
AUDIT OPINION AND SHARIA COMPLIANCE IN INCREASING TRUST IN ZAKAT IN BAZNAS PADANG PANJANG

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Abstract

The purpose of this research is to determine audit opinion and sharia compliance in increasing trust in zakat in Baznas Padang Panjang City. Type of qualitative research, phenomenological approach method. Baznas Research Location Padang Panjang City. The results of research on audit opinion and sharia compliance are complementary audit instruments. Sharia compliance audits complement conventional financial audits, so that the picture of Baznas ' financial performance reports is more comprehensive. So that Baznas is worthy of being an authority institution in carrying out zakat management professionally and with integrity in zakat management, realizing a commitment to transparency, increasing the value of accountability as a manager of zakat funds and finally building a positive reputation and image in society . Public trust is the main factor in increasing zakat receipts at Baznas . A positive audit opinion and sharia compliance predicate is a combination of instruments that contribute to increasing Baznas zakat receipts. The research is implemented in providing recommendations to zakat management institutions that have not carried out audit activities to start implementing them. Audits help zakat institutions in building public recognition and trust.

Keywords : *Audit Opinion; Sharia Compliance; Trust*

INTRODUCTION

Government support Law number 23 of 2011 and Padang Panjang City Government Number 450/307/WAKO-PP/2015, in the management of zakat by issuing regulations regarding the management of zakat and alms, and in the future it is hoped that zakat and alms management institutions will follow the provisions and Islamic sharia rules that have been established by the state, where BAZNAS (National Amil Zakat Agency) is an official public body based on local government laws and regulations, with the aim of making zakat management more comprehensive so as to further strengthen the role and responsibility of BAZNAS as a legal institution in carrying out activities national zakat management (Nasution & Indra, 2022) . As a country with the largest Muslim population in the world (207.2 million people or 87.18% of the total population), Indonesia has enormous zakat potential. The large potential for Zakat in Indonesia is influenced by demographic changes which are increasingly dominated by the younger generation of workers and the development of the middle class in the digital economy era. Currently, the number of middle class people is around 52 million (Hasnita et al., 2023) .

Even though the size of the Muslim community may be directly proportional to the potential for zakat income in Indonesia, the reality is that zakat income in Indonesia is still low (Istikhomah & Asrori, 2019) . The potential for Zakat in Indonesia is a very impressive figure, reaching IDR 317 trillion annually according to the Research Center BAZNAS, and this potential can be channeled through Zakat in the fields of income, agriculture, plantations, animal husbandry, mining, employment

and agriculture. It has come true. other fields. However, in reality, according to Zakat reporting data released by BAZNAS in 2022, the Zakat collected is only Rp. 26 trillion (Maulana et al., 2023) , while West Sumatra managed to collect Rp. 4.3 trillion (November 2023) and for the city of Padang Panjang, it was only able to collect zakat in the hundreds or around Rp. 366 million (Report of Baznas Padang Panjang, 2023).

The low level of public literacy regarding official and professional zakat management has resulted in low zakat collection in Indonesia, the results of a study from the Baznas Strategic Studies Center at the end of 2022 where the management of zakat funds in non-administrative zakat institutions amounted to IDR 30 trillion, thus it is necessary to provide understanding and knowledge for the community about paying zakat to official institutions such as Baznas (RD Putri, 2022) . Another reason for the low collection of zakat funds by official institutions is public distrust of zakat management institutions, where this low phenomenon causes low public trust, so it is necessary to implement the principles of good governance in the public sector which is very important so that there is an increase in public trust in official zakat fund collecting institutions. such as Baznas (Rachmi, 2023) .

Practicing the principles of good governance in the public sector is very important to strengthen public trust (Amril & Nasfi, 2022; Nasfi, 2022) . Trust in zakat institutions translates into the obligation of zakat givers to continuously pay zakat to zakat organizing institutions (Mustafa, 2021; Rahman et al., 2023) . The lack of maximum acceptance by zakat institutions and organizations in Indonesia is an irony for us (Assa'diyah & Pramono, 2019) , considering that Indonesia is the country with the largest Muslim population in the world. The disconnect between the potential for zakat and the realization of zakat returns in Indonesia is very worrying (Sucita Fitri, 2021) .

An important instrument for ensuring the integrity of a financial report is an audit, while an audit opinion is a source of financial information needed by internal company and external parties to be used as guidance in decision making (Christian et al., 2023) . To increase the confidence of muzakki or zakat givers in distributing their zakat through Baznas, zakat management institutions should need to carry out effective sharia audits (Umiyati et al., 2023) . By carrying out sharia audits, zakat institutions will grow muzakki's trust in zakat institutions, namely Baznas, so that sharia compliance is fulfilled as a form of governance that is in accordance with Islamic rules (Elpina & Lubis, 2022) . Audit opinions and sharia compliance reviews play an important role in determining the image of zakat institutions and the public's trust, especially muzaki, in their funding.

In its implementation, all Islamic institutions aim to contribute to the realization of the objectives of Islamic Sharia/Maqashid Syariah as an effort to develop Islamic economics. Compliance with accounting standards is not only the responsibility of sharia organizations but is also necessary to gain recognition/legitimacy in the financial sector (Sabri & Nasfi, 2022) . As a result, compliance with accounting standards not only functions as a disclosure of compliance with accounting standards but also as a control mechanism for

stakeholders such as muzakki and the government, thereby increasing accountability and sustainability of Baznas, where governance and compliance with accounting standards and transparency will improve the reputation of Baznas institutions. (Nabillah et al., 2023) .

This research investigates audit opinions and sharia compliance audits at Baznas institutions as a combination of tools to increase public trust and Muzakki, thereby influencing the receipt of zakat funds and thereby increasing the inequality of increases and decreases in zakat income compared to what is possible in Padang Panjang City.

LITERATURE REVIEW

Sharia Audit Opinion

Audit opinion is a conclusion drawn from the auditor's response which can explain the fairness of the financial statements, and is the final result of the audit process carried out by the auditor, whether the company's financial statements are in accordance with applicable accounting principles or not (Bayo Flees & Mouselli, 2023) . Sharia audit is the process of verifying whether activities carried out by Islamic financial institutions violate sharia, or whether the activities of sharia financial institutions as a whole are in accordance with sharia (Edgina, 2023) (S. Putri et al., 2022) The aim of a Sharia audit is to ensure that all business activities of Sharia financial institutions comply with Sharia principles and rules which are used as management guidelines in the operation of Sharia financial institutions (Surury & Ainullyaqin, 2022) (Syamsurizal et al., 2021) . A sharia audit opinion can be concluded as the result of an audit by providing an opinion on whether the sharia financial institution being audited meets sharia criteria. According to sharia examiners, there are only two opinions, appropriate and inappropriate. Currently there are no audit results (opinions) indicating that sharia financial institutions do not comply with sharia. Because if this happens it will affect decision making and stakeholder trust (Zakia & Marifatullah, 2023) ADDIN ZOTERO_ITEM CSL_CITATION

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decrease in coconut production in Indonesia, including climate change, pest and disease attacks, lack of coconut land maintenance, and the low adoption of modern technology in coconut cultivation. The impact of the declining coconut production on the coconut farmers' economy is significant. Farmers face a drastic decline in income due to the decrease in coconut production, which negatively affects their standard of living and well-being. Additionally, the coconut processing industry and coconut trade are also affected due to limited coconut supply." , "issue": "2", "language": "en", "source": "Zotero", "title": "Analysis Of The Decline Of Coconut Production For The Farmers' Economy In Durian Payung Village", "volume": "1", "author": [{"family": "Zakia", "given": "Zul Fahmi"}, {"family": "Marifatullah", "given": "Awaluddini"}], "issued": {"date-parts": [{"2023}]}}, "schema": "https://github.com/citation-style-language/schema/raw/master/csl-citation.json" } .

Sharia Compliance

According to (Miswardi et al., 2021) Compliance means enforcing regulations or complying with applicable rules/regulations. Compliance refers to attitudes ranging from disobedience, regulations, to obedience. Obedience is an attitude of doing something in response to a request or order. The concept of compliance can explain how zakat institutions comply with sharia principles and reporting standards set by the state when managing zakat (Rahman. M, Nasfi, 2023) .

Sharia compliance refers to sharia institutions that follow sharia principles (Sartika, Syamsurizal, 2023) . Sharia compliance is a form of compliance with all sharia principles in an organization by demonstrating the character, integrity and reliability of the sharia system (Hastrina, 2023) . Sharia compliance is the main element that must be fulfilled by financial institutions, especially zakat management institutions whose business activities are based on sharia principles (Wahab, 2022) . The main basis of its operations is sharia principles. For zakat management institutions such as Baznas, compliance with Islamic law is the most important operational requirement for the institution. Sharia compliance ensures that the policies, regulations, systems and procedures of zakat management bodies are consistent with the provisions of Islamic sharia (Alwi et al., 2022) .

Zakat Trust

Trust is fundamental in social interactions. Trust does not just happen, but must be built (de Lange & Wittek, 2023) . The business perspective of trust is a tool to facilitate business relationships between sellers and buyers so as to create buyer satisfaction (Ting & Ahn, 2023) . When making decisions, people prefer to base their decisions on the decisions of people they trust more than people they trust less (Nasfi et al., 2023) .

Trust in the zakat system is also one of the factors that is thought to influence people's interest in donating zakat. Because if someone believes or believes in something, then their intention to do that thing is also good. One theory is that belief can cause the growth of human interests in general. Expert Gambetta said some academics tend to note that a person's beliefs can be the basis of social interactions that generate interest in that person (Rahayu & Lutfi, 2023) .

METHOD

The type of research used is qualitative research using a phenomenological approach technique, namely by observing phenomena occurring at the Baznas institution in Padang Panjang City. The data used in this research is primary data by observing Baznas objects and documenting research objects, as well as secondary data from the Baznas Padang Panjang City website, the research location was carried out in Padang Panjang City.

RESULTS AND DISCUSSION

Although financial audits and sharia compliance audits have different goals and scope, they can work together to ensure better governance of financial institutions and zakat institutions. Combining financial audits and sharia compliance audits can make a positive contribution to institutions like Baznas, namely Baznas is an organization whose operational base is based on sharia principles.

The focus of the sharia compliance audit is to ensure that the operations of Baznas Padang Panjang City, including financial transactions, are required to comply with sharia principles, including controls to ensure that sharia financial transactions do not contain elements of *riba* (interest) and *gharar* or other violations of sharia principles. not detected by financial audits. An inspection was carried out on Baznas Padang Panjang City to ensure the collection of zakat funds. Furthermore, there is the issue of receiving and distributing non-halal funds which are also not regulated in the financial audit. This is reflected in the results of the Public Accounting Report by the Amanda & Enita Public Accounting Firm (KAP) located in Padang City for report finance in 2023.

Thank God the results of this audit Baznas Padang Panjang return reach Predicate opinion Reasonable Without Exceptions (WTP) for eighth time consecutive since 2016. Hopefully the results of this financial audit can increase the confidence of muzaki in managing zakat funds and to distribute zakat through Baznas (public relations) on February 29 2024. Thus, the Baznas financial report where the sharia audit opinion is with the WTP results, why are the results of the audit opinion becoming a WTP is because Baznas has clearly complied with applicable accounting principles, as well as the activities of the Baznas institution have carried out operations in accordance with sharia financial principles.

From observations, interviews with Baznas finance department managers, as well as financial reports published on the Basnas website, sharia compliance audits reveal what traditional financial audits ignore and do not detect. Compliance with sharia principles in financial transactions. Sharia compliance checks ensure that the financial activities of zakat institutions do not include matters that are not in accordance with sharia principles. Therefore, by combining financial audits and Islamic law compliance audits, these two tools complement each other.

Meanwhile, conventional financial audits provide information on the confidence and accuracy of financial reports and financial data problems, whereas sharia compliance audits provide confidence that the operations of Baznas Padang Panjang City are in accordance with sharia values and principles which are important

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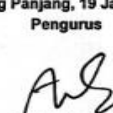
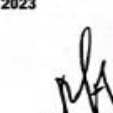
for maintaining the integrity of zakat management institutions and the trust of muzakki or donors. Financial audits and sharia compliance audits are a very comprehensive combination of examinations at zakat institutions. Implementation of financial audits and sharia audits by independent parties such as Public Accountants is very important as a form of legitimacy and professionalism of sharia institutions, especially zakat management institutions. Audits that have been carried out every year show that Baznas Padang Panjang City carries out professional fund management practices in accordance with sharia principles and applicable accounting standards so that it becomes an instrument to increase public trust in zakat institutions.

The recognition and trust of *muzakki* or donors and the community in the Padang Panjang City Baznas institution in managing zakat funds helps strengthen the legitimacy of zakat institutions in the eyes of donors and the community. This is illustrated by providing financial information to the public on social media, the Padang Panjang City Baznas website, every financial audit result by the Public Accounting Office. Below is one of the data from the Padang Panjang City Baznas *website*, that financial reports from Public Accountants are published in online media as a form of transparency to increase public trust.

BADAN AMIL ZAKAT NASIONAL (BAZNAS) KOTA PADANG PANJANG			
NERACA			
31 DESEMBER 2022			
(Disajikan dalam Rupiah)			
	Catatan	2022	2021
ASET			
Aset Lancar			
Kas dan setara kas	2b, 3a	2.940.760.779	3.306.534.559
Jumlah Aset Lancar		2.940.760.779	3.306.534.559
Aset Tidak Lancar			
Aset Tetap - bersih	2g, 3b	13.585.687	20.973.958
Aset Lain-Lain			
Titipan Logam Mulia	3c	8.691.000	62.187.500
TOTAL ASET		2.963.037.467	3.389.696.018
KEWAJIBAN DAN DANA			
Kewajiban Jangka Panjang			
Imbalan Pasca Kerja	2i, 3d	-	-
Jumlah Kewajiban		-	-
Dana			
Dana Zakat	3e	2.268.961.216	2.728.983.144
Dana Infak/Sedekah	3f	243.182.519	175.007.782
Dana Amil	3g	444.760.743	483.940.061
Dana Nonhalal	3h	6.132.990	1.765.031
Jumlah Dana		2.963.037.467	3.389.696.018
TOTAL KEWAJIBAN DAN DANA		2.963.037.467	3.389.696.018

Padang Panjang, 19 Januari 2023

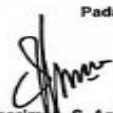
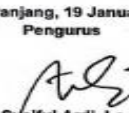
Pengurus

 Syamsuarni, S.Ag Ketua	 Jasriman, S. Ag Wakil Ketua I	 Syaiful Ardi, Lc Wakil Ketua II	 H. Mastoti Wakil Ketua III	 Zulhendri, SE, ME Wakil Ketua IV
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BADAN AMIL ZAKAT NASIONAL (BAZNAS) KOTA PADANG PANJANG
LAPORAN PERUBAHAN DANA
UNTUK TAHUN BERAKHIR 31 DESEMBER 2022
 (Disajikan dalam Rupiah)

	2022	2021
DANA ZAKAT		
Penerimaan	4.618.526.486	4.684.075.880
Bagian Amil atas penerimaan dana zakat	(568.022.614)	(583.879.192)
Penyaluran	(4.510.525.800)	(3.350.523.500)
Surplus (Defisit)	(460.021.928)	749.673.188
Saldo Awal	2.728.983.144	1.979.309.956
SALDO AKHIR DANA ZAKAT	2.268.961.216	2.728.983.144
DANA INFAK / SEDEKAH		
Penerimaan	81.170.737	53.223.899
Penyaluran	(12.996.000)	(2.200.000)
Surplus (Defisit)	68.174.737	51.023.899
Saldo Awal	175.007.782	123.983.883
SALDO AKHIR DANA INFAK/SEDEKAH	243.182.519	175.007.782
DANA AMIL		
Penerimaan	791.794.113	599.450.341
Penggunaan	(830.973.431)	(516.653.351)
Surplus (Defisit)	(39.179.318)	82.796.990
Saldo Awal	483.940.061	401.143.071
SALDO AKHIR AMIL	444.760.743	483.940.061
DANA NONHALAL		
Penerimaan	4.433.959	404.931
Penggunaan	(66.000)	(66.000)
Surplus (Defisit)	4.367.959	338.931
Saldo Awal	1.765.031	1.426.100
SALDO AKHIR DANA NONHALAL	6.132.990	1.765.031
TOTAL DANA ZAKAT, INFAK/SEDEKAH, AMIL DAN NON HALAL	2.963.037.467	3.389.696.018

Padang Panjang, 19 Januari 2023

 Syamsulmi, S. Ag Ketua	 Jasrima, S. Ag Wakil Ketua I	 Syariful Ardi, Lc Wakil Ketua II	 H. Mastuti Wakil Ketua III	 Zulhehdri, SE, ME Wakil Ketua IV
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 **Registered Public Accountants**
ARMANDA & ENITA

Jl. Jhoni Aswar No. 38 Padang 25137 Indonesia Phone : (62-751) 7059888, 7054298 Fax : (62-751) 7059888 Izin Usaha No. KEP-310/KM.5/2005

Nomor : 00006/3.0143/AU.1/10/0399-3/11/2023

LAPORAN AUDITOR INDEPENDEN

Kepada Yth.
 Badan Pengawas dan Pengurus
 Badan Amil Zakat Nasional (BAZNAS) Kota Padang Panjang
 Di - Padang Panjang

Laporan Audit atas Laporan Keuangan

Opini

Kami telah mengaudit laporan keuangan Badan Amil Zakat Nasional (BAZNAS) Kota Padang Panjang terlampir, yang terdiri dari neraca tanggal 31 Desember 2022 dan 2021, serta laporan perubahan dana, dan laporan arus kas untuk tahun yang berakhir pada tanggal-tanggal tersebut, serta catatan atas laporan keuangan, termasuk ikhtisar kebijakan akuntansi signifikan.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Badan Amil Zakat Nasional (BAZNAS) Kota Padang Panjang tanggal 31 Desember 2022 dan 2021 serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal-tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia.

Armanda & Enita


Dra. Enita Syafnia, MM, Akt, CPA, CA
 Nomor Izin Akuntan Publik
 AP. 0399



19 Januari 2023

The results of the public accountant's audit above are WTP (Unqualified), which shows that the zakat institution or Baznas Padang Panjang City carries out professional fund management practices in accordance with sharia principles and recognized accounting standards. In this way, there will be or arise public recognition and trust in the authority of zakat institutions in managing zakat funds, helping to strengthen the legitimacy of zakat institutions in the eyes of donors and the general public as potential donors. The legitimacy of the community towards zakat institutions reflects the position of the zakat institution or Baznas Padang Panjang City. The implementation of the Padang Panjang City Baznas financial audit and sharia compliance audit received positive recognition from donors that the Padang Panjang City Baznas zakat management was operating well and did not violate Islamic principles.

Thus, carrying out financial audits and sharia compliance audits is a very positive activity as well as a means of proving that the Padang Panjang City Baznas zakat management is running or operating according to the right track and in accordance with state and religious regulations. The implementation of financial audits and sharia audits helps ensure that zakat management is carried out professionally and in accordance with Islamic sharia rules to build trust in muzakki or donors. Financial audits and Sharia audits demonstrate clear policies and procedures regarding the collection, management and distribution of zakat. The continuous implementation of financial audits and sharia audits every financial year at Baznas Padang Panjang City will increase the trust of the public and various parties, so that their confidence and trust in the zakat institution or Baznas Padang Panjang City will be stronger, because of the signal conveyed that there is an independent and independent audit. professionals who ensure that the management of zakat funds is carried out honestly and ethically. without violating legal and social norms.

Trust from the muzakki and the community is an important element in financial matters. The trust that arises in the muzakki and the community will build loyalty towards an entity. The trust of the muzakki and donors (donors), where in institutions such as Baznas, trust has a very important role in increasing zakat receipts by zakat institutions. When muzakki, donors and the public have high trust in zakat institutions, they tend to be more motivated to give zakat voluntarily to the Baznas institutions they manage. Zakat institutions that strive to build and maintain the trust of muzakki or donors, the community and stakeholders will most likely receive social support and greater funds in raising zakat funds. Thus, trust is the main factor in increasing zakat receipts in Baznas Padang Panjang City.

CONCLUSION

From the results of research carried out at Baznas Padang Panjang City, it can be concluded as follows;

First , the financial audit at Baznas Padang Panjang City at the end of the 2023 financial year was carried out by an Independent Public Accounting Firm, with the results of the financial audit with a WTP (Unqualified) audit opinion.

Second , Baznas Padang Panjang City during the 2023 financial year carries out institutional operations in accordance with financial regulations and financial accounting standards and is in accordance with Islamic law and sharia principles.

Third , trust in zakat in Baznas Padang Panjang City from Muzakki and Donators has increased, reflected in the financial reports published on the Baznas website, resulting in an increase in the institution's finances and wealth from year to year.

Fourth , the concept of implementing a combination of audit opinion and sharia compliance is a complementary instrument. In this way, the sharia compliance audit completes what is missed and undetected by conventional financial audits, resulting in a more comprehensive picture of the Padang Panjang City Baznas financial performance report.

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