

## The role of Sharia Compliance, Good Corporate Governance, Competence on SUMUT Zakat Management

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### Abstract

**Introduction to The Problem:** Zakat, a core Islamic practice, mandates Muslims to give to needy people. Indonesia's sizable Muslim population and Islamic financial institutions create substantial zakat potential. However, effective collection and distribution face hurdles, including a lack of understanding, trust, and optimal management. Legislation and education efforts aim to improve zakat management, with transparency and good governance crucial. Enhancing public awareness and accountability can unlock the full potential of zakat funds for social welfare.

**Purpose/Objective Study:** This study aims to analyze the effect of Sharia compliance, Good Corporate Governance, and Amil Zakat competence on zakat management in North Sumatra Province.

**Design/Methodology/Approach:** The population of this study is all Amil Zakat in North Sumatra Province, while the sample is all managers of the Institution of Zakat in North Sumatra Province which are under the auspices of the National Board of Zakat Republic of Indonesia (BAZNAS) of North Sumatra Province. Data were collected through a questionnaire instrument and analyzed using descriptive statistical analysis techniques and Structural Equation Model (SEM) analysis.

**Findings:** The results of the study show that Sharia compliance has a positive and significant influence on the management of zakat. The implementation of Good Corporate Governance (GCG) in zakat management institutions also has a positive impact on zakat fund collection, good reputation, and transparency and accountability in the distribution of zakat funds. As well as amil competence also has a positive and significant influence on the management of zakat. The results of the study also emphasize the importance of Sharia compliance, the implementation of Good Corporate Governance, and increasing the competence of amil in zakat management. To improve zakat management, zakat institutions, government and society need to work together to ensure fair, transparent and competitive zakat management.

**Paper Type:** Research Article

**Keywords:** Sharia Compliance; GCG; Competence; Zakat Management.

## Introduction

The fourth pillar of Islam that Muslims must follow is the payment of zakat for those who are able to do so. Zakat refers to the amount of property that must be released by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law (UU Republik Indonesia No. 23 Tahun 2011 Tentang Pengelolaan Zakat, 2011). Zakat is a social sector of Islamic finance that plays an important role. Zakat distribution is becoming more diverse as time passes, with one example being that people or companies can give zakat through stocks and bonds zakat. Indonesia has the world's largest Muslim population and the world's largest Islamic financial institutions, making the potential for zakat in Indonesia high (Canggih et al., 2017).

In 2021, the possibility for zakat in Indonesia was anticipated to be IDR 233.8 trillion. North Sumatra is one of the provinces in Indonesia with the highest zakat potential, with a total of IDR 26,845.7 billion. BAZNAS grows at a rate of 30.55 percent on average per year. Zakat collected by zakat management organizations BAZNAS and LAZ totaled IDR 5,017.29 billion in 2018, rising to IDR 6,224.37 billion in 2019 and IDR 8,100 billion in 2020. However, the collection or acceptance of zakat has yet to be fully realized ([www.sumut.baznas.go.id](http://www.sumut.baznas.go.id)).

The great potential for zakat in Indonesia necessitates the establishment of institutions capable of adequately managing and distributing zakat. As a result, the government passed Law No. 23 of 2011 on Zakat Management (UU Republik Indonesia No. 23 Tahun 2011 Zakat Management, 2011). With the passage of the Law, it is hoped that the objective of zakat management will improve, as will community welfare and poverty alleviation. In Indonesia, efforts to collect zakat funds are carried out not only by government-formed institutions, such as the Board of Zakat (BAZ), which is networked in the regions to the central level but also by private institutions, commonly referred to as the Institution of Zakat (LAZ). The Institution of Zakat (LAZ) is in charge of collecting and distributing zakat. The Institution of Zakat (LAZ) must be able to attract and persuade muzakki (those obligated to pay zakat) to mandate their zakat to the institution to collect it.

The community should feel the involvement of BAZNAS and the Institution of Zakat (LAZ) in North Sumatra over a long time as a social institution. Indeed, there has been no considerable improvement in the welfare of people experiencing poverty in North Sumatra, particularly in the distribution of zakat, which people tend to deposit straight to mustahik. It demonstrates that zakat management has not been optimized in terms of zakat collection and distribution. According to (Rahman et al., 2018), a lack of understanding of the management of the Institution of Zakat (LAZ) in managing zakat, infaq, and sadaqah leads to a lack of public trust or muzaki, therefore muzaki prefer to distribute their zakat directly to mustahik. The collection of zakat funds that is still not fully optimal can be attributed to muzaki's lack of spiritual awareness and trust in channeling their zakat funds to LAZ, as well as a lack of optimal zakat management organizations in conducting socialization to the general public, or internal LAZ problems (Suyatman, 2014). Thus, good governance is required, as realized in the account given by the Institution of Zakat (LAZ) to the muzaki, to improve the reputation and public trust in LAZ and enhance the zakat collection in Indonesia. It is predicted that through applying sharia compliance and good governance principles in LAZ, the reputation and public trust in performing zakat in North Sumatra Province will improve.

Sharia compliance is the fulfillment of sharia values in Islamic financial institutions as a measurement tool for fulfilling sharia principles in products, transactions, and operations (Kooskusumawardani & Birton, 2016). The withdrawal, upkeep, and distribution of zakat assets are governed by Fatwa Number 14 of 2011, issued by the Indonesian Ulama Council (MUI). According to

(Juanda, 2017), the Sharia Compliance function is an important instrument that must be owned by a company or organization in the form of a series of actions or steps as a prevention to ensure that policies, system provisions, and procedures, as well as business activities carried out by the company, are in accordance with the regulations of the Financial Services Authority (OJK) and other laws and regulations. Sharia compliance is used to avoid maysir, gharar, usury, and other transactions that are not in conformity with sharia practice rules. According to the findings of (Ardani et al., 2019), the performance of sharia compliance, legality, and institutionalization has a good effect on LAZ performance. It is because most amil are teachers and lecturers with extensive knowledge and experience, and they will create amil capable of administering zakat. However, in contrast to research conducted by (Hidayat, 2018), sharia compliance has no effect on company value because the company's financial performance is one of the most important factors to examine when investing. As a result, not all investors pay attention to a company's product quality while making investment decisions.

According to (Yazid, 2017) the development of zakat management institutions such as BAZNAS and LAZ has not been accompanied by muzaki's interest in paying zakat at these zakat institutions. To overcome and anticipate so that Muzaki's wishes can be realized, it is necessary to do with management that is transparent and includes the Muzaki and BAZNAS as well as elements of society so that the existence of zakat can be known by every party. So that to optimize the management of zakat, it is necessary to work hard for all parties so that the enormous potential of zakat funds in Indonesia can be optimal in its collection so that LAZ is more qualified (Setiadi & Hambali, 2016). After the Indonesian Institute of Accountants (IAI) issued the Law on Zakat Management Organizations and ED PSAK No. 109 on ZIS accounting, Amil Zakat Agency and LAZ are now paying attention to public accountability for funding given by donors. People frequently demand accountability from BAZ and LAZ since there is still a lack of public trust in the Amil Zakat Agency and LAZ. The public feels that they have a right to know how zakat funds are distributed and managed by these organizations and whether or not zakat funds are distributed to the appropriate individuals (Nasution et al., 2022). Article 2 of the Zakat Law specifies that zakat management must be based on the following principles: Islamic law, trust, benefit, justice, legal certainty, integration, and accountability. The seven principles are consistent with the five Good Corporate Governance principles: transparency, accountability, responsibility, independency, and fairness (Aulia et al., 2021). The existence of Good Corporate Governance in zakat management organizations is critical because it gives zakat payers confidence that the zakat they pay is being managed and used properly (Kurniasari, 2013).

According to research (Rahayu, 2019; Usmadyani & Aji, 2022), concluded that the level of acceptance of zakat funds is insufficient due to the low personal capability of accounting information systems, as well as other resources and the unprofessionalism of zakat fund managers, as well as the government's low level of management support. Many Muslims still do not comprehend the significance of zakat; consequently, it is necessary to socialize and educate the public about the law and wisdom of zakat, the assets of the zakat object, and the calculating procedures (Nurhasanah & Suryani, 2018). The government can carry out this socialization in collaboration with the Institution of Zakat and BAZNAS. Thus, the awareness of paying zakat will grow among Muslims. In order for public awareness and trust in giving zakat to flourish, it can be realized through the performance of LAZ and BAZNAS, which are accountable, transparent, and professional. For this reason, the Institution of Zakat must have quality financial statement information which is a supporting factor in the level of acceptance of zakat funds.

Sharia compliance in a company is influenced by its resources, including competent human resources' ability to manage the organization to fulfill goals (Febianto, 2011) (Menne et al., 2022). The

implementation of sharia compliance aims to reduce usury, gharar, and transactions opposed to sharia principles and to run a business based on halal profitability (Faozan, 2015). Furthermore, by implementing Sharia compliance, banks may carry out the responsibility entrusted to them by customers and appropriately manage zakat funds. If the Institution of Zakat follows the principles of sharia compliance and GCG and provides good service, it can impact muzaki decision-making and improve muzaki loyalty and zakat funds acquisition (Puspitasari & Darma, 2019). A good image of the Institution of Zakat and its legitimacy can influence the views and mindsets of muzaki toward the institution (Roziq et al., 2021). Therefore, if the Institution of Zakat continues to provide good service, then muzaki will positively perceive the Institution of Zakat and will create loyalty in channeling their zakat through the institution.

H1 : Sharia Compliance has a significant positive effect on zakat fund management.

According to research conducted by (Susilowati & Setyorini, 2018), good governance in an organization or company is necessary to avoid abuse of authority. In this case, it is vital to provide knowledge and direction for amil zakat in implementing good governance and regular evaluation to monitor improvements. Every organization or company must own good governance; therefore, it is recommended to establish a special organizational structure and the responsibility of the board accountable for governance in the Institution of Zakat (Bhatti & Bhatti, 2009). The implementation of good governance in the management of zakat funds includes compliance with applicable norms and laws, effective and efficient organizational management, the ability to identify and deal with emerging problems, improve the organization's reputation and integrity, and manage zakat funds professionally so that the value of the Institution of Zakat or organizations increases (Yudha et al., 2021). Implementing GCG principles in zakat management institutions or agencies will improve zakat fund management (Amalia et al., 2018). The implementation of GCG in zakat institutions will increase the institution's value for muzaki who want to channel their funds, increasing muzaki trust in zakat institutions and influencing the amount of funds entering zakat institutions.

H2 : Good Corporate Governance has a significant positive effect on zakat fund management.

The level of public trust in a zakat management organization's financial ability to support its programs is critical to its success (Afif Muhamat et al., 2013). The competencies that amil zakat must possess when completing their work in managing funds are highly crucial in order to be accountable for performance and preserve the trust of the public and muzaki (Sawmar & Mohammed, 2021) (Zulaekah et al., 2022). As a result, sufficient skills and knowledge are required to raise the company's value in the eyes of the community, particularly the muzaki. In addition, delivering information and transparency regarding the management of zakat funds will increase muzaki's trust to continue channeling funds to zakat management institutions. With increasing corporate value and muzaki trust, the potential for distributing zakat funds to people in need will also increase (Mukhlisin, 2018).

H3 : Amil competence has a significant positive effect on zakat fund management.

### **Methodology**

This research is a type of associative research. Associative research seeks to determine a link between two or more variables (Rosana & Setyawarno, 2016). This research employs a quantitative method since the data in this research are centered on numbers (quantity), and data management employs descriptive statistical analysis to arrive at the conclusion of the research results. This research's population was all Amil Zakat from North Sumatra Province. The research sample consists of all managers / administrators of the Institution of Zakat (LAZ) in North Sumatra Province. LAZ in North Sumatra Province consisted of 13 institutions overseen by BAZNAS North Sumatra Province. (Hair et

al., 2006) employed descriptive statistics and Structural Equation Model (SEM) analysis to address hypothesis testing. Smart PLS, a statistical tool, was used to process the data.

**Table 1.** Variables, Indicators and Sources

| Variables                      |            | Indicators                 | Source   |
|--------------------------------|------------|----------------------------|--|
| Sharia Compliance (X1)         |            | ❖ The principle of justice | (Usman et al., 2020; Yusuf et al., 2022)             |
|                                |            | ❖ The principle of trust   |  |
|                                |            | ❖ Responsibility           |  |
|                                |            | ❖ The nature of Qira'ah    |  |
|                                |            | ❖ Supervision              |  |
| Good Corporate Governance (X2) |            | ❖ Accountability           | (Mutamimah et al., 2021; Pamungkas & Nurcahyo, 2018) |
|                                |            | ❖ Responsibility           |  |
|                                |            | ❖ Transparency             |  |
|                                |            | ❖ Fairness                 |  |
|                                |            | ❖ Independency             |  |
| Amil (X3)                      | Competency | ❖ Knowledge                | (Ataunur & Ariyanto, 2016; Fouad et al., 2009)       |
|                                |            | ❖ Skills                   |  |
|                                |            | ❖ Attitude                 |  |
| Zakat Management (Y)           |            | ❖ Collection management    | (Lubis et al., 2019; Ninglasari & Muhammad, 2021)    |
|                                |            | ❖ Distribution management  |  |

## Results and Discussion

The validity and reliability criteria can be seen from the reliability value of a construct and the Average Variance Extracted (AVE) value of each construct. If the value is 0.70 and the AVE is greater than 0.50, the construct is said to be highly reliable. The following table displays the Composite Reliability and AVE values for all variables.

**Table 2.** Composite Reliability Variable

|                           | Cronbach's Alpha | rho_A | Composite Reliability | AVE   |
|---------------------------|------------------|-------|-----------------------|-------|
| Sharia Compliance         | 0.944            | 0.951 | 0.953                 | 0.717 |
| Competence                | 0.927            | 0.966 | 0.938                 | 0.629 |
| Zakat Management          | 0.922            | 0.928 | 0.934                 | 0.562 |
| Good Governance Corporate | 0.972            | 0.975 | 0.974                 | 0.562 |

Source: data processed results, 2023

The inner model or structural model is tested to determine the link between constructs, the significant value, and the research model's R-square. The R-square is used to evaluate the structural model for the dependent construct t-test, as well as the significance of the structural path parameter coefficients. Assessing the model with PLS starts by looking at the R-square for each latent dependent variable. The following table is the result of the R-square estimation using SmartPLS.

**Table 3.** R - Square

|                  | R-Square | R-Square Adjusted |
|------------------|----------|-------------------|
| Zakat Management | 0,322    | 0,293             |

Source: data processed results, 2023

The R-square value for the Zakat Fund Management variable is 0.322, as shown in Table 3. This result indicates that 32.2% of the Zakat Fund Management variable can be influenced by the Sharia Compliance, Good Corporate Governance, and Amil Competence variables.

**Table 4.** Hypothesis Test Results

|  | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics ( O/STDEV ) | P Values |
|--|---------------------|-----------------|----------------------------|--------------------------|----------|
| Sharia Compliance -> Zakat Fund Management     | 0.238               | 0.239           | 0.109                      | 2.181                    | 0.030    |
| Competence -> Zakat Fund Management            | 0.285               | 0.296           | 0.086                      | 3.308                    | 0.001    |
| Governance Principles -> Zakat Fund Management | 0.327               | 0.348           | 0.093                      | 3.522                    | 0.000    |

Source: data processed results, 2023

Table 4 shows that Sharia Compliance substantially affects Zakat Fund Management, with a p-value of < 0.05, precisely 0.027. The original sample estimate value is positive at 0.252, indicating that the influence of Sharia Compliance on Zakat Fund Management is positive. As a result, hypothesis 1 in this research is accepted. Sharia Compliance has a significant positive effect on Zakat Fund Management. Table 4 also demonstrates that the effect of Governance Principles on Zakat Fund Management is statistically significant, with a p-value of < 0.05, namely 0.010. The original sample estimate value is positive at 0.263, indicating that Governance Principles positively influence Zakat Fund Management. As a result, hypothesis 2 in this research is accepted. Governance Principles have a significant positive effect on the Management of Zakat Funds. Likewise, the results of the last analysis in Table 4 explain that the effect of Competence on the Management of Zakat Funds is significant with a p-value < 0.05, namely 0.001. The original sample estimate value is positive at 0.281, which indicates that the direction of the influence of Competence on the Management of Zakat Funds is positive. Thus hypothesis 3 in this research is accepted. Competence has a significant positive effect on the Management of Zakat Funds.

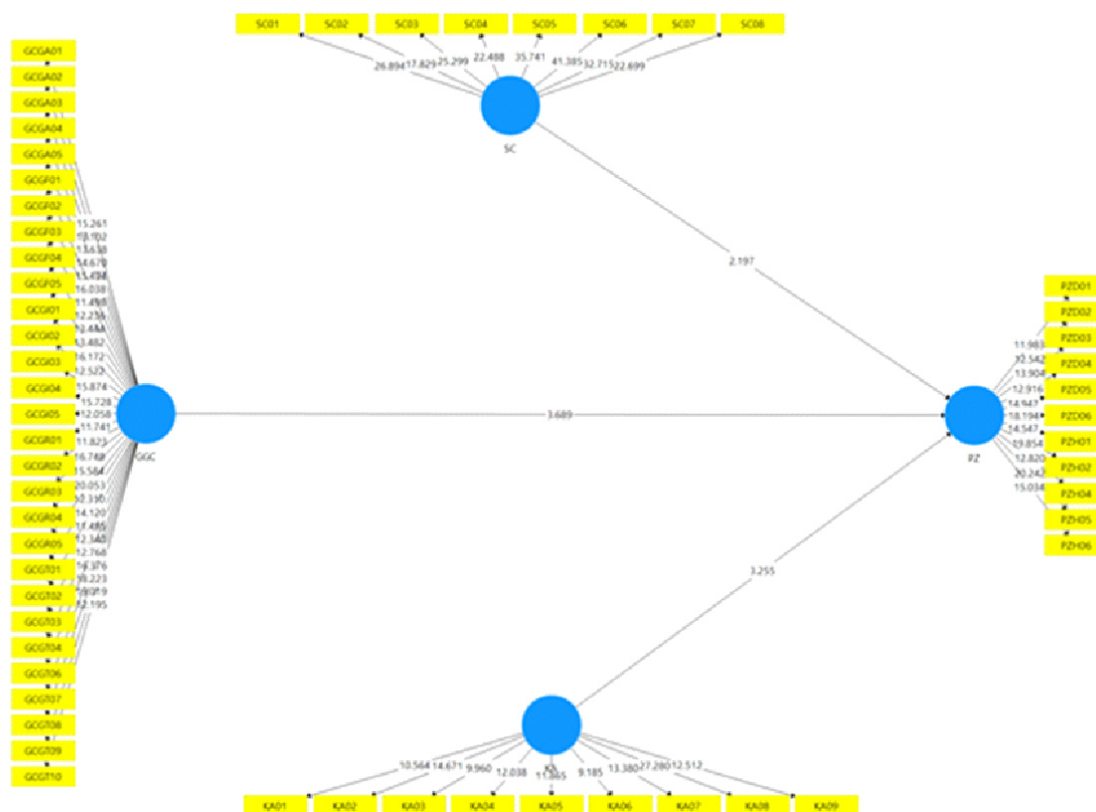


Figure 1. Structural Model

### Sharia Compliance affects Zakat Management

According to the results, Sharia compliance has a positive and significant effect on zakat management. The results of this research can provide essential insights into zakat institutions, governments, and society to enhance zakat management through sharia compliance. Zakat management that applies sharia compliance is described as zakat management that adheres to Islamic sharia principles. Sharia principles in zakat management include aspects of zakat collection, management, and distribution that are fair, transparent, and responsible, as well as attention to the poor's rights and the public good (Syafi, 2016).

The results of this research align with those (Imamah, 2020), who found that zakat institutions that apply sharia compliance tend to have good zakat management performance. In addition, zakat institutions that use sharia-compliant also have a good reputation in the eyes of the public. Because it can increase public trust and participation in zakat management, as well as increase the amount and quality of zakat collected. Furthermore, in the current period of the 4.0 Industrial Revolution, advancements in information and communication technology can be used to improve sharia compliance in zakat management (Apriyanti, 2018). Technology can be utilized to enhance transparency and accountability in zakat management and simplify reporting and oversight by authorities and the general public.

### **Good Corporate Governance affects Zakat Management**

The results of this research align with research conducted by (Atsarina, 2018), which indicates that GCG implementation at the National Board of Zakat Republic of Indonesia (BAZNAS) and the Institution of Zakat (LAZ) has been properly implemented and has had an impact on increasing the potential for collecting zakat funds. The results of this research also demonstrate that implementing GCG in zakat management institutions can build a better and more trustworthy the Institution of Zakat (Pratiwi & Ridlwan, 2019). Because it ensures transparency and accountability in allocating zakat funds, good corporate governance can considerably positively impact zakat management.

Furthermore, this research supports the results of research (Riyani, 2021), which states that implementing good corporate governance can improve the performance of zakat management institutions and increase public trust in zakat management. It is reinforced by (Firmansyah & Devi, 2017), who explains that good zakat management requires effective and efficient corporate governance and full support from quality management.

### **Amil competence affects Zakat Management**

According to the results, amil competence positively and significantly affects zakat management. The benefits of zakat funds managed through zakat management institutions outweigh the benefits of muzakki channeling it directly. Although muzakki can channel zakat on their own, scholars suggest that zakat be directed through zakat management institutions. As a result, zakat management organizations must employ amil competence. Competent human resources include the knowledge, skills, and attitudes needed to carry out tasks properly. This research's results align with (Imamah, 2020), which states that amil competence has a positive and significant impact on the management of zakat funds. Zakat management institutions need to improve the quality of amil through regular training. The higher the competence of amil, the better the management of zakat (Dikuraisyin, 2021). It confirms that the ability and expertise of amil in managing zakat funds effectively and efficiently will directly impact better zakat management results. With the increasing competence of amil, the management of zakat and other social funds will be better (Sumarni & Mustika, 2021). As a result, zakat management institutions need to make efforts to improve the quality of amil through routine training and competency enhancement. Good amil competence will have a good impact on the collecting, management, and distribution of zakat, allowing zakat funds to be used to the greatest extent possible for the benefit of those in need.

### **Conclusion**

The results showed that sharia compliance positively and significantly influences zakat management. Implementing Good Corporate Governance (GCG) in zakat management institutions also positively impacts the collection of zakat funds, good reputation, and transparency and accountability in the distribution of zakat funds. And the competence of amil also has a positive and significant influence on the management of zakat. With the increasing competence of amil, the management of zakat and other social funds will be better, allowing zakat funds to be used more effectively to aid those in need. The findings also emphasize the importance of Sharia compliance, Good Corporate Governance implementation, and improvement of amil competence in zakat management. Zakat institutions, government, and society must collaborate to provide fair, transparent, and efficient zakat management to improve zakat management.



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