

LITERATURE EVALUATION OF SHARIA AUDITING IN ZAKAT MANAGEMENT ORGANIZATIONS: A SYSTEMATIC LITERATURE REVIEW

Sri Deviyanti

State Islamic University of Alauddin Makassar
srideviyanti86@gmail.com

Muhammad Wahyuddin Abdullah

State Islamic University of Alauddin Makassar
wahyuddin.abdullah@uin-alauddin.ac.id

Syaiful Muchlis

State Islamic University of Alauddin Makassar
saiful.cahayaislam@gmail.com

Abstract

The purpose of this study is to evaluate the literature related to sharia auditing in OPZ in Indonesia by conducting literature mapping. The research method used is systematic literature review. The literature search used the Google Scholar database with the help of the Publish or Perish 8 application. The article search was carried out using the keyword "Zakat Audit". Based on the systematic literature review conducted on 10 articles spanning 2019-2023, it shows that research in scientific journals related to the topic of sharia auditing in zakat management organizations in Indonesia is dominated by qualitative research methods and it is found that there are three subthemes that are the focus of research related to sharia auditing in zakat management organizations in Indonesia namely, 1) Implementation of sharia audit in zakat management organizations; 2) The role of sharia audit in zakat management organizations, and 3) Problems of sharia audit in zakat management organizations.

Keywords: *Sharia Audit, Systematic Literature Review, Zakat Management Organization*

1. Introduction

The role of zakat is not only important from a religious perspective, but also from a social and economic perspective (Alim, 2023). Zakat plays a role in improving the welfare of society (Anjelina et al., 2020; Johari et al., 2015). Zakat also plays an important role in empowering the economic potential of the people (Anik & Prastiwi, 2019; Balqis et al., 2023). In addition, zakat plays a role in helping communities between countries. The Islamic Relief USA has distributed zakat funds to help various humanitarian programs in

various countries, such as sanitation projects in Africa, orphan sustainability programs in Afghanistan, and community life in Pakistan (Theodossiou, 2015).

Zakat must be managed properly and correctly so that the distribution of zakat assets can run effectively and on target to the mustahik (A Rio Makkulau & Wirani Aisiyah, 2020). Zakat Management Organization (Indoensian: Organisasi Pengelola Zakat) was formed, which consists of Amil Zakat Agency (Indoensian: Badan Amil Zakat) and Amil Zakat Institution (Indonesian: Lembaga Amil Zakat). The purpose of this OPZ is to help muzakki pay their zakat in a more efficient way (Adiwijaya & Kusmayadi, 2022).

OPZ performs two functions in carrying out its duties. First, as a Sharia Financial Institution, which is responsible for receiving, collecting, and distributing zakat and its activities are based on Sharia principles which are reflected in the management of institutional governance and human resources (HR) that are honest, trustworthy and responsible. The second function is as a non-profit organization that has a role in community empowerment in the context of improving social welfare. When carrying out its role, OPZ will deal with social problems faced by the community (Chotib et al., 2018). The broader function of OPZ is to contribute to macroeconomic indicators, can create jobs and provide financing facilities (Amara & Atia, 2016).

The increasing number of scientific publications on the theme of zakat lately, both in the form of books, dissertations, theses, journal articles and research reports, indicates that the interest of the Indonesian people in zakat studies continues to increase. For example, in 2019-2023, according to Google Scholar, there were at least 64,200 publications on the theme of zakat. From the results of research (Apriliyah & Arifianto, 2022), it is known that there are three sub-themes that are the focus of research related to zakat, namely the implementation of zakat in alleviating poverty, zakat compliance, and the distribution of zakat funds.

Indonesia as a country with the largest Muslim population in the world has enormous zakat potential with the largest network of zakat institutions in the world. Research results from the Center for Strategic Studies of BAZNAS 2020 show that the potential for zakat in Indonesia reaches 327 trillion rupiah per year. Only 10.2 trillion out of IDR 71.4 trillion can be received by BAZ or LAZ that has been established, and 61.2 trillion is not received by official zakat management organizations. (Badan Amil Zakat Nasional, 2023). The small amount of zakat revenue received by the officially established OPZ shows that people do not trust the existing OPZ. This is reinforced by several previous studies (Afiyana et al., 2019; Ayuningtyas & Sari, 2020; Lubis & Latifah, 2019; Tambunan, 2021), while the results of research (Ramadhan & Syamsuddin, 2021) show that the factors that cause the level of zakat collection in Indonesia to be very small include the lack of public awareness of paying zakat, lack of understanding and socialization, low level of public trust in zakat institutions, lack of transparency of amil zakat reports, people who pay zakat not through official zakat institutions, namely BAZNAS and LAZ.

OPZ is a philanthropic institution that is responsible for the funds collected from the public. In early July 2022, the public was shocked by the news about the alleged misappropriation of funds in the zakat management institution Aksi Cepat Tanggap (ACT) (Muhammad, 2022). One of the ways that can be done to ensure accountability and sharia compliance of zakat institutions is to conduct a sharia audit. Sharia audit is a process of examining and assessing LKS compliance with sharia principles in carrying out its operations. (Zulaekah et al., 2022). Sharia audit has an important role for zakat institutions, such as increasing public trust, and ensuring accountability and transparency. (Khisbullah et al., 2022).

Previous studies related to sharia auditing at OPZ using Systematic Literature Review (SLR) analysis are still rarely carried out, as for research from (Uula, 2022) with the theme of sharia auditing using bibliometric analysis. This study aims to determine the extent of research development with the theme of sharia auditing in this world. The results showed that the number of research publications related to sharia auditing was 211 journal articles indexed by Scopus. Based on the bibliometric keyword mapping, there are 6 clusters that can be a research path. The 6 clusters are (1) sharia audit governance, (2) sharia audit control development, (3) Shariah compliance for sharia audit, (4) Corporate Governance in sharia audit, (5) Audit report lag and the extent of sharia audit, and (6) Risk management in sharia audit. Then the most frequently used words are sharia audit, effectiveness, system, sharia financial institutions, governance, and sharia compliance.

In research Taqi et al., (2022) on the topic of zakat audit using bibliometric analysis. The purpose of this study was to determine the development of research related to zakat audits in sharia economics and finance journals during the period 1994 to 2020. There are 113 indexed research publications analyzed in this study. The results show that research publications related to the topic of zakat audit are dominated by journal articles. The keywords that are often used in zakat audit research are the word zakat and the word accounting.

Research on the topic of sharia audit, especially in the context of OPZ, needs to be developed because there are still limited studies that raise this topic. Therefore, this study aims to evaluate the literature related to sharia auditing in OPZ in Indonesia by using the SLR method to study it. This method seeks to evaluate relevant research related to sharia auditing in OPZ in Indonesia. By conducting literature mapping, researchers can assess the progress of current research in the field of sharia auditing in OPZ. This is to understand the most relevant and significant current trends, findings, and research methods as well as increase the contribution of research to the literature and practice in the field of sharia auditing at OPZ in Indonesia and the results of this study are also expected to increase awareness and understanding of the importance of sharia auditing at OPZ in Indonesia.

2. Literature Review

2.1 Sharia Audit

In sharia economics, sharia auditing is similar to hisbah, which is a State institution under the authority of the State that looks after society and ensures that transactions comply with the guidelines of sharia law (Abd Rahman et al., 2020). An important part of sharia jurisprudence is the sharia economic system, which covers various aspects of human life. Therefore, sharia auditing is very helpful in realizing sharia values in business (Algabry et al., 2020).

Sharia auditing generally means monitoring, supervising, managing and reporting transactions in accordance with sharia law, with useful, accurate, timely and fair reports that can be used for decision making. With the competitive conventional and capitalist financial system, sharia auditing is not an easy task. Under the progressive pressure of colonialism and cultural domination by the Western world over the past few centuries, sharia moral, social and economic values have deteriorated in Muslim countries including Indonesia and Malaysia. This has made the problem even worse. As a result, the social and economic principles of Islam are ignored by most of the sharia Financial Institutions (Khisbullah et al., 2022).

The interpretation of surah Al-Hujurat (49):6 shows the sharia basis of the implementation of sharia auditing, as follows:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنْ جَاءَكُمْ فَاسِقٌ بِنَبَأٍ فَتَبَيَّنُوا أَنْ تُصِيبُوا قَوْمًا بِجَهَالَةٍ فَتُصِحُّوا عَلَىٰ مَا فَعَلْتُمْ نَادِمِينَ

“O you who believe, if a wicked person comes to you with important news, then research it so that you do not harm a people through your ignorance and regret what you have done”.

The translation of this verse shows how important it is to examine information carefully because it can lead to disaster. In sharia auditing, the examination of financial statements and other financial information is very important because both can cause crises and other economic disasters if not managed properly (Ardi & Rahayu, 2018).

2.2 Zakat Management Organization

BAZNAS and LAZ are two zakat management institutions in Indonesia after Law. No. 23 year 2011 on Zakat Management was passed. BAZNAS is a zakat management institution established by the Government and consists of Central BAZNAS, Provincial BAZNAS, and Regency/City BAZNAS. LAZ can also form a Zakat Collection Unit (UPZ).

The legal basis of zakat institution in Indonesia is Law of the Republic of Indonesia Number 23 Year 2011 on Zakat Management replacing Law of the Republic of Indonesia Number 38 Year 1999 on Zakat Management, which is considered to have many weaknesses and is not in accordance with the times. This law regulates important aspects

of zakat management, such as the definition of zakat, the subject and object of zakat, and zakat management institutions.

In addition, zakat institutions in Indonesia must fulfill zakat management standards such as accountability, transparency, professionalism, and effectiveness. In article 23 of Law No. 23 Year 2011 on zakat management, zakat institutions must fulfill the following requirements: willing to be audited periodically for sharia and finance. This audit aims to examine the program, operation, and financial resources of LAZ. The purpose of this audit is to ensure the accountability of zakat management because zakat assets are collected, distributed, and used for the benefit of society. Zakat must be managed in accordance with sharia principles. This is done to ensure that the collection, distribution and utilization of ZIS actually meet the set objectives. Sharia audit will ensure that the principles of sharia are applied in the system and management of the zakat management institution.

3. Research Methods

The method used in this research is systematic literature review, the data source used is journal literature. Systematic review is a research technique that summarizes preliminary research findings to present more comprehensive and balanced facts. The literature study was carried out by selecting scientific articles that are relevant to the research discussion (Hadi et al., 2020). The research steps were carried out by making a research question first (research question), searching for literature, selecting articles based on eligibility criteria and quality assessment and extracting data. The research question in this study is what are the findings of journals related to the topic of sharia auditing at OPZ in Indonesia. The literature search used the Google Scholar database with the help of the Publish or Perish 8 application. The article search was carried out using the keyword "Zakat Audit". Article screening was carried out by looking at the publication of the 2019 to 2023 timeframe and according to the chosen research topic.

Selecting literature sources using PRISMA (Preferred Reporting Items for Systematic Reviews and Meta Analyses). The criteria used for article selection using eligibility criteria consisting of inclusion and exclusion criteria. Inclusion criteria include: 1) Scientific articles written in Indonesian and English; 2) Literature in the form of scientific articles published in journals or proceedings and has an ISSN. 3) Articles published in the 2019-2023 timeframe, and. Exclusion criteria include 1) Scientific articles cannot be accessed in their entirety; 2) Research articles that do not have ISSN. 3) The discussion of scientific articles is not related to sharia audits at OPZ in Indonesia. Articles that did not meet the criteria were excluded and not used in this study.

The next stage is the data synthesis process which is carried out by comparing literature that meets the quality assessment. Data synthesis is used to achieve research objectives, namely evaluating the literature related to sharia auditing at OPZ in Indonesia

by mapping the literature from the findings of journals related to the topic of sharia auditing at OPZ in Indonesia. The final step is to extract the data. The results of the data extraction are in the form of a synthesis matrix table.

4. Results and Discussion

From the search results, 386 articles were found. Furthermore, the articles were selected using the inclusion criteria and exclusion criteria and 50 suitable scientific articles were found. Furthermore, the article was assessed and reviewed by looking at the entire content of the article and found 10 articles that were in accordance with the objectives of this study. The distribution mapping of article publications based on journals is as follows:

Table 1 Distribution of Articles by Journal

No.	Publisher Name	Year
1	Scientific Journal of Civilization Accounting	2020
2	MIMBAR Journal	2020
3	JEBIS: Journal of Islamic Economics and Business	2020
4	Journal of Economics: Management, Accounting and Shari'ah Banking	2022
5	Saujana: Journal of Islamic Banking and Islamic Economics	2022
6	Balance: Journal of Islamic Accounting	2022
7	JOURNAL AKSI (Accounting and Information Systems	2022
8	IJIEF: Indonesian Journal of Islamic Economics & Finance	2022
9	Journal of Islamic Guidance	2023
10	Al-Iqtishad: Journal of Islamic Economics.	2023

The selected articles were extracted and analyzed. The results of data extraction are presented in Table II, as follows:

Table 2 Article Data Extraction

No.	Author	Title	Methods	Key Results
1	(Kudhori & Pandowo, 2022)	Analysis of Financial Audit and Shariah Audit at the National Amil Zakat Agency BAZNAZ Madiun City	Qualitative	Implementation of sharia audit in OPZ.
2	(Khisbullah et al., 2022)	Implementation of Sharia Audit in Amil Zakat Institutions to Increase Public Trust	Qualitative	The role of sharia audit in OPZ.
3	(Sugiarto & Karmila, 2022)	Implementation of Sharia Audit at Amil Zakat Institution DPU Kaltim	Qualitative	Implementation of sharia audit in OPZ.

4	(Cholifah et al., 2022)	Implementation of Zakat and Waqf Audit in Indonesia	Qualitative	Implementation of sharia audit in OPZ.
5	(Umiyati et al., 2023)	The Role of Sharia Audit in Improving Accountability in Zakat Management Organizations	Qualitative	The role of sharia audit in OPZ.
6	(Fadilah & Nurcholisah, 2020)	Sharia Audit in Zakat Institutions: BAZNAS of West Java Province	Qualitative	Implementation of sharia audit in OPZ.
7	(As-Salafiyah & Rusydiana, 2020)	Sharia Audit Problems in Zakat Institutions: Evidence From Indonesia	Delphi	Problems of sharia audit in OPZ.
8	(Zulaekah et al., 2022)	The Effect of Sharia Audit on The Level of Public Trust in The National Zakat Amil Tulungagung	Quantitative	The role of sharia audit in OPZ.
9	(Amelia et al., 2023)	Sharia Audit Practices at Zakat Institutions in Indonesia: In The Legal Perspectives	Qualitative	Problems of sharia audit in OPZ.
10	(Farid et al., 2020)	The Role of Sharia Audit in the Implementation of Islamic Social Finance During the Covid -19 Pandemic	Qualitative	The role of sharia audit in OPZ.

Source: data processed by the author

Based on the description of the table above, it can be concluded that of the ten articles used in this study, it is dominated by qualitative research methods. Obtained by mapping the literature from journals that discuss sharia audits at OPZ in Indonesia, it was found that there are three subthemes that are the focus of research related to the topic of sharia audits at OPZ in Indonesia, namely:

4.1 Implementation of Sharia Audit in Zakat Management Organisation (OPZ)

Some zakat management institutions have conducted several audits, in general they conduct sharia audit, financial audit, internal audit, external audit and operational audit (Cholifah et al., 2022). In zakat institutions, internal audit is focused on the accountability

of collecting and distributing zakat funds to control financial accountability in order to detect early if fraud occurs. Organizations or institutions that manage public funds such as OPZ must maintain organizational accountability so that the public can trust so that internal audits are needed to ensure that the system implemented is appropriate, while external audits from independent parties are also needed to convince the public that OPZ is transparent and accountable in managing zakat (Taqi et al., 2022).

The results showed that (1) The scope of sharia audit includes the field of collection and distribution with auditors from the Ministry of Religious Affairs of the Republic of Indonesia; (2) The stages of sharia audit include planning, implementation, and reporting stages; (3) Audit results are in the form of sharia-compliant or non-sharia-compliant opinions and suggestions. It is important for zakat institutions to implement sharia audits as a way for sharia accountability (Fadilah & Nurcholisah, 2020).

There are four focuses of sharia audit implementation in LAZ, namely management and pregnancy, collection of Zakat Infaq Sedekah (ZIS) and Other Religious Social Funds (DSKL), distribution of ZIS and DSKL and sharia compliance. The purpose of this audit is to prevent LAZ from money laundering practices, and other criminal practices such as corruption etc, (Sugiarto & Karmila, 2022). One thing that distinguishes the results of sharia audits from the results of financial audits is the distribution of zakat. According to the sharia audit, the distribution of zakat to the eight asnaf should be distributed based on a priority scale, not divided equally. On the other hand, the financial audit states that there is no sharia rule stating that the distribution should be divided based on a priority scale, but the most important thing is that it is distributed to the eight existing asnaf (Kudhori & Pandowo, 2022).

4.2 The Role of Sharia Audit in Zakat Management Organisation (OPZ)

In its application, sharia audit plays a role in ensuring and supervising the quality of the implementation of the management of ZIS and DSKL funds (Amelia et al., 2023). The results of the study analyzing the application of sharia audits in increasing public trust lie in transparency, professionalism, and applying the principle of accountability in carrying out operations in zakat institutions/agencies and organizations. Institutions / agencies and zakat organizations must also carry out and implement internal control by carrying out sharia audits so that they will experience a significant effect on increasing public trust (Khisbullah et al., 2022).

The results show that zakat institution, as a social institution, must carry out high accountability in accordance with sharia principles. This is based on the role of sharia audit in improving the accountability of zakat management organizations. To ensure the implementation of sharia principles and optimal level of accountability, sharia audit is an important step. Sharia audit is emphasized as a supervisory duty that must be carried out properly by the institution of zakat management organization. Inspection of the use of

amil rights, classification of sharia opinions, and reprimands if there are deviations are part of supervision. Auditors involved in sharia audit in the Ministry of Religious Affairs of the Republic of Indonesia are expected to have the necessary capabilities and certifications to ensure the quality of sharia audit (Umiyati et al., 2023).

One way to maintain the integrity of zakat institutions in implementing sharia principles is through sharia audits. Public trust is very important for zakat institutions because they get funds from the public. One of the important factors in attracting public trust is the implementation of sharia audit in zakat institutions because the audit assesses the sharia of management and operations as well as financial statements. Thus, sharia audit affects the level of public trust in zakat institutions (Zulaekah et al., 2022).

To implement sharia social financial governance during the Covid-19 pandemic, a system of supervision, monitoring and evaluation in the form of sharia audits is required. Sharia audits serve to: (1) Ensure that zakat, infaq, sadaqah, and waqf (ZISWAF) are managed in accordance with sharia principles; (2) Evaluate how effectively the goals and objectives that have been set for the implementation of sharia social finance financial programs are achieved. (Farid et al., 2020).

4.3 Sharia Audit Problems in Zakat Management Organisation (OPZ)

Based on the results of Delphi analysis from research (As-Salafiyah & Rusydiana, 2020), the assessment given by experts consisting of practitioners, academics, and regulators shows that there are 15 variables of sharia audit problems in LAZ in Indonesia; 13 variables have been approved and only 2 variables have not been approved. The 15 sharia audit problems in zakat institutions in Indonesia are: (1) Absence of strong rules; (2) Authority issues; (3) Budget policy; (4) Scope of sharia audit; (5) Indicators of sharia audit jurisprudence; (6) Sharia audit structure; (7) Shortage of sharia auditor manpower; (8) HR competence; (9) Qualification standards of sharia auditors; (10) SOPs and sharia audit techniques; and (11) Compliance monitoring standards, (12) Determination of tested indicators (13) Lack of universities that focus on sharia auditing, (14) Lack of literature on sharia auditing, and (15) Lack of experienced employees.

The results of research (As-Salafiyah & Rusydiana, 2020) show that the three main problems in auditing zakat institutions in Indonesia are as follows: (1) Inadequate number of sharia auditors, (2) Lack of clear regulations on sharia auditing, and (3) HR expertise, while research (Al Rieza & Taqiyya, 2023) shows that there are five basic problems in sharia auditing that can be a reference for relevant stakeholders to solve in order to improve the performance of sharia auditing. The five problems are (1) Sharia audit regulations that have not been accommodated nationally, (2) The availability and competence of human resources as sharia auditors are not optimal, (3) Management of the sharia audit process that is not effective and efficient, and (4) The practice of the sharia

audit process which still focuses on operational audits compared to audits of sharia aspects, (5) The unclear scope of sharia audits.

The results of the study (Amelia et al., 2023) show that in positive law and sharia law, the process of fund management and governance of ZIS and DSKL has not been regulated. So far, sharia auditors provide solutions through the process of legal *istinbāth* and priority *fiqh* (*ijtihad al-ahkamil-ahkam*). In the implementation of Shari'ah audits, positive law must be applied.

4.4 Solution to Sharia Audit Problems in Zakat Management Organisation (OPZ)

The solutions that the author can provide related to the three main problems of sharia audit in OPZ in Indonesia are: (1) Finding and recruiting more qualified sharia auditors to meet the needs of zakat institutions. The selection of auditors should pay attention to their academic qualifications and practical expertise in sharia auditing; (2) Developing sharia audit standards in accordance with the characteristics of zakat institutions and (3) Providing training and development to existing auditors to improve their expertise in sharia auditing. Such as holding regular training programs, seminars, and courses given by experts.

The solution to the regulatory problem of sharia auditing is the issuance of a more specialized or specific legal framework that keeps up with the times, but this takes time. Another solution is the establishment of a specialized institution that provides certification for sharia auditors, which is expected to focus on fulfilling matters related to sharia auditing. This certification is important to be used as a baseline to enforce sharia compliance and achieve financial stability (Utami, 2021).

The solution to overcome the problems of sharia auditing is to involve educational institutions, sharia audit institutions, the government, and other stakeholders is the best way to overcome the problems of sharia auditing. Thorough training, specialized certification, and the implementation of a strict code of ethics are ways to improve the quality of sharia auditors. Improving audit frameworks and standards involves collaboration to determine sharia principles, consistency in the application of standards, and flexibility to change. However, providing specialized education for Shariah Supervisory Boards requires responsive curriculum development, practical training, and collaboration with higher education institutions (Ridwanto et al., 2023).

5. Conclusions

Zakat is an important research theme in sharia economics and finance, it can be seen from the number of scientific publications on google scholar. There is a phenomenon that the level of public trust in zakat management organizations is still low, due to several cases of fraud that occurred in Indonesia and one of the ways that can be done to ensure accountability and sharia compliance in OPZ is to conduct a sharia audit. Sharia audit has

an important role for OPZ, because it can increase public trust, and ensure accountability and transparency. However, research on the topic of sharia auditing, especially in the context of OPZ, needs to be developed because there is still limited research on this topic. So, this study seeks to evaluate the literature related to the topic of sharia auditing in OPZ in Indonesia by using the systematic literature review method.

Based on the results of a systematic literature review of 10 articles spanning 2019-2023, research in scientific journals on the topic of sharia auditing at OPZ in Indonesia is dominated by qualitative research methods and it was found that there are three subthemes that are the focus of research related to the topic of sharia auditing at OPZ in Indonesia, namely, 1) Implementation of sharia audit in OPZ; 2) The role of sharia audit in OPZ, and 3) Problems of sharia audit in OPZ.

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The limitation of this research is that it only uses one keyword and only uses data base from google scholar and does not add other analysis tools. For future research, research can be carried out using more diverse keywords and media, different approaches and adding analysis tools.

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