



Development of Amil Zakat's Financial Information System

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Abstract. Sharia economic activities have been developing rapidly since the 1998 reform era, including the development of sharia philanthropic institutions such as the Amil Zakat Institute. The Amil Zakat Institutes are present in almost every province and district throughout Indonesia where the majority of the population is muslim. However, its existence is still not supported by an adequate financial system. Most zakat amil still use a manual financial system. This makes it difficult to get accurate finances in a short time. Many Amil Zakat Institutions still use an MS Excel-based financial system, which is not yet fully integrated. This study proposes an online application-based development, where the amil zakat institution can manage finances in a more effective and efficient way. Amil zakat institutions can obtain reports in a shorter time, faster and more accurately and can be accessed from anywhere. In the end this system can help service to donors and mustahik in a better way.

Keywords: Amil zakat's financial information system · Application · Development · Online

1 Introduction

The end of the New Order era which curbed ideological activities was marked by the rapid development of thought and religious movements, including sharia economics. Sharia economy is growing rapidly in the midst of the Islamic majority of the Indonesian people who expect alternative economic activities based on Islam. Economic institutions emerged as economic pillars supporting the sharia economy, sharia banks emerged to capture sharia financing opportunities, followed by the emergence of the Amil Zakat Institution which manages one of the mandatory aspects of Islam, namely paying zakat, as well as infaq and alms and other forms of Islamic economic transactions.

Amil zakat before the reform era was only an informal institution attached to mosques, which were mostly active before the Eid al-Fitr holiday when zakat fitrah had to be issued, or informal institutions attached to Islamic foundations of the same nature as those that appear in mosques. At the beginning of the reform era, the growing awareness of paying zakat on Muslims who did not just pay zakat fitrah gave rise to formal zakat institutions that tried to accommodate this need. In this early era, the

amil zakat institutions were mostly managed by non-governmental institutions. Then the government was quick to respond in providing a legal basis for the existence of amil zakat by issuing Law NUMBER 38 OF 1999 concerning the management of zakat. This law provides a strong legal basis for zakat management by UPZ.

To support the financial management of the Amil Zakat Agency, accounting records are needed to help provide reliable financial reporting of the Amil Zakat Agency. Good accounting generally follows standard guidelines issued by professional institutions. However, the published accounting standards are usually also made based on practice in the field. Therefore, the new zakat accounting standard was published for the first time in 2009 SAK no 109 (IAI, 2009) following other institutions that have emerged and developed for a longer time such as Islamic banking SAK number 59 in 2002, and the presentation of 2007 Islamic financial statements.

With the development of the age of the zakat amil body which is relatively young, the development of zakat accounting still has shortcomings in presenting financial reports that can represent the amil zakat body as a whole. Among these problems, the researcher wants to investigate further the activities and services provided by the amil zakat are recorded and presented by the amil zakat institution.

With the variety of activities carried out by amil zakat, this activity report requires its own accounting treatment, as management accounting in manufacturing companies. But unfortunately, the existing accounting treatment carried out by amil zakat does not include how the accounting for activities and services should be carried out. Therefore, we are interested in looking further into the accounting of activities and services for amil zakat.

This research will support the achievement of Jambi University's vision and mission through the implementation of the second and fifth missions, namely the development of science and the implementation of creative and innovative research. The development of science is carried out especially in the development of accounting activities and services, while the implementation of creative research is carried out by proposing alternative records in the main activities of the Amil Zakat Institution.

Considering the enormous service needs, as well as the role of the application in providing support so that donors gain confidence that the amil zakat institution that manages zakat infaq and shadaqah funds can be trusted. Our research seeks to develop a web-based amil zakat information system. The application of amil zakat as the output of this research can provide financial reporting services that can be operated by administrators who have limited accounting knowledge. This information system can be accessed anywhere and immediately provides instant reports, both overall financial reports and the receipt and allocation of managed funds.

1.1 Problem Formulation

From the above background, we formulate the problem: how to realize a web-based amil zakat application for amil zakat institutions in Indonesia.

2 Literatur Review

2.1 Zakat

Zakat is one of the expenses of a Muslim. The expenditure of a Muslim is divided into 3 types, namely zakat, infaq and shodaqah. All three were issued by Muslims in showing their faith that he was a believing Muslim. By its nature, zakat is obligatory to follow the provisions governing the basis of what income must be paid for zakat, how much is it. For whom zakat is issued and when to issue it. Zakat also has provisions regarding who can collect zakat. Provisions regarding zakat are regulated by the Qur'an and Sunnah, as well as the opinions of scholars. Meanwhile, the provisions regarding amil are formally regulated by the laws and regulations in force in Indonesia.

Zakat is obligatory based on the commandments of the Qur'an. In the letter Attaubah: 103 the function of zakat as an instrument of wealth purification. The obligation of zakat is also emphasized in the hadith, where zakat is a pillar in the pillars of Islam, or something that must exist so that a person has the right to be called a Muslim. The scholars also emphasized the obligation of zakat, among them Thabrani narrated from Ali Karamallahu wajhah, in the books of Al-Ausath and As-Shoghir, that the Prophet Muhammad emphasized that Allah has obligated zakat for the rich so that they can expand their poor.

Zakat becomes obligatory on a person when he fulfills the following conditions: 1) Muslim 2) Perfectly Owned 3) Sufficient Nisab 4) Enough Haul 5) Halal assets. A Muslim is a person who believes only Allah is his god, and believes that Muhammad is the Messenger of Allah and he pronounces this shahadah. Perfect property means that the assets that are issued for zakat are assets that are fully owned, not assets that are entrusted to him or disputed assets. Nisab is sufficient to require a minimum amount of property owned, this requirement indicates that zakat is only issued by people who have sufficient assets. Simply haul means that the property has been held by someone for at least a year. Just haul shows economic stability when zakat is calculated, meaning that only people who are not under economic pressure will issue zakat. Zakat also requires that only zakat is issued from lawful assets, not from unlawful assets, this provision requires a Muslim to only seek income from lawful sources.

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Zakat is issued based on the income and wealth saved by a Muslim. Traditionally, sources of income for which zakat must be issued include: 1) Gold and silver 2) Agricultural Products 3) Livestock 4) Commercial zakat. 5) Zakat Fitrah Contemporary sharia

expert Qaradhawy (2007) adds professional zakat as zakat that appears in the modern world that previously did not exist in classical times.

2.2 Amil Zakat Activity Cycle

Hizazi et al. (2022) explain that Amil zakat activities consist of 1) team formation, 2) office establishment, 3) service provision, 4) volunteer recruitment, and 5) fundraising. These activities do not have to be sequential or can run simultaneously.

The task of amil zakat has a certain long-term solid process because it is not built for temporary purposes. This process initially begins with team building. This team is legally formed under a certain organization in Indonesia, be it the Amil Zakat Agency (BAZ) or the Amil Zakat Institution (LAZ) (Law No. 23 of 2011). Then this team will look for a place to live or in other words an office to work in that can be rented or borrowed for the first time.

This team/amil will use various instruments to optimize their ability to raise funds in the form of zakat, infaq shadaqoh, etc. These instruments can range from a simple leaflet, a training center, to a health service or a school that employs a lot of support personnel. The wider their service, the more possibilities to raise more funds from donors. Fadilah et al. (2017) explain that empowerment services can consist of two main categories of consumptive or productive services. Health services, schools and social services are consumptive services, while empowerment of micro and small enterprises and community empowerment are part of productive services. Amil zakat can recruit volunteers to assist personnel in collecting funds from donors.

3 Research Method

Information systems development research methods differ from research methods in other fields, because of the differences in the different research processes. From the point of view of the field of information systems itself, Gasson (1995) distinguishes this research method based on the breadth of the development of information systems. In a narrow sense, the development of information systems can be seen as a technical change. Single problems are seen as well defined, technical solutions are proposed, evaluated and implemented. However, Klein and Hirschheim (1987) suggest that social change is taking place, where the development of IS is seen as involving much broader social and organizational change.

This study uses the research method of developing information systems in a narrow sense which is more towards technical change. This study follows the Romney and Steinbart (2015) information system development method which divides the stages of information system development into the following stages: system analysis, system design, implementation, use and maintenance.

3.1 Types and Methods of Data Collection

3.1.1 Data Primer

1. Interview

This is a direct way to get primary data through the actors by directly asking the information they want to collect (Sugiyono, 2008). Interviews will be effective if a list of data requirements has been prepared before meeting with the data source subjects. Interviews are the most effective way to obtain information about what information is most needed by information system users.

2. Observation

Observations are made through direct observation of the process being carried out by the subject of information system actors. This method often takes a long time, because it follows the real process carried out by information system personnel.

3.1.2 Secondary Data (Literature Study)

The secondary data needed in this study are complementary data that are already publicly available (Indriantoro and Supomo, 2002). Secondary data is obtained through the internet, or information from related parties. Examples of secondary data include data on potential donors using information systems for amil zakat institutions, as well as accounting processes for amil zakat institutions, which can be obtained through accounting books related to amil zakat institutions.

3.2 Research Subject

This study used LAZ Yakesma Jakarta and OPSEZI Jambi as research subjects. The use of these 2 subjects is to see the similarities and diversity of the operational characteristics of the amil zakat institution, which will make a web-based application of the amil zakat institution information system. The use of these two amil zakat institutions is also so that this application can become a multi-agency amil zakat application, which can be used by amil zakat institutions throughout Indonesia.

3.2.1 Users of the Web-Based Amil Zakat Institution Information System

Users of this information system consist of:

1. Admin

It is the user who manages the information system of the amil zakat institution as a whole. Its main task is to perform system settings. Assess whether the registered treasurer is entitled to perform routine service operations. The admin has the right to add, delete the amil zakat institution and the related treasurer who will manage the amil zakat institution.

2. Treasurer

The treasurer is the official treasurer of a registered amil zakat institution. He has the right to manage the amil zakat institution. The main task of the treasurer is to manage the membership of the amil zakat institution and manage transactions of the amil zakat institution as well as manage the reports of the amil zakat institution. One amil zakat institution is only managed by one treasurer.

3. Amil members

Members of the amil zakat institution cannot perform the editing process on the information system of the amil zakat institution. Members can only see the financial status of amil zakat institutions, both individual status and reports of amil zakat institutions as a whole. Members can only view reports from the amil zakat institution where they are registered.

4. Director/chairman

Directors have the same rights as members, which are only able to view individual status and reports from amil zakat institutions. The director can only see the financial status of the amil zakat, both individual status and the report of the amil zakat institution as a whole. The principal can only see the report of the amil zakat institution where he is registered.

5. Muzaki/ Donors

The intended public user is anyone who has access to the information system of amil zakat institutions who are not yet included in the admin, treasurer or registered amil groups. Public users can be donors who have just shown interest in the amil information system, or the general public. Public users can only access general information on the amil zakat institution information system.

3.3 System Development Method

The stages of system development commonly used are as follows:

- 1) Planning
- 2) Analysis
- 3) Design
- 4) Implementation
- 5) Use

This stage is often also called the waterfall because the flow pattern described is similar to a waterfall.

3.3.1 Analysis Stages

The analysis stage is the stage to get a picture of the problem that must be solved. This stage begins by studying the current system at the amil zakat institution which is used as the basic model for developing an information system for the amil zakat institution. The feasibility study of the system was carried out in a succinct manner as development resources were provided by the research team. In general, the amil zakat savings and loan institutions are in a poor condition. Because it is generally managed with a manual system, which has a lot of risk of errors. Coupled with the management generally do not understand the accounting process required by the amil zakat institution.

Identification of information needs is carried out in this stage. The basic information that can be used as an investigation is the financial statements plus the status of members' savings and loans. The findings at this stage are summarized as an analysis stage report. Which will be continued in the design of a system that can meet the information needs found in this stage.

3.3.2 Design Stage

This stage compiles a system design blueprint that can provide the information needed at the analysis stage. This stage contains the flow of the input management process into information and makes a list of inputs that must be done. Modeling can be done using the Unified Modeling language which consists of use case view, design view, implementation view, process view and deployment view.

This process is documented as a blueprint that can be used on the process. Development work. Blueprints created by modeling using UML are independent of the programming language so that they can freely choose the programming language when coding is done.

3.3.3 Implementation

The initial stage of implementation is coding which interprets the blueprint into commands that are understood by the machine (computer). Coding is done by programmers who are assisted by analysis in the overall design. The next activity in this stage is initial testing. The finished system was tested with real data from the amil zakat institution, errors and bugs that appeared were fixed.

Coding is done locally with a local server that can only be accessed by local applications and cannot be accessed via the internet. Although it is done locally, the system environment is similar as if accessed via the internet. The local server application is set up using Xampp, one of the local web server applications that can provide an application environment like working on the internet. This server can also be accessed via a local network, with multi users so that it is really like on the internet.

3.3.4 Use and Maintenance

Usage is in the final stage where the system has started to be installed (online server). The application system has begun to be used by amil zakat institutions, savings and loan amil zakat institutions in Indonesia. While maintenance is keeping the system running

as it should. In use sometimes there are disturbances and errors that occur. Maintenance ensures that glitches and errors can be resolved. Included in the maintenance is adding the features needed during the use process. Additions are possible as long as they do not interfere with the main operation of the system. This research is only up to the online installation stage, not to the use by amil zakat institutions.

4 Results and Discussion

This section describes the general description of the amil zakat business processes, the outline design of the system using use cases and Entity relationship diagrams (ERD). And the detailed design of the application using flowcharts.

4.1 The Business Process of Amil Zakat Institutions.

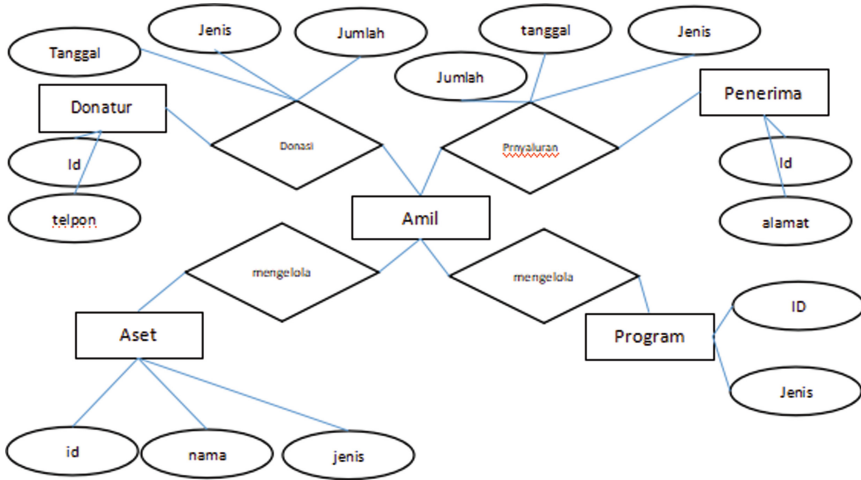
Hizazi et al. (2022) provides an explanation of the activity cycle of amil zakat. From this explanation, it can be seen that the entities involved in amil activities are zakat amil (managers), donors (funders) and mustahik (beneficiaries) and volunteers. Other entities involved in financial activities are suppliers (sellers), renters, service providers (third parties, teachers, doctors, nurses, etc.). The structure of amil zakat employees consists of the chairman/director, treasurer, treasurer staff, general employees, and volunteers. Donors consist of individual donors and institutional and government donors. Beneficiaries in the zakat category consist of 8 asnaf or groups of people who are entitled to receive zakat such as the poor, amil, fisabilillah, gharimin, converts, ibn sabil and riqab (slaves). Meanwhile, other categories of beneficiaries other than zakat funds can be added, such as orphans and people who are affected by disasters or other activities.

The regular activities of amil zakat consist of collecting funds from donors and distributing them to beneficiaries (mustahik). In supporting this activity, the zakat amil carries out supporting activities in the form of temporal activities or regular activities, these activities are overall managed within the organization's management, starting from planning, allocation, implementation and control.

Funds can be received directly through personnel/offices or directly transferred to a bank account. For obligatory funds such as zakat amil zakat, they may be able to carry out activities that are reminiscent of donors (muzakki) to pay, either directly or through the media. For voluntary funds such as infaq and humanitarian funds, amil zakat may hold social activities that will attract donors to participate. This asocial activity can be temporary or regular. Temporary activities such as mass circumcision or Friday blessings, regular activities may be duafa clinics or duafa schools. Amil zakat may perform all of these activities or only part of them.

4.2 Design of the System in Outline

The design of the financial information system of the amil zakat institution refers to the business process above described using Entity relationship diagrams (ERD) and use cases (Fig. 1).



Gambar 4. *Entity-relationship Diagram (ERD) Amil Zakat's Financial Information System*

Fig. 1. Entity-relationship Diagram (ERD) Amil Zakat's Financial Information System

Entity relationship diagram of employee savings and loan cooperatives in the picture above explains how entities interact in relationships with each other. It can be seen in the employee savings and loan cooperative above, the main business process of the cooperative is in saving and making loans. A more detailed description of this activity is explained with a table instance chart (TIC). TIC is expected to equalize the perception between system analysts and programmers who write system program codes.

Unified Modeling Language (UML)

Unified Modeling Language (UML) is a system documentation technique for system architecture based on object-oriented Analysis/Design (OOAD). UML is a language that can consistently visualize, construct and document artifacts (information generated in software engineering). The UML diagram in the design of the employee savings and loan cooperative information system is described in the following Use case:

Use Case

Use Case Diagram explains the function and operation of the system by explaining who is involved in the system and what are the activities of the actors involved [12] (Figs. 2, 3, 4, and 5).

4.3 Detailed Design of Amil Zakat Application

4.3.1 Output Design

See Figs. 6 and 7.

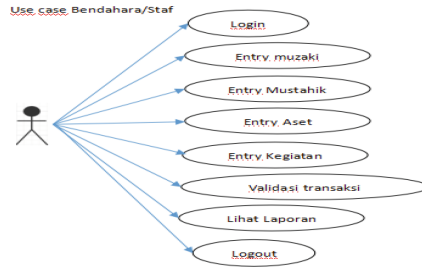


Fig. 2. Use Case staff

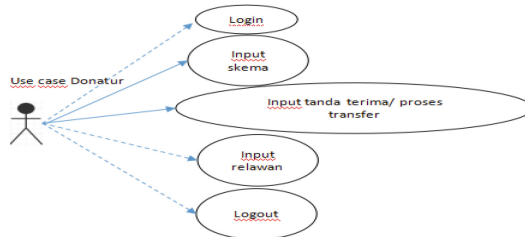


Fig. 3. Use Case Donatur

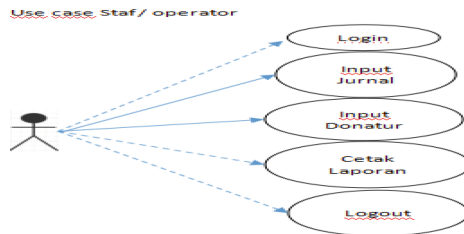


Fig. 4. Use case operator

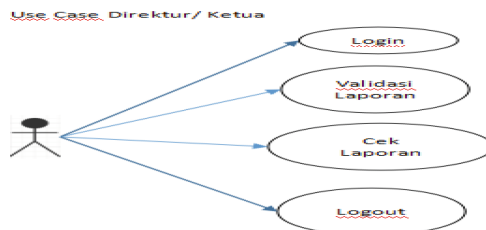


Fig. 5. Use case direktur

Laporan Posisi Keuangan	
LAZ Jambi	
Tahun 2022	
	Bendahara : had
Kode	Akun
Aset Lancar	
1111	Kas di Tangan
1112	Kas di Bank
11201	Surat Berharga
111	Piutang
11400	Perlengkapan Kantor
11401	Persediaan
11501	Uang Muka
11601	Sewa Dibayar Muka
Aset Tetap	
12101	Tanah
12102	Bangunan
12103	Kendaraan
12104	Inventaris
12105	Aset Intangible
122	Akumulasi Penyusutan Aset
123	Aset Tetap Kelolaan
124	Ak Penyusutan Aset Tetap
Aset Lain-lain	
	Total Aktiva
Kewajiban	
21	Kewajiban Lancar
21101	Utang Kepada Pihak Ketiga
21201	Utang Pajak
21301	Biaya yang Masih Harus Dibayar
21401	Utang Penyaluran
21	Kewajiban JK Panjang
22101	Utang Murabahah
22201	Utang Kepada Pihak Ketiga JK
	Total Kewajiban
3	Saldo Dana
31	Saldo Dana Zakat
32	Saldo Dana Infaq Terikat
33	Saldo Dana Infaq Tidak Terikat
34	Saldo Dana Amil
35	Saldo Dana NonSyariah
36	Saldo Dana Hibah
37	Saldo Dana APBN/APBD
	Total Saldo Dana
	Total Kewajiban dan Saldo Dana

Fig. 6. Design of Statement of Financial Position

Laporan Perubahan Dana		
LAZ Jambi		
Tahun 2022		
		Bendahara : hadi
		Tgl cetak 9/
Kode	Akun	
Dana Zakat		
Penerimaan		
41101	Zakat Maal	
41201	Zakat Profesi	
41301	Zakat Fitrah	
41401	Zakat Entitas	
41501	Zakat Emas dan Perak	
41601	Zakat Pertanian	
41701	Zakat Peternakan	
41901	Zakat Lain	
	Total Penerimaan Zakat	
Penyaluran		
51101	Fakir Miskin	
51102	Fisabilillah	
51103	Ibnu Sabil	
51104	Amil	
51105	Mualaf	
51106	Gharim	
51107	Penyaluran Fitrah	
51108	Selisih Kurang Nilai Tukar - Dana Za	
51109	Riqab	
51999	Penyaluran Zakat Lain	
	Total Penyaluran Zakat	
	Kenaikan (Penurunan) Dana Zakat	
Dana Infaq		
Penerimaan		
Penyaluran		
	Kenaikan (Penurunan) Infaq	
Infaq Tidak		
Penerimaan		
Penyaluran		
	Kenaikan (Penurunan) ITT	
Dana Amil		
Penerimaan		
44101	Bagian Amil dari Dana Zakat	
44201	Bagian Amil dari Dana Infaq	
44301	Bagian Amil dr Dana Infaq Tidak	
44401	Bagian Amil dari Dana Hibah	
44501	Penerimaan Donatur	
44601	Penerimaan Bagi Hasil	
44999	Penerimaan Amil Lainnya	
	Total Penerimaan Dana Amil	
Penyaluran Dana Amil		
Beban Pegawai		
Beban Amil Lainnya		
	TOTal Penyaluran Dana Amil	
	Kenaikan (Penurunan) Dana Amil	
Dana Non Syariah		
Penerimaan Dana Non Syariah		
Penyaluran Dana Non Syariah		
	Kenaikan (Penurunan) Dana Non Sy	
Dana Hibah		
Penerimaan Dana Hibah		
Penyaluran Dana Hibah		
	Kenaikan (Penurunan) Dana Hibah	
Dana APBN/APBD		
47101	Penerimaan Dana APBN/APBD	
57101	Penyaluran Dana Hibah untuk Ami	
	Kenaikan (Penurunan) Dana APBN	
Kenaikan (Penurunan) Dana LPD		

Fig. 7. Design of Statement of Changes in Fund

4.3.2 Input Design

See Figs. 8, 9, 10, and 11.


Bendahara	Transaksi Muzakki Aset Program Logout 
Transaksi Baru LPK LPD LPK Rinci LPD Rinci	

Fig. 8. Treasurer (operator) staff screen


Bendahara	Muzakki Aset Program Logout 
Validasi Transaksi LPK LPD LPK Rinci LPD Rinci	

Fig. 9. Layar Bendahara


Direktur	Muzakki Aset Program Logout 
Validasi Laporan LPK LPD LPK Rinci LPD Rinci	

Fig. 10. Layar Muzakki

Relawan	Daftar Logout 
Skema Muzaki Bagian Amil	

Fig. 11. Layar Direktur

5 Conclusion

Based on the description above it can be concluded:

1. Amil zakat in Jambi only use Excel based application to prepare accounting process and provide financial report. This situation leads to inaccurate and delayed reporting.
2. This problem can be solved by providing amil zakat's financial information system
3. Development of amil zakat's financial information system already has final design involving all stakeholders. And the application has finished the main process of providing financial report.

Limitation

The limitations of the Amil Zakat's Financial Information consist of 1) System has not met the optimal documentation needs. Print menu is not available yet, thus printing job has been taken in indirect way. 2) The system doesn't have proper input control, in this situation, Amil Zakat Institution still need only employee with accounting background, much more training hour required for non accounting employee.

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