

ZAKAT GOVERNANCE AND MUZAKKI TRUST: BETWEEN ZAKAT WITH HEART AND ZAKAT DUE REGULATION

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Abstract

Zakat Governance and Muzakki Trust: Between Zakat With Heart and Zakat Due Regulation. This research is to analyze the governance of zakat on BAZNAS of Mataram City and its impact on muzakki trust in distributing zakat in to BAZNAS Mataram City. The research was based on a nationwide phenomenon in which Indonesia as the country with the world's largest Islamic charity has enormous potential, but the number of zakat recorded on Zakat Management Organizations like government official BAZNAS or LAZ still very low. This phenomenon also occurs in BAZNAS Mataram City, where the potential zakat profession of civil servants to the realization there is a fairly large range of numbers. This problem arises in the annunciator as a result of a lack of confidence muzakki on the governance of zakat on BAZNAS Mataram City. Approach the author is phenomenological approach by conducting in-depth interviews to the managers BAZNAS Mataram City and Muzakki Mataram City Government civil sphere, then the collection of secondary files from research related documents. The results showed that the governance of zakat by BAZNAS Mataram City especially accountability and transparency of the financial statements, are factors to be considered muzakki civil servants to distribute zakat on BAZNAS Mataram City. Lack of understanding and awareness will muzaki zakah due to lack of maturation of a socialization strategy by BAZNAS Mataram City so that the local government regulation is regarded as a means of coercion to tithes without basic sincerity of heart. This research is expected to be an evaluation for BAZNAS Mataram City to further improve the performance and strategy in the implementation of the governance of zakat that better fits the concept of public service and the mandate of Law No. 23 of 2011.

Keywords: governance, trust, accountability, transparency, regulation, sincerity

1. Introduction

Indonesia as a country with a majority Muslim population and even holds the title as the country with the largest Muslim population in the world, has a very large zakat potential. In the news delivered Kompas.Com, Republika.Co.Id, and ANTARANews.Com, zakat potential of Indonesia in 2010 reached Rp 217 trillion. This potential figures appearing in the research, entitled Economic Estimation and Determinations of Zakat Potential in Indonesia by the Institute of Agriculture Bogor (IPB), Badan Amil Zakat Nasional (BAZNAS), and the Islamic Development Bank (IDB) in 2011. If calculated by the addition of population and PDB, then this potential could reach Rp. 286 trillion in 2015. Even so the realization of zakat collection is still small. In 2015, handed over to BAZNAS zakat recipients or an entity recognized the new government reached Rp. 3.7 trillion, or only 1.3 percent of its potential.

Table 1.1. Target and actual revenues zakat infaq and sadaqah Year 2013-2016

Year	Target	Realization				Total Amount of Realization
	Zakat, Infaq/Shadaqah	Zakat		Infaq/Shadaqah		
	PNS and Non PNS	PNS	Non PNS	PNS	Non PNS	
2013	Rp. 3.200.000.000	Rp. 604.453.344	Rp. 141.515.718	Rp. 2.739.442.904	Rp. 113.818.110	Rp. 3.599.230.076
2014	Rp. 3.500.000.000	Rp. 783.310.415	Rp. 134.831.731	Rp.2.609.034.999	Rp. 127.407.306	Rp. 3.655.584.451
2015	Rp. 4.000.000.000	Rp. 2.011.273.662	Rp. 168.591.505	Rp. 2.375.542.688	Rp. 36.432.200	Rp. 4.591.840.055
2016	Rp. 4.800.000.000	Rp. 2.332.406.377	Rp. 193.717.433	Rp. 2.254.334.600	Rp. 55.603.750	Rp. 4.836.062.160

Source: Annual Report BAZNAS Kota Mataram (Data Processed)

Mataram city as part of Indonesian territory contributed to the occurrence of this phenomenon. Based on data of the number of civil servants in Mataram City Government in 2016, as many as 5,710 people from 6686 civil servants are Muslims. From these data, the huge potential of zakat profession PNS minimal estimated to reach Rp. 6 M per year, but the realization is only around Rp. 2 M or 33%. Worthy of appreciation that the amount of zakat last four years continues to show improvement, but this is not necessarily indicates the increasing confidence in muzakki thereby increasing loyalty muzakki to continue to distribute their zakat through BAZNAS Mataram City. Besides regulation and implementation also be a separate issue in the management of zakat. Strict regulation without a proper socialization strategy in giving understanding of zakat, like cutting with a rusty knife that will cause new problems because of rust

According to Adnan (2001) in (Muhammad, 2006), there are at least two causes of low levels of collectability of zakat in Indonesia.

1. There is still a lack of knowledge and understanding of zakat. This happens because of the weakness of the socialization process and the process of religious education the less stressed the importance of zakat in social life.
2. Located on the institutional aspects of zakat. Institutional aspects of zakat is derived from the existence of variables and professionalism of zakat management organizations.

However, when examined further, governance aspects of zakat by the manager of the main cause, as revealed by Fadli (2015), governance of zakat in Indonesia still leaves the problem of default and become a common phenomenon that occurs to quickly get its act solutif. First, the reluctance obligatory zakat issue a zakat, second, their disorientation charity that focuses on the collection of zakat merely by amil zakat with little overlooked the enlightenment good for Muzakki (the tithe) and for Mustahiq (those entitled to receive zakat), third, problems transparency and accountability, the fourth, the problem of regulation, the fifth, the problem of the lack of involvement from stakeholders in the governance of zakat.

Doubts muzakki to issue a well-founded charity profession if they lack the understanding and meaning of charity itself, lacked knowledge on zakat management institutions, will be minimal access to information concerning the use of zakat funds that have been channeled, will be minimal work program of the management information. Syafei (2015) revealed that public confidence does not come by itself. The public will have confidence when the wishes, expectations and satisfaction are met. The application of professional management and performance will improve the quality and quantity of zakat management, and will determine high or low public satisfaction and loyalty and will give more credence to the zakat management organizations. Therefore, the strategy of socialization mature and maximum efforts to provide what the public will absolutely must be done in all levels zakat management both at the central, provincial, district, and even at the level of UPZ and Lembaga Amil Zakat spread in the Muslim community (Muslihun, 2014). Because according Hafidhuddin (2011), zakat including in the realm of public finance, funds raised from the public by Badan Amil, must be accounted for openly. It is a necessity and should not be ignored, because it can have a major impact on public confidence.

Departing from the problems that occur on OPZ throughout Indonesia are becoming increasingly common, and the constraints of real-faced BAZNAS Mataram city of the regulatory aspects, as well as

aspects of governance in order to optimize the zakat, directly or indirectly in contact with a confidence level muzakki to tithe, it is deemed necessary holistic and comprehensive research on the working area for the next BAZNAS Mataram city looking for a solution and the solution given Mataram city government and the central economic hub and capital of the province would have different characteristics and a high heterogeneity.

To limit the landscape in this study, researchers tried to focus deeply explore and analyze the associated governance zakat on BAZNAS Mataram City on Islamic Shari'a appropriate guidance contained in the concept of public service which is formulated Al-Ghazali and as mandated by Law No. 23/ 2011. Governance of zakat on BAZNAS Mataram City is then pulled the threads of the level of trust and loyalty muzaki Mataram City Scope of Government civil servants in distributing zakat.

The question that arises from the description above is how governance is zakat on BAZNAS Mataram City and its influence on the level of trust in the PNS muzakki distribute zakat profession in BAZNAS Mataram City. This research aimed to analyze the governance of zakat on BAZNAS Mataram City and its influence on the level of trust in the PNS muzakki distribute zakat profession in BAZNAS Mataram City.

2. Theoretical Framework

Based on the International Standards for the Professional Practice of Internal Auditing, governance is defined as the combination of processes and structures implemented by the board to inform, direct, manage, and monitor the activities of the organization in order to achieve the goal. The framework and precondition for governance may vary from one organization to another depending on the type of organization and related regulations (Auditorinternal.Com).

UU No. 23/2011 mandated the charity should be run based on seven (7) management principles are: should the Islamic Shari'a compliant, trustworthy, has expediency, justice, legal certainty, integrated, and accountability .. Therefore, it has become a liability for the institution to account for the public funds it manages publicly transparent and accountable manner appropriate religious guidance. So every institution required zakat can be trustable institution(Mintarti, 2011).

The view of Al-Ghazali was quoted Gufron (2015) on the concept of public service is that organizations should be run on the basis of the values of God and moral law (morality) and must be run in a participatory, effective, fair, transparent, and accountable to all levels of stakeholders, as well as to be characterized by obedience to the law. These indicators have in common with the principles of good governance as formulated Charless H. Lenvene namely accountability, responsibility, responsiveness (Gufron: 2015). Meanwhile, according Fawaid (2010), at least three pillars in achieving good corporate governance based on transparency, accountability and participation.

Nabi Muhammad SAW eg early role model to teach and exemplify the importance of honesty, fulfill promises and implement the mandate that is, Siddiq, amanah, tabligh, fathanah, and istiqomah. (Mahfud, 2013). In the terminology of Islam, Siddiq (truthful, honesty), tabligh (delivered) equated with the concept of good governance transparency. Honesty or transparency is realized by providing open access to all people in every process. The teachings of Islam that is amanah, loyal and accountable synchronized with the appropriate appointment. The person or organization that promotes transparency and honest in their conduct, normally it would be easy to believe, and certainly faithful, just promise and responsibility.

Furthermore, the principle of fairness in the concept of public service in the view of Al-Ghazali is defined as the fair and equitable treatment to meet stakeholder rights arising under the agreement and applicable law. The principle at-ta'awun (gotong-royong) in Islamic terms equated with participation or involvement together in planning, policy making and the management of public resources to monitor and evaluate the implementation of the common good. These principles should be supported by government intention to uphold the rule of law with the principle of fairness to others. At the same time, also accompanied by pro-government in the public interest in all forms of policy.

In accordance Shari'ah Enterprise Theory (SET) thoughts in this research is used to understand the perspective of stakeholder organizations in the Islamic religion, which the stakeholders of an organization is not only the human and the natural surroundings, but also God as the final responsibility center of all activity in the world (Triyuwono, 2007). God is the highest and to be the only goal of human life. Consequences establishes God as the highest stakeholder is the use *SunatuLlah* as a basis for the construction of Shariah accounting and accounting in general.

In the context of the management of zakat, Zakat Management Organization (OPZ) must account for the use of financial resources to the trust which the public providers (muzakki), as well as the natural surroundings as well as the most important thing is to God as a form of liability for religious reasons. A strong motivation to not expect worldly advantage, but rather the motivation to get the reward of Allah (in ukhrowi), the strengths and advantages in improving the governance of zakat funds to boost confidence muzakki.

Approach "Theory of Planned Behavior (TPB) may explain the intentions of a muzakki, then explain its behavior in the act or decision to distribute zakat through OPZ. Attitude factor in this theory can provide a positive or negative response on an assessment of something given which will be followed by a decision-making behavior, indicating the level of confidence muzakki. In psychology, (TPB) is a theory of the relationship between beliefs and behavior. According to Heider, one can make two attribution, namely: 1) attribution internally, someone behaves in a certain way because of something about the person, such as attitude, character or personality, 2) the attribution of external, that someone is behaving in a certain way because of something about the circumstances that affect it. Attribution also significantly driven by the emotional and motivational (Robbins & Judge, 2015: 104-105).

As in the context of trust muzakki for the management of zakat by BAZNAS Mataram City, factors of individual attitudes (muzakki) is a form of response to the object (BAZNAS) was consistently good in taste likes and dislikes, which is also the perception muzakki about other people's thinking or pressure social (external) that will support it or not to do something because niat behavior is not always lead to actual behavior.

3. Research Methods

The research was conducted with qualitative methods using phenomenological approach. Qualitative research seeks to understand the complexity of the phenomenon under study in which researchers attempted to interpret phenomena and understand the phenomenon from the viewpoint of actors in it. While Moustakas (1994) in Creswell (2010: 20-21) says that phenomenology is a strategy in which researchers identified studies where the nature of human experience of a particular phenomenon. Fikri et al (2010) stated, inkuri phenomenological begins with silence, is the act of

capturing the sense of something that is being researched. Emphasized by the phenomenological is the subjective aspect of a person's behavior. They attempt to enter into the conceptual world of subjects who examine it in such a way that it understands what and how a sense is developed around events in everyday life.

The research used primary data and secondary data. Primary data in this study is data obtained from interviews and observations conducted by researchers sourced from Islamic religious leaders to gain a deep understanding of zakat mal mainly zakat profession, manager of the agency amil to get an overview of the governance of zakat, and muzaki civil servants there Governments Mataram City as the biggest charity muzakki distributor of the profession is to derive the meaning of the phenomena associated level of trust and loyalty muzaki on the governance of zakat on BAZNAS Mataram City. While the secondary data is data obtained from the review of research on the related documents, either in the form of softcopy and hardcopy obtained through library materials as reference data. As for in this research, the data analysis is done by combining the data analysis procedure model of Miles and Huberman (1992) with specific measures such as the adoption of Creswell (2010). Miles and Huberman (1992) states that qualitative data analysis consists of three grooves activities carried out simultaneously: data reduction, data presentation and conclusion. The qualitative data analysis model of Miles and Huberman (1992) are summarized in the following diagram:

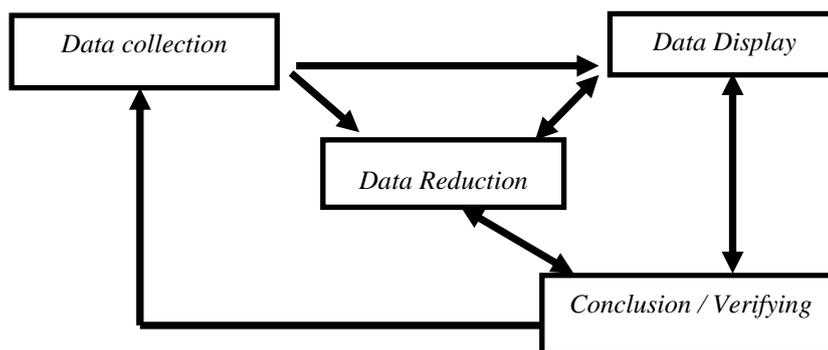


Figure 3.1. Qualitative data analysis model of Miles & Huberman (1992)

Data analysis of Miles and Huberman (1992) model is a common procedure in the analysis of qualitative data, to the researchers combined these procedures by implementing specific measures in the data analysis to be performed. Step - step analysis of the data in this study were adopted from step

analysis and interpretation of data recommended by Creswell (2010). Step - step data analysis will be conducted by researchers briefly presented in the following diagram:

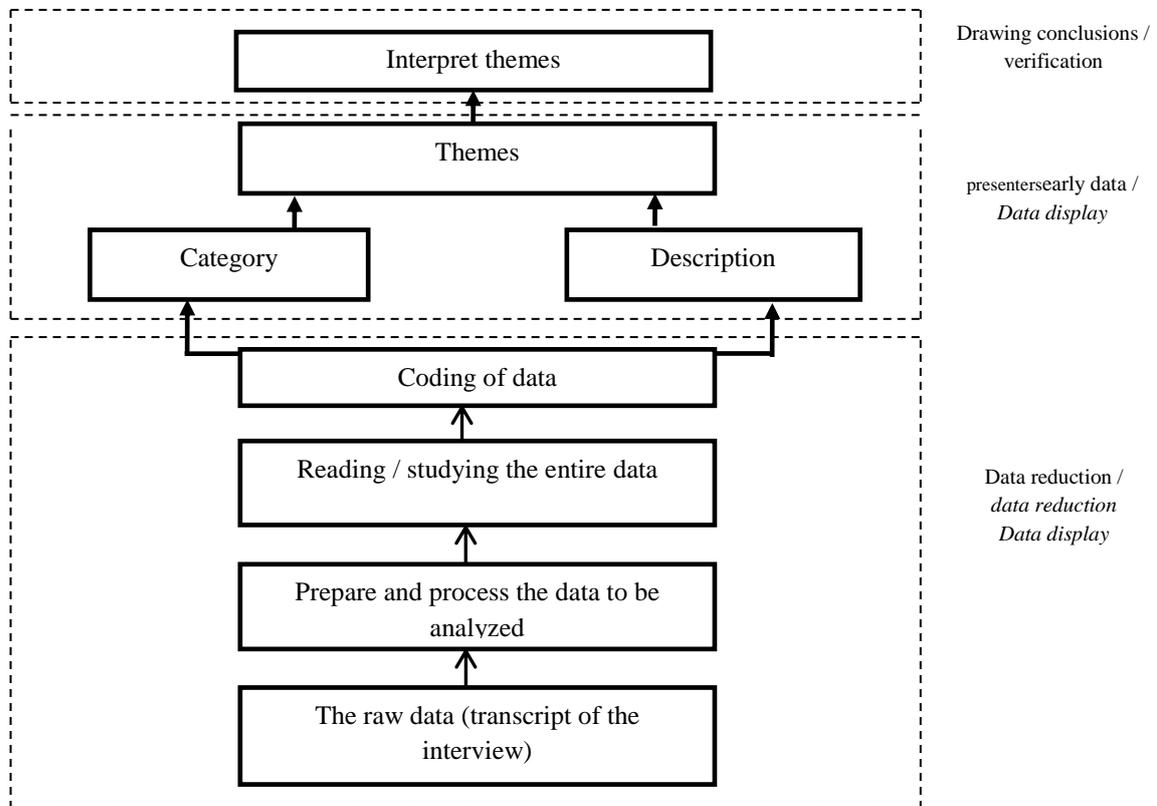


Figure 3.2. Step analysis of data

4. Result

4.1. Descriptive Analysis Organization

BAZNAS Mataram City as zakat management organizations which are in the working area of the City of Mataram, in charge of implementing zakat management in the city of Mataram. Based on the management structure BAZNAS Mataram City as mandated by UU No. 23/2011 and PP No. 14/2014 that the elements of leadership in the lift and dismissed by the Mayor. The composition of the management BAZNAS Mataram City based Mayor Mataram by decree No. 531/IV/2016 About Appointment of Chief BAZNAS Mataram City Period of 2016-2021 is composed of a chairman and four vice-chairman in charge of each field as follows:

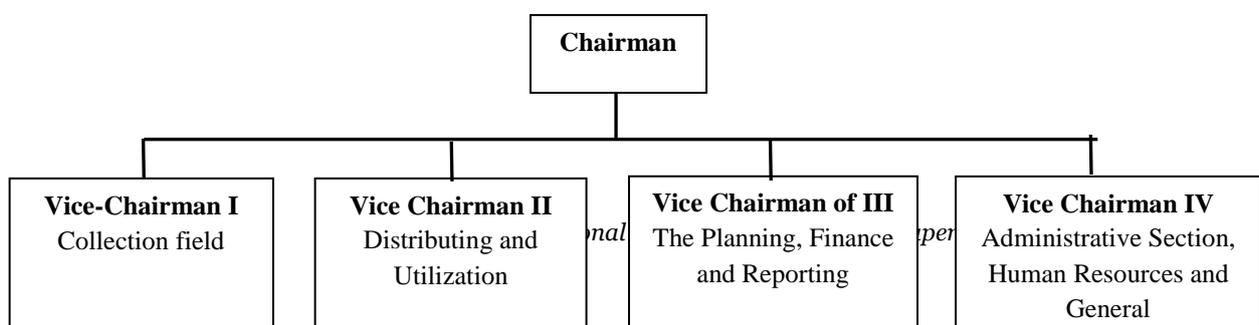


Figure 4.1. Leadership Structure BAZNAS Mataram City Year Period 2016-2021

Based on Figure 4.1, there are still shortcomings in the practice of the organizational structure. Under UU No. 23/2011, PP 14/2014, and Regulation BAZNAS No. 03/2014, explained that the Mayor implement guidance and supervision and there BAZNAS sekretariat element, the element of internal audit unit and sharia supervisory elements. The management structure of the above are also slightly different from the Mayors Mataram No. 371/III/2014, which are the Board of Trustees composed of a chairman is Mayor Mataram, Vice-Chairman is Deputy Mayor of Mataram, the Regional Secretary, Assisten II and Head of the Office of Religious Affairs Mataram. There is also a secretary of the Board of Trustees and a few members. In addition there Supervisory Commission, chaired by the Inspector Mataram. While the Executive Agency which is the Board or Amil BAZNAS, and The sections that help the Implementing Agency in implementing program activities. Organizational structure and management changes have led to inaccuracies main tasks and functions BAZNAS in carrying out the principles and concepts of good governance load resulting in task manager endured by becoming overloaded and cause new problems in the implementation of program activities.

4.2. Management of Zakat on BAZNAS Mataram City

Mapping and Data Collection of Muzakki for Zakat Collection Optimization

Adhering to the vision and mission defined, BAZNAS Kota Mataram constantly working to achieve the optimization of zakat by applying various methods and strategies and the program launched in both the short and long term.

1. Doing intensification program zakat collection in the environment SKPD Mataram City initially provide infaq and Sadaqah, increased to charity, when their earnings have reached nishab 85 grams of gold at the rate of 2.5%.
2. Extending the program perform zakat collection to expand the charity subject to vertical agencies and military/police, businesses and institutions of the scope of Mataram.
3. Management system or individual zakat collection of Islamic society through methods and strategies Fundraising. The fundraising goal is to collect zakat, reproduce muzakki, improve the

image of Zakat Management Institute, brought together sympathizers or supporters relationships and increase satisfaction muzakki. Muzakki satisfaction is an important role because it is a public trust BAZNAS Mataram City so that they will collect and deposit a continuous charity. The collection is a fundamental factor zakat management. Zakat management mechanism is strongly influenced by a maximum of whether or not the process of collecting zakat.

Related intensification program and terms of zakat measurement of 85 grams of gold, Regulation of the Minister of Religious Affairs No. 52 of 2014 explains that the terms treasure imposed zakat mal is full property, kosher, quite nishab (number of properties a minimum mandatory taxable zakat) and quite a haul (already reached one year). While the types of assets that must zakat mal are: a). zakat of gold, silver, and other precious metals, b). money and other securities, c). commerce, d). Agricultural, horticultural and forestry, e) animal husbandry and fishery, f). Mining, g). Industry, h). Income and services, and i). Rikaz (results).

Zakat profession of PNS categorized into types of income and services with analogy (*qiyas*) of zakat agriculture. Zakat profession is zakat imposed on any particular job or professional expertise, whether alone or jointly with another person or other institutions that generate income that meets nishab. Nishab ample amount required is the equivalent of 653 kg or 524 kg of paddy rice. Zakat profession is not known at the time of the Prophet, but opinions Qhardawi (1999), in his book entitled Fiqh of Zakat, obliging them based on the history of Abu Ubaid which states "that when Umar Bin Abdul Azis to provide salary someone he picked zakat, as well as when he returns the goods encumbrances. He picked up the title of the administration when it has been in the hands of the recipient."

Total nishab zakat this profession according to Qhardawi set based nishab money or nishab gold and silver that is 85 grams of gold grading 2.5% zakat. While the requirements required to reach one-year haul yet issued at the time the income is received if it would have reached terms nishabnya until haulnya requirements are met. In the MUI Fatwa No. 3/2003, also explained that for all income groups and services by civil servants which consist of salaries and honoraria and services, analogous (*qiyas*) with gold and silver zakat limit nishab is the equivalent of 85 ounces of gold grading 2.5% zakat mal (Nurhayati & Wasilah, 2015: 297). Furthermore, according to Nurhayati & Wasilah (2015: 297), basic income can be taken from the gross income or net income after deduction of debt and minimal living

expenses such persons and their dependents. Basic gross income election is to prudence, while the reason that using net income is by definition the beginning of zakat, zakat obligatory upon senishab already exceeded the number of basic needs.

The main target subjects of charity that are the focus of BAZNAS Kota Mataram today is still about the civil servants scope Mataram City Government, as well as BAZNAS Mataram City has the authority to manage zakat at the level of Mataram, the data muzakki of civil servants is also relatively readily available on the relevant agencies. The problem is that the maximum effort to obtain data manager muzakki not done so, moreover, with the demands of BAZNAS Center for mapping and data collection muzaki throughout Indonesia in order to obtain a picture of the magnitude of the potential zakat up to date.

Based on the data cited from the report on the realization of revenues ZIS BAZNAS Mataram City, shows that the largest contributor ZIS is from among the civil servants. But on the other hand, mapping and data collection of civil servants muzakki actively to explore and collect data on the number of employees is Muslim and the amount of revenue received per month from the relevant authorities have not done. The goal is to get an idea of the potential of zakat profession of muzakki among civil servants. From observations conducted business just wait and enter the data muzaki sign of depositing UPZ that exist in each SKPD, so data muzakki of civil servants is relatively still incomplete, because it is constrained some UPZ deposit the amount ZIS collected without attaching a list of names muzakki. From this description, it is concluded that the managers have not conducted a comprehensive data collection for civil servants and muzakki as a whole to get an idea of the potential magnitude of the charity profession of civil servants in the scope of the Government of Mataram and the overall potential that existed in the working area BAZNAS Mataram City.

Meanwhile, mapping and data collection from individual muzaki non-civil society, trade, agriculture, and other business sectors are still untouched by the manager, constrained reason capability operational costs in the field and foremost are the constraints the number of existing human resources. This description is confirmed in a statement that begins with the following participants research questions,

“Berarti yang ada datanya muzakki niki, baru PNS terutama? Kalau data perorangan atau perusahaan belum ada?”

Answered by the participants PA.2:

“Yang nyetor aja dia. Belum kita mengadakan pendataan.”

“Mungkin terkait dengan usaha kita di BAZNAS ini yang belum sampai kesana ini.”

Amil participants of this statement, we can conclude that the zakat collection activities program can not be run up for the lack of strategy or related preliminary planning collection program.

Collection Regulation Strategy and Socialization

Increasing the amount of zakat profession of civil servants from year to year in spite of the repressive efforts by managers who utilize the strategy 'pressure by superiors to subordinates'. Among them is by sending a circular letter or call to tithe signed by the Secretary or the Mayor, or by calling leaders SKPD to receive an order to coordinate all staff who are Muslims to pay zakat through BAZNAS Mataram. This is consistent with the statement of amyl participants as follows:

“.....Kemudian kepada muzakki yang dari PNS kota, itu penekanan dari pak Sekda waktu itu supaya bisa berzakat. Yang tadinya besaran infaqnya daripada zakatnya kan. Karena penekanan pak Sekda Alhamdulillah bisa berubah. Sekarang ini lebih besar zakat daripada infaq.....”

Based on the information and observations, it is known that the business down immediately provide an understanding of charity to all civil servants muzakki already been done, but the results are still not satisfactory. So the strategy of "pressure by superiors to subordinates' is considered the most effective strategies and the most effective in increasing the zakat of zakat profession of civil servants. Because zakat collection strategy is considered to be always successful, the result is a bit of neglect business manager socialization approach by involving religious leaders and community leaders through religious lectures.

Intensification through a regulatory approach is certainly going to bring new problems if it is not matched by providing a correct understanding of the provisions and the obligation of zakat, especially charity profession that is believed by some muzakki PNS is still there is a difference of opinion of the scholars of fiqh good classical scholars as well as contemporary scholars. Provide an understanding through socialization constantly, reminding the meaning of zakah and the blessing that would be obtained if accomplished with a sincere heart and tawaddu 'God, will raise awareness that will change the intentions and behavior of the previously negative desire and a positive attitude in action actions to

fulfill the obligation to pay zakat. Regulations pressing the absence of an understanding given of Zakat is an injustice that is really for muzakki because there is only a feeling forced futile because there is no element of sincerity in the charity issued, will further widen the distance between muzakki and managers in the sense that no chemistry underlying the relationship, because it is separated by a rule. If understanding is granted, and raise awareness that inspires intention to completed charity is better than just a regulatory pressures.

The use of rules that are pressing and force is a last resort. Due to pressure and coercion will lead to a spiritual uprising in the one who would lead the farther the desire to understand the charity as a whole, which may have an understanding of the charity will be interpreted together with the understanding of the tax. Where implemented tax or paid on the basis of any regulations that are forcing that if not executed will get a sanction or reprimand and fines from regulators or government.

It is known that the manager of collection strategies to be implemented through socialization lot depends on all leaders SKPD to engage actively assist in increasing the number of programs BAZNAS zakat of muzakki civil servants. The involvement of the head of SKPD for example in the form of an appeal letter to follow up by providing an explanation and understanding and ordered all staff to tithe through BAZNAS Mataram City. Likewise, the expectations imposed on UPZ. But it must be remembered that each individual understanding of something that is received from different people or people who are considered not competent in the field will be different than the explanation was received directly by a person skilled in the field.

Calculation and Distribution Section ashnaf

Based on the data obtained is known that, in Mataram City there are only six (6) categories mustahiq because rikhab and gharimin no. Mustahiq rights division of the two groups are diverted to the poor and needy, so that the poor and needy are respectively 25%, greater than the other parts of the four groups, each corresponding portion of which is 12.5%. However, the division portion of each of the four groups ashnaf others continue to see developments in the field. For example, as part of Ibn sabil, where the amount to be served not too much, then partially transferred to the poor and needy or used as a reserve fund for emergency responses to natural disasters. So also with the collector, the amount of which 1/8 or 12.5%, are not all used to meet part of amyl, but used partly for operational

expenses of activities or for building assets such as those already carried out ie the construction of the BAZNAS Mataram City is sourced mostly from the amil section.

So far, the distribution of zakat is happening in society is dominated by the manner of distributing zakat merely fulfill its obligations as a Muslim without oriented desire to extend the benefits of charity itself. This phenomenon also occurs because of the lack of public knowledge about their zakat management institutions officially tasked to manage zakat. Conceived for this is, they distribute their zakat through mosques or places of worship that is closest to their residence. Besides the promotion or marketing strategies of management institutions that have not touched the certain community.

BAZNAS cooperate with the village in determining who will receive assistance mustahiq. Based on the initial planning, BAZNAS provide mustahiq number that will receive assistance to the village, then the village determines mustahiq to look at the criteria required by the management of BAZNAS. There in lies the critical point of the distribution aspects of zakat, if there is no monitoring and evaluation of the manager BAZNAS so, the distribution of zakat funds are often not targeted. These factors are often the reason of muzakki to hesitate in distributing zakat through BAZNAS Mataram City and chose to stay distribute their zakat directly to people who are considered entry criteria mustahiq class are eligible to receive.

4.3. Understanding and Awareness

Muzakki understanding of the meaning of zakat, infaq and sadaqah is the most important and fundamental, because understanding the meaning of ZIS is a cornerstone to perform the command (Irwan, 2011). Sincerity pay zakat is from the heart, which is the realm of faith and the faith of a person. Creed and faith must begin with the knowledge of science. Knowledge of science can be obtained if there is an effort to prosecute or no more teachers will understand the science tells us. With the already solid creed and faith, understanding and awareness of the present itself that would arouse the intention to fulfill. In the context of charity, muzakki problems would not distribute their zakat through official institutions zakat is one of them because of the understanding and trust. As the participant muzakki statements when researchers ask their understanding about zakat especially zakat profession.

“Kalau saya pribadi karena penghasilan profesi saya ini belum bersih. itu kan zakat zakat harta, zakat mal. Sedangkan penghasilan kita ini kan sudah ada peruntukannya masing-masing. Namanya orang berzakat ya ikhlas, terus bersih.”

”Seharusnya zakat ini urusan kita pribadi.”

“Itu kan antara kita sama yang diatas kalau yang itu.”

“Zakat itu, sesuatu yang harus kita keluarkan untuk orang yang berhak. Orang yang berhak di sini menurut saya orang yang tidak mampu.”

Based on this phenomenon can be seen that the average participant has a different perception of understanding of charity. There are participants interpret as an obligation of zakat which commanded religion and should be adhered to. Zakat synonymous with shadaqah that are sunnat, not mandatory or sincere and limited capabilities. Zakat is a private matter between man and his God without be governed by others especially in the form of coercion. Only a small percentage of participants who already understand the meaning of charity in the true sense as the third pillar of Islam. Participants understand the calculation of income zakat, terms nishab and haulnya, but not understood as an obligation of zakat. Other than that, the opinion of the scholars of the zakat profession there are differences related to the requirements of nishab and haulnya so little disconcerting muzakki or even be used as an excuse to not tithe. This is an obstacle in the aspects of the collection.

4.4. Accountability Reporting Towards Transparency and Public Trust

In the context of BAZNAS, could be perceived giving up of zakat that the part of his property with the hope and the blessings of God. Although the muzakki sincere, and in fact they did not expect a reply or service fee, but manager of zakat fund remained obliged to report to the public, especially muzakki. By knowing the use and distribution of zakat properly, then the public will be believing in the manager. With the trust, the greater the charity that can be collected for the prosperity of the community (Nikmatuniayah, 2014).

Ideally and must be practiced by BAZNAS is that the relationship is not limited to the physical relationship, but also moral and spiritual relationship. Thus creating a close bonds between managers with muzakki. And attachment is what led to public confidence in the BAZNAS. Accountability BAZNAS manager to mustahiq is in the form of action sympathize deeds, serves to make the changes for the better. Accountability to muzakki through the medium of the financial statements and other

reports that are quantitative (physical statements) and qualitative, can be a report on the achievement of qualitative programs or practiced the principles of sharia.

Whereas the level of accountability of managers in the form of accountability to God can not be measured quantitatively, but rather an appreciation of the practice of the moral values of Islam morally and spiritually played by BAZNAS manager. Implementation of accountability to God can be seen from a sense of comfort, ikhlas, and charity BAZNAS manager. The indicator can not be seen by naked eye, but the public trust given to managers BAZNAS itself (Nikmatuniayah, 2014).

Based on observations and data obtained, it is known that the recording of every transaction receipt and expenditure of funds from zakat, infaq and sadaqah nor operational funds of the Local Government recorded in a format that is the book of daily transactions. BAZNAS submission of accountability reports to the Provincial and Local Government in this case the Mayor Mataram simply by sending the daily transaction reports on receipt of expenses such as receipts and other supporting memorandum. Statement of the manager when researchers did confirm on accounting for zakat (PSAK 109) related to the format of financial statements prepared, is as follows:

*“Niki standar acuannya menggunakan apa niki pak haji, bentuk-bentuk formatnya niki?
“Kita anu sendiri, belum ada di petunjuknya”
“ndak ada format, tergantung kita yang buat”*

From this information, BAZNAS Mataram City not perform procedures (SOP) that is and not follow the accounting standards charity as a reference in accounting practices. This happens because of the limited ability and knowledge as well as the number of available human resources. Understanding of the management of registration procedures and bookkeeping or accounting standards are still very minimal. The absence of guidelines and technical manual reporting and yet it provides education and training for the managers of the cause of their own initiative to make a simple recording daily transactions in book form. This transaction book also audited by external auditors in providing an assessment of the financial statements prepared.

“Kita yang bikin format laporan ini (buku kas umum/ buku transaksi harian), hasilnya ini. Berarti dia terima kan, langsung dia buat kan kita hasil laporan keuangannya, yang ada neracanya gitu kan, kayak ini. Awalnya dari ini. Kalau akuntan publik itu kan berdasarkan buku harian. Kayak ini buku hariannya. Berisi penerimaan dan pengeluaran selama satu tahun. Ini di audit hasilnya ini.”

Based on this information it can be concluded that the supervisory function both sharia supervision and financial oversight of the financial reporting aspects not run as the provisions and standards. But efforts to implement the program zakat management by the manager needs to be in appreciation for showing effort wholeheartedly and fully sincere with maximum effort in distributing zakat funds in accordance with Sharia guidelines and trying to account for it accountable and transparent. As an ordinary man still had many shortcomings and disadvantages that to achieve such business.

Form of delivery of accountability of the managers BAZNAS Mataram City to the public as well in providing socialization or marketing strategy is to utilize print media, among others, with the campaign charity and submission of financial statements openly through newspapers, installation of billboards and banners, newsletter publishing as a form of socialization indirectly. The effort is felt not maximized because direct socialization approach has not been done. Public understanding (muzakki) is what is conveyed through writing physical objects can report differ greatly with understanding that accountability and socialization report was delivered in person face to face. Because the delivery of direct socialization will be intertwined emotional closeness between the speakers and the audience. Such as statements made by participants Muzakki as follows:

“Ini juga harus di kasih pencerahan lah sedikit banyak disampaikan kan ke semuanya kan. mungkin teman-teman lemah, walaupun mungkin agak berat mungkin nanti mikir kan, oo itu kewajiban kita kan.”

“Kayaknya harus dikasih masukan BAZ sekali-sekali lah pada saat imtaq ataupun ndak imtaq hari jum'at dipakai keliling lah ke dinas-dinas. Kalau secara umum kan ndak bisa juga sekali.”

“Ya. coba dia turun, sekali sebulan setiap jumat lah dia turun ke tiap-tiap dinas supaya lebih runut penjelasannya tentang zakat ini.”

Participants of the above statement, it is clear that civil servants muzakki wanted a detailed explanation of everything on charity in order to gain an understanding and raise awareness to bring a positive intention to tithe. Muzakki parties expect their socialization open to all civil servants who are Muslims of the obligation of zakat, whether it is conducted with the sector departments or with other more effective strategies. Muzakki want socialization conducted as well as a forum to submit a report to the muzakki civil servants accountable.

Based on data from field observations, a form of accountability and transparency BAZNAS manager has not reached the level of perfection, in the sense of not getting the trust of the public or

muzakki as a principal in the second degree. BAZNAS manager must be able to provide assurance to muzakki that governance of zakat has been implemented according to the principles and rules set out in the religion and in the corridors of the applicable law to achieve the level of perfection. Muzakki trust can not be measured only by the increasing number of zakat, because it will be a lot of factors that influence it, among other issues of accountability and transparency. As outlined previously that the governance of zakat must be executed in accordance with the laws of God. If menjalankann what became his commandments, God guarantees will give bountifully rewarded and avoid all slander. Accountability and Transparency in governance is still weak zakat be a factor that raises doubts muzakki to distribute their zakat through BAZNAS Mataram. Here are some excerpts of statements in interviews Participant related Muzakki governance accountability and transparency of charity:

“Tapi kita tuntut, ini penarikannya biar bersama, penyalurannya juga transparan, pemanfaatannya juga harus akuntabel. Itu yang perlu. Yaa..Kalo sudah yakin, oo udah kemana uang itu tersalurkan kesitu, tidak ada kata-kata untuk saling memfitnah, saling curiga, atau bagaimana. Program kerjanya ini apa? Kita yang sebagai anggota merasa yakin, dan distribusi dari uang yang diperoleh ini kan betul-betul sesuai dengan target”

“.....bahwa apabila dalam pengelolaan dana BAZDA ini dikelola secara baik, akuntabel, transparan, saya kira tuntutan kawan-kawan terhadap pengelolaan ini akan menjadi lebih lebih rasional lah. Artinya Kawan-kawan ndak masalah, misalnya potongan sekian persen tetapi BAZDA mampu menyampaikan pelaporan pertanggungjawaban yang benar, dalam arti yang baik, bukan ndak benar. Selama ini benar cuma belum transparan dan akuntabel disampaikan. Ada ndak anunya pelaporannya?...”

“Ya, transparansinya juga nggak jelas gitu, artinya arah uang itu kita ndak tahu kan. Benar ndak yang berhak menerima yang dapat gitu. Sebab itu kan sangat mempengaruhi juga itu kalau kita tahu keikhlasan kita akan lebih besar gitu kan, kita tambah enak gitu, sama yang diatas tambah dilihat ridho kita dimurahin rezeki, kan gitu dah ilmu-ilmu yang seperti itu loh.”

Based on the phenomenon that appears from the statement of some participants, it is known that the demands for transparency and accountability in the management of zakat by muzakki absolutely must be met by the manager. Party muzakki little faith that the ZIS funds they have deposited to BAZNAS Mataram City has been distributed to those entitled to receive, but still more doubts because of the lack of access to such information, the form of financial reporting that are not clear, the procedure and the direction of the distribution of funds not transparent. Civil servants muzakki party is included intellectuals who are very familiar with the term or form of financial statements, so that the manager is

obliged to submit financial statements to the public based on generally accepted accounting standards in PSAK 109.

Data revenue realization of 4 (four) last year showing an increase. Based on the information obtained that muzakki fixed pay or distribute their zakat through BAZNAS Mataram City feeling forced due to the pressure of the head of the institution and because of their coercive regulation, without knowing where the use of these funds so that the sincere intentions to fulfill the obligation of zakat farther. As the results of interviews with participants as follows:

“Kesannya pemaksaan jadinya, apalagi sampai ada Perwal kan.”

“Motivasi dari diri sendiri, karena ini menurut saya ndak ada sih, karena ini kan bersifat paksaan gitu, jadi itu kan gajinya langsung di potong, mau ndak mau ikhlas ndak ikhlas ya, udah langsung dipotong gitu. Jadi motivasinya nggak ada sih, tapi karena itu aturan ya diikutin.”

Dissemination strategies in the delivery of financial statements should be the focus of management to fulfill what the muzakki desire to obtain a perfect score in the assessment of accountability and transparency in the management of zakat which gained public trust accompanied by a sense of comfort, sincere, and charity BAZNAS manager. Because the word "accountability, transparency, socialization, and trust" is a package of word that has a very deep meaning, especially if it relates to accountability to the Khaliq.

5. Conclusions, Implications and Limitation

Increasing the amount of revenue realization zakat BAZNAS Mataram City in recent years is due to the necessity of muzakki civil servants to tithe through BAZNAS Mataram City because of pressure from the boss or supervisor is not because of their awareness of the obligations of charity as pillars of Islam which is the third to be fulfilled or not because muzakki increasing confidence. This indicates the pressure from external parties that influence attitudes muzakki behavior to perform actions that are not in accordance with the intentions and actual behavior.

Muzakki distrust towards the BAZNAS Mataram City is due to the lack of information that can be accessed on the accountability of funds that have been channeled, lack of accountability and transparency in the delivery of financial statements and performance of the manager as a form of behavior in assessing external muzakki from a subjective standpoint. Lack of understanding and

awareness of the obligation of zakat is due to the absence of a maximum effort from BAZNAS Mataram City in providing an understanding and build awareness muzakki that issued zakat is an obligation that must be fulfilled as one of the pillars of Islam. BAZNAS manager assume that any efforts to be taken for sure the result will be nil due to the lack of awareness and willingness to tithe from muzakki. So the only solution the most powerful and accurate is to use strategy 'pressure by superiors to subordinates' regulation. Mataram city government regulation in the form of a circular or a Major Regulation and appeals led to the assumption of muzakki that the regulation is as a tool to impose the will of the leaders and managers of BAZNAS Mataram City.

This research is expected as an evaluation of the management performance and policy BAZNAS Mataram City in implementing governance strategies better zakat based root problems that occur to achieve public confidence (muzakki) in order to increase zakat approaching potential. Furthermore, for muzakki expected to give a bit of knowledge and enlightenment and understanding that Zakat is the third pillar of Islam that must be fulfilled for the already qualified obligatory charity, so that raises awareness and elicits intent to fulfill.

Although researchers have tried to optimally in this research, but in spite of their limitations in the study. Subjects of zakat profession for the next expected more expanded not only of professional civil servants, but of professional doctors, lawyers, teachers and others to obtain a more comprehensive picture related to the research conducted. Besides, the charity which is the object of research is all kinds of zakat mal, in order to get a more concrete picture of the magnitude of the potential and the problems that follow.

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