and management are having a vision, a smart leader. 4). Tabligh, the basic values are communicative, and the values of business and management are sociability, job descriptions, delegation of authority, teamwork, coordination, control and supervision (Muhammad syafi'i Antonio, 2001).

Transparency in Islam has also been practiced during the time of Al-Khulafa AlRasyidin, one example is during the leadership of Umar bin al-Khattab, what Umar did was to make significant reforms in the field of state administration where the Caliph Umar established a state treasury and finance office. (Bayt al mal), who is permanent, and in the recruitment of Umar officials are known to place great importance on professionalism and ability in their field of work, this is done to distance themselves from nepotism practices and play drop-ups from above to determine officials. For the local government, Umar appointed a governor who was in charge of conducting an inspection to the regional part to investigate fraud and receive reports from the local people about officials. This is done to become the principle of openness to all parties. In the Al-quran it explains how the government should be run to create good governance (good governance). Actually the concept in the Al-quran explain how the government should be run to create good governance (Muhammad Iqbal, 2014).

Actually, the concept of good governance in the Al-quran is not only applied to government, but it should be in every organization and in our daily lives. Al-quran in outline describes the concepts of good governance, namely as follows: 1). Accountability, related to accountability. The word accountability comes from the root word account (count), in Islam every action that is done in the world will be counted even though it is the amount of dzarrah seeds in the hereafter. In the hadith narrated by Imam Bukhari Muslim, it is stated that "Every one of you

is a leader, and every leader will be held accountable for what he leads" (Narrated by Al-Bukhari Muslim).

In relation to the concept of good governance, the commitment of a leader and also the mandate holders in the government will be very influential in the process of bureaucratic reform towards good governance. 2). Transparency is the openness of all actions and policies taken by the government. With transparency, the public can know and monitor the progress and level of success of the government programs that have been launched. Transparency is an important component, the existence of transparency carried out by the government will minimize the level of corruption, therefore transparency is needed to create good governance 3). Justice, in essence, is the punishment of a person or other party in accordance with their rights. The rights of every individual are recognized and treated in accordance with their dignity, equality and equal rights and obligations regardless of ethnicity, descent and religion. In connection with the implementation of a just government, the term justice refers to social justice, namely the government applies the principle of justice in determining all policies in all fields so that the people do not feel oppressed by these policies. Meanwhile, with regard to a just society, this is where justice refers to the behavior of the people who apply justice in social life, so that a harmonious life is created. (Abdul Basith Ramadhan, 2019)

The value of transparency really demands honesty values for any information (Salim Bahreisy and Said Bahreisy, 2004). In connection with honesty, in the Al-quran Surat Al-Isra 'verse 35 it is stated: It means: "And perfect the measure when you measure it, and weigh it with the correct balance, that is what is more important (for you) and the better the result. Allah says you should complete your measure when you measure it and don't ever cheat in your measure to increase your profit and harm others, so you must be honest and fair when weighing using the correct balance sheet. Such attitudes and ways are better for you in this world and in the hereafter (QS. Al-Isra: 32).

Method

This research methodology uses a qualitative descriptive research method that will describe the subject under study. Descriptive research is a form of basic research with the aim of describing or describing existing phenomena, both natural phenomena or human engineering. Qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and the conditions observed.

Descriptive, the purpose is to describe and interpret the findings or observations regarding the transparency of financial information in Organisasi Pengelola zakat (OPZ) from a sharia perspective. Qualitative descriptive research means that it describes a research subject that is carried out based on literature studies from various sources from previous studies. The research method used in this research is to use literature study obtained from various sources. The type of data used is secondary data, namely taking data that is used as a support for scientific research, namely by conducting literature studies (searches through books, articles, journals, magazines, the internet and other sources). The data collection technique required is to use several methods, namely: literature study, namely the method used to explore the theoretical foundations associated with the current rapid information technology concepts and mechanisms so as not to contradict the principles of Islamic law and to know the transparency of financial information. in the perspective of Sharia.

Result and Discussion

Zakat Management Organization in Law

The Zakat Management Organization (OPZ) is an organization that is authorized or appointed by the government to manage public funds. There are several regulations that underlie the management of zakat by OPZ including Law Number 23 of 2011 concerning Zakat Management in Indonesia. What is meant by Zakat Management Organization (OPZ) is: 1). OPZ is government-based, namely the National Zakat Agency (BAZNAS) at the central, provincial, city and district levels. 2). Community-based OPZ, namely the Amil Zakat Institution (LAZ), namely LAZNAS and LAZDA.

In Law Number 23 of 2011 the management of zakat explains about zakat management organizations, both Baznas and LAZ, the things that are regulated in this law are: 1). Zakat Management Provisions in Indonesia 2). Zakat management principles 3). The purpose of zakat management 4). Types of Zakat 5). National Zakat Agency (BAZNAS Pusat) 6). Provincial and City / Regency National Amil Zakat Bodies 7). Amil Zakat Institute 8). Collection, Distribution, Utilization and Reporting of Zakat 9). Management of Infak, Shadakah and other religious funds (DSKL) 10). Funding in managing zakat 11). Guidance and supervision in the management of zakat 12). Community participation in zakat management 13). Administrative sanctions and prohibitions in managing zakat.

Zakat management is the activity of planning, implementing, and coordinating the collection, distribution and utilization of zakat. Zakat is an asset that must be issued by a Muslim or a business entity to be given to those entitled to receive it in accordance with Islamic law. Infaq is property issued by a person or business entity outside of zakat for the benefit of the general public. Almsgiving is property or non-property issued by a person or business entity outside of zakat for the general benefit. Muzaki is a Muslim or a business entity that is obliged to pay zakat. Mustahik are people who are entitled to receive zakat.

The zakat management system can consist of procedures for receiving zakat, procedures for issuing zakat, and procedures for reporting zakat for the public. The procedure for receiving zakat includes the process of regulating the receiving section of receiving zakat and recording it in the source book for receiving zakat. In contrast, the zakat disbursement procedure describes the flow of the expenditure section when issuing zakat funds and records it in the zakat expenditure book.

Islam through the al-quran, Allah has emphasized that the principle of accounting is an emphasis on accountability and openness. The principles of Islamic accounting are contained in the al-quran surah Al-Baqarah verse 282. In this verse, general principles of Islamic accounting can be formulated, namely: 1). Justice, 2). Truth, 3). Accountability. (Siti Nurhasanah, 2004).

The importance of accountability and transparency encourages international organizations such as the IMF and World Bank to carry out advisory functions in efforts to increase the accountability and transparency of financial institutions. The IFRS implementation policy since 2005 is also aimed at increasing accountability and transparency of financial reporting. IFRS principles based framework establishes the importance of the reporting quality mechanism of a profit and non-profit institution. The International Financial Services Board (IFSB) in December 2007 published a Disclosure to Promote Transparency (Sekreter, 2018). In 2018, AAOIFI issued an exposure to the draft Governance Standard No. 10 regarding Shariah Compliance and Fiduciary rating in order to increase the level of transparency in the reporting standards of Islamic financial institutions.

Financial reporting transparency means disclosing financial performance to stakeholders in a thorough and clear manner, easy to understand and easily accessible. Financial transparency means that financial reporting is correct and reliable by referring to generally accepted financial accounting standards (Turegun, 2018). The high level of transparency in zakat management is not only proven by the number of publications on information, but also how the data presented

provides valid information by describing predictions of the real condition and performance of a zakat institution. Empirical studies find that high levels of transparency and financial disclosure provide more trust from stakeholders (Komaruddin, 2017).

Result

The results of this study explain the transparency of financial information on Organisasi Pengelola zakat (OPZ) from a Sharia perspective based on several previous studies. Based on the zakat transparency index, it can be seen that transparency in the zakat management organization (OPZ) has met management standards, namely as in table 1 the dimensions of the OPZ transparency index indicator.

Table 1: Dimensions of the OPZ transparency index indicator

Dimensy	Variable	Indicator
Financial Transparency	1. Publication of financial reports 2. Financial reports	1. Website reports 2. Mass media publications 3. Use SIMBA 4. On time 5. Independent auditor's opinion

In the dimension of financial transparency, there are two main variables, namely the publication of financial reports and the quality of the financial reports themselves. The two variables are divided into five indicators, namely website-based financial report indicators and the frequency of financial report publication through mass media. Then other indicators are the use of information systems and management of BAZNAS (SIMBA), timeliness of reporting and also opinions given by independent auditors regarding the quality of OPZ financial reports.

Financial reports have an important role in determining the level of transparency (Fernando, 2018). Financial disclosure related to the transparency aspect is determined by the recognition and measurement of financial transactions based on applicable accounting standards, timeliness of reporting and the quality of the audit system related to financial disclosures and reporting.

Based on the Islamic description of the transparency of financial information on zakat management organizations (OPZ), it can be imitated from the personality characteristics of the Rasulullah SAW as shown in table 2.

Table 2: Islamic Overview of Transparency

	Characteristics	Basic Value	information
1.	Sidiq	Integrity	Honest, sincere, guaranteed, emotional balance
2.	Tabligh	comunicative	Sociable, persistent, job description, delegation of authority, teamwork, coordination, control and supervision
3.	Amanah	Trusted	Trust, responsibility and on time
4.	Fathanah	Intelligent	Broad knowledge, vision, smart leader

In the characteristics of Sidiq that it is true that the delivery of financial information is honest, sincere, guaranteed and not made in an emotional state, it means that financial information on OPZ must be carried out honestly without providing manipulated information, the aim is to eliminate fraud. In tabligh character, the basic value is communicative. The value of honesty (Shiddiq), openness / transparency to the public is manifested through proficiency in

communication (Tabligh), both verbally and non-verbally so that those who need this information find it easy to read and understand the intent of the information provider. With the contribution between honesty and communication skills, the information presented will be quickly and accurately understood by users. In the business world, it can be seen from the outgoing attitude, persistent salespeople, job descriptions, delegation of authority, teamwork, coordination, control and supervision, meaning that financial transparency is made with teams working together with good coordination. The goal is to create cooperation that is good in the team. Amanah, the basic value is trusted. In business, it is revealed from the existence of trust, responsibility, transparency and timeliness, the goal is that financial information can be accessed by the public in a timely manner and is easy to access. Intelligent (Fathanah), the basic value is having extensive knowledge, the value in business is having a vision, a smart leader, meaning that if led by an intelligent leader, he can make wise decisions.

Based on research and observations that have been carried out transparency in the Zakat Management Organization (OPZ) has not fully implemented Sharia principles in financial information transparency. This can be proven based on the results of the monitoring list related to the transparency of financial information submitted using the Baznas Management Information System (SIMBA), not all OPZs convey financial information to the public. This means that some of the characteristics exemplified by the Prophet have not been well modeled, namely OPZ transparency has not fully conveyed according to Sharia standards.

Conclusion

Transparency of financial information as one of the efforts to build public trust in financial management in the Zakat Management Organization (OPZ) is in accordance with Sharia or not. To provide confidence in the public in financial management, disclosure of information is required to the public as a disclosure of the performance report of an institution or organization. Transparency is a disclosure in the form of financial performance reports that are submitted openly in detail, clearly, easily accessible and can be conveyed periodically. As an organization that is given the mandate to manage zakat collected from the public, it is better if the management of financial information is modeled on based on Sharia management, meaning that management does not violate the rules in the corridor of Islam.

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