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*"The Role of Islamic Social Finance in
Supporting Government Policies for Achieving
Sustainable Development Goals (SDGs)"*

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(IConISF) 2022

Theme:

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for Achieving Sustainable Development Goals (SDGs)”**

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PROSIDING

International Conference on Islamic Social Finance (IConISF) 2022

Theme

“The Role of Islamic Social Finance in Supporting Government Policies for Achieving Sustainable Development Goals (SDGs)”

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REPORT AND WELCOME SPEECH THE CHAIRMAN OF IConISF 2022

His Excellency, Rector of Islamic State University UIN Raden Fatah

His Excellency, Dean of Islamic Economics and Business Faculty

Honorable Speakers of IConISF 2022

Honorable Presenters of IConISF 2022

Dear Colleagues and Participant

Ladies and Gentlemen

Assalamu'alaikum Warahmatullahi Wabarakatuh

My name is Rinol Sumantri, i am the chairperson for this even. I'd like to thank you all for joining this 1st international conference on islamic social finance. It is a great honour for me to be here today to report about this agenda. This conference is held by faculty of islamic economics and business UIN Raden Fatah Palembang.

Talking about theme – Islamic Social Finance 2022. a little bit review of government policies about National Zakah Agency and Indonesian Waqf Board (UU No. 41 2004). So, we think that we need the discussion about that, so we invite the expert speakers from 4 countries, Indonesia, Jordania, Tunisia, and USA. We say thank you very much to Prof. Raditya Sukmana, S.E., M.A., Ph.D. form Universitas Airlangga Surabaya, Irfan Syauqi Beik, M.Sc., Ph.D. from Badan Wakaf Indonesia, Prof. Dr. Zakariya Salameh Issa Shatnawi from Yarmouk University Jordania, H.E.Amb. Dr. Hanen President of the Afro Tunisia, Prof. Caroline Makaka President of Ladies of All Nations International USA, and Dr. Heri Junaidi, M.A. Dekan FEBI UIN Raden Fatah Palembang as Keynote Speaker.

I am proudly announce that we accepted 50 articles to be presented and our participant come from 4 countries Indonesia, Malaysia, Thailand and Jordania. So that, we also say thank you to all presenters for presenting ideas in the field of Islamic social finance. In addition, my sincere go to all participants without whom ideas would not be presented. And I wish al the presenters and participants a fruitful and memorable experience at IConISF 2022, in Palembang.

And Finally, the last but not least, i would like to express my gratitude to my commitee, they are smart. Send my warmest greeting to your family at who support you to attend this conference.

Thank You

Wassalamu'alaikum Warahmatullahi Wabarakatuh

Chairman,

Dr. Rinol Sumantri, M.E.I.

OPENING REMARK OF RECTOR OF STATE ISLAMIC UNIVERSITY (UIN) RADENFATAH PALEMBANG) AND OFFICIALLY OPEN THE INTERNATIONAL CONFERENCE

Our Honorable

Vice Rectors of UIN Raden Fatah Palembang

Distinguished Keynote Speaker

Esteemed Delegates and Guests

Dear Colleagues, Presenters, and Participants

All Committee, Lectures and Staff on UIN Raden Fatah Palembang

All My Students, Ladies and Gentlemen

Assalamu'alaikum Warahmatullahi Wabarakatuh

Praise and gratitude, we pray for the presence of Allah Swt, He is almighty and the Most Giver of gifts to all His creatures. Sholawat and greetings are praised to the Prophet Muhammad Saw, the last prophet and messenger who has brought enlightenment and salvation to mankind, mercy to all nature.

Alhamdulillah because of the grace of Allah Swt, we are able to attend the International Seminar, UIN Raden Fatah Palembang, which is held for one day, today, October 27 2022, at Library Auditorium - Campus B, UIN Raden Fatah Palembang. To start this speech, let me deliver a verse for all the audience.

*Menempuh jarak ribuan kilometer
Untuk mengekspresikan hasil karya
Kepada pembicara, undangan, dan presenter
Selamat datang di bumi Sriwijaya*

This seminar international is taking the theme of “*International Conference on Islamic Social Finance*” with subtheme “*The Role of Islamic Social Finance in Supporting Government Policies for Achieving Sustainable Development Goals (SDGs)*”. The background for holding this seminar, that Indonesia as a country with largest muslim population in the world, requires synergicity between stakeholders to increase the potential of Islamic Social Finance. For this reason, a discussion forum is needed to find ideas and concepts for the development of the Islamic Social Finance Concept that will bring the benefit of the ummah. In order to support the Government's programs related to social welfare, UIN Raden Fatah Palembang held an International Seminar in an effort for achieving the Sustainable Development Goals (SDGs). And in this event, we invite all researchers to participate, presenting ideas in the field of Islamic social finance. This is a momentum to make a real contribution to poverty alleviation in Indonesia in particular, and the whole world in general.

I would like to thank all the guests, the participants, the presenters, especially to all speakers willingness to share their time and knowledge. We are very grateful because we have outstanding, Prof. Raditya Sukmana, S.E., M.A., Ph.D. from Universitas Airlangga Surabaya, Irfan Syauqi Beik, M.Sc., Ph.D. from Badan Wakaf Indonesia, Prof. Dr. Zakariya Salameh Issa Shatnawi from Yarmouk University Jordania, H.E.Amb. Dr. Hanen President of the Afro Tunisia, Prof. Caroline Makaka President of Ladies of All Nations International USA, and Dr. Heri Junaidi, M.A. Dekan FEBI UIN Raden Fatah Palembang as Keynote Speaker. And I also would like to express my deepest gratitude to all the committee involved for their hard and sincere work. *Jazakumullah Khoiron Katsiron.*

In the last, let me close this welcoming speech with a verse.

*Pergi ke Palembang melihat Ampera
Naek ketek menyusuri Sungai Musi
Jika semua ingin Sejahtera
Zakat dan Wakaf adalah Solusi*

Thank you so much, *wallahul muwafiq ila aqwamit thoriq.*
Wassalamu'alaikum Warahmatullahi Wabarakatuh

Rector,

Prof. Dr. Nyayu Khodijah, M.Si.

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BIBLIOMETRIC ANALYSIS OF THE DEVELOPMENT OF ZAKAT RESEARCH DURING PANDEMIC

Muhamad Subhi Apriantoro, Ega Mahhestina, Munadatus Syahidah
Universitas Muhammadiyah Surakarta, Indonesia
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ABSTRACT

This study aims to determine the direction of development of zakat research during the pandemic by using the VOSviewer bibliometric study and literature review study. Especially in collecting data on the development of the number of international publications on zakat, which is taken from the Scopus database by limiting the study of all research data in 2020 - 2022. The results of this bibliometric analysis include several mappings, including core journals in international publications in the field of zakat, the number of publications based on collaboration institutions in international publications in the field of zakat, the productivity of researchers in the field of zakat, development maps of international publications of research in zakat based on keywords and authors and development of international publications on research in the field of zakat by subject or field.

Keywords: Zakah, Research Direction, Bibliometric

INTRODUCTION

Along with the rapid growth of the times, the potential for zakat receipts nationally before and during the Covid-19 pandemic is still huge (Zakiy et al., 2022), while the realization is still far from expectations. This pandemic period has accelerated the digitization process in people's lives. The National Amil Zakat Agency utilizes Digital Platforms, including commercial platforms (Zubaidah & Afifah, 2020) that collaborate with e-commerce (Hasanah, 2020). During the Covid-19 Pandemic, the increase in online zakat receipts, primarily through e-commerce (Aditya, 2019), increased sharply in line with the development and changes in people's lifestyles (Alam et al., 2022). This situation can potentially develop a system that is on the needs of muzakki in optimizing the receipt of zakat online, primarily through e-commerce (Styawati, 2020).

This study aims to map zakat research positions during the pandemic indexed by Scopus in analyzing authors using VOSviewer software (T. Tupan, 2016). The things analyzed are the development of the number of zakat research publications from 2020-2022, core journals in international publications of zakat research, the number of publications based on institution collaborations in international publications of zakat research, the productivity of zakat research, the development of the number of international publications of zakat research based on the methods used in research, the state, citations, and the map of the development of

international publications of zakat research based on keywords author and journal productivity (Handayani, 2022).

Scientists researching a particular field can use this bibliometric analysis to discover which topics are trending and which have been researched and which have not been studied. Thus, the results of this bibliometric research can be an initial foothold for other scientists in Indonesia and at the international level who are studying a particular field (Rochani Nani Rahayu & Saeful Anwar, 2022). Scientists indirectly benefit from the results of this bibliometric study. Indirectly, the public also benefits when using products, services, or policies resulting from the research and innovation of a practitioner based on data from bibliometric research results.

METHODS

This study used a bibliometric analysis procedure. Data taken from Scopus pages using the search tool from 2020-2022. The protocol used refers to previous studies using bibliometric analysis (Ar-Rahiem, 2019) to develop a mapping of research topics in various elements, such as manufacturing and tourism sustainability. The methodology used in this study is a qualitative approach with descriptive statistics of scientific article literature studies relevant to zakat research.

Further analysis by visualizing the overlay and density networks in the software in the computer, namely VOSviewer, in order to find out the bibliometric networks contained in the article from the metadata that has been collected.

The author uses VOSviewer software as a visualization tool. VOSviewer is an application that can be used in research that the author is currently researching using bibliometric analysis, where this device has benefits and advantages. The benefit of VOSviewer is that it can find out visualizations from data that the appearance of map-shaped images has twisted; from the results of these visualizations, it is easy for researchers to find out how many networks, the strength of a bibliometric study, the number of citations (Tupan Tupan et al., 2018).

RESULTS AND DISCUSSION

Scanning Phase

In this scanning stage, it is known that the keyword of the bibliometric analysis is "zakat." However, it is also essential to identify other terms that contain similar meanings in the context of this study. In Scopus, to obtain results begins with the search term "zakat," which indicates that zakah also represents the same concept and is a common keyword in searches on Scopus. Furthermore, in the end, the search used "zakat OR zakah," resulting in 782 documents published on April 5, 2022, from the Scopus database. The documents found have different categories, including conference papers, book chapters, and journal articles.

Based on the combined terms that provide an exact representation of the existing research, some searches with individual terms where each has been identified include zakat with a total of 104 documents, and zakah has been identified with a total of 695 documents.

Further analyzing, bibliographic data that has been collected from the results of scanning documents in the Scopus database with a total of 782 documents is then exported first and in a format in the form of comma-separated values (.csv) and research information systems (.ris) to make it easier to analyze documents that have been obtained from Scopus.

Document Analysis

Based on the chart of the last fifteen years of the diagram analysis shown in Figure 1. revealed that zakat in 2008 tended to be stable in document issuance and experienced a surge in 2012, as many as 34 documents after previously only experiencing an increase of 8 documents in 2008 to 2009. On the other hand, in 2013, it experienced a slight decrease of 4 documents to 30 documents. Then from 2016 to 2020, the issuance of documents experienced a fairly drastic increase in the number of publications, 2016 as many as 46 documents 2017 as many as 68 documents. 2018 as many as 77 documents, 2019, as many as 115 documents, 2020, as many as 120 documents. However, from 2021 to 2022, there was a drastic decline in 2021 a decrease of 18 documents to 102 documents, and at the beginning of 2022 on April 5, 2022, the issuance of 17 documents. This improvement is shown in figure 1.

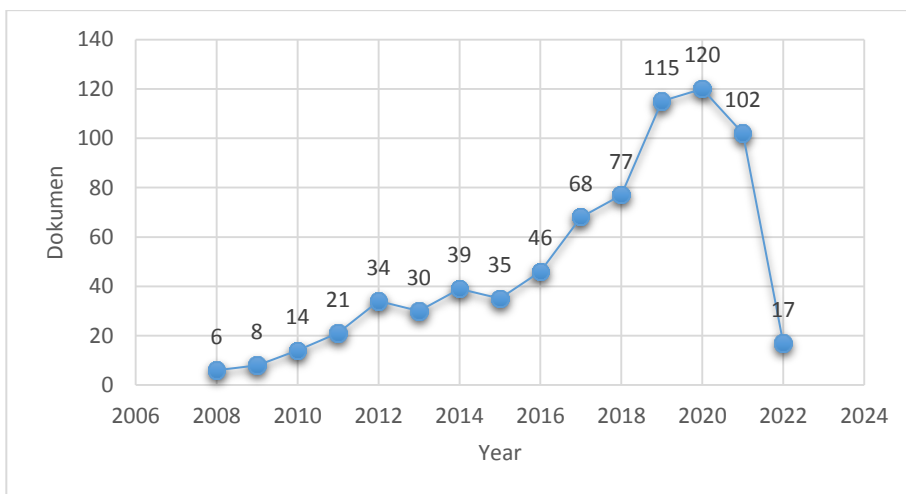


Figure 1. Documents by Year

In figure 2, it is known that there are four large fields related to publications about zakat. First, a total of 305 documents came from the field of social sciences, followed by econometrics and finance publishing as many as 265 documents, then 258 documents in the field of business, while arts and humanities published 188 documents.

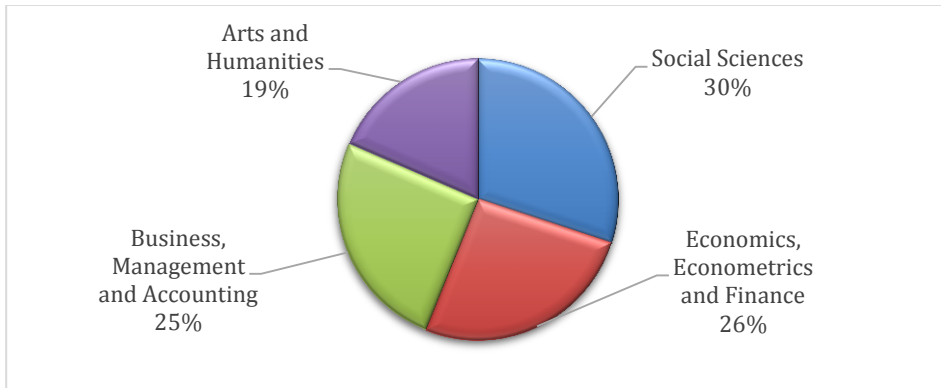


Figure 2. Documents by Subject

From Tables 1 to 3, it is known that there are 159 authors affiliated with 160 organizations located in 58 countries who have contributed to advancing this topic by publishing their research in 119 Scopus-indexed journals. The search found categories of the ten best authors, organizations, and journal sources.

Table 1
Documents by Author

Author	Document
Saad, R.A.J.	17
Abdul-Jabbar, H.	8
Bin-Nashwan, S.A.	8
Johari, F.	7
Sawandi, N.	7
Wahid, H.	7
Ahmad, S.	6
Aziz, S.A.	6
Ismail, A.G.	6
Shaikh, S.A.	6

Based on Table 1, it can be seen that the 10 authors in document publications 5 of them are the first, Ram Al Jaffri Saad Professor in the field of Zakat Accounting, Lembaga Zakat, and Behavioral Accounting which covers all aspects of behavior in each accounting discipline from Universiti Utara Malaysia as the author with the most publications of 17 documents. Followed by Hijatulah B Abdul Jabbar in the field of taxation and zakat from Universiti Utara Malaysia as an author with the publication of a total of 8 documents. Saeed A. Bin-Nashwan in business from The University of North Malaysia with the publication of a total of 8 documents. Fuadah Johari in Economics and Muamalat from Universiti Sains Islam Malaysia as an author with the publication of several seven documents. Sawandi N in the field of Public Health from Mega Buana Palopo University as an author with the publication of several seven documents.

Table 2
Documents by Organization

Organization	Document
Universiti Utara Malaysia	69
International Islamic University Malaysia	51
Universiti Teknologi MARA	46
Universiti Kebangsaan Malaysia	40
College of Business, Universiti Utara Malaysia	33
Universiti Sains Islam Malaysia	24
Universitas Indonesia	22
Universitas Airlangga	20
Universiti Sains Malaysia	18
Universiti Malaya	16

Table 2 shows the ten organizations contributing the most publications, 5 of which are Universiti Utara Malaysia, with the achievement of 69 documents, followed by the International Islamic University Malaysia, with 51 documents. The organization contributed to the third publication by the MARA University of Technology with the achievement of 46 documents. The organization that contributed to the fourth publication from Universiti Kebangsaan Malaysia, with the achievement of 40 documents, followed by the College of Business, Universiti Utara Malaysia, with the achievement of 33 documents.

Table 3
Documents by Journal

Journal	Document
Journal Of Islamic Accounting And Business Research	29
International Journal Of Islamic And Middle Eastern Finance And Management	25
Journal Of King Abdulaziz University Islamic Economics	18
Global Journal Al Thaqafah	15
International Journal Of Innovation Creativity And Change	13
Journal Of Critical Reviews	12
Iop Conference Series Earth And Environmental Science	11
Jurnal Pengurusan	11
Advanced Science Letters	10
Al Shajarah	10

Table 3 shows that the ten best journals contribute the most articles, 5 of which are the Journal of Islamic Accounting And Business Research, with 29 articles—followed by the International Journal of Islamic And Middle Eastern

Finance And Management, with a total of 25 articles. In third place with the Journal of King Abdulaziz University Islamic Economics with the achievement of 18 articles, then the Global Journal Al Thaqafah with a total of 15 articles. Then from the International Journal of Innovation Creativity And Change with 13 articles.

Bibliometric Analysis

The minimum keyword analysis found is in accordance with the keywords repeated five times and 74 keywords. Then, the number found forms eight large clusters that identify a specific field. An analysis of the 8 clusters of these keywords can be seen in Table 4.

Table 4
Keyword Clusters

Cluster 1	Cluster 2
Corporate governance	Attitude
Corporate social responsibility	Compliance
Financial performance	Efficiency
Islamic banking	Malaysia
Islamic banks	Performance
Islamic economics	Religiosity
Islamic finance	Service quality
Islamic law	Theory of planned behavior
Pakistan	Trust
Shariah	Zakat compliance
Zakah	Zakat institution
Zakat	Zakat institutions
Cluster 3	Cluster 4
Bangladesh	Covid-19
Economic development	Education
Economic growth	Empowerment
Financial inclusion	Human development
Fintech	Indonesia
Islamic	Islamic philanthropy
Islamic microfinance	Mustahiq
Microfinance	Productive zakat
Nigeria	Welfare
Poverty	Zakah
Poverty alleviation	
Cluster 5	Cluster 6

Accountability	Charity
Investment	Governance
Islamic bank	Islam
Islamic social finance	Muslim
Poverty reduction	Philanthropy
Sadaqa	Religion
Sadaqah	Saudi arabia
Sustainable development goals	
waqf	
Cluster 7	Cluster 8
Asnaf	Community
Baznas	Development
Management	Economic empowerment
Zakat	Infaq
Zakat collection	Social welfare
Zakat distribution	
Zakat management	

In table 4, it is found from 8 clusters that can be known the theme of the discussion arises. Although from the results of the visualization of the study theme mapping, not all keywords can be said in the four themes, several can be positioned in one of the themes as support. The author revealed that from the keywords that appeared, there were several keywords related to the four themes, although once there were some keywords that did not match the mapping of the four themes found, some keywords that did not match the author did not force to enter the four themes. Here Figure 3 displays four themes of visualization of the depth of keywords found, namely management, social economy, Islamic finance, and caring for society.

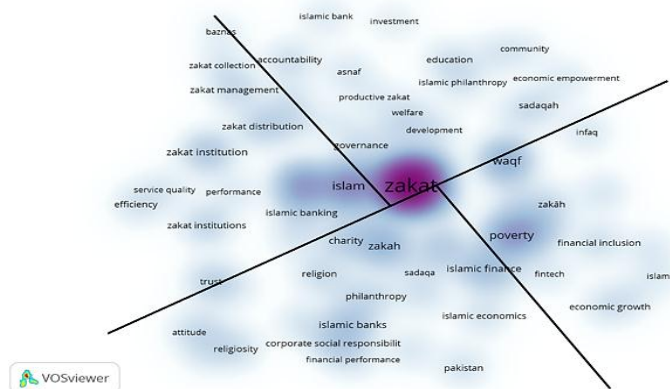


Figure 3. Mapping Study Themes through Depth Analysis

In figure 4, it can be seen that from the results of the overlay visualization analysis, it can be seen the latest keyword studies that appeared in 2020, including fintech, *infaq*, economic empowerment, productive zakat, islamic social finance,

Financial Innovations, 19(2), 320–330.
[https://doi.org/10.21511/imfi.19\(2\).2022.28](https://doi.org/10.21511/imfi.19(2).2022.28)

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**ZAKAT LITERACY INDEX AS A BASIS FOR STUDENTS
UNDERSTANDING IN ZAKAT AND WAQF MANAGEMENT STUDY
PROGRAM FEBI UIN RADEN FATAH PALEMBANG**

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ABSTRACT

This study aims to measure the level of understanding of students in the zakat and waqf management study program of the Faculty of Economics and Islamic Business UIN Raden Fatah Palembang by using survey research methods with a descriptive approach. This study focuses on measuring the level of understanding and literacy of students of the zakat and waqf management study program on the object of zakat by involving 90 students from 4 classes of lectures, namely class 2018, class 2019, class 2020, and class 2021. Student literacy and understanding of zakat are determining factors in the role of students to educate the public to fulfil zakat obligations. The results of this study provide the level of understanding and literacy of study program students from each class of lectures, from the results of the study, the zakat literacy index of zakat and waqf management study program students obtains a value of 83.12% which is included in the high category. College students of 2019 became the highest generation in understanding and literacy regarding zakat with the acquisition of a zakat literacy index of 87.55%.

Keywords: Literacy, Zakat, Students, Zakat and Waqf Management Study Program

INTRODUCTION

The total population of Indonesia is 266,500,000 people, with 231,000,000 people or 86.7% of the population being Muslim (“Muslim Population by Country,” n.d.) A large proportion of the Muslim population in Indonesia is not accompanied by an awareness of the community's obligation to pay zakat. Whereas zakat is one of the obligations that must be carried out by Muslims and is included in the fourth pillar of Islam, It can be concluded that praying in the congregation can also be interpreted as submitting to Allah's commands together with those who surrender. In addition to submitting to the commandment of prayer, humans are also ordered to pay zakat.

How important it is for humans to worship both praying and paying zakat because the purpose of human life in this world is solely to worship Allah SWT. As stated in Surah Az-Zariyat Verse 55 (*Qur'an Kemenag*, n.d.), "And I did not create the jinn and humans except for the purpose of serving Me." The verse confirms to mankind that the origin of why humans and jinn were created was only to submit to and worship Allah. However, worship is a form of a good relationship between the servant and the creator. The relationship is not only with God but also with fellow

humans and other creatures. Zakat is an instrument that combines vertical (God) and horizontal (human) relationships.

According to data, the potential zakat owned by 2021 alone can reach Rp. 327.6 trillion. However, the implementation has only reached Rp. 71.4 trillion so far. More than 85% was collected through unofficial Zakat Management Organizations (OPZ). The amount is divided into corporate zakat of Rp.144.5 trillion, income and service zakat of Rp.139.07 trillion, money zakat of Rp.58.76 trillion, agricultural zakat of Rp.19.79 trillion, and livestock zakat of Rp.9.52 trillion.

The small amount of zakat that can be realized, which is still less than half of the potential zakat, is, of course, the factor that causes this to happen due to the community's low awareness of paying zakat. BAZNAS admits that zakat literacy remains low and that this is a major challenge in Indonesia. According to Mohammad, "This is a challenge for Baznas and other zakat institutions to be able to convey to the public more about the meaning of zakat, its distribution, and its facilities" (*Zakat Ramadan 2021, Baznas Optimistis Tembus Rp6 Triliun! - Ekonomi Bisnis.com*, n.d.)

There is a need to increase zakat literacy for millennials and the younger generation of Indonesia, considering that the national ILZ in 2020 is still at a moderate level of 66.78. Until 2020 alone, the population census has been carried out by the Central Statistics Agency. The data shows the majority is dominated by Generation Z and the millennial generation. Generation Z is the population born in the period 1997 to 2012 and the millennial generation born from 1981 to 1996.

Based on a survey from February to September 2020, it was found that the number of Generation Z reached 75.49 million people, or equal to 27.94 percent of the total population of 270.2 million people. while the millennial generation reached 69.90 million people, or as much as 25.87%.

The classification of population groups is based on the study of William H. Frey, who divides population groups based on several generations. The results of the 2020 Population Census show that the millennial generation is the second group after Generation Z, which dominates the total population of Indonesia at 25.87%, followed by Generation X, namely those born between 1965 and 1980 at 21.88%. "Meanwhile, for those who belong to the Baby Boomer generation or those born in 1946–1964 like me, the numbers are decreasing and getting rarer," said Suhariyanto (*Sensus Penduduk 2020, BPS: Generasi Z Dan Milenial Dominasi Jumlah Penduduk RI - Bisnis Tempo.co*, n.d.).

In 2020, when the demographic bonus begins, the millennial generation ranges in age from 20 to 40 years old. This is a productive age that will become the backbone of the Indonesian economy. Three years before that era, namely 2017, the number of millennials was already dominant compared to other generations. According to Susenas 2017, the number of millennials reached approximately 88 million people, or 33.75% of Indonesia's total population. This proportion is higher than that of the previous generations, such as generation X (25.74%) and the Baby Boomer + veteran generation (11.27%). Likewise, the number of new Z generations reached around 29.23%.

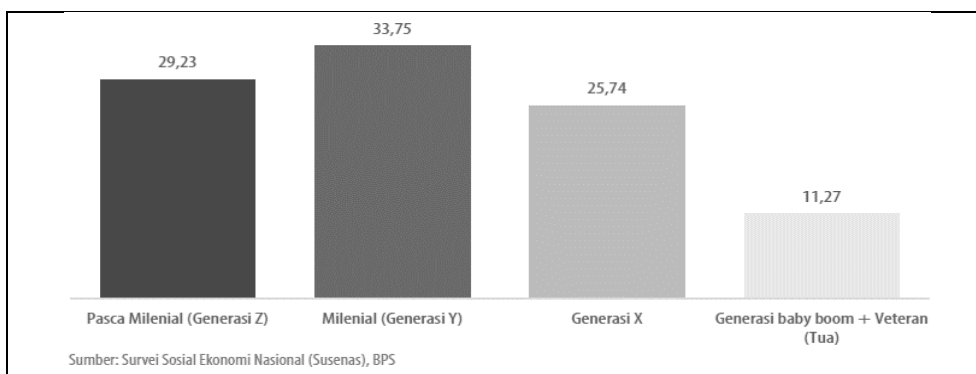


Figure 1. Population composition by generation (in percent)

The data above shows that millennials (Generation Y) occupy a very high number compared to other generations, but this high number is not accompanied by high zakat literacy. To find out, (PuskasBAZNAS, 2019) uses a measuring instrument, namely the Zakat Literacy Index (ILZ).

The zakat literacy index (ILZ) which is a measuring tool that aims to measure the level of understanding or literacy of the community towards zakat both at the regional and national levels. The establishment of ILZ also aims to evaluate the extent to which zakat education programs implemented by zakat institutions are successfully implemented so that in the future zakat education programs will be more effective and efficient.

In addition, when the results of the ILZ measurement have been completed, the measurement results from the ILZ will be input for zakat stakeholders, especially the government and zakat authorities in making appropriate regulatory instruments to produce policies to support zakat. Collection program so that the collected zakat funds reach the optimal point (PuskasBAZNAS, 2019).

Zakat is a property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law (UU.RI, 2011). Meanwhile, according to (Qordhawi, 2002), certain amounts of property are required by Allah and handed over to those who are entitled to receive them. The same understanding was also conveyed by (Hafidhuddin, 2002), Zakat is a property that has met certain conditions issued by the owner to the person who is entitled to receive it.

The low literacy of zakat for millennials is certainly a serious problem, considering that the majority of the population is controlled by millennials. A campus is a place for them to gain knowledge and it is hoped that in the future they can become graduates who can be useful for Nusa and the Nation.

The research entitled Understanding FIAI UII Students Basic Knowledge of Zakat from the Perspective of Zakat Literacy Index. This research was conducted on students of the Faculty of Islamic Religion UII batch 2014-2016. The results showed that the zakat literacy rate of students of the Faculty of Islamic Religion UII for the 2014-2016 period was 78.7%. If the percentage is interpreted into the criteria

for the level of financial literacy according to Chen and Volpe, then 78.7% is in the moderate category (60%-80%) (Nurani, 2020).

"Analysis of Community Literacy in Nanggroe Aceh Darussalam and North Sumatra Provinces Against Zakat Using Zakat Literacy Index (ILZ)". The results found in this study were zakat literacy in Nanggroe Aceh Darussalam Province of 77.29 (medium / moderate). The variables that become obstacles are understanding zakat regulations, zakat institutions, zakat objects, and zakat distribution programs (Aupa, 2020).

Challenges of Zakat Fund Management in Indonesia and Zakat Literacy. Some of the things that are factors that are low in collecting zakat are public trust that is not fully intact in zakat management institutions in Indonesia. In addition, the awareness of the Muslim community about the obligation to pay zakat is still low (Afiyana et al., 2019).

Zakat and waqf scientific departments have begun to be available on Islamic campuses, one of which is UIN Raden Fatah Palembang, especially the Zakat and Waqf Management Study Program, Faculty of Economics and Islamic Business. The emergence of this study program cannot be separated from the many inputs from both academics and practitioners, considering the need for zakat and waqf human resources is very large. Management of Zakat and Waqf Management Study Program in producing graduates is certainly inseparable from the curriculum during the learning process. Provision of courses related to zakat, namely Tafsir Verse of Zakat and Waqf, Hadith Terms of Zakat and Waqf, Fiqh of Zakat, Maqashid Syariah, Ziswaf Empowerment Management, Ziswaf Operational Management, Bank and Non-Bank Financial Institutions, Zakat Waqf Information System, Guidance and Counseling Ziswaf, Study of Zakat and Waqf Manuscripts, and Feasibility Study of Waqf Zakat. Various Types of Special Courses for Zakat make students of MAZAWA FEBI UIN Raden Fatah accustomed to understanding zakat literacy proposed by researchers.

LITERATURE REVIEW

Zakat Literacy Indeks

Is a measuring tool that aims to measure the level of understanding or literacy of the community towards zakat both at the regional and national levels. The establishment of ILZ also aims to evaluate the extent to which zakat education programs implemented by zakat institutions are successfully implemented, so that in the future zakat education programs will be more effective and efficient.

If the results of the ILZ measurement have been completed, the measurement results from ILZ will be input for zakat stakeholders, especially for the government and zakat authorities to make appropriate regulatory instruments which in the end the policy can support the zakat collection program so that the zakat funds collected reach the optimal point.

The range of index values in the study of the Zakat Literacy Index is between 0 to 100. The zakat literacy index value with a value range of 0 – <60 is included in the low literacy category. The zakat literacy index value between 60 – <80 is

included in the category of moderate literacy level or moderate literacy level and the range of zakat literacy index value greater than 80 is included in the category of high literacy level (PuskasBAZNAS, 2019).

There are indicators that are components of ILZ as shown in the following table:

Table 1
ILZ . Compounding Components

Dimension	Variable	Indicator
Basic Knowledge of Zakat	Knowledge of Zakat in General	1. Definition of zakat etymologically
		2. Zakat in the Pillars of Islam
		3. Differences in the laws of zakat, infaq, alms and waqf
		4. The difference between zakat and infaq in general
		5. Types of Zakat
		6. Definision of muzakki
		7. Definisi mustahik
		8. Definision of amil
	Knowledge of the obligation to pay zakat	1. The kaw of paying zakat 2. The sin of not paying zakat 3. Obligatory conditions for zakat maal 4. Conditions for zakat fitrah
	Knowledge of the 8 asnaf	1. Knowledge of the 8 groups of asnaf 2. Aamil duty 3. Zakat management at the time of the prophet Muhammad 4. Transparency and accountability of aamil in managing zakat

Theory of Understanding

Based on the Big Indonesian Dictionary (KBBI) the word 'understanding' comes from the root word 'understand' which means understanding, opinion, thought, flow, direction, view, clever and understand correctly. Understanding is defined in the KBBI, namely the process, method, act of understanding or understanding. While understanding has the meaning of understanding correctly (will); know right (*Arti Kata Paham - Kamus Besar Bahasa Indonesia (KBBI) Online, n.d.*).

(Sudjana, 1995) also provides a definition, understanding is the result of learning. Anas Sudijono said, Understanding is the ability to understand something after something is known and remembered. A student is said to understand something if he can provide a more detailed explanation using his own words. Comprehension is the level of thinking ability that is at the same level as the ability to think at a higher level of memory or memorization (Sudijono, 2011). According

to Bloom, the ability to understand based on the level of sensitivity and the level of absorption of the material there are three levels, namely (Kuswana, 2012):

- 1) Translation
- 2) Interpretation
- 3) Exploration

METHODS

This research is a survey research with a descriptive approach. The researcher tries to describe the understanding of Zakat and Waqf Management students at FEBI UIN Raden Fatah about the basis of zakat through the Zakat Literacy Index approach. The population of this study was 571 students of the 2018-2021 class which were taken from the SIMAK Faculty Admin (Academic Service System). The details are as follows:

Table 2
Distribution of MAZAWA Student Data

No	Year	Quantity of Students
1	2018	134
2	2019	126
3	2020	118
4	2021	193
Total		571

In determining the sample size, the researcher used Krejcie-Morgan (Sekaran, 2006). With a population range of 550-599 is 226 responden. Distribution used Quota sampling are as follows:

Table 3
Distribution of Quota Sampling

Year	Quantity of Students	Calculation	Sample
2018	134	$\frac{134}{571} \times 226 = 53,04$	53
2019	126	$\frac{126}{571} \times 226 = 49,87$	50
2020	118	$\frac{118}{571} \times 226 = 46,70$	47
2021	193	$\frac{193}{571} \times 226 = 76,39$	76
Total			226

Data collection techniques using primary data. Primary data was conducted through questionnaires and interview questions that had been prepared by the researcher.

In addition to the items determined by (PuskasBAZNAS, 2019), the researcher also added questions to the questionnaire regarding the identity of the respondents regarding email information, age, gender, year of class (semester),

NIM, and regional origin. For data sourced from interviews, researchers selected student representatives from each batch to be informants. There are 4 informants with a composition of 1 person per class. The questions asked were how to respond to the understanding of zakat, whether the questionnaire represented what was conveyed, whether they had received zakat courses and any courses, whether they studied while working and paid professional zakat, the difference between zakat, infaq, alms; and do you agree that zakat can improve the welfare of the people.

Data analysis All the main sources of material related to the Zakat Literacy Index as a Basis for Understanding Zakat in Zakat and Waqf Management for FEBI UIN RF Students will then be analyzed with an analytical-descriptive orientation of qualitative data.

According to (Sudijono, 2011)"Percentage is useful for knowing the score obtained", so it can be found the level of implementation in percentage by comparing the frequency of statements with the number of respondents, then multiplying by 100%. The "formula" is:

$$P = \frac{F}{N} \times 100\%$$

Information :

P = Percentage

N = Number of Respondents

F = Frequency

X = Percentage of respondents' answers

The range of index values in the study of the Zakat Literacy Index is between 0 to 100. The zakat literacy index value with a value range of 0 – <60 is included in the low literacy category. The zakat literacy index value between 60 – <80 is included in the category of moderate literacy level or moderate literacy level and the range of zakat literacy index value greater than 80 is included in the category of high literacy level.

RESULTS AND DISCUSSION

Field Results

Zakat Literacy Process for Students of Zakat and Waqf Management FEBI UIN Raden Fatah. Respondents obtained consisted of 90 students of the Zakat and Waqf Management Study Program as respondents, initially set at 226 students but the questionnaires returned or filled out amounted to 94 pieces, but when checked again there were students who filled out double and incomplete answers so that the number of respondents was 90.

Descriptive analysis of the characteristics of the respondents in this study is based on the characteristics in terms of gender, age, year of generation. The description of the characteristics of the respondents is presented as follows:

1. Age

Description of the characteristics of respondents based on age is presented in the following table.

Table 4
Characteristics of Respondents by Age

Age	Frekuensi	Percentage (%)
17	3	3%
18	13	13%
19	31	31%
20	23	23%
21	15	15%
22	3	3%
23	2	2%
amount	90	100%

Source: Processed Primary Data 2022

The table above shows that students who understand zakat based on zakat literacy are 19 years old, as many as 31 people (31%).

2. Gender

Description of the characteristics of respondents by gender is presented in the table below.

Table 5
Characteristics of Respondents by Gender

Gender	Frekuensi	Percentage (%)
Man	22	24,44%
Woman	68	75,56%
Amount	90	100%

Source: Processed Primary Data 2022

The table above shows that there are 22 male respondents (24.18%), and 68 female respondents (75.82%). So it can be concluded that students who understand zakat based on gender are more numerous in women.

3. Force Year

Description of the characteristics of respondents based on the year of generation is presented in the following table.

Table 6
Characteristics of Respondents by Year of Class

Year of Class	Frekuensi	Percentage (%)
2018	21	23,33%
2019	15	16,67%
2020	41	45,56%

2021	13	14,44%
Amount	90	100%

Source: Processed Primary Data 2022

The table above shows that the respondents based on the 2018 batch year were 21 students (23.33%), the 2019 class year were 16 students (16.67%), the 2020 batch year was 41 students (45.56%) and respondents with the class year 2021 as many as 13 people (14.44%). So it can be concluded that there are 41 students who understand zakat based on the zakat literacy index class of 2020 (45.56%).

4. Description of Student Zakat Literacy Level

Based on the results of the study, it is known that the level of zakat literacy in the students of the Zakat and Waqf Management Study Program, Faculty of Economics and Islamic Business, UIN Raden Fatah, was measured using 30 questions with right and wrong answers from 90 respondents. From all questions, a total score of 2243 was obtained with a mean value of 83.07. The following is zakat literacy for students of the Zakat and Wakat Management Study Program, based on the results of research through a questionnaire of 30 items. The description is as follows.

Table 7
Percentage of Student Literacy Level

Questions	Correct Answer	Wrong Answer	Index Percentage
Zakat etymologically means growing, developing, fertile or increasing.	83	7	91,20
It's not a sing if you don't pay zakat.	80	10	87,91
Zakat is a form of worship such as prayer, fasting, and others and has been regulated in detail based on the Qur'an and Sunnah	90	0	98,90
Zakat has a nisab, so infaq and alms do not know the nisab	76	14	83,51
Zakat is not one of the pillars of Islam	86	4	94,50
Zakat and alms are the same	77	13	84,61
Zakat can be replaced with money	89	1	97,80
Zakat has the same meanings as donations because we donate some of our wealth to certain parties voluntarily	37	53	40,65
Zakat maal (walth) is zakat on income such as agricultural products, mining products, marine products, commercial products, livestock products, found treasures, gold and silver	88	2	96,70
Zakat is only given to the poor	60	30	65,93
Paying zakat means removing sins from a year ago	23	67	25,27

People who are obliged to pay zakat are called muzakki	90	0	100
Zakat will make welfare worse	88	2	96,70
Zakat can be replaced with gold	24	66	26,37
Silver is not included in the wealth that is subject to zakat	74	16	81,31
Zakat maal (wealth) is not included in the types of zakat	82	8	90,10
Mustahik are people who are entitled to receive zakat	81	9	89,01
Amil zakat is a committee formed by the government to handle the problem of zakat with all its problems	89	1	97,80
Zakat is only given in the afternoon before Eid prayer	60	30	65,93
The law of zakat is obligatory for every Muslim who is late to fulfill certain conditions	86	4	94,50
Zakat is an obligation and a definite matter in Islam so that the law for those who do not pay zakat is a sin	88	2	96,70
An independent Muslim is obliged to pay zakat maal, if he has assets that reach the nishab. Nishab is the standard (minimum) measure determined by the Sharia to be subject to the obligation of zakat. This Nishab varies according to the type of property	87	3	95,60
Children born before the sun falls at the end of Ramadhan and live after sunset have an obligation to pay zakat fitrah	76	14	83,51
The last group who is entitled to receive zakat is the Ibn Sabil group, namely people who travel (travelers) to do good things (tha'ah) excluding immorality.	88	2	96,70
The duties of amil in zakat are all parties who act on matters relating to the collection, storage, custody, recording, and distribution or distribution of zakat assets.	91	0	100
Muzakki can entrust zakat to be managed by a zakat institution	89	1	97,80
The amount of zakat fitrah according to the current size is 2,576 kg	73	17	80,21
The condition for assets that must be paid for zakat does not have to wait one year	38	52	41,75
At the time of the Prophet and his companions,	90	0	98,90

the collection and management of zakat was left to the amil who had full authority from the Prophet. They are in charge of recording the muslims who are obliged to issue zakat and distribute the zakat to those who are entitled.

The Amil Zakat Institution needs to pay attention to the satisfaction of the muzakki, the transparency and accountability of the institution to increase the loyalty of the muzakki.

86 4 94,50

Source: Processed Primary Data 2022

5. Results of Zakat Literacy Score on Zakat and Waqf Management Students FEBI

Table 8
Guidelines for Determining the Category of Zakat Literacy Score

Total Score Correct	Category of Zakat Literacy Level
$\geq 80\%$	High
60% -80%	Moderate
$\leq 60\%$	Low

Source: (Sudijono, 2011)

Table 9
Categories of Global Zakat Literacy Level

Descriptive statistics	Literacy Level Percentage	Category
Maximum	100%	High
Minumum	25.27%	Moderate
Mean	83.15%	High

Source:

Processed Primary Data 2022

The highest literacy score is 100% (30 correct out of 30 questions). Table 10 explains that the percentage score of Zakat Literacy for students of the Zakat and Waqf Management Study Program is 83.15% and is included in the High category when viewed globally. However, if the literacy level of zakat and waqf management students is measured by class, the literacy percentage data can be presented in the following processing:

Table 10
Percentage of Zakat Literacy for Students of Zakat Management and Endowments for Lecture Equipment

Year	Literacy Percentage	Category
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2018	86.98 %	High
2019	87.55%	High
2020	81.54%	High
2021	76.41%	Intermediate
Mean	83.15%	High

Source: Processed Primary Data 2022

The results of the study in measuring the zakat literacy level of students of the Zakat and Waqf Management Study Program FEBI UIN Raden Fatah resulted in the highest literacy percentage score of 87.55% by 2019 class students and the lowest having a percentage of 76.41% by 2021 class students. From the results Thus it can be concluded that the literacy level of students of the FEBI zakat and waqf management study program is included in the high category with an average percentage of zakat literacy of 83.15%.

CONCLUSION

Based on the discussion above, it can be concluded that the zakat literacy index (ILZ) of students of the Zakat and Waqf Management Study Program, Faculty of Islamic Economics and Business, UIN Raden Fatah Palembang, is in the high literacy category with a score of 83.15%. The lowest indicator in this measurement is for students in the 2021 class with a score of 76.41% but still in the medium category. While the highest score was achieved by students of the 2019 class with a score of 87.55%. In addition, it is clear that students' understanding of zakat literacy still tends to be lower when entering the question of compulsory zakat knowledge. This illustrates that more in-depth knowledge of zakat needs to be improved by students of the Zakat and Waqf Management Study Program, Faculty of Islamic Economics and Business, UIN Raden Fatah Palembang, so that they are better prepared in the future to educate the public about zakat obligations.

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A LITERATURE REVIEW ON ISLAMIC CORPORATE GOVERNANCE (ICG) IN WAQF INSTITUTIONS

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ABSTRACT

Waqf is a sharia-based social financial instrument with the potential to aid poverty alleviation initiatives in Indonesia. However, the Waqf literacy index of the Indonesian population is relatively low at the present time. The waqf topic has evolved in recent years in terms of research. This study aims to analyze and evaluate previously conducted research by identifying similarities between articles on the same topic. This study focuses on articles on <https://www.connectedpapers.com> that contain the keywords "waqf institution" and "Islamic corporate governance (ICG)". According to the keywords, 19 articles were discovered in total. This study's findings indicate that Islamic corporate governance (ICG) practice is a strategic issue in waqf institutions for enhancing public trust.

Keywords: Waqf, Islamic Corporate Governance (ICG), Literature Review

INTRODUCTION

Waqf is a Islamic social financial tool that could help Indonesian programs that try to fight poverty (Fahham, 2015), (Machmud et al., 2018). However, the waqf literacy index of the Indonesian population is currently low (BWI, 2020). Thus, the introduction to the potential of waqf continues to center on the three M: *masjid*, *madrasah*, and *maqam*. Therefore, it is essential to provide professional management for waqf so that the community can maximize its benefits.

In various nations, numerous waqf institutions have developed, including Warees (Singapore), Waqf Future Fund (part of Islamic Relief, London), Awqaf SA (South Africa), World Waqf Foundation (IDB), Dompot Dhuafa Republik (Indonesia), and others. These institutions have attempted to develop waqf with professional management in order to serve as a model for waqf institutions that have yet to develop.

Strategic problems with waqf institutions include bad management and lack of professionalism, a lot of abandoned and lost waqf assets, waqf assets that aren't being used, and not enough waqf income to pay for running costs (Assegaf, 2015). Incorporating sharia values into the governance system will help close the gap between what people expect to happen with waqf funds and what actually does happen

Amanah, or trust, is essential to the development of Islamic Corporate Governance (Maghbul & Alhajam, 2018), So the waqf institution is required to maintain this for the long-term viability of the received funds. The purpose of this

literature review is to confirm that the study of Islamic corporate governance in waqf institutions established by universities has not previously been conducted.

METHODS

This research utilized a literature review approach. A literature review is an analysis of the relevant literature on a particular subject. This is the initial step in gathering pertinent information related to the research topic. (Bungin, 2021). The phases of the literature review procedure are as follows: selecting review topics; searching for and selecting suitable articles; analyzing and synthesizing literature (Ramdhani et al., 2014).

Strategy for finding articles using the database accessible at <https://www.connectedpapers.com/>. The keyword used to find articles was "Islamic corporate governance (ICG) institution waqf." The initial search yielded a total of 40 articles that were relevant to the keywords; then, a screening procedure was conducted with the results of 19 articles. This article screening process was conducted based on studies of non-English publications, duplication studies, articles that are not relevant to the research question, and articles that are not full text. There are no open articles.

RESULTS AND DISCUSSION

According to the results of a literature search, there are 19 articles that discuss Islamic corporate governance (ICG), four of which focus on Islamic banking. There are sixteen articles that discuss Islamic corporate governance (ICG) in waqf institutions.

The following is a comprehensive analysis of each article's findings:

No	Author	Purpose	Metode	Result	Researcher Notes
1	(Ahmed et al., 2015)	This study makes a corporate governance model for the UIEC that can be used to make Waqf institutions in Uganda more accountable, open, and effective.	qualitative	Islamic corporate governance differs from the Western model in that it theoretically upholds and maintains the principles of <i>Tauhid</i> , social justice, and productive resource utilization.	Presents an ICG model for the nation of Uganda.
2	(Indrawaty &	Explanation of the relationship between ICG	qualitative	The ISR report illustrates the effectiveness of	Discusses ICG on Islamic

	Warda yati, 2016)	and ISR in Indonesian Islamic banks		ICG implementation.	banking in relation to ISR.
3	(Maghub & Alhajam, 2018)	Propose a framework for the governance of waqf institutions.	Library research	Trust is the key to the development of ICG	Primarily presents the ICG concept based on previous literature.
4	(Sani et al., 2021)	Analyzing the application of good governance The institution of zakat is composed of accountable administrators and leaders. Informational clarity. Melaka Islamic Religious Council's disclosure practices and constituent management (MAIM)	qualitative	good governance practices in these two institutions, but not optimal	This study evaluates the technical implementation of ICG by two zakat institutions in Malaysia.
5	(Razak, 2018)	discusses the concept of centralizing corporate governance within Islamic financial institutions	critical legal studies approach	Lack of standardization or, alternatively, a diverse approach to corporate governance on the part of IFI in all Islamic banking areas	This research critiques the use of ICG in Islamic banking.
6	(Rofiqoh et al., 2021)	Developing the Islamic Corporate Governance (ICG)-based cash waqf	Kualitatif	The three main things that make the ICG model of new entrepreneur-based cash waqf transferable are:	This study offers an ICG cash waqf model based on entrepreneur

		model.		(1) the addition of waqif, the involvement of the general public, and the selection of permanent donors; (2) the productivity of cash waqf funds is meant for qardhul hasan financing for the qualifications of seedlings, shoots, business development, and other financing; and (3) job training in potential sectors is a multi-benefit project development strategy.	rs.
7	(Syamsuri et al., 2020)	The practice of management accountability in waqf institutions should be analyzed, as demonstrated by the waqf manager of Pondok Modern Darussalam Gontor (PMDG).	qualitative	PMDG has implemented the vision, mission, and objectives of the Gontor Waqf Charter and implemented Islamic corporate management with an awareness of waqf governance accountability. Waqf assets are mapped by increasing the productivity of different business units, expanding and using land assets every year, and following the	This study explores the governance practices of Gontor Islamic Boarding School.

				waqf motto, "waqf must always move."	
8	(Heni & Emawati, 2022)	to evaluate the influence of Islamic corporate governance, Islamic social reporting, and Islamicmaqashid pada bank syariah di Indonesia	quantitative	The board of directors variable has a probability of 0.8720, which is greater than or equal to 0.05, and a coefficient of 0.002718. This indicates that the board of directors variable has no significant effect on maqashid sharia, thus rejecting the hypothesis. b. The coefficient value for the independent board of commissioners variable is 0.320162 and its probability is 0.0018, less than 0.05 or 0.05. This demonstrates that the independent board of commissioners has a substantial impact on maqashid sharia, thus supporting the hypothesis.	This research makes use of the ICG variable ISR
9	(Huda, 2020)	It analyzes the exciting paradigm of fiqh as a legal foundation for the development of corporate waqf and	qualitative	the establishment of a new waqf management body, the right to use hybrid waqf as a waqf function, and the implementation of	This study utilized an Islamic law methodology to identify the waqf paradigm.

		identifies its characteristics.		istibdal waqf becoming more flexible and straightforward. finance authorities' transformation of self-management capabilities, waqf, and waqf stock administration	
10	(Saad et al., 2016)	Evaluating the best practices of selected waqf entities in Malaysia and Saudi Arabia	qualitative	This waqf entity has taken a creative approach to making waqf programs and trying out new ways to manage and invest waqf property.	This research evaluates waqf practices in Malaysia and Saudi Arabia.
11	(Ahmad & Rasyid, 2016)	Research on corporate governance Zakat and waqf institutions in Nigeria in the context of existing law	library research	Adding high-level corporate governance to zakat and sector waqf will help them do their jobs better and reach their goals.	This study uses an Islamic law approach to discuss ICG.
12	(Badshah & Bulut, 2020)	look at the role of Islamic corporate governance as a whole in the context of long-term financial success.	qualitative	It shows a strong positive correlation between ICG and the financial sustainability of organizations in Turkey.	This study looks at how the performance of Turkey's financial institutions changed after ICG was put into place.

13	(Sano & Kassim, 2021)	To work on making a good system for waqf (Islamic waqf) in the Republic of Guinea. This will help boost socio-economic activities and get rid of poverty in this country.	Library research	I propose fundamental reform measures. This includes approving codified general laws that govern waqf affairs in the country as a whole and setting up a special supervisory body and a competent management body to make sure the agency works well in the country.	This study develops an Islamic waqf governance framework for the nation of Guinea.
14	(Alnehmer, 2022)	Analyze the rules and standards that the Saudi Waqf Authority is currently using to run and control local waqf institutions.	qualitative	Several recommendations have been made for the adoption of best Waqf practices, regulations, and governance.	This study reveals some of the challenges and obstacles facing Saudi Arabia's waqf practice.
15	(Sadek et al., 2018)	Compare the concept of corporate governance from the western and Islamic perspectives. regarding the definition and function of corporate governance in Islamic financial institutions.	qualitative	According to both Western and Islamic perspectives, corporate governance is a responsibility that all organizations must uphold. Nonetheless, this corporate governance structure incorporates diverse philosophies,	Peneitian ini membandingkan konsep good governance dari sudut pandang barat maupun islam

tasawwur, and ideas. In addition, the conventional concept evolved from Western culture and beliefs, which renders it contrary to Sharia 'and potentially difficult to implement in Islamic businesses. Second, as noted in the aforementioned literature, Islamic corporate governance is not new; it was observed by the Prophet Muhammad (S.A.W.) and mentioned in the Quran and Al-Sunnah. Incorporating the principles of monotheism, freedom, and duty, as well as

16	(Kama ruddin & Hanefah, 2021)	The goal of this research is to look at and compare how Malaysian waqf institutions run waqf governance right now.	qualitative	moderate waqf governance practices in three categories: waqf governance policies, waqf governance boards, and waqf governance processes. This study also finds	This study focuses on governance practices in Malaysian waqf institutions.
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				that the way waqf institutions are run is affected by how they are turned over to corporations.	
17	(Abdulah, 2020)	to look into the potential role of Waqf (Islamic waqf or philanthropy) institutions in the alleviation of poverty and socioeconomic development of Indian Muslims.	qualitative	Waqf in India consists of one of the largest collections of Waqf properties in the world and has a greater potential than is commonly believed.	This study identifies the challenges and issues with waqf that India faces.
18	(Istrefi, 2020)	Analyze the significant differences that have highlighted the need to develop alternatives to conventional models.	Kualitatif	In the Islamic model, corporate governance is founded on religious principles, with God and Islam as its primary participants. This differs from conventional philosophy, which emphasizes material and fundamental aspects.	This research confirms the principle of monotheism-based ICG
19	(Ramli et al., 2019)	To look at the relevant research on how to measure performance for waqf institutions and to come up with a good model for	qualitative	Waqf institutions can have good governance if they have a reliable internal control system. A performance measurement system based on	This research develops a model for assessing the performance of waqf institutions.

judging how well waqf institutions are doing.	sharia that looks at both qualitative and quantitative aspects of his current behavior.
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According to the table above, numerous studies, including research, have focused on Islamic corporate governance in waqf institutions in a country; (Ahmed et al., 2015), (Sani et al., 2021), (Rofiqoh et al., 2021), (Saad et al., 2016), (Badshah & Bulut, 2020), (Sano & Kassim, 2021), (Alnemer, 2022), (Kamaruddin & Hanefah, 2021), (Abdullah, 2020).

Several studies have proposed a model for improving the governance of waqf institutions, both as regulators and as waqf fund managers, in order to restore the social justice function of waqf. Several more studies have tried to compare how Islamic philanthropic institutions in Islamic countries run their businesses.

The researcher included four articles discussing Islamic corporate governance in commercial Islamic financial institutions out of the total of nineteen. (Sadek et al., 2018), (Heni & Emawati, 2022), (Razak, 2018), (Wisandiko, Firman Adhar Indarwati, 2020). This research focuses on Islamic corporate governance in Islamic banking as its central topic. This indicates that the practice of Islamic corporate governance in Islamic banking can be used to describe the requirements of Islamic corporate governance in other Islamic financial institutions. All four of these articles come to the same conclusion: Islamic social reporting (ISR) is often linked to Islamic corporate governance (ISR).

Using the tools at <https://www.connectedpapers.com>, researchers randomly selected a subset of Scopus-indexed journal articles during their article search. Together with the growth of waqf in various Islamic nations, this demonstrates that Islamic corporate governance has become a global concern. The majority of the 19 articles utilized qualitative research methods with varied approaches.

The research focus of the 19 articles listed above diverge significantly. The research focus of each article is summarized in the table below.

Focus of Research	ICG Model	Islamic Banks ICG Practices	ICG Practices	Potential and waqf fiqh
Total of Articles	5	4	7	3

According to the table above, research on ICG practice comprises the greatest number of articles. Multiple Islamic nations do not adhere to a standard ICG practice, so this conclusion can be drawn. If the focus of this research is on the fact that several universities in Indonesia are helping to set up waqf institutions, then the ICG concept that can be used in waqf institutions that are part of a university setting is needed.

CONCLUSION

Along with the development of the waqf instrument as a sharia economic

study, the subject of waqf research has undergone significant developments, including the question of Islamic corporate governance in waqf institutions. This is done to ensure that the community's trust is maintained, so that the focus of research on ICG practice remains an intriguing topic for scholars. According to the findings of the available research, there are still a small number of individuals who practice waqf in institutions, particularly university-established waqf institutions.

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إمكانات مجمع مسجد "اليسر" في تحسين الرفاهية الاقتصادية للمجتمعات القائمة على المساجد

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ملخص

الرفاهية ضرورة وحلم للجميع. الاستقلال المالي من أجل تحسين مستويات المعيشة هو أحد أهداف التمكين الاقتصادي القائم على المساجد. ومن المتوقع أن يكون هذا شكلاً من أشكال تنفيذ الفهم القائل بأن المساجد ليست فقط لمجال العبودية فحسب بل هو أساس مركز للمجتمع. إن الأمل في أن يتمكن المسجد من تلبية الاحتياجات المالية ويمكن أن يساعد في تحسين الرفاهية الاقتصادية هو شكل من أشكال تطبيق معنى ازدهار المسجد. يدرس هذا البحث إمكانات مجمع مسجد أليوسرو في الحي ما يسمى بحي جمهورية الشعبية الديمقراطية (DPR) ويقدم لمحة عامة عن الفرص والعقبات التي تواجهه في تحسين اقتصاد المجتمع حول المسجد. طريقة التحليل المستخدمة هي تحليل SWOT ، أي القوة والضعف والفرصة والتحدي. وخلصت هذه الدراسة إلى أن إمكانات مجمع مسجد اليسر التابع لجمهورية الشعبية الديمقراطية في تحسين اقتصاد المجتمعات القائمة على المساجد، بما في ذلك: (1) الأموال المحتملة (2) إمكانات المؤسسات (3) إمكانات الشبكة (4) إمكانات الشبكة (5) إمكانات الأعمال ومناخ الأعمال في البيئة المحيطة.

مفتاح الكلمات : إمكانات المسجد ، اقتصادي.

مقدمة

المساجد خلال عهد النبي محمد صلى الله عليه وسلم كان المسجد يعمل كمركز للحكومة، ومركز اقتصادي، ومركز تعليمي، ودفاع، وأمن، وغيرها (Arif, 2019). ولم تستخدم المساجد فقط عبادة فحسب، على الرغم من أنه الرأي القائل بأن المسجد ليس سوى مكان للعبادة فحسب يسبب عدم وجود تنمية اقتصادية للمسجد والمجتمع المحيط به ، بحيث لا يمكن أن تكون حالة المسجد مستقلة ، ناهيك عن المساعدة في رفاهية المجتمع المحيط. لذلك فإن المسجد هو مصدر العقيدة وبداية نهضة الشعب ، بما في ذلك الاهتمام بالأمور الاقتصادية والرفاهية.

أهمية المسجد قد دلنا رسولنا الكرام بأن رسول الله والصحابة يتجمعون دائماً في المسجد إلا في سفر ، وهم في حالة حرب ، ويعانون من مرض خطير ويموتون. لم ينفصل رسول الله أبداً عن العبادة في المسجد. فلما مرض في نهاية حياته، فلما سمع صوت بلال يصلي قال لسيدة عائشة: خذني إلى بيتي! فدهشت سعيدة عائشة وسألت:

ليس هذا بيتك يا حبيب الله؟ فأجاب رسول الله صلى الله عليه وسلم: "لا، بيتي مسجد"، فقال في مناسبة أخرى: "إن كان شعبي يعرف فضائل صلاة الجماعة في المسجد، ولو استمروا في صلاة الجماعة في المسجد". (Rizal & Maulana, 2020).

القصة أعلاه تعلمنا مدى أهمية المسجد حتى يعتبر المسجد منزله الخاص للرسول . وفي كتابة بعنوان لماذا بنى رسول الله مسجدا أمام السوق بالتأكيد لديه أسباب معينة لأسباب معينة الأسباب التي اتخذها النبي لها معنى عميق جدا. المسجد هو رمز للالتزام ببناء الروابط والتواصل الروحي مع الله سبحانه الله واتالا. كمكان للعبادة ، خلال حياته ، كان رسول الله يؤدي دائما الصلاة الإلزامية خمس مرات في جماعة وأصبح إمامه في مسجد بالقرب من منزله في المدينة المنورة. كما يتم تنفيذ أشكال مختلفة من أنشطة المعاملات ذات الطبيعة الاجتماعية مثل توزيع الزكاة وذبح القران والزواج وما إلى ذلك في المساجد.

يمكن تعريف اقتصاد المسجد باقتصاد قائم على المساجد مع تفسير أن تنفيذ الاقتصاد لا ينفصل عن القيم الروحية المبنية من المسجد (Kurniasari & Bharata, 2020). المسجد فقط ليس مكان للسجود من بل جعل النبي المسجد مركزا للتعليم. قام بتدريس طلابه الذين كانوا أيضا أتباعه في المسجد. يستمر هذا النوع من التقاليد حتى الآن. وعلي سبيل المثال في مسجد المدينة المنورة ، بعد صلاة المغرب وبعد صلاة الفجر ، نواجه دائما خالكا صغارا يدرسون القرآن بقيادة شيخ أو معلم. من الفهم المعطى أثناء وجوده في هذا المسجد جعل الأساس أو دار الصحابة لتكون معاملتهم جيدة وصحيحة وفقا للشريعة الإسلامية. من جميع البيانات أعلاه أن إمكانات المساجد مهمة جدا للمجتمع بحيث إذا قلت إن الاقتصاد القائم على المساجد ليس شيئا ليس له أساس.

طريقة تحليل البحث

يدرس هذا البحث إمكانات مجمع مسجد أليوسرو في الحي ما يسمى بحي جمهورية الشعبية الديمقراطية (DPR) ويقدم لمحة عامة عن الفرص والعقبات التي تواجه في تحسين اقتصاد المجتمع حول المسجد. يقع مسجد أليوسرو هذا في حي جمهورية الشعبية الديمقراطية (DPR) مسجد أليوسر كومبلنك جمهورية بيرومناس لديه منظمة لإدارة المساجد حيث يتكون الأعضاء من عائلات الأعضاء السابقين في جمهورية كوريا الشعبية الديمقراطية ، على الرغم من أن أعضاء DPR في هذا المجمع اليسوا هناك ، ولكن الأسرة والأحفاد لا يزالون يشغلون الأرض والعائلة. بجانب المجتمع كان طلاب المدرسة كانوا يستفيدون أيضا كل الخدمات المسجد و ذلك يسبب يقع موقع المسجد أمام مدرسة الأزهر 45 باليمبانغ ، وهذا أيضا يكون سببا بأن مبلغ من الصدقات يوميا في هذا المسجد يكون مبلغا كبيرا. من المعلومات المدبرين ما يسمى بتعمير المسجد بأن مبلغ الصدقة أسبوعيا حوالي ثلاثين أم أربعين مليون تقريبا ويحدي مائة أو مائة و عشرين مليون أو أكثر. وهذا يكفي لإجعال بيت المال و تمويل

في هيكل الإداري في هذا المسجد. يتكون BMT من مصطلحين ، وهما بيت المال وبيت التمويل. بيت مال أكثر توجها نحو جهود جمع الأموال غير الربحية، مثل الزكاة والإنفاق والمنح والصدقات، في حين أن بيت التمويل كمحاولة لجمع الأموال لتطوير الأعمال المعاملة الاقتصادية. (Kurniasari & Bharata, 2020)

طريقة التحليل المستخدمة هي تحليل SWOT ، أي القوة والضعف والفرصة والتحدّي. وخلصت هذه الدراسة إلى أن إمكانات مجمع مسجد اليسر التابع لجمهورية كوريا الشعبية الديمقراطية في تحسين اقتصاد المجتمعات القائمة على المساجد. إنه مع القوة والضعف والفرصة والتهديد. (Nisak, 2013)

البحث

كما تحدثنا سابقا أن طريقة التحليل المستخدمة هي تحليل SWOT ، أي القوة والضعف والفرصة والتحديز و بعد أن حددت ودرست في هذا البحث يعلم بأن هذه الأربعة كما يلي :

القوة (القوة) هي حالة أو حالة هي قوة المسجد والبرنامج الذي يتم تنفيذه في الوقت الحالي. القوة هي عامل داخلي متأصل في المسجد أو مؤسسة المسجد: أ. مسجد أليوسر كومبليك جمهورية بيرومناس الشعبية لديه منظمة لإدارة المساجد حيث يتكون الأعضاء من عائلات الأعضاء السابقين في جمهورية كوريا الشعبية الديمقراطية، على الرغم من أن أعضاء جمهورية كوريا الشعبية الديمقراطية في هذا المجمع ليسوا هناك، ولكن الأسرة وأحفادهم ما زالوا يحتلون الأراضي والأسر. بالإضافة إلى أنها تتألف من موظفي DPR السابق ، ولا يزال كثير من الناس مسؤولين، مثل أسرة الأمين الإقليمي لمقاطعة سومطرة الجنوبية وبعض المسؤولين الحكوميين المحليين الذين يتمتعون عموما بالقدرة الإدارية. ب. لديك الكثير من الدخل (أموال الناس). ج. أن يكون لديك وكالة إدارة ZIS. د. هناك ميزانية خاصة للأنشطة الاجتماعية كل شهر ه. المسجد لديه علاقة وثيقة مع المجتمع ويعرف المجتمع المحيط به بشكل أعمق. f. ويعمل نظام الإدارة والإبلاغ بشكل جيد.

أما نقاط الضعف (نقاط الضعف) هي حالات أو ظروف هي نقاط ضعف المسجد أو البرنامج في هذا الوقت. الضعف هو عامل داخلي متأصل في مسجد أو مؤسسة مسجد: أ. لا يعرف المسجد حتى الآن الجهات الفاعلة الحالية في مجال الأعمال الصغيرة والفرص التجارية الموجودة في البيئة المحيطة. ب. ولا تملك المساجد حتى الآن الموارد البشرية الكافية لتنفيذ برامج التمكين الاقتصادي المجتمعي؛ ج. لا تزال إدارة مسجد زيس لا تفهم تماما اقتصاد الشريعة. د. بشكل عام، لم يتم استخدام الأموال التي تم جمعها في الأنشطة الاقتصادية (الإنتاجية). ولم تنفق أموال الحجاج حتى الآن إلا على التكاليف التشغيلية، ومساعدة الأيتام والدعفة، والمساعدة في بناء مساجد أخرى، والمساعدة في صناديق التعليم، والمساعدة في الكوارث الطبيعية، وما إلى ذلك.

أما الفرصة هي حالة أو شرط يمثل فرصة لمسجد أو برنامج في هذا الوقت. الفرصة هي عامل خارجي يأتي من البيئة التي يقع حولها المسجد: أ. وتحتاج المشاريع الصغيرة إلى التمويل البالغ الصغر لأنها لا تستطيع الحصول على قروض من المصارف؛ b. تحتاج الشركات الناشئة إلى رأس مال عامل لتطوير الأعمال. ج. تحتاج الشركات الصغيرة في البيئة المحيطة إلى مهارات الإدارة المالية والوصول إلى التسويق.

و الأخير التحدي (التهديد) هو الموقف أو الحالة التي هي تحدي المسجد أو البرنامج في هذا الوقت. التحديات هي عوامل خارجية تأتي من البيئة المحيطة بالمسجد. وفيما يلي بعض هذه التحديات: أ. ليس بالضرورة أن يستجيب المجتمع المحيط بشكل إيجابي للبرنامج الذي صممه المسجد. b. عقلية المجتمع ضعيفة في محاولة لزيادة الاستقلالية. ج. ظهور عمليات احتيال منظمة تحت ستار برامج تقاسم الأرباح. د. الرأي الخاطئ لبعض الناس حول "قروض رأس المال التجاري لا تحتاج إلى إرجاع" ؛ e. إحجام المقترضين من رأس المال عن حضور التدريب على ريادة الأعمال

اختتام

وخلصت هذه الدراسة إلى أن إمكانات مجمع مسجد اليسر التابع لجمهورية كوريا الشعبية الديمقراطية في تحسين اقتصاد المجتمعات القائمة على المساجد، بما في ذلك: (1) الأموال المحتملة (2) إمكانات المؤسسات (3) إمكانات الشبكة (4) إمكانات الشبكة (5) إمكانات الأعمال ومناخ الأعمال في البيئة المحيطة. ومن الاقتراحات في هذا للإدارة أن يجعل مركز بيت المال و التمويل و ينشط الأعضاء المجلس و المجتمع في فهم أهمية إمكانات مجمع مسجد "اليسر" في تحسين الرفاهية الاقتصادية المجتمعات القائمة على المساجد .

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MEASUREMENT OF ZAKAT INDEX SUPPORTS COMMUNITY DEVELOPMENT ZAKAT PROGRAMS IN SUMAJA MAKMUR VILLAGE, GUNUNG MEGANG DISTRICT, MUARA ENIM REGENCY

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ABSTRACT

This study aims to answer questions about whether or not Sumaja Makmur Village, Gunung Megang District, Muara Enim Regency is eligible to receive zakat funds from BAZNAS. This research uses quantitative research which was conducted in Sumaja Makmur Village, Gunung Megang District, Muara Enim Regency. Data collection methods used are through questionnaires, interviews and documentation. Then the data were analyzed using descriptive quantitative methods. The results showed that from the measurement of the Zakat Village Index (IDZ) in Sumaja Makmur Village, Gunung Megang District, Muara Enim Regency, it was 0.59. And if it is categorized into the Score Range, Sumaja Makmur Village is included in the fairly good category,

Keywords: Zakat, Zakat Village Index, Zakat Community Development

INTRODUCTION

Based on Law NO. 23 of 2011 concerning the management of zakat, the Indonesian government established the National Amil Zakat Agency called BAZNAS. The National Amil Zakat Agency (BAZNAS) is an official non-structural government agency authorized to manage, collect and distribute Zakat funds in accordance with Islamic law. As an official government institution, the National Amil Zakat Agency (BAZNAS) has the right to manage zakat funds whose purpose is to help the state eradicate poverty.

Poverty is a problem that is always faced by every nation and there has never been a solution, especially for developing countries like Indonesia. One of the main causes of failure in overcoming poverty is because it ignores religious values and local culture of a nation. Poverty is not a problem that concerns the individual or a person alone but involves all aspects such as the region and the country and even the world. The number of poor people in Muara Enim Regency, South Sumatra Province can be seen in Table 1.

Table 1
Poverty Line, Poor Population, and Percentage of Poor Population
in Muara Enim Regency 2016-2020

Year	Total population (000 soul)	Poverty line (Rp)	Poor Population (000 inhabitants)	Percentage of Poor Population (%)
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2016	609,607	316,729	82	13.56
2017	618,762	331,554	81	13.19
2018	628,661	353,012	79	12.56
2019	637,556	367,761	79	12.41
2020	642,900	390,342	79	12.32

Source: BPS Muara Enim Regency 2020

Based on data from the Central Statistics Agency, the number of poor people in Muara Enim Regency in March 2020 reached 12.32% points. From the table above, it can be seen that the trend of the poverty line from year to year seems dynamic and even tends to increase. From 2016 to 2020 the poverty line has increased by Rp.316,729 per capita per month to Rp. 390,342 per capita per month, this increase is in line with the trend of changing prices or inflation which explains that indeed the needs of human life change all the time with the times. Currently, the poverty line of Muara Enim Regency is IDR 390,342 per capita per month, meaning the amount of food and non-food expenditure/consumption per capita per month of the poor in Muara Enim Regency. With zakat, is expected to be a potential source for eradicating poverty. One of them is by developing the Zakat Community Development (ZCD) program. The Zakat Community Development Program is a program filled by the National Amil Zakat Agency (BAZNAS) in empowering the community by targeting the mustahik community who live in villages whose welfare and facilities and infrastructure are lagging behind.

Efforts to improve welfare through village community empowerment programs, one of which is Zakat Community Development (ZCD), require measurable instruments to encourage the effectiveness and relevance of the program to the context of its objectives. Determination of the eligibility status of villages to receive zakat in the implementation of Zakat Community Development (ZCD) has a special measuring instrument called the Zakat Village Index (IDZ). The Zakat Village Index is a mechanism tool used to measure the condition of a village so that it can be said that it is feasible or not feasible to be assisted by the National Amil Zakat Agency (BAZNAS) with zakat funds. Therefore, the Zakat Village Index can also be used as a monitoring and evaluation tool for the zakat management process in a village.

The purpose of the Zakat Village Index is to measure the extent of the development of the village, and it is hoped that the right data can be obtained so that it can be used to determine the distribution of appropriate productive programs for the mustahiq community.

The National Amil Zakat Agency (BAZNAS) of South Sumatra Province is one of the institutions that plays an important role in the management, utilization and empowerment of mustahik in South Sumatra, including the National Amil Zakat Agency (BAZNAS) of Muara Enim Regency. With the Zakat Village Index (IDZ) it will help the Muara Enim Regency National Amil Zakat Agency (BAZNAS) in distributing zakat funds to mustahik who are entitled to receive it. This is based on the calculation of the Zakat Village Index (IDZ), which is an index

value to determine whether or not the village is eligible for assistance in the form of appropriate empowerment and welfare programs.

From the description of the background above, the authors are interested in examining the status of Sumaja Makmur Village in receiving zakat funds using the Zakat Village Index method with the title "Measurement of the Zakat Index Supports Community Development Zakat Programs in Sumaja Makmur Village, Gunung Megang District, Muara Enim Regency"

METHODS

The type of research used is quantitative research. This research was conducted in Sumaja Makmur Village, Gunung Megang District, Muara Enim Regency, South Sumatra Province. This study uses two sources, namely primary data used to determine the general condition of the village based on five dimensions, namely economic, health, education, social humanity, and da'wah. Secondary data is obtained in ready-made form, has been collected and processed by other parties and is usually in the form of publications. For example, through the zakat book guidelines on the zakat village index, previous studies, data obtained from books, journals, documents, magazines, government reports, and so on that can be used as legitimate sources. Data collection techniques in research are questionnaires, interviews, documentation.

Data Analysis Techniques: 1) Multi-Stage Weight Index is a quantitative analysis approach using a calculation estimation technique called the Multi-Stage Weight Index which is used to display data in the form of the Zakat Village Index (IDZ) calculation. After all the required data has been collected, the data obtained is then given a value or score according to the weight of the indicators that have been determined in the Likert scale; 2) Presentation of Data The presentation of data in this study is presented in the form of tables and graphs, which will then be analyzed in a narrative manner. This is done to facilitate researchers in presenting the data contained in this study.

RESULTS AND DISCUSSION

Measurement Results of the Zakat Village Index (IDZ) in Sumaja Makmur Village, Gunung Megang District

1. Economic Dimension Index Value

The economic dimension is obtained by multiplying the index of each variable by the contribution of each weight. The economic dimension has the largest proportion in determining the value of the Zakat Village Index (IDZ), this is because in the calculation of the weight value for that dimension it is 0.25 or a quarter of the total weighting of the Zakat Village Index (IDZ). The value of the economic dimension index is obtained from the calculation of the variables and indicators for their preparation.

The formula used is the third stage as follows:

$$IDZ = 0.28(X1) + 0.24(X2) + 0.22(X3) + 0.26(X4)$$

$$IDZ = 0.28(0.42) + 0.24(0.25) + 0.22(1) + 0.26(0.42)$$

$$IDZ = 0.119 + 0.06 + 0.22 + 0.109$$

$$IDZ = 0.50$$

Table 2
Index Value of Each Variable In Economic Dimension

Variable	Weight Variable	Index Variable	Information	Interpretation
Productive economic activity	0.28	0.42	Pretty good	Could be considered for help
Trading center Village	0.24	0.25	Not good	Priority for helped
Access to transportation and service logistics /delivery	0.22	1.00	Very good	Not prioritized for help
Access institution Finance	0.26	0.42	Pretty good	Can be considered to help

Source: Data Processed, 2020

Based on the table above, the index values of each variable in the economic dimension are 0.42, 0.25, 1.00 and 0.42. From these results, it can be seen that the economic conditions in Sumaja Makmur Village are in a fairly good category. This is due to the low level of village trade centers which indicates that the village has a market with a certain schedule.

2. Health Dimension Index Value

The health dimension is obtained by multiplying the index of each variable by the weight contribution of each dimension. This dimension provides the smallest proportion in determining the value of the Zakat Village Index (IDZ) with a weight of 0.16. The result of calculating the zakat village index (IDZ) in Sumaja Makmur Village on the health dimension is 0.63. This shows that health in Sumaja Makmur Village is in good condition. The variables contained in the health dimension are, public health, health services, and health insurance. The formula for the health index value used in the third stage is as follows:

$$DZ = 0.41(X1) + 0.36(X2) + 0.23(X3)$$

$$IDZ = 0.41 (0.66) + 0.36 (0.50) + 0.23 (0.75)$$

$$IDZ = 0.2706 + 0.18 + 0.1725$$

$$IDZ = 0.63$$

Table 3

Variable	Variable Weight	Variable Index	Information	Interpretation
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Public health	0.41	0.66	Well	Less priority to help
Health services	0.36	0.50	Pretty good	Couldpriority to help
Health insurance	0.23	0.75	Well	Not prioritized for help

Health Dimension Variable Index Value

Source: Data Processed, 2020

Based on table 4.2 each variable is worth 0.66, 0.50 and 0.75. In general, the majority of residents' houses are livable and have access to clean water as a means of cooking, washing, and drinking. Health services in Sumaja Makmur Village are very adequate.

3. Education Village Index Value

The dimensions of education in Sumaja Makmur village consist of two variables measured, namely the level of education and literacy as well as educational facilities. The weighting of the index value of the education dimension is obtained from the calculation of the indicators and the calculation variables. The calculation formula in the third stage is as follows:

$$IDZ = 0.50 (X1) + 0.50 (X2)$$

$$IDZ = 0.50 (0.62) + 0.50 (0.76)$$

$$IDZ = 0.31 + 0.38$$

$$IDZ = 0.69$$

Table 4
Education Dimension Variable Index Value

Variable	Variable Weight	Variable Index	Information	Interpretation
Level Education and Literacy	0.50	0.62	Well	Less priority to help
Education Facilities	0.50	0.76	Well	Not enoughpriority to help

Source: Data Processed, 2020

Based on table 4.3 above, the measurement results of each variable have index values of 0.62 and 0.76. In general, the condition of public education can be said to be good with the support of existing educational facilities in Sumaja Makmur village.

4. Social and Humanitarian Village Index Value

The weighting value of the social and humanitarian dimension index is 0.17. Based on the calculations that have been made, the index value for the social and humanitarian dimensions is obtained a value of 0.57. This shows that the social and humanitarian conditions in Sumaja Makmur Village are quite good. The index

of the social dimension of humanity consists of three variables, namely: (1) means of open community interaction spaces, (2) electricity, communication and information infrastructure, and (3) disaster mitigation. The value of the social and human dimensions at the third count stage is based on the following formula:

$$IDZ = 0.36(X1) + 0.43(X2) + 0.21(X3)$$

$$IDZ = 0.36 (0.39) + 0.43 (0.88) + 0.21(0.25)$$

$$IDZ = 0.140 + 0.378 + 0.052$$

$$IDZ = 0.57$$

Table 5
Social and Human Dimension Variable Index Value

Variable	Variable Weight	Variable Index	Information	Interpretation
Means of Community Open Interaction Space	0.36	0.39	Not good	Priority for help
Electricity, Communication and Information Infrastructure	0.43	0.88	Very good	Not prioritized for help
MitigationNatural disasters	0.21	0.25	Not good	Priority for help

Source: Data Processed, 2020

Based on table 4.4, it can be seen that each variable has an index value of 0.39, and 0.88. This value indicates that in general the means of open community interaction as well as electricity, communication and information infrastructure are available in Sumaja Makmur Village. Natural disaster mitigation is worth 0.25. This is because according to the interview with the village head, there is still a lack of an early warning system for natural disasters, while only an early warning system for natural disasters is available. The following is a more detailed explanation of the variables that make up the social and humanitarian dimensions.

5. Dakwah Village Index Value

The da'wah dimension of Sumaja Makmur Village is obtained by multiplying the index of each variable by the contribution of each weight. This dimension has a fairly large proportion of 0.22. In determining the value of the zakat village index (IDZ) the weight of this dimension is the largest after the economic dimension. The value of the da'wah dimension index is obtained from the calculation of the constituent variables and indicators. The formula used is the third stage as follows:

$$IDZ = 0.33(X1) + 0.30(X2) + 0.37(X3)$$

$$IDZ = 0.33(0.92) + 0.30(0.75) + 0.37(0.23)$$

$$IDZ = 0.303 + 0.225 + 0.0839$$

IDZ = 0.61

Table 6
Value of Da'wah Dimension Variable Index

Variable	Variable Weight	Variable Index	Information	Interpretation
Availability of Facilities and companion Religious	0.33	0.92	Very good	Not Prioritized To Help
Knowledge level Community Religion	0.30	0.75	Well	Less Priority to help
Level Religious Activities and Community Participation	0.37	0.237	Not good	Priority To Help

Source: Data Processed, 2020

Based on this, it shows that the variable availability of religious facilities and companions has an index value of 0.92. This means that in general there are adequate religious facilities and companions. The index value of the community's religious knowledge level variable is 0.75. While the variable level of religious activity and community participation has an index value of 0.2275. This shows that the level of religious activity and community participation is not good. A more detailed discussion of the following variables:

- a. Availability of Religious Facilities and Assistance
The variable availability of religious facilities and assistance has three constituent indicators, namely the availability of mosques in the community, access to mosques and the presence of religious companions (ustadz/ustadzah).
- b. Community Religious Knowledge Level
The level of religious knowledge of the community can be assessed from the two constituent indicators, namely the level of Al-Qur'an literacy and public awareness to pay zakat and infaq.
- c. Level of Religious Activity and Community Participation
The level of religious activity and community participation can be measured by three indicators, namely the implementation of routine religious activities, the level of community participation in praying 5 times in congregation and the level of community participation in routine religious activities (weekly or monthly recitations). Religious routine activities have an index value of 0.50.

CONCLUSION

Based on the results of the study, a conclusion can be drawn as follows:

The results of the calculation of the Zakat Village Index in Sumaja Makmur Village, Gunung Megang District as a whole are 0.59. The index number is in the

score between 0.41-0.60 which in general, Sumaja Makmur Village is considered to be in quite good condition and index can be considered for funding assistance in the development of Zakat Community development.

The economic dimension index value in the Sumaja Makmur Village community has a value of 0.50. Which means that the economic situation in the village is quite good, so it can be prioritized for assistance. The index value of the health dimension in the Sumaja Makmur Village community is 0.68. This shows that the health condition in the village is good, so that assistance is not prioritized. The index value of the education dimension in the Sumaja Makmur Village community is 0.75. Which means that the state of education in the village is good, so that assistance is not prioritized. The index value of the social and humanitarian dimensions in the Sumaja Makmur Village community is 0.64. This shows that the social and humanitarian conditions in the village are good, so that assistance is not prioritized. The index value of the da'wah dimension in the Sumaja Makmur Village community is 0.69. Which means that the state of da'wah in the village is good, so it is not prioritized for assistance.

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**THE EFFECT OF DIGITAL MARKETING AND WORD OF MOUTH ON
THE FORMATION OF THE BRAND IMAGE IN ISLAMIC SOCIAL
FINANCE INSTITUTION**

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ABSTRACT

An interesting message to market a product is considered very important so that it can cause conversation and become viral. Word of Mouth or often known as Viral marketing is a marketing technique using internet media, especially social media. The way viral marketing works is by spreading the news so that it causes the effect of word of mouth, and in the end, the news can spread from one person to another. Therefore, this study aims to analyze the influence of Digital Marketing and Word Of Mouth on the Formation of the Brand Image of the Amil Zakat Institution in Palembang City. This research uses information integration theory using the positivism paradigm, quantitative approach, descriptive research, and survey research methods through questionnaires. The population in this study is the general public in the city of Palembang. sample using the Slovin formula obtained 100 respondents with a purposive sampling technique.

Keywords: Digital Marketing, Word of Mouth, Brand Image, ISF Institution

INTRODUCTION

Technology and communication have progressed quite high, including in the business environment, which makes business people form various kinds of innovations. One of them is the way of marketing communication towards the marketing of goods/services and the creative industry. Marketing communication is the key to forming a brand image while increasing sales of a product. According to Sri Widyastuti (2017), Marketing can basically be managed and designed marketing communication programs, namely: determining the audience or target recipients of the message, determining the position (positioning), choosing the source / means of delivering messages and determining the right communication media.

According to Kotler and Keller (2016), marketing is a form of activity carried out with the aim of meeting various forms of consumer needs by generating profits for all parties, namely consumers and companies. This marketing can be said to be a goal to deliver value to customers, satisfy customers and build customer loyalty. Kotler and Keller classify four major groups of the most appropriate marketing methods, namely product, price, place and promotion, known as the marketing mix. Of the four ways, companies can use promotional methods to communicate with their consumers.

One of the technologies that can be utilized by business people for innovation in communicating with consumers is the internet. This can be seen with the number of mobile applications appearing in Indonesia, both local and foreign. With the advancement of internet technology, which is quite high, it forms social changes in society. Various businesses that have emerged by utilizing the advancement of internet technology, one of which is services. The services that can take advantage of technological advances are social finance institutions.

Rerung (2018) says that digital transformation is a form of digital technology implementation that aims to improve services in a business through changing services that previously used manual systems to become digital systems. Advances in technology make it easy for people to connect with each other, exchange information and communication so that people can easily make decisions. This can be used as a sharia business actor as an opportunity to market their products widely without knowing the time limit.

Digital marketing is an activity in the field of marketing that utilizes the internet platform to reach target consumers. Digital marketing activities are used by business people and social activities because the costs are relatively cheap and easy to reach potential consumers more broadly and the information content and large compared to conventional media (Hermawan, 2012).

Word of Mouth according to Kotler and Keller (2012) is the provision of communication either individually or in groups of a product or service aimed at providing personal information with the process of word of mouth communication, Hasan (2010) also said that word of mouth is a choice, comment, and recommendations that really influence customer behavior on services in making decisions can be made anytime and anywhere, including the zakat, infaq, alms and waqf sectors.

Hardiyanto (2014) says that marketing strategies that can be developed must be able to display differences with competitors to attract new consumers to form loyalty. One way that can be used is to strengthen the brand image in the memory of consumers, with a strong image there will be differences with competitors. Brand image has a strong enough influence on consumers in determining decisions, the more positive the brand image, the more people will grow trust in the company. Brand image is a form of long-term effort so it must require commitment, this step can be started through the formation of the vision, mission, and corporate culture.

Zakat is a form of social action which is one of the pillars of Islam that must be carried out by Muslims. Zakat is one form of economic and social worship that aims to reduce the inequality that occurs in the community, correct and targeted management of zakat funds can realize an even distribution of income. Beik and Arsyianti (2015) say that there are 3 (three) things that must be conveyed to the public, namely, first, professional

zakat or income zakat, second, corporate zakat, and third, other modern sources of zakat.

Zakat has an important role in reducing poverty and ensuring social justice in the community. The presence of zakat has a significant role in alleviating the economic burden in the community, especially for people belonging to low economic conditions. Therefore, the role of zakat is increasingly relevant and optimization of the potential of zakat in Indonesia is important so that zakah can reduce poverty. Therefore, to increase the number of muzakki, a good and targeted marketing pattern is needed, therefore this study was conducted to see the influence of digital marketing and word of mouth on the formation of the social finance institution's brand image.

According to Rohmaniyah (2021), first, digitization is a necessity in the digital era as it is today. Second, the digitization of zakat can be optimized by strengthening the ecosystem of zakat management organizations, the government, financial institutions, and the community. Third, the digitization of zakat is a tool and media that not only increases the realization of zakat and its utilization but also increases trust and service to the community.

During the last five years zakat received by OPZ is less than 1%. In its development, zakat funds in Indonesia must have strategies and targets that must be achieved. Lubis and Latifah (2019) said that the condition of Ziswaf in Indonesia had experienced significant development. There are six methods used to achieve the Ziswaf strategy target or objectives: First, digitizing zakat; second, the Financial Inclusive board; third, database development; fourth, implementation of regulations; fifth, zakat automation; sixth, tax intensive for muzakki. Of the six, it can be seen that the most important way to achieve Ziswaf's strategic goals is to digitize

LITERATURE REVIEW

Digital Marketing

Digital marketing is the marketing of goods or services that are targeted, measurable, and interactive using digital technology. The goal itself is to promote the brand, product or service of a company in order to form preferences and increase sales traffic through several digital marketing techniques. Digital marketing is actually almost the same as marketing in general, only there are differences in the devices used (Wati et al, 2020).

Word Of Mouth

Word of Mouth is part of the mass media in marketing products, especially on social media which is more intensely used by consumers. Word of Mouth according to Kotler and Keller (2012) is the provision of communication either individually or in groups of a product or service aimed at providing personal information with the process of word of mouth communication.

Brand Image

Shimp (2014), says "Brand Image responds to memory in memory when thinking about a certain brand, certain thoughts or images associated with a brand that are spontaneously activated. the response can simply appear in the mind. Brand image has a dominant role in marketing management. Meanwhile, according to Kotler (2008) Brand Image is a description of consumer associations and beliefs, forming a collection of beliefs about a brand. Consumers' opinions of a product that has a functional advantage (functional Brand), produces the image that consumers want (Brand Image) provides a certain experience when consumers interact (Experiential Brand), then a brand is born from a product.

METHODS

This study aims to examine the relationship. The independent variables of this study are digital marketing and word of mouth. While the dependent variable of this study is the brand image of the islamic social finance institution. The conceptual framework shows that digital marketing and word of mouth have a role in protecting and shaping the brand image of islamic social finance institutions, it is hoped that digital marketing and word of mouth can form a good perception of the brand image of islamic social finance institutions and have a positive influence based on later calculations with using SPSS 26 software.

The design of this research is causal-comparative research which is aimed at finding and describing the existence of a causal relationship between research variables. Variable (X1) digital marketing (X2) word of mouth (Y) brand image.

The population in this study were users of the Grab application located in Palembang. The Central Statistics Agency noted that the population of Palembang city was 1,643,488 people. To determine the sample size of respondents using the Slovin formula. Based on information from the Central Statistics Agency it is known that the population of Palembang city population in 2018 was 1,643,488 inhabitants, which was used as a population size assuming that some people were considered homogeneous in terms of age and motivation characteristics. then to draw the number of samples the author uses the Slovin formula as below:

$$n = \frac{N}{1+N(E)^2}$$
$$n = \frac{1.643.488}{1+1.643.488(0,1)^2} = 99,99392$$

Based on the results that have been tested with the Slovin formula above with a precision level of 10%, the number of samples obtained is 99.99392 which if rounded is 100. Then the sample in this study was 100 respondents. The sample selection technique used in this study is the probability sampling technique with the Simple Random Sampling method. The Simple Random Sampling method is a method used to facilitate a sampling test where the method is aimed at people who use or have used the product/service under study. To determine the sample size of each population the researchers used the following formula:

$$N_i = \frac{N_i \times n}{N}$$

Information :

N_i : The size of each sampling stratum

N_i : Size of each population stratum

n : Size (total) sample

N : Size (total) population

Tabel 1
Sampel User Islamic Social Finance Institution in Palembang City

No	Destination	Total Population	Population	Sample
1.	Sub District Barat 1	139.933 x 4 = 559.732 Orang	$\frac{559.732}{1.643.488} \times 100 = 34$	34 Person
2.	Sub District Sako	92.301 x 4 = 369.204 orang	$\frac{369.204}{1.643.488} \times 100 = 22$	22 Person
3.	Sub District Kemuning	92.846 x 4 = 371.384 orang	$\frac{371.384}{1.643.488} \times 100 = 22$	22 Person
4.	Sub District Seberang Ulu 1	93.013 x 4 = 372.052 orang	$\frac{372.052}{1.643.488} \times 100 = 22$	22 Person
Total Numbers of Samples				100 Person

RESULTS AND DISCUSSION

Validity test is needed to measure the degree of accuracy in each item the question is able to reveal an object that is measured by the questionnaire. There are several ways to determine validity in a questionnaire, as follows:

1. If r count $>$ r table then the question is valid
2. If r count $<$ r table then the question is declared invalid.

Validity test can be done by looking at the correlation between the scores of each item in the questionnaire with the total score to be measured, by using the Pearson Correlation Coefficient in SPSS. If the significance value (P Value) $>$ 0.05, then there is no significant relationship. Meanwhile, if (P Value) $<$ 0.05, then there is a significant relationship.

Table 2.
Digital Marketing Variable Validity Test Result

Indicator	CITC	R Table	Information
Website			
X1.1	0.799	0.196	Valid

X1.2	0.806	0.196	Valid
Website Marketing			
X1.4	0.858	0.196	Valid
X1.5	0.852	0.196	Valid
X1.7	0.676	0.196	Valid
Social Networking			
X1.8	0.838	0.196	Valid
X1.9	0.815	0.196	Valid
X1.10	0.757	0.196	Valid
X1.11	0.769	0.196	Valid

Table 3
Word of Mouth Variable Validity Test Result

Indicator	CITC	R Table	Information
Pembicara			
X2.1	0,772	0.196	Valid
Topik			
X2.2	0,838	0,196	Valid
X2.3	0,746	0,196	Valid
Alat			
X2.4	0,850	0,196	Valid
Partisipasi			
X2.5	0,859	0,196	Valid
Pengawasan			
X2.6	0,788	0,196	Valid

Sumber: Data Primer yang diolah peneliti dengan SPSS 26

Table 4
Brand Image Variable Validity Test Result

Indicator	CITC	R Table	Information
Kekuatan			

Y1	0.789	0.196	Valid
Y2	0.865	0.196	Valid
Y3	0.837	0.196	Valid
Keunikan			
Y4	0,816	0,196	Valid
Favorable			
Y5	0,816	0,196	Valid

Based on tables 2, 3 and 4 to determine the level of confidence (p) that will be used in this study, in this study the level of confidence (p) is 95%, which means that the standard error or the possibility of error in the research that occurs is 5% or 0.05 . The next step is to determine the number of samples that will be used as a reference in the r table (df), where in determining df is the formula for the number of samples in the study minus 2 (df = n - 2). Df = 100 - 2, then obtained a sample of 98 respondents. The df used as a reference to see the value of r table is 98 people, so that the value of r table is 0.196.

Table 5
Reliability Test Result

Variable	Cronbach's Alpha	Limit Reliable	Inf.
<i>Digital Marketing</i>	0.784	0.60	Reliabel
<i>Word of Mouth</i>	0,801	0,60	Reliabel
<i>Brand Image</i>	0.935	0.60	Reliabel

Based on Table 5 which describes the results of the reliability test on the data, it can be seen that the Cronbach Alpha digital marketing, word of mouth and brand image variables all show numbers greater than 0.60, meaning that the measuring instruments of the two variables in this study are all declared reliable.

Statistical Analysis

The analytical method used in this research is multiple linear regression method. Multiple Linear Regression Analysis is used to analyze the effect of several independent variables or independent variables (X) on one independent variable or dependent variable (Y) together.

$$Y = a + bx_1 + bx_2 + e$$

Information:

- Y = Brand image
- X₁ = Digital Marketing
- X₂ = Word of Mouth
- a = Kostanta

- b = Regression Coefficient
 e = Error Coefficient

The results of multiple linear regression, obtained a constant value of 18,066 and the value of the digital marketing variable coefficient of 0.388 and the Word Of Mouth variable of 0.153. So the regression equation is:

$$Y = 2,204 + 0,388 X_1 + 0,153 X_2 + e$$

The discussion of the results of the regression equation above, the variables can be interpreted their influence on the formation of brand image as follows:

1. Constant (α)

α = constant value of 2.204 meaning that if the independent variable is considered constant (value 0) then the brand image value is 2.204.

2. Digital Marketing Coefficient

The digital marketing coefficient value is 0.388. This means that every 1 percent increase will increase the brand image by 0.388.

3. Word of Mouth Coefficient

The word of mouth coefficient value is 0.153. This means that every 1 percent increase will increase the brand image by 0.153.

Hypothesis Testing

In this study, the sample used was 100 samples which were distributed to 100 respondents, so $df = 100 - 2 = 98$. Then the t table value was 1.661 and to find out the t table value can be seen on the appendix page. Based on the results of the calculation of the statistical t-test contained in table 5 or the results of multiple linear regression, the digital marketing variable obtained a t-count value of 2.204 > 1.661 which is the t-table value, then there is a significant positive effect, so H_a is accepted and H_o is rejected.

In addition to comparing the t-count value with the t-table value, it is also possible to compare the values in the significance column for each t-count. In table 5 or the results of multiple linear regression, the significance value of the independent variable is $(\alpha) = 0.000 < 0.05$ or 5%. Because the significance value is less than 5%, digital marketing and word of mouth have an effect on the formation of the islamic social finance institution's brand image. This means that if there is an increase in digital marketing and word of mouth, it will increase the brand image of the islamic social finance institution, and vice versa if there is a decrease in digital marketing and word of mouth, the brand image of the islamic social finance institution will also decrease.

Coefficient of Determination Analysis

Tabel 6.

Coefficient of Determination
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.699 ^a	0.488	0.478	2.559462

a. Predictors: (Constant), *digital marketing*, *word of mouth*

Based on Table 6, it can be seen that the R-value as a correlation coefficient is 0.699, which means that it can be interpreted that the Viral Marketing and Word of Mouth variables have a strong relationship level to increase the Brand Image variable of islamic social finance institutions.

In this study, based on data analysis that has been carried out, it is known that the research hypothesis is accepted, namely digital marketing and word of mouth have a significant positive effect on the formation of a islamic social finance institution's brand image. In this study, the value of R Square (R²) is 0.488 or 48.8%.

This shows that the ability to explain digital marketing and word of mouth variables on the formation of brand image which can be explained by this equation model is 48.8%, while the remaining 51.2% is influenced by other factors not explained in this study.

CONCLUSION

Based on the results of the discussion and research that has been done, the following conclusions can be drawn:

1. That the results of the discussion show that respondents strongly agree that islamic social finance institutions must implement a digital marketing system in the pattern of promotion and literacy to the public in terms of fundraising and respondents also strongly agree that islamic social finance institutions are open through digital in terms of fund distribution reports because this is also the case. part of the promotion to increase trust.
2. That the test results show that digital marketing and word of mouth variables have a significant positive effect on the formation of a islamic social finance institution's brand image.

From the conclusions that have been obtained, the following suggestions can be given:

1. The results of this research can be used as knowledge in the field of digital marketing, marketing management, and also islamic social finance institutions as islamic social fund collectors.
2. The results of this study as one of the considerations in establishing and responding to policies based on the factors that influence the formation of a brand image to improve the quality of companies or institutions

so that consumers and the public are increasingly interested in paying zakat.

3. The results of this research can be used as material for consideration for Islamic social finance institutions to realize open and broad information by providing digital literacy.

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**APPLICATION OF ZAKAT ACCOUNTING STANDARDS,
TRANSPARENCY AND INTERNAL CONTROL SYSTEMS ON THE
BAZNAS ACCOUNTABILITY**

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ABSTRACT

This study aims to determine the effect of applying zakat accounting standards, transparency and internal control systems on financial accountability. The samples used in this study were employees of the Amil Zakat Agency of Banyuasin and Musi Banyuasin. The research population is 30 people. The research sample amounted to 30 people and the sampling technique used the non probability sampling technique with saturated sampling technique. The data analysis technique used multiple linear regression. The results of the partial study (t test) show that the variables of zakat accounting standards, transparency, and Internal Control System have effect on financial accountability. Simultaneous results (f test) show that zakat accounting standards, transparency, internal control systems have a significant effect on financial accountability. The results of the coefficient of determination (R²) indicate that the variables of zakat accounting standards, transparency and internal control systems on financial accountability while the rest are influenced by other variables that are not measured in this study.

Keywords: Zakat Accounting Standards, Transparency, Internal Control System and Financial Accountability

INTRODUCTION

Indonesia is a country with various ethnicities and religions. One of the religions with the majority of its adherents is Islam, with a total of 209.1 million people and ranks first in the world according to globalreligiousfuture sources in 2010 and is estimated to increase to 273.32 million people in 2021. Of course, this is a fairly high number and a good potential in the matter of zakat, considering that zakat is one of the 4th pillars of Islam which is commanded by Allah SWT. Zakat also functions to maintain the stability of the relationship between the rich and the poor, and serves as a liaison for human worship to its creator (Allah SWT). His servants to pay zakat for those who can afford it by the command of Allah (Rizkia, 2014).

The potential for zakat in Indonesia is IDR 217 trillion, with this amount actually being able to reduce the amount of poverty in Indonesia. But in reality, zakat receipts in 2016 were only IDR 5.01 trillion, but this amount increased in 2017 to IDR 6 trillion. BAZNAS in 2018 targets zakat receipts of Rp. 8.77 trillion, still far from its potential of Rp. 217 trillion. Based on the research, it was found that there was an increase in the average household income after receiving productive zakat

funds. The material, spiritual, and absolute poverty indexes decreased by 49.6%, 1.6%, and 12.3% respectively. If viewed from the welfare index, it increased by 63.7%. Productive zakat funds have a positive impact in reducing poverty in mustahik households. But in reality there is a large gap between the potential of zakat and its realization (Fahmi Ikhwanda, 2018).

Based on Law No. 23 of 2011 on zakat management, the Indonesian government established the National Amil Zakat Agency called BAZNAS. BAZNAS is an official non-structural government agency authorized to manage, collect and distribute zakat funds in accordance with Islamic law. As an official government institution, BAZNAS has the right to manage zakat funds that the goal is to help the country eradicate poverty.

In 2011 the government issued regulation No. 23 of 2011 as a substitute for zakat regulation no. 38 in 1999. In the new regulation, there is an obligation for zakat institutions to make a report, and the report must be audited. The audits to be carried out are financial audits and sharia audits. The financial audit will be carried out by a public accounting firm and the sharia audit will be carried out by the ministry of religious affairs. The audit process is one way to make information more transparent so that citizens and donors are more confident and willing to pay zakat through zakat institutions (BAZNAS, 2022)

Zakat accounting standards actually have their own rules by looking at the nature of this zakat, accounting standards will follow how assets are valued and measured. In general, zakat accounting standards will be explained as follows: valuation at current market prices, one year rule, wealth/assets, fixed assets not subject to zakat, nisab (limit amount). Zakat transactions are transactions zakat, infaq and shadaqah (Desi, 2019). These accounting standards are the key to the success of Zakat Management Institutions in serving the surrounding community so that, as usual, they must be able to provide sufficient, reliable, and relevant information for their users, but still in the context of Islamic sharia. The accountability of zakat management organizations is indicated by financial reports and audits of these financial statements. To be legalized as an official organization, zakat institutions must use the correct bookkeeping system and be ready to be audited by public accountants. This means that zakat accounting standards are absolutely necessary.

Transparency is a form of openness in providing open and honest financial information to the public based on the consideration that the public has the right to know openly and thoroughly the government's accountability in resource management and compliance with laws and regulations. the community with the reason that the community also has the right to know where the flow of funds that have been paid, as a form of accountability. Similar to amil zakat institutions that manage zakat funds, LAZ must provide financial and management information to muzakki, because muzakki also have the right to know as a form of responsibility from the amil zakat institution. Law Number 23 of 2011 also orders that zakat amil institutions must be transparent in financial reports in order to increase the trust of dara muzakki (Ernie and Kurniawan 2005). In Law article 1 paragraph 1 states that zakat management is an activity of planning, organizing, implementing and

supervising the collection and distribution and utilization of zakat. In addition, Law Number 23 of 2011 concerning zakat aims to better organize zakat management in order to increase public trust in the amil zakat body or amil zakat institutions (Arim, 2014).

Transparency can be achieved by good reporting in accordance with PSAK No. 109 of 2010, so PSAK 109 becomes an important point in the development of transparency in the financial reporting of zakat institutions. In addition, an accounting system that is in accordance with PSAK 109 will be a factor in increasing muzzaki's trust in zakat management as an economic empowerment of Muslims, so that an effective and efficient distribution of zakat will be realized.¹⁶ Transparency and accountability are concepts that are closely related to one another, because without transparency there can be no accountability. On the other hand, transparency will not be of much use without accountability. As in other areas of public policy, the existence of effective, efficient and fair (equitable) policies and institutions.

Internal control is a set of policies and procedures to protect company assets or assets from all forms of abuse, ensure the availability of accurate company accounting information, and ensure that all legal or statutory provisions (regulations) The laws and management policies have been complied with or carried out properly by all employees of the company. Accountability can be realized if every agency implements an appropriate internal control system. This is because in the internal control system, an agency is required to present an accountable financial report that can be accounted responsible (Sari, 2017).

Internal control is carried out to ensure that the implementation of activities is in accordance with the predetermined plan. Through this internal control, an assessment can be made of whether an entity has carried out activities in accordance with its duties and functions efficiently, effectively, and in accordance with the plans, policies that have been set and applicable regulations (Lilis and Sri, 2011). Internal control is very strategic in its implementation, because this internal control provides reliability or adequate guarantee for the achievement of operational efficiency and effectiveness, reliability of financial statements, security of assets, and compliance with laws and regulations. Applicable laws, policies and regulations. So with This control can help achieve the goals of the organization with a systematic, disciplined approach to evaluate and make improvements to the organization's operations with an honest, clean, and good process. and to reduce the work error rate.

Accountability in English, literally means can be accounted for in an adjective called accountable. Accountability is the relationship between agents to show performance to those who give the mandate. According to Ramdhani accountability is the responsibility of the mandate attached to an institution, while according to Hughes accountability are those who act on behalf of another person or group, reporting back to that person or group. , or be accountable to them in some way (Huges, 2003). Public Accountability Accountability in the public sector is a fairly complex and multi-dimensional concept. One of the basic and general definitions of accountability isthose who act on behalf of another person or group, report back to that person or group, or are accountable to them in some way (Akbar,

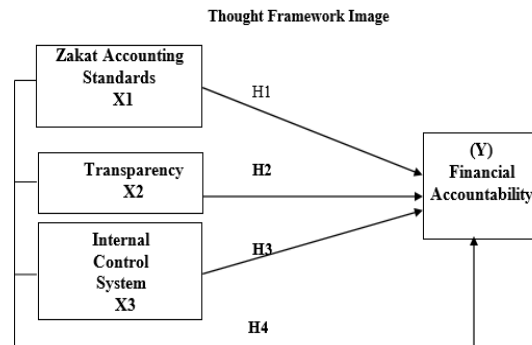
2020). Public accountability also means the obligation to account for what has been done or not done by the public someone, while responsibility is accountability related to the obligation to explain to other people and parties who have authority. The demand for public accountability requires public sector institutions to place more emphasis on horizontal accountability, not just vertical accountability.

The purpose of implementing accountability is to find answers to what should be accounted for, based on what actually happened and compare it with what should have happened. Internal control systems are generally designed to provide adequate assurance that company assets have been properly secured. that accounting records are reliable. Basically, the concept of adequate assurance is directly related to the assumption that the costs incurred to implement control procedures should not exceed the benefits that are expected to arise / result from the implementation of these control procedures. must be held accountable, There are still many muzakki who still question the accountability of zakat management institutions. At this point, accounting knowledge is very much needed so that it can provide a regulator on how to manage zakat institutions in making reports properly so that their accountability can be read properly and all activities are transparent.

Basic from the research gap, it can be concluded that not every empirical event is in accordance with the existing theory. This is reinforced by the research gap in previous studies. The various studies above show that there are different effects of each variable studied on financial accountability. Based on the explanation of the background description of the problem above, the authors are interested in conducting research in the Provincial BAZNAS, especially those in the Banyuasin Baznas and Musi Banyuasin Baznas with the title The Effect of the Application of Zakat Accounting Standards, Transparency and Internal Control Systems on Financial Accountability. With the formulation of the problem as follows: How Does the Application of Zakat Accounting Standards Affect Financial Accountability at Baznas Banyuasin and Baznas Musi Banyuasin?, How Transparency Affects Financial Accountability at Baznas Banyuasin and Baznas Musi Banyuasin and How Does the Internal Control System Affect Financial Accountability at Baznas-Baznas Banyuasin and Baznas Musi Banyuasin?

METHODS

The framework of thought is a concept of thought in research that states the main idea in research which states the main idea or problem that the research consists of variables that influence and are influenced. Internal to Financial Accountability. In the theoretical framework describes the relationship between the independent variable (X) and the dependent variable (Y) in this study the variables are:



Source: Developed from several sources (thesis)

Location and Scope of Research

This research is located at the Amil Zakat Agency (BAZNAS) in South Sumatra Province, Sukamoro street, District. Talang Kelapa, Regency. Banyuasin, South Sumatra 30961 and the Amil Zakat Agency (BAZNAS) in South Sumatra Province, Serasan Jaya street, Sekayu, Musi Banyuasin, South Sumatra 30711.

In this study, the author uses a quantitative approach. Quantitative method is a research method which can be interpreted as a research method based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, quantitative data analysis with the aim of test the hypothesis that has been set.

Population and Sample

Population is a collection of elements that have certain characteristics that can be used to make conclusions. These elements can be people, managers, auditors, companies, or anything interesting to observe/research. The population in this study are all employees/employees who work at Baznas Banyuasin and Baznas Musi Banyuasin, totaling 45 people per employee.

The sample is part of the number and characteristics possessed by the population, or a small part of the population members taken according to certain procedures so that they can represent the population. In this study, the sampling technique used purposive sampling method, purposive sampling, namely the determination of the sample with certain considerations. The criteria for determining are Leaders, Heads of Sections, Internal Audit Unit, Finance, Distribution and Administration. The number of samples in this study were 30 people per employee.

Method of Collecting Data

The data collection method used in this study is a questionnaire method, namely the quantitative method. The first part of the employee identity questionnaire, while the second part is a measurement of variables Operational data collection which contains a series of questions to measure research variables. Data collection is carried out using the direct distribution method, which is to go directly to the respondents to submit or re-collect the questionnaires. The size scale used by the author to calculate the respondent's score answers in this study is using a Likert Scale.

Data Processing Method

Methods of data analysis using descriptive statistics, data quality test, classical assumption test and hypothesis testing with the help of a computer through the IBM SPSS 23 for windows program.

Hypothesis Testing

This study uses multiple regression model hypothesis testing. The multiple linear regression formula used is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where is:

Y	= dependent variable (financial accountability)
a	= constant
X1	= Zakat Accounting Standards
X2	= Transparency
X3	= Internal Control System
b1, b2, b3	= regression slope of each variable
e	= error

RESULTS AND DISCUSSION

The results and discussion are adjusted to the research approach. If the quantitative research approach consists of descriptive statistics, the results of the assumption test and the results of hypothesis testing are then analyzed critically. If the qualitative approach is in the form of themes from the results of the qualitative analysis carried out.

Multiple Linear Regression Analysis

In this study, multiple regression analysis was used to determine the accuracy of the relationship between Zakat Accounting Standards (X1), Transparency (X2), and Internal Control Systems (X3) on Financial Accountability at BAZNAS, South Sumatra Province.

Model	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	7.383	4,892		1.509	.148
Zakat Accounting Standards	1.020	.733	-1.508	1.392	.180
Transparency	.961	.393	-1,245	2.449	.024
Internal Control System	3,003	.940	3.384	3.194	.005

a. Dependent Variable: Accountability

Source: SPSS output 26 data processed, 2022.

Based on the data in table above, it can be seen that the values of the constants and regression coefficients can be formed with multiple linear equations as follows:

$$Y = 7.383 + 1.020 + 0.961 + 3.003 + e$$

Partial Test (t Test)

Model		Coefficien ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	7.273	4.412		1,648	.111
	Zakat Accounting Standards	1.366	.666	-2008	2.051	.050
	Transparency	.803	.321	-1.054	2.502	.019
	Internal Control System	3.257	.867	3.675	3.757	.001

a. Dependent Variable: Accountability

Source: SPSS output 26 data processed, 2022.

F Test (Simultaneous)

The calculated F test in this study was used to simultaneously test the effect of the variables of Zakat Accounting Standard (X1), Transparency (X2) and Internal Control System (X3) on Financial Accounting at BAZNAS, South Sumatra Province. A variable is considered influential, if F count > F table, and declared significant if the value of sig. < 0.05. For the results of the calculated F test in this study, it can be seen in the table below:

Model		ANOVA ^a				
		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	550,725	3	183.575	15,169	.000b
	Residual	314,642	26	12.102		
	Total	865,367	29			

a. Dependent Variable: Accountability

b. Predictors: (Constant), Internal Control System, Transparency, Zakat Accounting Standard

Source: SPSS output 26 data processed, 2022

Based on the results of the calculation of the F test in Table 4.14 above, the calculated F is 183.575. To determine the value of F table with a significance level of 5%, as well as the degree of freedom, $df = (nk)$ or $(30-3)$ and $(k-1)$ or $(3-1)$, $df = (30-3 = 27)$ and $(3-1= 2)$. Then the results can be obtained for F table worth 3.35. Therefore, the results of the calculation of F arithmetic $>$ F table ($15.169 > 3.29$) with a sig value ($0.00 < 0.05$), then simultaneously (together) Zakat Accounting Standards (X1), Transparency (X2) and Internal Control System.

Coefficient of Determination Test (R2)

The Coefficient of Determination (Adj R2) basically aims to measure how far the model's ability to explain the variation of the dependent (bound) variable is.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.798a	.636	.594	3,479

a. Predictors: (Constant), Internal Control System, Transparency, Zakat Accounting Standard

Source: SPSS output 26 data processed, 2022

Based on the results of the calculation of the Coefficient of Determination in this table. the value of the Coefficient of Determination (Adj R2) is 0.594, which means this indicates that the contribution of the independent variable is the Zakat Accounting Standard (X1), Transparency (X2) and Internal Control System (X3) variables. The dependent variable, namely financial accountability at BAZNAS, South Sumatra Province is 59.4%, while the remaining 40.6% is influenced by other variables that have not been studied or are not included in the regression in this study.

CONCLUSION

1. The effect of transparency on financial accountability. From the results of the partial test, the value of $t \text{ count} > t \text{ table } 2.051 > 1.70329$ and a significance value of $0.050 < 0.05$. It means that zakat accounting standards have not effect on financial accountability.
2. The effect of transparency on financial accountability. From the results of the partial test, it is obtained that the value of $t \text{ count} > t \text{ table } (-2.502 > 1.70329)$ and a significance value of $0.019 < 0.05$. This means that transparency has not effect on Financial Accountability.
3. The influence of the internal control system on financial accountability. From the results of the Partial Test that the value of $t \text{ arithmetic} > t \text{ table } (3.757 > 1.70329)$ and a significance value of $0.001 < 0.05$. This means that the internal control system has an effect on financial accountability.

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Zakat, Infaq, Alms Funds with Statement of Financial Accounting Standards (PSAK)
109

**BUILDING THE DIMENSION OF ENTREPRENEURIAL SOUL IN
"GENERATION Z MUSLIM YOUTH" AS THE SUSTAINABLE
DEVELOPMENT GOALS (SDGS)**

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ABSTRACT

This study aims to determine the entrepreneurial spirit of Muslim youth and generation Z. This study uses mixed methods with a sequential explanatory design. Research respondents were students of generation Z (N = 179) determined by purposive sampling technique. The data collection method in this study used an online survey method which was compiled based on 5 aspects of the entrepreneurial spirit consisting of motivation, creativity, personal branding, interpersonal communication, honest attitude. The method of data analysis in this study used a level categorization test and analysis coding techniques consisting of open coding, axial coding and selective coding. The results of this study indicate the level of categorization of the entrepreneurial spirit in generation Z Muslims that as many as 31 people (17.3%) are at a high level of entrepreneurial spirit, as many as 114 people (63.6%) are at a moderate level of entrepreneurial spirit and as many as 34 people (18.9%) are at a low level of entrepreneurial spirit. Generation Z Muslim Youth must cultivate 5 aspects of the entrepreneurial spirit in an effort to become an entrepreneur.

Keywords: Entrepreneurial Soul, Generation Z Muslim Youth, Sustainable Development Goals (SDGs)

INTRODUCTION

To create a future human being who has a great entrepreneurial spirit, a rational leap forward is needed and an organized time. The main strategy to realize these expectations is through national policies in the field of education, namely through the integration of entrepreneurial values in the National Education curriculum. The education sector has a strategic role because what will happen in the future is reflected in what is happening now in the world of education. A person's entrepreneurial soul is reflected in various things such as leadership abilities, independence (including perseverance), teamwork, creativity, and innovation. Creative and innovative processes are closely related to entrepreneurship (Karunia et al., 2020). The 'perception of Entrepreneurial Soul

measured by respondents' perceptions of: (1) motivational statements, (2) entrepreneurial characteristics, (3) entrepreneurial challenges, and (4) success in entrepreneurship (Djeni et al., 2020). In addition, research conducted by Reza (2020) there are 5 aspects of the entrepreneurial spirit consisting of motivation, creativity, personal branding, interpersonal communication, honest attitude.

Gen Z Indonesia lives in an era where telecommunication operators are becoming one of the most powerful economic institutions, thus ushering further into a condition of communicative abundance. In their liminal state, they undergo a stage (or series of) micro-conversions within the religion they respect, transformation for (or against) religion, discovering and hating religion. "Transition Religion" may suggest the impermanence of Gen Z's religious position and their various future trajectories to reach maturity. "Transition" can also lead to a hardening of religious positions. Many observations show the increasing conservatism among youth, which is emerging in terms of communalism and scripturalism. On the other hand, they are considered as a refuge, a safe place for Muslim youth from the hustle and bustle of the world. In the Indonesian context, there is a more complex social order, especially among the aggregations of traditional, modern, urban, semi-urban and rural communities. Despite the shift from traditional religious authority, he has remained strong for many young Indonesians. It comes in a variety of faces, from new authorities (e.g., digital-friendly preachers and leadership) to structures seeking to transform, reorganize, and redefine themselves, to be more relevant to the winds of change (Epafras et al., 2020).

Sustainable development addresses humanity's aspiration for a better life while observing the limitations imposed by nature (Fonseca et al., 2020). It is widely agreed that humanity faces major sustainability challenges that require urgent action (Horne et al., 2020). The Sustainable Development Goals (SDGs) are the latest entrepreneurial call to take action in this direction. Entrepreneurship is an important vehicle for driving change towards sustainability processes and products, with many high-level scholars advocating entrepreneurship as a solution to several environmental and social problems (Dhahri et al., 2021).

The Meaning of the phenomenon of imitation, which is contrasted with the epigonism of entrepreneurship. Having some characteristics in common (for example, lack of unique ideas), these types of activities are based on opposing motives. Imitation is copying/borrowing someone else's ideas; it pursues economic goals exclusively and hinders the development of innovation, thus economic development itself. While the entrepreneurial epigonism, which is driven by the need for self-realization of the initiators (epigones), on the contrary stimulates the process of economic development, because it implies the disclosure of the creative potential of economic actors, who have a purpose. development and dissemination of innovative ideas (Litau, 2021).

METHODS

This study uses mixed methods with a sequential explanatory design. Sequential design is clearly a way of collecting data that begins with collecting quantitative data and then collecting qualitative data to help analyze the data obtained quantitatively, so that the results of research with this design explain an overview (Creswell & Clark, 2011).

Research respondents were students of generation Z (N = 179) determined by purposive sampling technique. Purposive sampling strategies move away from any random form of sampling and are strategies to make sure that specific kinds of cases of those that could possibly be included are part of the final sample in the research study. The reasons for adopting a purposive strategy are based on the assumption that, given the aims and objectives of the study, specific kinds of people may hold different and important views about the ideas and issues at question and therefore need to be included in the sample (Campbell et al., 2020). The criteria for respondents in this study are: 1) Active students in Islamic Religious Colleges in one of the cities of Palembang; 2) Male and female gender; 3) Willing to be a research respondent.

The data collection method in this study used an online survey method, Online survey is the collection of data in a survey by using the web as a medium (Kamsurya et al., 2021). Which was compiled based on 5 aspects of the entrepreneurial spirit consisting of motivation, creativity, personal branding, interpersonal communication, honest attitude (Reza, 2020).

No	Aspects of the Entrepreneurial Spirit	Item Distribution	Item Quantity
1	Motivation	1, 2, 3, 4, 5, 6, 7, 8	8
2	Creativity	9, 10, 11, 12, 13, 14, 15, 16	8
3	Personal Branding	17, 18, 19, 20, 21, 22, 23, 24	8
4	Interpersonal Communication	25, 26, 27, 28, 29, 30, 31, 32	8
5	Honest Attitude	33, 34, 35, 36, 37, 38, 39, 40	8
Total Item			40

The method of data analysis in this study used a level categorization test and analysis coding techniques consisting of open coding, axial coding and selective coding. Test assignments can be classified using different criteria - learning objectives, level of difficulty and psycho-physical characteristics of the examinee, etc (Ivanova et al., 2005). The term coding is sometimes used in analyze medical data and enter it into records medical. But in research, coding means a process interpret and classify data into categories certain to make it easier to analyze at a later stage. Unfortunately, there is very little literature that discusses coding process in the health sector. It is possible caused by the dominance of the

positivist approach which prioritizing the quantitative paradigm in this field (Priharsari & Indah, 2021).

RESULTS AND DISCUSSION

RESULTS

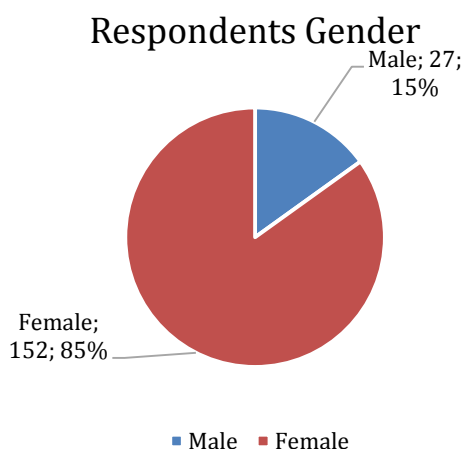
Demographic Data of Research Respondents

1. Number of Research Respondents

Respondents in this study were collected N Total = 179 which was determined based on the purposive sampling technique.

2. Gender of Research Respondents

Research respondents N Total = 179 in terms of gender where male N = 27 and female N = 152. The following is the distribution of research respondents in terms of gender:



3. Age of Research Respondents

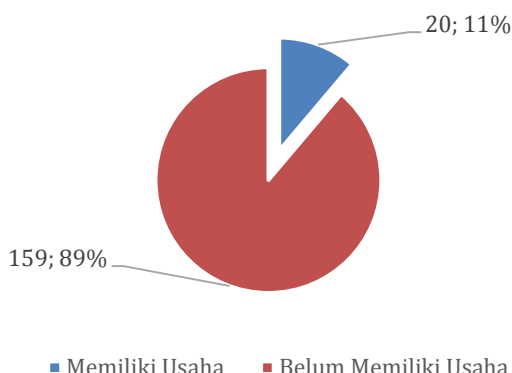
Research respondents N Total = 179 in terms of age which is divided into three categories including age 17-18 N = 42, age 19-20 N = 116, age 21 > N = 21. The following is the distribution of research respondents in terms of age:

Entrepreneur Generation Z Muslim Youth

1. Entrepreneurial Involvement in Generation Z Muslim Youth

Based on the results of data processing in this study of N Total = 179 respondents, N = 20 respondents and N = 159 other respondents who have entrepreneurship involvement in entrepreneurship in Muslim youth are N = 20 respondents and N = 159 other respondents have not started entrepreneurship. The distribution of data on entrepreneurial involvement in generation Z Muslim youth is as follows:

Keterlibatan Kewirausahaan Pada Generation Z Muslim Youth



2. Form of business Generation Z Muslim Youth

Based on the results of data processing in this study for N Total = 179 respondents, there are several forms of business in Generation Z Muslim Youth as follows:

No	Business Segment	Information
1	Culinary	Snacks, cireng business, sandwich fruit, herbal products, eat breakfast, basic food stalls,
2	Service Sector	Machine shop, flower bucket, gift box, purchase credit, top up,

3. Entrepreneurship Media on Generation Z Muslim Youth

Based on the results of data processing in this study for N Total = 179 respondents, there are several entrepreneurial media in Generation Z Muslim Youth, namely through online shop media and media outlets.

4. Platform Media Online Entrepreneurship Generation Z Muslim Youth

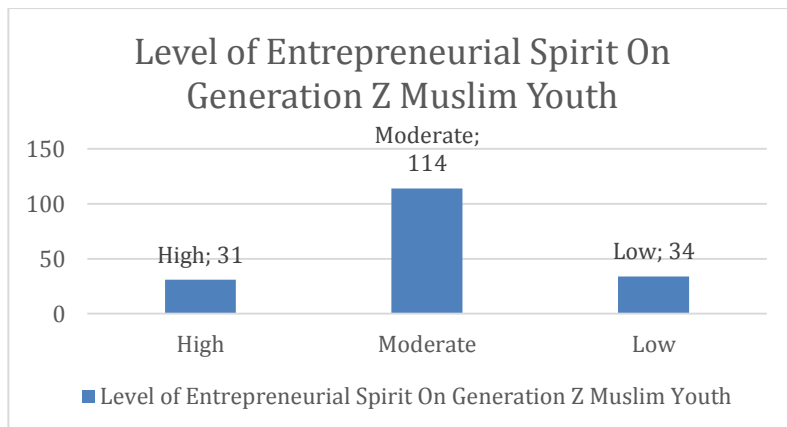
Based on the results of data processing in this study on N Total = 179 respondents, there are several online media platforms for entrepreneurship in Generation Z Muslim Youth, namely: 1) Website; 2) Instagram; 3) Facebook; 4) Twitter; 5) Whatsapp; 6) TikTok; 7) Shopee. The following is an illustration of the flow of online media for entrepreneurship in Generation Z Muslim Youth:



Categorization of Entrepreneurial Spirit Generation Z Muslim Youth

According to data from the Central Statistics Agency (2020), the number of Indonesian entrepreneurs has reached the international standard of 2%. On the other hand, Indonesian entrepreneurs penetrated around 8.06 million people, or 3.1% of the total population of around 260 million people. In 2015 the number of Indonesian entrepreneurs was only 1.67% exceeding the national standard, but other countries such as Singapore 7%, Malaysia 5%, Brunei Darussalam 4.7% and Thailand 4.5%. Still lagging behind Southeast Asian countries.

Based on the results of data processing in this study against N Total = 179 respondents, as many as 31 people (17.3%) are at a high level of entrepreneurial spirit, as many as 114 people (63.6%) are at a moderate level of entrepreneurial spirit and as many as 34 people (18.9%) are at a low level of entrepreneurial spirit. As shown in the graph of the entrepreneurial spirit categorization in Generation Z Muslim Youth below:



Many Gen Z-ers have a preference for starting their own business or doing contract work (Powers, 2018). Gen Z weigh their options in terms of a reliable career path while avoiding the debt trap. Armed with the entrepreneurial spirit of the millennial generation, but with a little more caution and forethought, Gen Z will pave the way to success without following other people's rules. About 41% plan to start entrepreneurs and 45% believe they can find something that change the world (Online Schools Center, 2019). Generation Z in a work emphasizes social relations over work balance with good daily life and experience of great benefits (Wallace, 2019).

DISCUSSION

Respondents in this study were collected N Total = 179 which was determined based on the purposive sampling technique.

Research respondents N Total = 179 in terms of gender where male N = 27 and female N = 152. Research respondents N Total = 179 in terms of age which is divided into three categories including age 17-18 N = 42, age 19-20 N = 116, age 21 > N = 21

Based on the results of data processing in this study of N Total = 179 respondents, N = 20 respondents and N = 159 other respondents who have entrepreneurial involvement in entrepreneurship in Generation Z Muslim youth

Based on the results of data processing in this study for N Total = 179 respondents, there are several forms of culinary business such as snacks, cireng business, fruit sandwiches, herbal products, eat breakfast, basic food stalls. And on services, namely Machine shop, flower bucket, gift box, purchase credit, top up.

Based on the results of data processing in this study for N Total = 179 respondents, there are several entrepreneurial media in Generation Z Muslim Youth, namely through online shop media and media outlets. Based on the results of data processing in this study for N Total = 179 respondents, there are several online media platforms for entrepreneurship in Generation Z Muslim Youth, namely: 1) Website; 2) Instagram; 3) Facebook; 4) Twitter; 5) Whatsapp; 6) TikTok; 7) Shopee.

Based on the results of data processing in this study against N Total = 179 respondents, there are 31 people (17.3%) are at a high level of entrepreneurial spirit, as many as 114. These differences occur because of the different self-efficacy in each person. Many Gen Z-ers have a preference for starting their own business or doing contract work (Powers, 2018). Gen Z weigh their options in terms of a reliable career path while avoiding the debt trap. Armed with the entrepreneurial spirit of the millennial generation, but with a little more caution and forethought, Gen Z will pave the way to success without following other people's rules. About 41% plan to start entrepreneurs and 45% believe they can find something that change the world (Online Schools Center, 2019). Generation Z in a work emphasizes social relations

over work balance with good daily life and experience of great benefits (Wallace, 2019).

CONCLUSION

Gen Z Indonesia lives in an era where telecommunication operators become one of the most powerful economic institutions, thus ushering further into a condition of communicative abundance. Based on the results of data processing in this study, N = 179 respondents, N = 20 respondents and N = 159 other respondents who have entrepreneurial involvement in entrepreneurship in Muslim youth are N = 20 respondents and N = 159 other respondents have not started entrepreneurship, and there are several entrepreneurship media in Muslim Youth Generation Z, namely through online shop media and media outlets. Such as through the Website, Instagram, Facebook, Twitter, Whatsapp, TikTok, Shopee. Based on the results of data processing in this study, N Total = 179 respondents, there are 31 people (17.3%) with a high entrepreneurial spirit, as many as 114 people (63.6%) have a moderate entrepreneurial spirit and 34 people (18.9%) have a low entrepreneurial spirit.

Based on the results of data processing in this study, respondents there are several forms of culinary business such as snacks, cireng business, fruit sandwiches, herbal products, breakfast, basic food stalls. And on services, namely machine shops, flower buckets, gift boxes, purchase of credit, top up. Gen Z weigh their options in terms of a reliable career path while avoiding the debt trap. Armed with the entrepreneurial spirit of the millennial generation, but with a little prudence and forethought, Gen Z will pave the way to success without following other people's rules. About 41% plan to start an entrepreneur and 45% believe they can find something that changes the world.

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THE EFFECT OF SHARIA BANKING MARKET SHARE AND ECONOMIC GROWTH ON THE DECREASE OF THE NUMBER OF OPEN UNEMPLOYMENT RATE IN INDONESIA 2012-2021 PERIOD

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ABSTRACT

This study aims to examine the influence of Market Share contained in Indonesian Islamic Banks and economic growth on the decline of the number of unemployment in Indonesia for the last 9 years. This study uses Islamic banking market share data contained in Islamic banking statistics from 2012-2021. The economic growth data is the total percentage of GDP at constant prices from 2012-2021 and the open unemployment rate data is the percentage of the unemployment rate stated by the Central Bureau of Statistics of Indonesia from the year of 2012 until 2021. This study uses Eviews 10.0 with the results of the study showing that market share has a negative but not significant effect on the open unemployment rate while economic growth has a negative and significant effect on economic growth.

Keywords: Market Share, Economic Growth, Unemployment Rate

INTRODUCTION

Indonesia is a constantly trying country to improve the economic growth and income distribution of its people. According to data of 2021 from Central Bureau of Statistics of Indonesia or Badan Pusat Statistik (BPS) Indonesia, it states that the development of the open unemployment rate in Indonesia is developing fluctuatively but increased drastically in 2020 due to the pandemic of covid 19 which impacted all over the world, including Indonesia.

The success of a country's development can be seen from many factors, one of them is economic growth and less unemployment which also can be interpreted as sub-economic growth. Alhammadi (2020) in his research concluded that the Islamic finance and banking sector has a very important role in achievement of economic growth and reducing the unemployment simultaneously, especially after the pandemic of covid 19.

Meanwhile, banks based on sharia principles are still relatively new and have not been applied for a long time in Indonesia because of the previous banking system that has been applied in Indonesia is based on capitalist system and socialism which refers to actual secularism against Islam. Strategic steps for the development of Islamic banking that have been attempted is the granting of a permit to conventional commercial banks for opening a branch office of a sharia business unit or converting a conventional into Islamic banks. This strategic step is a response and initiative to changes to the law banking sector No. 10 of 1998 from

Law No. 7 of 1992 which clearly regulates the legal basis and types of businesses that can be implemented by Islamic banks.

As for growth, the economy is marked by the increase in purchasing power of society and decreasing the unemployment rate. Khalid et al (2021) argue that unemployment at the age of youth in some countries in Africa is caused by a lack of entrepreneurs so that there is no creativity or new ventures that emerge. The research of Alhammadi (2020) and Ubaydullaeva (2022) state that the growth of market share in a country will increase economic growth and reduce poverty levels. Other studies regarding economic growth and the open unemployment rate have a negative effect, such as the results of the research by Nguyen (2021) and Khalid (2021). However, in contrast to the results of other studies, Sulistiawati (2020) concludes that growth has no significant effect on employment in Indonesia.

Based on the description above, the author is interested in seeing the influence of the market share of Islamic banking and economic growth on the unemployment rate in Indonesia from 2012-2021.

METHODS

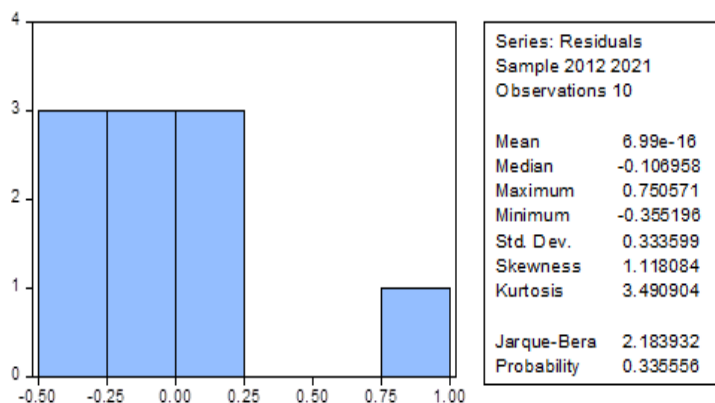
This research uses quantitative research methods, quantitative research methods. Sugiono (2018) explains that quantitative research is a research method based on a positive philosophy by being used for research on a particular population, group, or sample by collecting data using the instrument in research, data analysis is quantitative with research objectives to describe and analyze subject matter that has been applied previously.

The data in this study is secondary data in the form of annual data for the period 2012-2021. For market share data, namely from the annual Islamic banking statistics (SPS) data contained in the OJK annual report, economic growth data, namely GDP data at constant prices from 2012-2021 contained in the annual report of the Central Statistics Agency, while the unemployment rate data is open (TPT) contained in the annual report of the Central Statistics Agency.

In this study, researchers used the OLS method (*Ordinary Least Square*). The essence of the OLS method is to estimate a regression line by generating the sum of the squares of the error and smallest of each observation on that line (Widarjono, 2018). *Ordinary Least Square* is a multiple linear regression model, which is a linear relationship between two or more independent variables and the dependent variable.

RESULTS AND DISCUSSION

Normality test



Source: eviews 10 (processed data)

Based on the results of the normality test above the prob value. $0.33 > 0.05$ means that there is no normality problem.

Multicollinearity Test

This test is evaluated by making a conclusion whether the regression model used in this study has a correlation between the independent variables. With the provision that the VIF value < 10 , there is no multicollinearity problem

Tabel 1
Multicollinearity Test

Variance Inflation Factors
Date: 09/17/22 Time: 21:21
Sample: 2012 2021
Included observations: 10

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	1.864811	130.3290	NA
MS	0.043966	95.67525	1.572088
GDP	0.004675	7.737410	1.572088

Source: eviews 10 (processed data)

Based on the results of VIF above, Market share is 1.57 and GDP is 1.57, meaning below 10.0, it means that there is no multicollinearity problem from both market share and GDP variables.

Heteroscedasticity Test

This test with the value of Prob. Chi-squared > 0.05 then there is no heteroscedasticity problem. This test is carried out to see whether in the regression model there is an inequality of variance from the residuals of one observation to another observation.

Tabel 2
Heteroscedasticity Test

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistics	2.652551	Prob. F(2,7)	0.1388
Obs*R-squared	4.311303	Prob. Chi-Square(2)	0.1158
Scaled explained SS	2.631065	Prob. Chi-Square(2)	0.2683

Source: eviews 10 (processed data)

Based on the results of the heteroscedasticity test the prob value. Chi square 0.11 means that above 0.05 means that there is no heteroscedasticity problem

Autocorrelation Test

The autocorrelation test is seen from the Chi Squared prob value. If the prob chi squared value > 0.05 then there is an autocorrelation problem. This lm test is to see if there is a correlation between the members of the observations ordered by time and space (Ajija et al, 2014).

Tabel 3
Autocorrelation Test

Breusch-Godfrey Serial Correlation LM Test:

F-statistics	0.450496	Prob. F(2,5)	0.6609
Obs*R-squared	1.526848	Prob. Chi-Square(2)	0.4661

Source: eviews 10 (processed data)

Based on the prob value. The chi squared above is 0.46, it means that it is greater than 0.05 which means that there is no autocorrelation problem.

Linearity Test

Linearity test is used to see if the independent variable is linear with the dependent variable.

Tabel 4

Linearity Test

Ramsey RESET Test
Equation: UNTITLED
Specification: TPT C MS PDB
Omitted Variables: Squares of fitted values

	Value	df	Probability
t-statistics	1.941411	6	0.1002
F-statistics	3.769077	(1, 6)	0.1002
Likelihood Ratio	4.874625	1	0.0273

Source: eviews 10 (processed data)

The results of the linearity test show that the f-statistic value is $0.10 > 0.05$, meaning that there is no linearity problem.

Multiple Linear Regression Results

Tabel 5
Multiple Linear Regression Result

Dependent Variable: TPT
Method: Least Squares
Date: 09/17/22 Time: 21:23
Sample: 2012 2021
Included observations: 10

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.061356	1.365581	6.635533	0.0003
MS	-0.366610	0.209681	-1.748417	0.1239
GDP	-0.245519	0.068373	-3.590873	0.0088
R-squared	0.652928	Mean dependent var		5.966000
Adjusted R-squared	0.553765	SD dependent var		0.566259
SE of regression	0.378266	Akaike info criterion		1.136885
Sum squared resid	1.001594	Schwarz criterion		1.227660
Likelihood logs	-2.684424	Hannan Quinn Criter.		1.037304
F-statistics	6.584364	Durbin-Watson stat		1.082354
Prob(F-statistic)	0.024630			

Source: eviews 10, data processed

Based on the results of the above equation, the model equation is as follows:

$$Y = 9.061 - 0.366 (X_1) - 0.245 (X_2)$$

The multiple linear regression equation model with these 2 variables shows that:

- 1) The constant or intercept is 9.061, meaning that if the MS (Market Share) and GDP (Gross Domestic Product) values are present, the TPT (open unemployment rate) value is 0.397.

- 2) The MS regression coefficient is -0.36, meaning that if MS increases by 1 percent, it will also be followed by a 36 percent decrease in the TPT number assuming other independent variables are constant or constant.
- 3) The GDP regression coefficient is -0.24, meaning that if GDP increases by 1 percent, it will also be followed by a decrease in the TPT rate of 24 percent assuming other variables are constant or constant.

Goodness of Fit Test

1. Determination Test R^2

The value of the coefficient of determination is between 0 and 1. The small value of R^2 means that the ability of the independent variables to explain the dependent variable is very limited. Model equation to Value R^2 of 0.65 means that 65 percent of the independent variable is able to explain the dependent variable while 35 percent is explained by other variables.

2. F Test

1st model equation, bBased on the table above, it can be seen that the prob value (F-Statistic) $0.02 < 0.05$, it can be concluded that it means that the independent variables together have a significant effect on the dependent variable.

Discussion

H1: Market Share of Islamic Banking has a negative and insignificant effect on the open unemployment rate.

The results of this study are not in accordance with the theory and contradict the research. Alhamadi (2022) concludes that if the Islamic financial system and Islamic banking are used optimally it will be able to increase economic growth and provide equal employment opportunities. This result is due to the very small market share in Indonesian Islamic banking, with a figure in 2021 of 6.9 percent while the national banking market share is 92.1 percent, although the market share growth is quite stable, it is still far from conventional banking. As a result, the market share has not been able to contribute to reducing the open unemployment rate in Indonesia.

Coupled with the product competition offered by Islamic banking is still inferior to conventional banking (OJK, 2021). This makes people, both Muslim and non-Muslim, prefer conventional banking because they are more experienced and already have more assets. And the assumption that Islamic banking is only intended for Muslims makes the stigma in society sound very foreign to Islamic banking in Indonesia.

H2: Economic Growth has a negative and significant effect on the open unemployment rate.

The results of the 1st regression show the effect of economic growth on TPT with a coefficient of -0.24 with prob. 0.02 means that higher economic growth will be able to reduce the open unemployment rate by 24 percent. The results are in accordance with the relationship economic theory. This result is also in accordance

with research from Safitri (2001) who concluded that the higher GRDP in Central Java was able to reduce the open unemployment rate in Central Java. Other studies have different results. Darman (2013) concluded that economic growth has a positive effect on the unemployment rate. in Indonesia.

The results of this study are due to the fact that GDP in Indonesia has a very important role in influencing macroeconomic factors, one of which is reducing unemployment. Indonesia's GDP has always increased over the last 9 years, but in 2020 it has decreased as a result of increasing poverty and increasing unemployment. The role of economic growth in Indonesia is rapidly recovering and is quite stable in its development due to the consumption of the Indonesian people with a fairly large population, even including the 4th largest population in the world. This is what makes growth in Indonesia recover quickly and is able to contribute to the decline in the unemployment rate in Indonesia.

CONCLUSION

In this study, the conclusion obtained is that it is necessary to improve both the product system and facilities so that Islamic banking can compete with conventional banking. As a result, it will increase the market share of Islamic banking so that later it will be able to increase economic growth and reduce open unemployment in Indonesia, and also increase socialization both from online digital and directly, especially from the side of policy makers, namely Bank Syariah Indonesia in order to be able to overcome these problems.

In terms of economic growth, it must be further improved by utilizing natural resources efficiently and effectively in order to be able to increase economic growth and create equal distribution of employment opportunities. As well as providing an understanding that entrepreneurship is very important for young people so that new job opportunities are born from the creativity of young entrepreneurs.

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THE EFFECT OF INVESTMENT LITERATURE AND POCKET MONEY ON STUDENTS' INTEREST IN INVESTING IN SHARIA STOCK (CASE STUDY ON ECONOMIC STUDENTS IN ECONOMIC STUDY PROGRAM IN PALEMBANG CITY)

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ABSTRACT

This study aims to determine the effect of investment literacy and pocket money on student investment interest in Islamic stocks. This research is a survey method (questionnaire). The number of respondents obtained from this study was 90 students of the Economics Study Program at Universities in Palembang City. This type of research is quantitative research. The sample collection technique used in this study is the slovin method. The assessment of the variables in the research instrument uses a Likert scale. The data analysis technique used in this research is multiple linear regression analysis. The results of the discussion of investment literacy from the study show $t_{count} > t_{table}$ ($5.232 > 1.661$) and the results of the discussion of pocket money from the study show $t_{count} > t_{table}$ ($1.994 > 1.661$), states that investment literacy and pocket money have a positive effect on investment interest students in Islamic stocks.

Keywords: Investment Literacy, Pocket Money, Student Investment Interest

INTRODUCTION

Investment, is no longer a foreign thing we hear about. Today, investment activities have begun to spread widely and easily among the general public and students. This is of course supported by the increasing number of novice investors who are getting interested in the investment world by starting to invest in investment products such as stocks, bonds, money markets, and precious metals. Investment is an investment activity in a project or company to obtain financial benefits in the future. Many people, especially business people and students, are more interested in investing in the capital market. The capital market provides an alternative for investors to invest in both the short and long term. One of the most popular and in-demand financial commodities traded in the capital market is stock products. Shares are securities that are instruments of proof of ownership or participation of individuals or institutions in a company. Investing in Islamic stocks, of course, requires sufficient knowledge and understanding to dare to start from scratch. Especially for students, most of whom are already interested in investing in Islamic stocks, but still have to think again about investing because they don't

understand the science of investing itself. Therefore, this investment literacy affects students' interest in investing.

The easier it is for students as potential novice investors to make investment decisions, of course, cannot be separated from the encouragement or motivation in students to continue to allocate pocket money so that it is added value in the future. From the motivation then arises the intention to seek an understanding of the investment itself so that students as novice investors intend to invest their pocket money in Islamic stocks. In deciding to invest in Islamic stocks, of course, it is necessary to take into account good financial management, especially for students whose financial management is mostly sourced from personal pocket money. The smaller the initial investment capital offered, the more attractive it will be for student investors just starting their investment. Therefore, the amount of pocket money is felt to be very important and affects student interest in investing in Islamic stocks.

Today's investment activities are increasingly in demand by students as potential investors to invest. Student interest in investing will increase if it is balanced with factors that trigger students to understand investment science because the most crucial thing in starting an investment is having sufficient knowledge to invest. This literacy on investment can be obtained by students by attending several investment seminars that can increase students' knowledge as potential investors. Pocket money as a source of capital is a factor that supports students as potential young investors to start investing in Islamic stocks.

Investment is an activity of placing several funds currently owned to obtain future profits. Conceptually, according to Noor in the research of Akhmad Darmawan, et al., 2019, investment is an activity to allocate or invest resources (*resources*) at this time, with the hope of getting benefits in the future (Darmawan et al., 2019). Sharia shares are stock securities that do not conflict with sharia principles in the capital market. Shares as a certificate of participation in the company. Stakeholders are company owners who can enjoy company profits in proportion to the paid-in capital (Huda Nurul, 2007).

The provisions regarding sharia shares and their issuance according to the National Sharia Council of the Indonesian Ulema Council (DSN MUI) stated in the fatwa of DSN MUI No.135/DSN-MUI/V/2020 concerning Shares in point 4 states as follows:

1. Each unit of Sharia Shares has the same ownership value (*mutasawiyah al-qimah*).
2. Authorized Capital in the form of Issued Capital can be paid up in stages.
3. Portfolio shares (Portable Capital) and issued capital that has not been paid up are part of the Company's Authorized Capital structure, but may not be recognized as sharia shares and do not have rights attached to sharia shares.
4. The company may issue new sharia shares to increase the company's capital provided that the fair value of the shares is used.

5. If the company issues new Sharia shares as referred to in number 4, the old Shareholder has the right to purchase the new Sharia Shares first (*haq al-awlawiyah*/Pre-emptive Rights to Purchase Securities/HMETD).
6. Issuance of sharia shares may be carried out in the type of Ordinary Share (*al-Ashum al-'Adiyah/Common Share*) and may not be carried out in the type of Preferred Share (*al-Ashum al-Mumtazah/Preferred Share*).

LITERATURE REVIEW

Investment

Literacy is the basic knowledge obtained by a person from the results of writing or reading about everything related to something (*Big Indonesian Dictionary*, 2015), while investment literacy is the basic knowledge about investments owned by a person based on the results of writing and reading related with investment activities (Kusmawati, 2021).

Pocket Money

According to the Big Indonesian Dictionary (KBBI), pocket money is money that is taken for purposes at any time. Pocket money is one of the things that supports and helps meet the needs of students obtained from parents, assistance or scholarships and from work (Wulansari D, 2019). According to another opinion, pocket money is the income that a child gets from his parents. Where this pocket money can affect how a person's consumption pattern. Generally, the higher the pocket money, the higher a person's consumption activities (Wurangian, 2015).

METHODS

The scope of the research is the students of the Economics study program in the city of Palembang. The type of data that will be used in this research is quantitative data. The quantitative method is a process of finding knowledge that uses data in the form of numbers as a tool to analyze information about what you want to know (Winarta Sujarweni, 2014).

In this study, there are two sources of data used, namely primary and secondary. Primary data is the main data obtained by using research instruments in the form of distributing questionnaires to respondents, namely students of the Economics study program in the city of Palembang, while secondary data is taken from documentation by collecting various kinds of information related to research studies on investment literacy and pocket money on interest students invest in Islamic stocks such as journals and books that are references in the research discussed.

In this study, the population was college students with economics study programs in the city of Palembang. In determining the number of samples from a population in this study using the Slovin formula. From the calculation of the Slovin formula, it can be calculated that the existing population with an error rate of 10% in sampling, then the sample obtained is 90 students. So from the number of

1000 students included in the population, the number of samples obtained is 90 students.

RESULTS AND DISCUSSION

The Effect of Investment Literacy on Investment Interest. Based on the test results the investment literacy variable has a tcount of 5.232 with a significance of 0.000. This means that $t_{count} > t_{table}$ ($5.232 > 1.661$) and a significance level of $0.000 < 0.05$, which means that the hypothesis (H1) in this study is accepted and states that investment literacy has a positive and significant effect on student interest in investing.

The Effect of Pocket Money on Investment Interest. Based on the test results on the variable pocket money has a t count of 1,994 with a significance of 0.000. This means that $t_{count} > t_{table}$ ($1.994 > 1.661$) and a significance level of $0.049 < 0.05$ which means that the hypothesis (H2) in this study is accepted and states that pocket money has a positive effect on student interest in investing.

Investment literacy and pocket money have a simultaneous effect in this study, with a significant value of $0.000 < 0.05$, and the value of f arithmetic $26.320 > f_{table}$ 2.70 which states that the hypothesis (H3) is accepted and states that investment literacy and pocket money have a simultaneous effect. . So in this case it can be concluded that the hypothesis which states that investment literacy and pocket money affect investment interest can be accepted in this study.

From the results of the coefficient of determination, it can be seen that the Adjusted R Square value is 0.479. This means that investment literacy and pocket money can explain or influence investment interest by 48%, while the remaining 52% can be explained or influenced by other variables not presented in this study.

CONCLUSION

From the description of the discussion on the effect of investment literacy, motivation, and pocket money on student interest in investing in Islamic stocks, several conclusions can be formulated as follows:

1. Investment literacy has a significant influence on student interest in investing in Islamic stocks. Students will invest if they have sufficient knowledge or understanding about investment.
2. Pocket money has a significant effect on students' interest in investing in Islamic stocks. The allocation of student pocket money affects investment interest, students will meet their daily needs first before deciding to invest.
3. Investment literacy and pocket money simultaneously affect student interest in investing in Islamic stocks.

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THE EFFECT OF HALAL PRODUCT KNOWLEDGE AND SUBJECTIVE NORM ON CONSUMER PURCHASE DECISION OF HALAL LABELED COSMETIC PRODUCTS IN PALEMBANG CITY

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ABSTRACT

The author's aim in this study was to determine the effect of knowledge of halal product knowledge and subjective norms on consumer decisions in the selectivity of purchasing cosmetic products in the city of Palembang. Samples were taken as many as 100 respondents. Researchers used quantitative research methods. The technique used in sampling is by using sampling technique, namely the method of determining respondents to be used as samples based on certain criteria. The type of data used in this study is primary data. Data collection techniques using a questionnaire. The results of this study indicate that partially knowledge of halal products and subjective norms have a positive and significant influence on consumer purchasing decisions. Consumers have high knowledge of halal cosmetic products, the better consumer knowledge in a halal cosmetic product, the higher the decision to purchase halal cosmetic products. And also friends become a major factor in making purchasing decisions. The greater the encouragement from friends to make purchasing decisions, the higher the behavior of consumers in making purchasing decisions.

Keywords: Knowledge of Halal Products, Subjective Norm, Purchase Decision

INTRODUCTION

Cosmetics is a unique product because in addition to having the ability to meet the basic needs of women for beauty. The use of cosmetics for decorative purposes is legal on the condition that the materials used are halal and holy, intended for purposes that are permitted by syar'i and do not cause harm. Because in Islam Muslims are required to consume halal things (Septiani, 2019: 1). Halal is the main parameter in the product selection process including cosmetics. Therefore, halal cosmetics are the answer for Muslim women to look beautiful by using halal ingredients and in accordance with the Shari'a.

The selection of cosmetic products is no longer just to fulfill desires, but because cosmetics are a necessity at this time. In determining a product to be used, a consumer is given two or more types of goods/services offered, so that consumers will feel satisfied. With this, it will make consumers determine a decision to buy the product (Ratnawati & Anwar, 2021: 305).

Purchasing decisions are the selection of two or more alternative choices, meaning that in understanding how consumers actually make purchasing decisions,

consumers go through five stages of the information process such as problem recognition, information search, alternative evaluation, buying decisions, and post-purchase behavior. (Kotler & Keller, 2007: 156).

In getting to know consumers, it is necessary to study consumer behavior as a manifestation of all activities of the human soul in everyday life. According to Kotler and Keller, consumer purchasing decision behavior is influenced by four factors, including cultural, social, personal, and psychological factors (Munawaroh, 2021: 2). These factors have a very broad description, including knowledge of halal products and subjective norms

Knowledge of halal products is an insight that consumers have to consume certain products that are in accordance with Islamic law including product categories, brands, product terminology, product attributes or features, product prices and beliefs about products (Choriroh, 2019: 7-8). Product attributes are elements that are considered important by consumers and are used as the basis for making purchasing decisions. The attribute referred to as a medium for consumer information to gain trust in the product physically and mentally is the halal label (Anastino, 2022: 4).

Subjective norms according to Lada and Amin are a function of beliefs that require individuals or groups to think whether they should behave in a certain way or not (Choriroh, 2019: 7-8).

The market in the cosmetic industry is one of the most promising areas of the halal business in Indonesia. Citing data from the Global Islamic Economy Report 2020/2021 which states that the expenditure of Muslim consumers for the consumption of Indonesian halal products in 2019 reached US\$144 billion, making Indonesia the largest consumer in this sector. and for the halal cosmetics sector in Indonesia, it ranks 2nd with a total expenditure of US\$4 billion (Ministry of Finance of the Republic of Indonesia, 2022). Thus, Indonesia becomes a potential market segment. Therefore, product halalness is a benchmark for Muslim consumers when buying cosmetic products that have been certified or labeled halal is a factor that is considered important for Muslim consumers in the process of purchasing cosmetic products.

According to data obtained from PERKOSMI (Indonesian Cosmetics Company Association) states that the number of cosmetic companies in Indonesia is 744, but according to the LP-POM MUI halal-certified cosmetics only 23 companies or 3%. This means that 97% of cosmetic products circulating in the market are not clearly halal because the cosmetic products produced are not halal certified (Saifuddin & Aisyah, 2021: 4).

In Indonesia, the use of halal labels is easy to find and recognize, for example in cosmetic products. However, there is often misuse of the halal label, which is only "affixed" with halal writing (with Arabic script) on a product with unclear processing methods and raw materials. Consumers who do not know about the halal label on a product packaging will assume that the halal label listed on the product they buy is a valid label (Supardin, 2022: 72-73). And for producers who are caught cheating or falsifying the halal logo, they will get sanctions, because they are claimed to be detrimental to various parties.

Currently, public awareness about the selection, purchase and consumption of halal products is still very low. One of these factors is triggered by their view of halal itself. Public awareness of the safety of cosmetic products used is increasing with the emergence of many cases of side effects using hazardous materials in cosmetic products. However, the awareness of the Muslim community to pay attention to the halalness of cosmetic products is still low (Rohmatun & Dewi, 2017: 28). Problems caused by the side effects of choosing inappropriate cosmetics make consumers consider a lot before making a purchase. Cosmetics contain a long list of chemicals, most of which are synthetic and petroleum based.

The research conducted by this author uses research on a person's behavior towards purchasing decisions for cosmetic products labeled halal. Based on the results of pre-research observations conducted by researchers with 15 consumers of halal cosmetics in the city of Palembang, it is known that all interviewees have knowledge of halal products and they also know that in Islam it is obligatory to consume everything that is halal. However, only 5 people always pay attention to halal labels on products before buying cosmetic products, while the remaining 10 people do not pay attention to this. And it is also known that the 5 people use cosmetic products labeled halal because they are labeled halal and the quality of the product itself is good, and in terms of price it is also in accordance with the quality. While the remaining 10 people do not know whether the cosmetic products they use have a halal label from the MUI or not, they are more concerned with trends and choose cosmetics that are more affordable or cheaper. And it is not uncommon for those who use cosmetic products to see their friends around them also using them.

So to get clearer information and accompanied by scientific evidence about anything that can influence the purchasing decisions of Muslim consumers on cosmetic products labeled halal, it is necessary to conduct further scientific research. Based on the explanation above, the writer intends to conduct further research with the title "The Influence of Knowledge of Halal Products and Subjective Norms on Consumer Purchase Decisions of Halal Labeled Cosmetic Products in Palembang City"

METHODS

Settings and Research Design

This research was conducted on Muslim consumers who use cosmetic products labeled halal who are domiciled in Palembang City, South Sumatra Province. This study uses quantitative research methods. Research with a quantitative approach emphasizes analysis on numerical data (numbers) that are processed by statistical methods (Azwar, 2004: 5).

Data Types and Sources

The type of data used in this research is quantitative data. This research approach is a quantitative descriptive approach by using a questionnaire or questionnaire in processing the data and then the data will be described. Sources of data used in this study are primary data obtained directly from distributing questionnaires or questionnaires to people in the city of Palembang who are Muslim

as users of cosmetic products labeled halal and have purchased cosmetic products labeled halal.

Population and Sample

The population in this study includes all Muslim communities in the city of Palembang who use cosmetic products labeled halal and have purchased cosmetic products labeled halal. The sampling technique used in this study is non-probability sampling using purposive sampling method. The sampling criteria in this study are as follows:

- 1) Willing to be a respondent
- 2) People who live in Palembang City
- 3) Muslim community
- 4) Have you ever bought halal cosmetic products?
- 5) People who have halal-labeled cosmetics are listed in the following table:

Table 1
List of Cosmetics Labeled Halal MUI

Aloevera Indonesia	Audreys Skincare	Aurum	Avione
Bask	Beauty Story	Bee Botanics	Biore
BLP By Lizzie Parra	Casabella	Citra	Clinic
Cultusia	CYSKIN	Dermaneeve	Emina
Epilgo	ERTO'S	ESQA	Esther Co
Garnier	Glazelle	Glowface Aesthetic	Harum Sari
Kafh	L'oreal	La Kesse	Lady Tulip
Laurent	Lip Ice	Lovvillea	LT Pro
Madame Izara	Make Over	Marcks Crème	Marcks Venus
Marina	Mineral Botanica	Mirabella	Moko Moko
Ms Glow	Muslima Sophie Martine	Mustika Puteri	Mustika Ratu
Naavagreen	Natural Indonesia	Naturan Honey	Nisrina
Nivea	Parasol	Pixy	Ponds
Purbasari	Rania	Royale	SAFI
Sariayu	Shinzui	Silky Girl	Sophie Paris
Sumberayu	The Face	Vaseline	Vienna
VIVA	Wardah	Zalfa Miracle	Zoya Cosmetic
Indonesian Aloe Vera	Audreys Skincare	Aurum	Avione
Bask	Beauty Story	Bee Botanics	Biore
BLP By Lizzie Parra	Casabella	Image	Clinic
Cult	CYSKIN	Dermaneeve	Emina
Epilgo	ERTO'S	ESQA	Esther Co
Garnier	Glazelle	Glowface Aesthetic	Fragrant Sari
Kaf	L'oreal	La Kesse	Lady Tulip
Laurent	Lip Ice	Lovvillea	LT Pro

Madame Izara	Make Over	Marks Crème	Marks Venus
Marina	Minerals Botanica	Mirabella	Moko Moko
Ms Glow	Muslima Sophie Martine	Princess Mustika	Queen's Mustika
Naavagreen	Indonesian natural	Honey's Nature	Nisrina
Nivea	Parasol	Pixy	Ponds
Purbasari	Rania	Royale	SAFI
Sariayu	Shinzui	Silky Girl	Sophie Paris
Sumberayu	The Face	Vaseline	Vienna
VIVA	Wardah	Zalfa Miracle	Zoya Cosmetics

Source: Halal MUI, 2022

The sample of this study was determined using the Lemeshow formula because the number of population was unknown or not limited. Through the above formula, the number of samples to be used can be calculated as follows:

$$n = \frac{Z^2 P (1 - P)}{d^2}$$

$$n = \frac{1,96^2 \cdot 0,5 (1 - 0,5)}{0,1^2}$$

$$n = \frac{3,8416 \cdot 0,25}{0,01^2}$$

$$n = 96,04 = 100$$

By using the Lemeshow formula above, the sample value (n) obtained is 96.04 which is then rounded up to 100. The reason the sample is rounded up to 100 people is because if one of the questionnaires contains data that is not valid, then you can use the more filling in the questionnaire. .

Data Collection Technique

The data collection technique used in this research is the Questionnaire/Questionnaire. The type of questionnaire that is distributed is closed, where all the answers to the questions are already in the questionnaire so that the respondent gives answers or checklists (√) in the column provided. In this study, an online survey will be conducted using Google Forms as an effort to utilize the digitalization era and make it easier for researchers to collect research data. The assessment in this questionnaire uses a Likert Scale. According to Sugiyono (2013), for the purposes of quantitative analysis, the answers can be scored as follows:

1. Strongly agree (SS) given a score of 5;
2. Agree (S) given a score of 4;
3. Disagree (KS) given a score of 3;
4. Don't agree (TS) given a score of 2;
5. Strongly Disagree (STS) given a score of 1;

Variable Operational Definition

The following table defines operational variables for this research:

Table 2
Research Variables and Operational Definitions of Variables

Research Variable	Definition	Indicator
Knowledge of Halal Products (X2)	Knowledge of halal products is good knowledge about halal products which is influenced by experience and information about halal products.	a. Knowledge of product characteristics and attributes b. Knowledge of product benefits c. Product knowledge that can provide customer satisfaction
Subjective Norm (X1)	Subjective norms are normative beliefs that are closely related to expectations that come from other people or groups of people that can very strongly influence every action or decision made by an individual.	a. Motivation Comply b. Normative Trust
Purchase Decision (Y)	Purchasing decisions are motives or impulses that arise for something where the buyer makes a purchase due to needs and desires	a. Identification of problems/needs b. Information search c. Alternative evaluation d. Buying decision e. Post-purchase behavior

Source: Collected from various sources, 2022

RESULTS AND DISCUSSION

Hypothesis Test Results (Partial)

Table 3
Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	12,12 0	2,958		4097	.000
Total_PPH	.855	.127	.554	6,726	.000
Total_NS	.544	.164	.272	3.307	.001

a. Dependent Variable: Total_KP

Source: SPSS Data Processing Results Version 25, 2022

Based on Table 3, the regression coefficient of each variable with the help of the SPSS program is obtained, the multiple linear regression equation can be written as follows:

$$Y = 12.120 + 0.855X_1 + 0.544X_2 + 2.958$$

Based on the multiple linear regression equation above, it can be concluded that:

1. The constant number has a value of 12.120 (positive) stating that if you ignore knowledge of halal products (X1) and subjective norms (X2), the purchase decision score (Y) is 12.120. This means that there is still a purchase decision even though the value of X1, X2, against Y is zero (0).
2. The X1 regression coefficient of 0.855 is worth (positive) stating that each addition of one unit of halal product knowledge score will increase the purchase decision score by 0.855 by keeping the subjective norm score (X2) constant. If there is a decrease in knowledge of halal products (X1), it will reduce purchasing decisions (Y).
3. The X2 regression coefficient of 0.544 is worth (positive) stating that each addition of one subjective norm score unit will increase the purchase decision score by 0.544 by keeping the halal product knowledge score (X1) constant. If there is a decrease in the subjective norm (X2), it will decrease the purchase decision (Y).

To find out the results of the t test, it is done by comparing tcount with ttable. For degree of freedom (df) = nk in this case n is the number of samples and k is the number of constructs or the number of variables. In this case, the magnitude of df can be calculated as 100-3 or df = 97 with alpha 0.05 (5%) obtained ttable 1.9847, if tcount is greater than ttable then it can be said that the t-test has an effect. Based on Table 3 above, it can be explained that each variable of product knowledge and subjective halal norms on consumer decisions in the selectivity of purchasing cosmetic products in the city of Palembang is as follows:

1. Based on table 3 above, it is proven that there is an influence of knowledge of halal products (X1) individually/partially on purchasing decisions (Y), it can be seen that tcount for the variable knowledge of halal products (X1) is =6,726 on purchasing decisions (Y) of = 1.9847 this means tcount6,726 > t table 1.9847 then H0 is rejected and Ha is accepted. It means that there is a significant positive effect of knowledge of halal products (X1) on purchasing decisions (Y).
2. Based on Table 3 above, it is proven that there is an individual/partial influence of subjective norms (X2) on purchasing decisions (Y), so it can be seen that tcount for the subjective norm variable (X2) is =3.307 on purchasing decisions (Y) of = 1.9847 this means tcount3.307 > t table 1.9847 then H0 is rejected and Ha is accepted. It means that there is a significant positive influence of subjective norm (X2) on purchasing decisions (Y).

Hypothesis Test Results (Simultaneous)

Table 4
F Test Results (Simultaneous)

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1219,682	2	609,841	59,688	.000b
	Residual	991.068	97	10,217		
	Total	2210,750	99			

a. Dependent Variable: Total_KP

b. Predictors: (Constant), Total_NS, Total_PPH

Source: SPSS Data Processing Results Version 25, 2022

Based on Table 4 above, the results of the hypothesis test show that it is known that the Fcount value is 59,688 with a sig value of 0.000. While the value of Ftable for real rates (α) is 5% and $df_1 = k-1$ and $df_2 = nk$, namely $df_1 = 2$ and $df_2 = 97$ is 3,0901. So, if the value of Fcount is greater than Ftable > 3.0901 then the F test is said to be influential. And if the value of Fcount is less than Ftable < 3.0901 then the F test is said to have no effect. Based on table 4 above, it can be explained that the value of Fcount $59.688 > Ftable 3.0901$ then H_0 is rejected and H_a is accepted. This shows that there is a significant positive effect of the variable Knowledge of Halal Products (X1) and Subjective Norms (X2) together/simultaneously on Consumer Decisions (Y) in Selectiveness of Purchasing Cosmetic Products in Palembang City.

Discussion

The results of the study prove that knowledge of halal products (X1) has a positive and significant influence on consumer purchasing decisions for halal-labeled cosmetic products in the city of Palembang. The results showed that Muslim consumers in the city of Palembang have sufficient knowledge of cosmetic products that are prohibited by Islam. The results of the study can be seen from the six statement items that are used as a measuring tool for the variable knowledge of halal products. Where consumers realize the importance of knowledge of the products purchased, high knowledge will make individuals more careful in purchasing a cosmetic product and no longer worry about harmful ingredients. Then Muslim consumers are also aware of the halal logo printed on the packaging of the cosmetic products they have. This means that the attributes that are packaged in cosmetic products such as halal labels are also a major concern when buying cosmetics.

For Muslim consumers who have high halal knowledge, consuming halal products is the main thing. They will not compromise on anything that is not clear. They prefer other alternatives before finding explanations or information which according to them is in accordance with Islamic law. Muslim consumers who have adequate knowledge have a fairly high curiosity about new products to be purchased or products that have never been purchased before. They will

automatically look for clear information on product attributes such as halal labels, information on raw materials and also the benefits for a cosmetic product they are about to buy, so that consumers will feel satisfied when the goods purchased are safe and in accordance with their wishes. Before finding out about the clarity on whether the new product to be purchased is halal or not, they will not make a purchase decision on the new product. Therefore, the better the knowledge of students in a halal cosmetic product that is safe to use, the higher the decision to purchase halal cosmetic products, and vice versa. The lower the knowledge of students about halal cosmetic products, the lower it is to make decisions to purchase halal cosmetic products that are safe to use.

Similarly, as stated by Petter and Olson that knowledge about attributes, benefits, and satisfaction is important for consumers, because this knowledge will affect their purchasing decisions. This study is in line with previous research by Khilmatus Zuhriyah, et al in 2020 which stated that knowledge of halal products had a positive and significant effect on purchasing decisions. This is different from previous research conducted by Eni Mulati and Budi Utomo in 2021 which stated that the product knowledge variable had no influence on consumer purchasing decisions.

While the results of the research on the variable (X2) prove that subjective norms have a positive and significant influence on consumer purchasing decisions for halal-labeled cosmetic products in the city of Palembang. The results of this study indicate that the subjective norm variable has a superior statement item which states that consumers use cosmetic products labeled halal certified by the MUI because it is in accordance with sharia guidelines and the subjective norm variable is also dominated by the influence of friends, because consumers tend to follow the advice or opinions of their friends. to buy cosmetics labeled halal when they see their friends are suitable for using these cosmetic products in terms of halalness, price, compatibility with skin, safety, quality, brand, and others.

The greater the encouragement from the closest people to make purchasing decisions such as family, friends, parties who are taken into account and even people who are admired, the higher the behavior of consumers in making purchasing decisions. In addition, the family and other parties that are taken into account are also influential even though they are not dominant and still play a role in developing behavior and obtaining information. A person's subjective norms can influence the attitudes or views of Muslim consumers in the city of Palembang towards brands or cosmetic products labeled halal which can also directly influence purchasing decisions.

It is the same as the theory put forward by Ajzen in 2005 that subjective norms are defined as the expectations of the people around them that are very influential, both individuals and groups to perform or not to perform a certain behavior. So the social environmental factors or people and groups that are important for the individual have an influence on the actions of each individual, such as deciding to consume halal cosmetic products.

The results of this study are also in line with previous research conducted by Fahira Rizke Putri et al in 2018 which stated that subjective norm variables

affect purchasing decisions at Shopee. This study shows a positive relationship, meaning that the better the subjective norm, the higher the purchase decision, when consumers have made a purchase at Shopee, they will advise their family and friends to shop at Shopee because the goods sold are affordable and there are free shipping offers. .

In contrast to previous research conducted by Ivone Tamara Safitri in 2018 which stated that the subjective norm variable had no influence on purchasing decisions.

CONCLUSION

Based on the test results and research analysis on the effect of knowledge of halal products and subjective norms on consumer decisions in the selectivity of purchasing cosmetic products in the city of Palembang, the authors can draw the following conclusions:

1. Knowledge of halal products has a positive and significant effect on consumer purchasing decisions for halal-labeled cosmetic products in the city of Palembang. This shows that Muslim consumers in the city of Palembang have high knowledge of halal cosmetic products, the better consumer knowledge in a halal cosmetic product, the higher the decision to purchase halal cosmetic products.
2. Subjective norms have a positive and significant impact on consumer purchasing decisions for halal-labeled cosmetic products in the city of Palembang. This shows that the influence of friends is a major factor in making purchasing decisions. The greater the encouragement from friends to make purchasing decisions, the higher the behavior of consumers in making purchasing decisions.

Based on the research results and conclusions, several suggestions can be submitted, namely:

1. For Academics

The results of this study are expected to be used as a source of knowledge for students. It is also hoped that this research can be used as input or sufficient reference for further research.

2. For Companies

The results of this study are expected to be input for companies to improve halal cosmetic products that are well received by the Indonesian people, especially Muslim consumers in Indonesia, therefore companies must continue to maintain halal, quality and good product quality and even continue to perfect them to maintain loyal customer loyalty. halal cosmetic products.

3. For Further Research

For further research, it is expected to be able to expand research by reviewing, adding other variables or conducting similar research in different places or locations that can affect purchasing decisions. MUI halal-certified cosmetic products.

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**THE EFFECT OF INFLATION AND INTEREST RATE ON
PROFITABILITY PROFIT SHARING FOR SHARIA BANKING
IN INDONESIA**

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ABSTRACT

This study was conducted to examine the effect of the inflation variable on the profitability of Islamic banking profit sharing in Indonesia, as well as to test whether there is an asymmetric effect of inflation and interest rate variables on the profitability of Islamic banking profit sharing in Indonesia, the study was conducted using agency theory, portfolio selection and policy. Monetary. This study uses a quantitative method, the regression tool used is the Non-linear Autoregressive Lag Model (NARDL) using the Eviews 10 data processing tool, and the sample of this study is Islamic banking registered with the Financial Services Authority (OJK), with an observation period from 2014 -2020. The results of this study indicate that inflation and interest rate variables have an asymmetric relationship to the profitability of Islamic banking in Indonesia, namely when inflation and interest rates rise, the effect is smaller than when inflation and interest rates fall.

Keywords: Profitability, Asymmetric, Inflation, Interest Rate, NARDL

INTRODUCTION

The growth of Islamic banking in Indonesia began in 1992 with the operation of Bank Muamalat Indonesia after the enactment of Law No. 7 of 1992 concerning Islamic Banking. (Asri, 2016; Muhamad, 2014). The growth of Islamic banking in Indonesia continues to experience a positive trend, it can be seen from the growth of Islamic banking assets in 2019 which has reached 425.29 trillion Rupiah, this is an increase of 9.93% compared to 2018 which was 365.13 trillion rupiah. (OJK, 2019a). Positive asset growth is not matched by good financing growth from Islamic banking, in 2016 the growth rate of Islamic bank financing reached 15% per year this became the highest achievement of Islamic bank financing growth in the last 5 years, after that the growth of Islamic bank financing decreased every year. year, in 2019 the growth of Islamic bank financing only grew by 10.89% (OJK, 2019a).

According to the general equilibrium theory, an increase in prices (inflation) occurs because there is an imbalance between aggregate demand and supply demand, if aggregate demand is greater than aggregate supply, prices will rise. (Djambak, 2006)

Inflation can be classified due to the following causes::

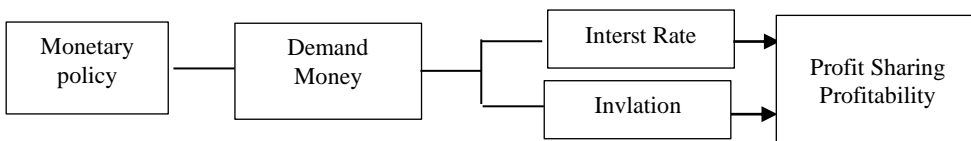
- a) Natural inflation dan Humam error inflation
- b) Actual/anticipal/expected inflation dan Unanticipated/unecpexted inflation

- c) Demand full dan cost push inflation
- d) Spiraling inflation
- e) Imported inflation dan domestic inflation

The impact of inflation on a country's economy (Sukirno, 2015):

- a) The country's economic growth has collided due to the minus of investment and saving activities;
- b) Inflation is detrimental to people with fixed incomes;
- c) Inflation hurts investors and creditors;
- d) The company's competence softened;
- e) Decreased effectiveness due to high production costs;
- f) Imports have increased causing a budget deficit, trade balance and foreign exchange reserves;
- g) Inflation causes unemployment to increase.

The theory used in this study is Monetary Policy Theory, Interest Rates and Inflation on the profitability of Islamic banking profit sharing, the following is the theoretical framework used in this study:



Source: Researchers 2021

METHODS

This study uses a quantitative-descriptive method using a statistical program and testing hypotheses. Quantitative research is one of the research methods used to conduct research on certain samples or populations, this empirical method is one of the scientific methods due to the application of scientific, objective, rational, and systematic principles. This research is called quantitative because the research data is in the form of numbers and the analysis uses statistics (Sugiono, 2011).

The author uses time series data in this study, namely monthly data obtained from the Financial Services Authority Statistics report on Islamic banking in Indonesia starting from January 2014 to December 2020 regarding the effect of inflation and interest rates obtained from data from the Central Statistics Agency (BPS).) Indonesia This study uses regression analysis of the Nonlinear Autoregressive Distributed Lag (NARDL) model to test whether there is a symmetric or asymmetric inflation variable on the profit sharing of Islamic banks in the long term..

Testing the second problem formulation whether there is an asymmetric effect of interest rates and inflation on profit-sharing income for Islamic banking, the regression equation in asymmetric form is as follows:

$$Prof = \beta_0 + \beta_1 Prof + Inf^+ + \beta_7 Inf^- + \beta_8 Bi^+ + \beta_9 Bi^-$$

To estimate the long-term relationship between interest rates and inflation on the profitability of Islamic banking profit sharing, the regression equation model is as follows:

$$Prof = \beta_0 + \beta_6 Inf^+ + \beta_7 Inf^- + \beta_8 Bi^+ + \beta_9 Bi^- + \sum_{i=1}^n \phi IInf^+_{t-1} + \sum_{i=1}^n \vartheta IInf^-_{t-1} + \sum_{i=1}^n \delta Bi^+_{t-1} + \sum_{i=1}^n \sigma Bi^-_{t-1} + e$$

In conducting the NARDL test there are several steps that must be done, namely:

1. Stationarity Test

Stationary test, the stationary test is a test where the average time series data is the variance which means that there are no significant or far up and down differences in the data. (Ekananda, 2018). Stationarity test using Augmented Dickey Fuller (ADF) and Phillip Perron, the data is said to be stationary if the t-statistic is greater than t-critical.

2. Stepwise Regression Test /NARDL

Stepwise regression is a regression analysis that can remove independent variables that are not important in the regression, the requirement for a stepwise test to be carried out is that the data must be normally distributed and there is no correlation between the independent variables. (Hanif, 2018).

3. Cointegration Test

Cointegration test is carried out to continue the analysis of non-stationary data and this test is to see whether there is a long-term relationship or not (Mahyus, 2018)

4. Asymmetric Test

The test of the asymmetric effect of interest rates and inflation on profit-sharing income for Islamic banking is tested using the wald test again (Widarjono & Hakim, 2019)

5. Coefficient Test

The coefficient test is carried out when there is an asymmetric relationship between inflation and interest rates variables, this test is carried out using the wald test again (Widarjono & Hakim, 2019)

RESULTS AND DISCUSSION

The research was conducted to see the relationship between inflation and interest rates on the profitability of Islamic banking profit sharing in Indonesia. this study uses the monetary policy theory by Keynes, this theory will be measured using inflation and interest rates. The study will be conducted on Islamic banking registered with the Financial Services Authority (OJK), according to OJK data,

Islamic banking in Indonesia now amounts to 34 banks with a distribution of 14. Islamic commercial banks and 20 sharia business units (OJK, 2019a).

Descriptive Analysis

Based on the results of data processing from evIEWS 10, the descriptive analytical values obtained are as follows:

Table 1
Descriptive Analysis

	INF	BI
Mean	0.306786	5.800595
Median	0.225000	5.625000
<i>Maximum</i>	2.460000	7.750000
<i>Minimum</i>	-0.45	3.750000
Std. Dev.	0.407020	1.331828
Observations	84	84

Source: EvIEWS 10 (data processed 2021)

Based on the results of the calculations and from the table above, it can be seen that the observations made on each variable amounted to 84, with the observation time being carried out for 7 years starting from 2014-2020, based on the regression results it was found that:

1. The INF variable during the observation period experienced a positive change with a mean value of 0.30, the maximum change value was 2.46, the minimum change value was -0.45, which means that in general INF experienced an increase during the observation period. The standard deviation of 0.40 is greater than the change in the average value, this indicates that the high fluctuation of the INF variable data during the observation period, in other words, the difference between one another is high.
2. The BI variable during the observation period has changed with a mean value of 5.80, the maximum value of the change is 7.75 and the minimum value of the change is 3.75, which means that BI during the observation period has increased, the standard deviation is 1.33 below the average value of the change which shows that the low fluctuation of the BI variable during the observation period in other words the difference between one another is low..

Hypothesis Test

Answering the hypothesis that has been described above, the researcher uses the regression model used in analyzing the data is the Nonlinear Autoregressive Lag Model (NARDL) to test the relationship of the independent variable to the dependent variable, the NARDL test is carried out using the EvIEWS 10 program.

a. Stationarity Test

The stationarity test is carried out using the unit root test, the unit root test is carried out using the Augmented Dicky Fuller method (ADF) and Philips Perron (PP) with the EViews 10 program. The stationarity test is carried out at two levels, namely the first level and at the first difference level, the stationarity test is accepted if the t statistic is more than critical t with an alpha level of 1%, 5% and 10%.

Table 2
ADF and PP stationarity test level

Variabel	Level			
	ADF		PP	
	Constant	Trend	Constant	Trend
INF	-7.679634***	-8.316556***	-6.433942***	-12.94538***
BI	-0.790008	-1.519448	-0.753802	-1.544504

Source: Eviews 10 (data processed 2021) Sig: 1%***, 5%** , 10%*

Table 4.3 we can see that the overall INF variables are significant at alpha 5% and 1% for INF, while KAP and BI variables are not significant at alpha 1%, 5% and 10%. At the level level test using Philips Perrons, the PP constant results only showed INF variables were significant at 1% alpha, while BI and BI were not significant at 1% alpha. 5% and 10%,

While the Philips Perrons level test is at the trend variable level while the BI variable is not significant, so this needs to be done to test stationary at the first difference level until the data are all stationary..

Table 3
Stationarity test for ADF and PP at first difference

Variabel	First Difference			
	ADF		PP	
	Constant	Trend	Constant	Trend
INF	-7.313293***	-7.248294***	-18.82264***	-18.62205***
BI	-6.483542***	-6.446359***	-6.524254***	-6.488555***

Source: Eviews 10 (data processed 2021) sig: 1%:***, 5%:** , 10%:*

In table 4.4 the first difference stationarity test shows that the INF and BI variables at the first difference ADF constant level show that all variables are significant at the 1% alpha level, at the first difference ADF level the trend of all variables is also significant at 1% alpha.

The first difference PP constant stationarity test shows that the INF and BI variables are significant at the 1% alpha level, and the first difference PP trend levels are all significant variables at the 1% alpha level, so this fulfills the NARDL regression requirement that all variables must be significant at the first level difference.

b. Stepwise Regression Test/NARDL

The next stage in the NARDL analysis is the stepwise regression / NARDL test stage, after the first condition is met, namely all data must be stationary at the first difference level.

Table 4
Long-Term NARDL Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.*
C	7822.839	1485.967	5.264478	0.0000
INF_P(-1)	-520.6292	135.4480	-3.843757	0.0006
INF_N(-1)	-313.3016	115.4027	-2.714854	0.0109
BI_P(-1)	490.5517	98.58867	4.975741	0.0000
BI_N(-1)	-86.11949	55.51331	-1.551330	0.1313

Source: Eviews 10 (data processed 2021)

Based on table 4.5, it is known that the positive INF variable and the negative INF long-term relationship have a significant negative relationship on the profitability of Islamic bank profit sharing, this is evidenced by the probability of a positive INF of 0.0006 and a negative INF of 0.0109 with a significance level of 5%, with a positive INF coefficient value. of 520.6292 and a negative INF value of 313.3016, so this accepts the hypothesis, which means that positive INF and negative INF are significantly related to the profitability of Islamic bank profit sharing.

The positive BI variable in the long term has a significant positive relationship, while the negative BI variable in the long term has a negative and insignificant relationship on the profitability of Islamic banking profit sharing, this is indicated by a positive BI probability value of 0.0000 and a negative BI probability value of 0.1313 with a positive BI coefficient value of 4590.5517 and a negative BI coefficient value of 86. 11949, so this rejects the hypothesis which means that positive BI has a significant positive relationship and negative BI has an insignificant negative relationship on the profitability of Islamic bank profit sharing.

c. Cointegration Test

Cointegration test is to see whether there is a long-term relationship or not, this test is very important to do in NARDL regression analysis, an asymmetric test can be done if there is cointegration between variables, along with the results of the cointegration test:

Tabel 5
Cointegration Test

Test Statistic	Value	Df	Probability
F-statistic	17.39066	(5, 30)	0.0000
Chi-square	86.95330	5	0.0000

Source: Eviews 10 (data processed 2021)

In Table 4.6 above, it is found that the F-statistic value for the cointegration test is 17.39066, the F-critical value uses the critical value of the message, namely

the bound testing approach, the lower bound value (0) = 3.79 and the upper bound = 4.85, so the F-statistic value is higher. larger than the critical F value, which means that there is a cointegration/long-term relationship between variables and can be continued for the asymmetric test.

d. Asymmetric test

The asymmetric test is a test carried out to see whether there is a difference in the effect of the INF and BI variables when experiencing an increase (positive) and a decrease (negative),:

Table 6
Asymmetric Test, INF

Equation: NARDL			
Test Statistic	Value	Df	Probability
t-statistic	-3.965733	30	0.0004
F-statistic	15.72704	(1, 30)	0.0004
Chi-square	15.72704	1	0.0001

Source: Eviews 10 (data processed 2021)

Based on table 4.7, we can see that the probability value in the F-statistics of the INF asymmetric test is 0.0004 so this indicates that there is asymmetry in the INF variable when INF is positive (up) and when INF is negative (down)..

Table 7
Asymmetric test

Equation: NARDL			
Test Statistic	Value	Df	Probability
t-statistic	4.292898	30	0.0002
F-statistica	18.42897	(1, 30)	0.0002
Chi-square	18.42897	1	0.0000

Source: Eviews 10 (data processed 2021)

In table 4.8 above, it is found that the probability value in the F-statistics of the asymmetric test of BI is worth 0.0002 so this indicates that there is an asymmetric relationship between the BI variables when BI is positive (up) and negative (down) which means that the INF and BI variables can be continued. for coefficient test.

e. Coefficient Test

The coefficient test is a test conducted to determine the magnitude of the influence of the INF and BI variables when the variables are positive (up) and negative (down), the results are :

Tabel 8
Asymmetric coefficients of INF and BI

Variabel	Koefisien	Probability
INF Positif	201.4734	0.0005
INF Negatif	121.2417	0.0099
BI positif	189.8340	0.0000
BI Negatif	33.32658	0.1325

Source: Eviews 10 (data processed 2021)

Based on table 4.9 above, it can be seen that the positive INF coefficient value is 201.4734 and is significant with a probability of 0.0005, while the negative INF coefficient is 121.2417 and significant with a probability of 0.0099.

The positive BI variable has a coefficient value of 189.8340 and is significant with a probability of 0.0000, while the negative BI coefficient value is 33,32658 and is not significant with a probability of 0.1325 alpha 10%.

CONCLUSION

Based on the results of the NARDL regression, it can be explained that the INF variable in the long term has a negative effect. So it can be said that in the long term INF has a negative effect, but in the short term there is a positive effect on INF which has a positive value on the profitability of Islamic banks.

Positive and negative INF variables in the long term are both negatively related to the profitability of profit sharing of Islamic banks in Indonesia, this happens because the INF that occurs will result in the value of money going down because it means people will take their money and not invest or deposit money. them because the longer the less goods will be received of the same value (Kasmanto, 2016).

Based on the results of the asymmetric test in table 4.7 and answering the second problem formulation whether the INF variable is asymmetrically related or not, it can be seen from table 4.7 that there is an asymmetric relationship between the INF variable on the profitability of profit sharing of Islamic banks, which means that when INF is positive (up) and INF value is negative (down) the effect is different/not the same.

The effect of the BI variable on the profitability of Islamic banking profit sharing Based on the results of the NARDL regression in table 4.5, it can be seen that the positive BI variable in the long term has a positive relationship and negative BI in the long term has a negative relationship. So it can be stated that the positive and negative BI variables in the long run are significantly related, but when the BI variable is positive, the effect is positive, when BI is negative, the effect is also negative..

The results of the positive (increasing) BI variable regression in the long and short term are positively related to the profitability of Islamic banks' profit sharing, this happens because Islamic banking will adjust the profit sharing rate to the BI-rate issued by Bank Indonesia in order to avoid customers withdrawing their funds for transferred to conventional banks due to higher returns,

The results of the negative BI variable regression (down) in the long term have a negative correlation with the profitability of Islamic bank profit sharing, this

indicates that Islamic banks in determining the profit sharing rate of Islamic banking are still overshadowed by interest rates in conventional banking,

Based on the results of the asymmetric test in table 4.8, it can be seen from table 4.8 that there is an asymmetric relationship between the BI variables on the profitability of Islamic bank profit sharing, which means that when BI is positive (up) and BI is negative (down), the influence of the two is different/not the same.

Based on the results of the analysis and discussion, conclusions can be drawn: Inflation and interest rate variables have an asymmetric relationship to the profitability of Islamic banking profit sharing in Indonesia, namely when inflation and interest rate variables rise the effect is smaller than when inflation and interest rates down.

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RISK MANAGEMENT ANALYSIS OF MURABAHAH FINANCING AT BMT INSAN MULIA PALEMBANG

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ABSTRACT

BMT that has a savings and loan business can be categorized as a risky financial industry, so good risk management is needed. One thing that is still an obstacle for BMT is that there are no special regulations or guidelines from the government regarding the implementation of risk management for Islamic microfinance institutions in Indonesia. This makes BMT have to create their own risk management procedures because there is no general guideline from the government. This will be a problem if it turns out that the risk management procedures made by BMT themselves have not been able to control the existing risks. This study aims to determine the murabahah financing procedures at BMT Insan Mulia Palembang and to analyze the risk management of murabahah financing applied by BMT Insan Mulia Palembang. This is a type of field research using primary and secondary data sources. The data obtained will be presented with narrative text. This study uses qualitative data analysis methods/techniques using inductive thinking methods. The results of the study indicate that: the murabahah financing procedure at BMT Insan Mulia begins with the submission of murabahah financing from members. Then BMT Insan Mulia will provide a decision on granting financing facilities to members. Furthermore, BMT Insan Mulia will monitor and control members who have been given financing. If in the future there is a case of non-performing financing, then BMT Insan Mulia will reschedule the financing (rescheduling of installments). The risk management implemented by BMT Insan Mulia is carried out by risk identification, risk measurement, risk monitoring and risk control. In addition, BMT Insan Mulia also conducts a 5C+1S analysis when providing murabahah financing to its members/customers.

Keywords: Risk Management, Murabahah Financing, BMT Insan Mulia.

INTRODUCTION

The Islamic microfinance sector has become a superior aspect in the development of the Islamic economy in Indonesia. The existence of Islamic microfinance institutions in supporting the national economy has been felt for a long time. The development of Islamic microfinance institutions is considered very potential. Indonesia has several forms of Islamic microfinance institutions, including BPRS (Islamic People's Financing Bank), BMT (Baitul Mal wa Tamwil), Sharia Cooperatives and other Islamic financial institutions in accordance with POJK Number 12/POJK.05/2014 (OJK, 2014).

Based on data from the Ministry of Cooperatives and SMEs, until 2019, the number of sharia cooperatives (KSPPS/USPPS) in Indonesia reached 4,046 units (Humas Kementerian Koperasi dan UKM, 2021). The volume of business generated by Sharia Cooperatives is also quite large, which is Rp. 4.71 Trillion (Walfajri, 2018). Meanwhile, based on OJK data, the number of Islamic microfinance institutions in 2020 is 80 units with total assets reaching Rp. 499.7 Billion (Dihni, 2021).

A form of Islamic microfinance institution known by the Indonesian people is BMT or Baitul Mal wa Tamwil. BMT is a financial institution whose main activity is collecting public funds in the form of deposits (savings) and deposits and returning them to the public in the form of financing based on sharia principles (Makhalul Ilmi SM, 2002, p. 67). BMT, which is a sharia microfinance institution in the form of a cooperative, has now become the prima donna of the national sharia economy among the people of Indonesia.

In general, BMT has 2 main functions. First, as Baitul Mal, receiving deposits of zakat, infaq and alms which will be distributed back to the community. Second, as Baitul Tamwil accepts deposits and distributes funds to the public to encourage efficient business activities (Soemitra, 2009).

The current development of BMT is inseparable from the high number of lower middle class people in Indonesia. Based on data released by the World Bank in 2020, the Percentage of Indonesia's Population based on the Expenditure Level (2016), which is as much as 11% is categorized as poor, 24% is vulnerable, 44.5% is middle class, 20% is middle class and 0, 5% are classified as upper class society (Katadata.co.id, 2020).

The purpose of establishing BMT is targeting the lower middle class who need capital for business. The presence of BMT will certainly accommodate every business actor who cannot access financing in banking. MSME actors who need business capital can apply for financing to BMT. This of course can support the development of business activities of MSME actors and in the end can improve the economic welfare of the community.

The type of financing that is often used by BMT is murabahah financing, where murabahah is a sale and purchase contract between BMT as the seller and the customer as the buyer (Ficha Melina, 2020, p. 270). The murabahah financing scheme is that BMT buys the assets/goods needed by the customer, then BMT resells the asset/goods to the customer with an additional agreed profit. After that, the customer pays in installments for a certain period of time. The use of murabahah contracts is considered capable of avoiding the risk of loss in BMT. In general, BMTs tend to want to earn a steady income from a predetermined murabahah margin (Wibowo, 2015, p. 116).

One of the sharia-based microfinance institutions in the city of Palembang is BMT Insan Mulia. BMT Insan Mulia was established in 2010 and is a cooperative legal entity. Based on Share-e Management research, BMT Insan Mulia was named the best Sharia Cooperative in Palembang in 2020 (Management, 2020). In distributing financing to its customers, BMT Insan Mulia uses murabahah contracts more often than other contracts.

Based on data sourced from BMT Insan Mulia as of December 2021, the number of murabahah financing customers at BMT Insan Mulia reached 507 customers with the total of murabahah financing disbursed reaching IDR 2,313,492,596. This is a fairly large number and can be used as a potential source of income for BMT Insan Mulia. However, BMT Insan Mulia is also faced with quite serious problems. From a total of 507 murabahah financing customers, there are 203 customers who experience problematic murabahah financing (Mulia, 2022). BMT Insan Mulia has difficulty in collecting financing from these 203 customers. Of course this will reduce the ability of BMT Insan Mulia in obtaining profits to support the smooth operation of its business.

From the above phenomenon, of course, the financing of murabahah contracts has serious risks if it cannot be managed properly. The sale and purchase contract that forms the basis of the murabahah financing contract has various risks. The risk of not selling goods in the buying and selling business certainly exists. This kind of risk is a consequence of the normal world of commerce because it is readiness to bear this kind of risk that the murabaha contract becomes lawful, and contradicts the debt-receivable contract or usury. BMT as the seller must also face the risk of defective merchandise which causes the merchandise to be unable to be sold or returned by the buyer (Wibowo, 2015, p. 117). In addition, another risk that can arise in murabahah financing products is when customers fail to pay off financing to BMT. This of course must be avoided considering that financing is one of the main sources of income for BMT.

To minimize the risks contained in murabahah financing products, good risk management is needed. A series of procedures and methodologies such as identifying, measuring, monitoring, and controlling the risk of murabahah financing must be applied to prevent BMT from losses that may arise in the future. In distributing murabahah financing, BMT should use 5C + 1S analysis to prospective financing customers. The 5C analysis includes Character (character), Capacity (financial ability), Capital (capital), Collateral (collateral), and Condition of Economy (Ismail, 2010, pp. 112–113). While 1S is Sharia, it is used to see whether the business run by the prospective customer is in accordance with Sharia principles and to assess whether the financing needs are in accordance with the financing category based on Sharia rules or not (Shofiah, 2015, p. 61)

Currently, regulations regarding risk management guidelines and supervision of Islamic microfinance institutions with cooperative legal entities (KSPPS/BMT) is still very weak (Anwar & Susilo, 2015, p. 203). So far there is only the Regulation of the Minister of Cooperatives and SMEs No. 16/Per/M.KUKM/IX/2015 concerning the Implementation of Sharia Savings and Loans and Financing Business Activities by Cooperatives. The regulation only explains the necessity of sharia cooperatives to conduct financing analysis, not to implement overall risk management. This is different from banks which have special regulations from Bank Indonesia regarding guidelines for implementing risk management. Risk management regulations in Islamic banks are regulated in Bank Indonesia Regulation No. 13/23/PBI/2011 concerning the Implementation of Risk Management for Islamic Commercial Banks and Sharia Business Units.

In managing the risk of murabahah financing, BMT only relies on regulations that are made to be run and controlled by themselves. This will be a weakness for BMT if the risk management procedures that it makes itself are not able to control the existing risks. Based on the explanation above, the researcher is very interested in analyzing how the risk management of murabahah financing is applied by BMT Insan Mulia Palembang.

METHODS

This research is a type of field research, which is descriptive qualitative. Sources of data in this study are classified into two types, namely primary and secondary data sources. Primary data sources obtained from the results of interviews with researchers with employees of BMT Insan Mulia Palembang. The secondary data sources are obtained from various literatures that support this research, such as journals, books, news and government websites.

Data collection techniques used in this study were interviews with semi-structured techniques and documentation. Interviews were conducted by researchers with *General Manager*, Financing Manager, Account Officer and Admin BMT Insan Mulia Palembang.

The data analysis technique used in this study is a qualitative analysis technique that uses inductive reasoning (thinking) methods. The inductive method is a method of thinking by drawing conclusions from specific data. Inductive thinking departs from specific facts or concrete events that occur in the field, then from specific facts or concrete events conclusions that have a general nature are drawn.

RESULTS AND DISCUSSION

Development of Murabahah Financing Products at BMT Insan Mulia Palembang

Murabahah financing is the type of financing most often used by BMT Insan Mulia Palembang. About 90% of BMT Insan Mulia financing uses the type of financing with a murabahah contract. The reason BMT Insan Mulia uses murabahah financing more often is because this type of financing has a definite and promising level of profit. BMT usually wants to get a fixed profit through the determination of agreed margins. This causes most of the profits of BMT Insan Mulia to be obtained from the murabahah financing margin. The following has summarized the data on murabahah financing distributed to members of BMT Insan Mulia for the last 5 years:(*Documentation of BMT Insan Mulia Palembang, 2022*)

Table 1
Development of Murabahah Financing at BMT Insan Mulia

No.	Year	Total of Murabahah Financing
1	2017	IDR 405,500,000
2	2018	IDR 50,000,000
3	2019	IDR 348,267,879

4	2020	IDR 395,000,000
5	2021	IDR 2,313,492,596

Source: BMT Insan Mulia Document

Based on the data presented above, the distribution of murabahah financing carried out by BMT Insan Mulia to its members has an increasing trend. It was recorded that in 2018 alone, the level of murabahah financing decreased. However, from 2019 to 2021, the number of murabahah financing distributions showed a positive (increasing) trend.

Although murabahah financing is the main source of income, BMT Insan Mulia often faces several obstacles in terms of disbursing financing to the public or members. Some of the obstacles that are often faced by BMTs are related to the perspective of the community who considers the practice of murabahah financing the same as loans given by conventional financial institutions, so it takes effort to provide more education to the public. BMT Insan Mulia also has problems related to providing guarantees by members in the case of murabahah financing with a nominal that is not too large. In addition, the case of non-performing financing is still being faced by BMT Insan Mulia Palembang.

Murabahah Financing Procedure at BMT Insan Mulia Palembang

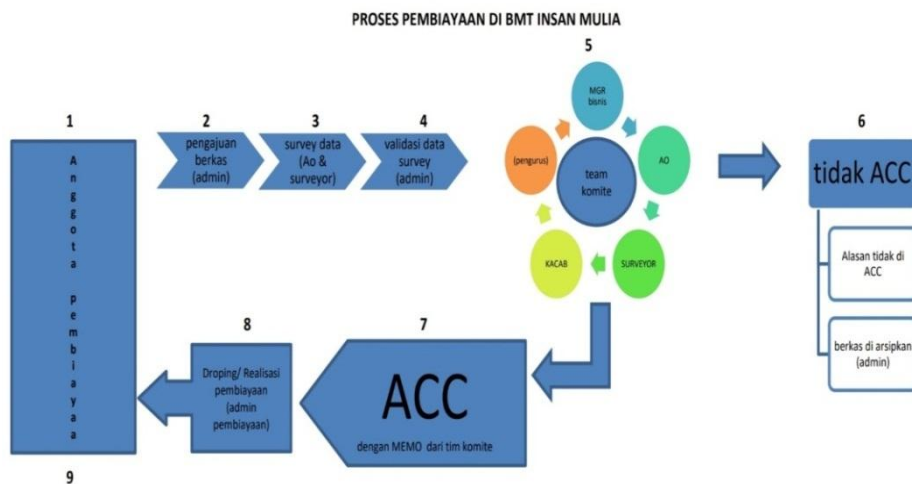


Figure 1. Financing Process at BMT Insan (2022)

In distributing financing to customers, BMT Insan Mulia must go through several procedures that have been presented above. In general, the murabahah financing procedure at BMT Insan Mulia consists of several mechanisms which include: the mechanism for submitting murabahah financing, the decision mechanism for granting murabahah financing facilities, the mechanism for controlling murabahah financing, and the mechanism for resolving problematic murabahah financing.

1. Murabahah Financing Submission Mechanism

The following is the mechanism for submitting murabahah financing and several requirements that must be met by customers who wish to apply for murabahah financing to BMT Insan Mulia Palembang. Members who will apply for murabahah financing can directly contact the BMT Insan Mulia office on Jl. Mud 4 No. 379, Ex. Sialang, District. Sako, Palembang.

"Customers can apply for Murabahah financing by coming directly to the office, then the officer will provide several requirements that must be met by the customer" (Interview with Teller/Admin of BMT Insan Mulia, Siti Habibah, 2022).

Financing application requirements:

- a. Opening member savings, which include principal savings, mandatory savings and blessing savings at BMT Insan Mulia Palembang.
- b. Fill out the financing application form in the Simko Mobile Member application (can be downloaded at Playstore) or come directly to the BMT Insan Mulia office with the requirements.
- c. File requirements:
 - 1) Copy of KTP of Husband/Wife
 - 2) Photocopy of Family Card (KK)
 - 3) Photocopy of Marriage Book
 - 4) Photocopy of Electricity and Water Account
 - 5) Photocopy of Letter of Guarantee (BPKB and STNK/Gold/Certificate) and Photo of Guarantee
 - 6) Attach RAB (Expense Budget Plan)
 - 7) Copy of Salary Slip/Proof of Income
 - 8) Photocopy of Bank Account Movements in the last 3 months
 - 9) Evidence of SLIK results or OJK Financial Information Service System (OJK Checking)

Notes:

- Principal Savings: IDR 50,000
- Mandatory Savings: IDR 60,000
- Have a Blessing Savings of at least 1x installment
- Book printing administration: IDR 5,000/book
- Domicile of members in Palembang and surrounding areas

2. Decision Mechanism for Granting Murabahah Financing Facilities

After the customer submits an application for murabahah financing, then the BMT will assign a team to conduct a survey of the prospective customer of the financing. The survey is conducted by visiting prospective customers or by looking at the business conditions of prospective members/financing customers directly.

The things that are assessed by the survey team on prospective members/financing customers are Character, Capacity, Capital, Collateral, Condition of Economic and Sharia. In the literature, this is called a 5C+1S financing analysis. After that, the survey results will be presented to the committee meeting to determine whether the members/customers are eligible to receive murabahah financing.

"From the survey results, a report will be made, then this report will be submitted to the committee meeting participants as consideration for making decisions on granting murabahah financing facilities." (Interview with General Manager of BMT Insan Mulia, Muhammad Wahyudi, 2022).

The committee meeting was attended by the Sharia Supervisory Board (DPS), Supervisory Board, the Governing Body which includes the Chairman, Secretary and Treasurer of BMT, General Manager, Financing Manager and AO (Account Officer). It is this committee meeting that results in the decision whether the application for murabahah financing by members/customers is accepted or not. If accepted, the next process is dropping or financing realization which will be carried out by the financing admin.

3. Murabahah Financing Controlling Mechanism

The maintenance method (Controlling) of murabahah financing is carried out by BMT Insan Mulia by always establishing good communication with financing members/customers. Currently, the majority of members/customers of murabahah financing of BMT Insan Mulia are market traders. Members/financing customers are spread across the Perumnas Market, Yada Mata Merah Market, Lemabang Market, Palimo Market to Sekip Market. All of these markets are located in the Palembang city area.

BMT maintains murabahah financing through the pick-up method by coming directly to the market. Members/financing customers do not have to come to the office to pay installments. The customer simply waits for the AO (Account Officer) officer who will come directly to the customer's business location to collect the financing installments. Even though the customer's business location is outside the aforementioned market, AO officers will still come directly to the customer's location.

"Control is carried out by visiting customers directly, both in the market and outside the market. This is a ball pick-up system. The AO officer will collect the installments at the customer's business location. In addition, intense and good communication must be prioritized so that customers can pay their installments smoothly." (Interview with Account Officer of BMT Insan Mulia, Lili Kurniawan, 2022).

In carrying out their duties, AO officers not only have an obligation to collect installments. AO officers are asked to maintain intense and good communication with murabahah financing customers. Through a maintenance mechanism (Controlling) like this, it is hoped that customers can smoothly pay installments or fulfill their obligations.

4. Troubled Murabahah Financing Mechanism

When BMT Insan Mulia is faced with problematic murabahah financing, BMT will resolve it in a familial way, in accordance with one of the cooperative principles. One of the problems faced by BMT Insan Mulia is non-performing financing. To overcome problematic financing (lost), BMT Insan Mulia will conduct a friendly relationship with the members/customers concerned. The BMT will ask and find out why the member/customer is not smooth in paying the

installments. If it is known that the member/customer is experiencing a disaster (so the funds must be focused there), the business is temporarily closed or the source of income is lost, then the BMT will provide relief by delaying the installment payment due date.

In addition, if members/customers are still having difficulty paying the financing installments to BMT, then the BMT will provide further relief by rescheduling the tenor of murabahah financing.

"If the customer is still not smooth in paying the installments even though they have been given relief in the form of a postponement of the financing maturity date or rescheduling the tenor of murabahah financing, then the customer will continue to be followed up until the person concerned pays all his obligations." (Interview with Financing Manager of BMT Insan Mulia, Edy Suryanto, 2022).

So far, the BMT has not taken firmer steps to deal with the non-performing financing case. The BMT only provides a fine if there is bad financing. The fine is in the form of infaq which must be given by members/customers to BMT (will be re-managed by BMT for the benefit of the people).

Analysis of Murabahah Financing Risk Management Implemented by BMT Insan Mulia Palembang

Risk is an event that is likely to be detrimental to a company, especially the financing risk for the financing company. Financing risk is the risk that arises because the financing partner or client is unable to fulfill their obligations. If the financing risk cannot be estimated or managed properly, there will be many cases of non-performing financing that can harm BMT.

In Islam, there are fiqh rules "*Al-Ghunmu bil Ghurmi*" which means profit comes with risk. This means that in every business transaction or investment there is a risk that must be borne even though there are benefits to be obtained.

Investment or business carried out through financing activities is an activity that is always closely related to risk. The problem is how to manage the risk of this financing activity. This is important so that the investment or business can have minimal risk so that it is expected to minimize losses for both customers and the financial institution itself. One way to minimize financing risk is through the implementation of accurate risk management.

A well-implemented risk management can result in a relatively stable and more profitable business. This does not only apply to BMT, but also to members/customers. A well-managed business can have a positive impact on national economic growth by reducing poverty and unemployment because it plays a role in creating jobs for the community. Based on the results of interviews that researchers got from the General Manager (*General Manager*), Financing Manager, Admin and Account Officer of BMT Insan Mulia regarding risk management of murabahah financing at BMT Insan Mulia Palembang, the researcher can interpret as follows:

BMT Insan Mulia faces several obstacles and risks in managing the distribution of murabahah financing to its members/customers. The problem here is that member/nasab owned businesses generally have a low level of feasibility due

to limitations in production, marketing and management (management).

Another problem is the perspective of the community who considers the practice of murabahah financing the same as credit provided by conventional financial institutions, so it takes a higher effort to provide education to the public. BMT Insan Mulia also has problems related to providing guarantees by members in the case of murabahah financing with a nominal that is not too large. In addition, cases of non-performing financing are still often faced by BMT Insan Mulia Palembang. Data obtained by researchers from BMT Insan Mulia shows that the distribution of murabahah financing as of December 2021 reaches Rp 2,313,492,596 for 507 members/customers. Of the 507 customers, there are 203 customers who fall into the category of problematic murabaha financing.

Seeing the problems and general conditions that occur at this time makes the leadership of BMT Insan Mulia more careful in providing murabahah financing. BMT Insan Mulia does not want to suffer losses in the future due to bad / problematic financing. The following are the risk management steps for murabahah financing carried out by BMT Insan Mulia Palembang:

1. Risk Identification

Before the member/customer's application for murabahah financing is accepted, BMT Insan Mulia will first identify the financing risk. Identification is carried out through a survey to the business location of the member/customer applying for financing. The survey is conducted by assessing the financial capacity of the members/customers, in particular the ability to pay installments, the assessment of the guarantees submitted, and the assessment of the business prospects of the members/customers. The assessment must also include an analysis of the environment of the member/customer, the characteristics of the business being run, financial reports, assessment of the RAB, and other documents that can support a comprehensive analysis of the condition of the member/customer to be financed through the murabaha financing mechanism.

Before accepting a financing application *murabahah* members/customers, in general BMT Insan Mulia will conduct a 5C + 1S financing analysis, including: Character, Capacity, Capital, Collateral, Condition of Economic and Sharia.

Character by assessing the character of the applicant for financing. In assessing the character of the financing applicant, BMT Insan Mulia will provide a form that must be filled out by the financing applicant. That way, BMT can collect information about the character of the applicant for financing. This character assessment is also carried out by BMT by seeking information from neighbors of the financing applicant. In addition, BMT Insan Mulia has also required financing applicants to attach evidence of the results of OJK SLIK (OJK Checking) when they want to apply for murabahah financing. From the evidence of the results of the OJK SLIK, it can be seen whether the financing applicant has previously been involved in non-performing financing problems at other financial institutions.

Capacity (managerial and financial capabilities), namely by assessing the managerial ability of the financing applicant, whether he can lead the company or is competent in running his business. If the applicant for financing can run the

company or business well, then it is likely that he will be able to pay the financing installments in accordance with the agreed agreement and his business can still run smoothly. Meanwhile, for individual financing applicants, BMT Insan Mulia will analyze how much the financing applicant's business income is and find out whether the financing applicant has other sources of income that can be used to pay the financing installments within the specified period.

Capital, namely by assessing the amount of capital owned by the applicant for financing, so that it does not entirely rely on the financing provided by BMT Insan Mulia. Some of the ways that BMT does to find out are as follows:

- 1) Assessing the financial statements of the financing applicant's business
- 2) A direct visit to the place of business of the financing applicant to conduct an in-person interview.

Collateral (guarantee), which is a guarantee that must be submitted by the applicant for financing to the BMT. Collateral is a requirement set by BMT Insan Mulia to members who wish to apply for murabahah financing. This guarantee serves as a guarantee of trust as well as to reduce the risk of loss received by BMT Insan Mulia. In this case, BMT Insan Mulia stipulates that the value of the guarantee must be more than the amount of financing provided. The guarantees required by BMT Insan Mulia are such as BPKB for motorbikes/cars, land certificates, house certificates to certificates of deposit.

Condition of Economic, namely by assessing the general economic condition and relating it to the economic condition of the business sector of the financing applicant. BMT Insan Mulia has applied this to its financing applicants. In less stable economic conditions, BMT Insan Mulia will not provide financing and even if it does provide financing, BMT Insan Mulia will see the business prospects of the applicant for financing in the future.

Sharia, namely BMT Insan Mulia will assess whether the applicant's business is in accordance with sharia principles or not. In addition, BMT Insan Mulia also assesses whether the proposed financing needs are in accordance with the type of financing with sharia principles or not.

2. Risk Measurement

After identifying the risks to be faced, then BMT Insan Mulia will measure these risks. Risk measurement on several previously identified aspects will be carried out manually and also using the existing system (computerized). In addition, other things to consider include the financing period associated with potential changes in the market and the potential for default.

After several aspects have been assessed and the application for murabahah financing is estimated to be feasible to finance and has good prospects in the future, the application for murabahah financing by member/customer can be accepted. The decision to grant this murabahah financing facility was made through a committee meeting attended by the Supervisor, DPS, Management (Chairman, Secretary, Treasurer), General Manager, Financing Manager and AO (Account Officer).

3. Risk Monitoring

BMT Insan Mulia applies a method to continuously monitor the condition

of each member/customer of murabahah financing. BMT Insan Mulia always monitors its customers by visiting their customers directly. Intense communication with customers is important to monitor and maintain control so that installment payments remain smooth. The method of monitoring the risk of murabahah financing at BMT Insan Mulia contains the following measures:

- a) Knowing the latest financial condition of its members/customers
- b) Monitor member/customer compliance with agreed financing agreements
- c) Identifying the inaccuracy of members/customers in paying their installments
- d) Clarifying problematic/lost financing in a timely manner.

4. Risk control

After monitoring the risks and knowing what risks exist or will occur in the future, BMT Insan Mulia carries out risk control by reporting any irregularities that occur quickly. This is done for the need for action quickly and precisely so that any deviations that occur can be controlled properly. The risk control method carried out by BMT Insan Mulia on problematic murabahah financing is the rescheduling method. Rescheduling is an installment rescheduling policy.

Such is the risk management process carried out by BMT Insan Mulia in order to minimize losses arising from the activity of distributing murabahah financing to its members.

Based on the observations of researchers, the current problems faced by BMTs are regulations or regulations that contain guidelines for risk management and supervision of Islamic microfinance institutions with cooperative legal entities (BMT) in Indonesia, which are still minimal and very weak. This is different from the banking sector which has special regulations from BI which regulates the implementation of risk management. Because there are no specific regulations related to guidelines for managing murabahah financing risks, currently BMT Insan Mulia only relies on regulations that are made and run by themselves (self-regulation). Of course, this can be a weakness for BMT if the regulations it makes themselves are not able to control the existing risks.

Basically, the purpose of BMT Insan Mulia disbursing murabahah financing is to help the business of its members/customers, in addition to making a profit (profit oriented). In fact, even more great is that if the customer has difficulty in fulfilling his obligations (in installments), then BMT will provide relief in the form of rescheduling installment payments (rescheduling). One of the biggest challenges for stakeholders and practitioners of Islamic microfinance institutions is how to change the mindset or mindset of BMT members/customers so that they can work well together to pay financing installments without arrears (at least minimized). Another challenge is how to make BMT become a respected institution and not be underestimated by the community.

CONCLUSION

Based on the analysis and studies conducted in this study, it can be concluded that:

1. In distributing financing to its members/customers, BMT Insan Mulia has several procedures that must be carried out. The procedure consists of: First, the financing application process where members/customers must complete the requirements when they want to apply for murabahah financing. Second, BMT Insan Mulia will make decisions on the provision of financing facilities through a meeting mechanism attended by supervisors, DPS, management, general manager, financing manager and AO (account officer). Third, if the application for murabahah financing is accepted, BMT Insan Mulia will provide financing facilities to the member/customer and then monitor and control the financing that has been given to the member/customer until it is paid off. Fourth, if in the future there are problems that occur to members/customers such as non performing financing, then BMT will carry out a troubled financing settlement mechanism in the form of rescheduling murabahah financing (rescheduling of installments).
2. The implementation of murabahah financing risk management at BMT Insan Mulia is carried out through risk identification, risk measurement, risk monitoring and risk control. In addition, BMT Insan Mulia also conducts a 5C+1S analysis in providing murabahah financing to its members/customers. The 5C+1S analysis includes: Character, Capacity, Capital, Collateral, Economic Condition and Sharia. With this analysis, BMT Insan Mulia is expected to be able to recruit qualified members/customers who will be responsible for fulfilling their obligations after receiving murabahah financing.

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THE CONTRIBUTIONS OF ISLAMIC ECONOMICS AND INSTITUTIONS TO MODERN INDONESIA

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ABSTRACT

Indonesia, with its largest Muslim population in the world with various ethnicities and multi-cultures, continues to witness progress and development through various phenomena, especially religious dynamics. Therefore, exploring the contribution of Islam as a complete system of life and as the dominant religion in Indonesia is very important. In this regard, this study examines the contribution of Islamic economics and institutions to the development of modern Indonesia. This goal is achieved by adopting a content analysis approach to examine the contribution of Islamic economics as a discipline at two universities in Indonesia, namely the State Islamic University of Sunan Kalijaga Yogyakarta and the Islamic University of Indonesia. In addition, the existence of Islamic economic institutions such as zakat and Islamic banks (IB) is explored. Admittedly, our findings reveal that the increasing number of Islamic economics scholars remains the main contribution of Islamic economics to the development of Indonesia's academic workforce. Thus, the gradual emergence of the world-class International Institute of Islamic Banking and Finance (IIBF) at BUK presents Indonesia as an intellectual destination at IBF. Furthermore, the role of the zakat system in poverty alleviation in Indonesia such as Sharia Commercial Banks, Sharia People's Financing Banks (BPRS), Sharia Business Units (UUS), Amil Zakat Agency (BAZ). is a positive contribution of Islamic economics to the development of Indonesian society. It is thus recommended that Islamic economics as a full discipline should be adopted in various higher institutions in Muslim populated countries (MPS). Also, the government in MPS should provide an enabling environment for the proper operation of Islamic economic institutions to reap optimal socio-economic and spiritual benefits.

Keywords: Islamic Economics, Institutions, Zakah, Modern

INTRODUCTION

Islam sebagai agama yang sempurna yang diturunkan oleh Allah SWT ke muka bumi untuk menjadi *rahmatan lil' alamin* (rahmat bagi seluruh alam). Islam adalah satu-satunya agama Allah SWT yang memberikan panduan yang lugas dan dinamis terhadap aspek kehidupan bagi manusia kapan saja dan dalam berbagai situasi, di samping itu mampu menghadapi dan menjawab berbagai macam tantangan pada setiap zaman (Antonio, 2003).

Indonesia merupakan salah satu negara yang termasuk dalam katagori negara berkembang dengan jumlah penduduk yang relatif banyak. Keberadaan

Indonesia saat ini sebagai negara berkembang, tidak terlepas dari berbagai permasalahan, salah satu permasalahan yang dihadapi bangsa Indonesia saat ini adalah disparitas dan kemiskinan. Data terakhir pada 30 Juni 2022 atau Semester I 2022 jumlah penduduk Indonesia tercatat sebanyak 275.361.267 jiwa (Dukcapil, 2022). Kemiskinan sendiri merupakan bahaya besar bagi umat manusia dalam berbagai tindakan kriminalitas akibat desakan ekonomi. Nabi Muhammad SAW bahwa menyebutkan kemiskinan dapat membawa manusia jatuh dalam kekufuran. Untuk mengatasi masalah ini perlu adanya sistem kesejahteraan yang berkelanjutan (Supanra, 2014). Melihat problematika ini sudah sepatutnya untuk memperhatikan salah satu solusi dalam Islam untuk dapat menyejahterakan masyarakat yaitu dengan zakat, sedekah, dan wakaf yang berbentuk amal jariyah.

Kesejahteraan dalam perekonomian Islam didukung oleh beberapa aspek, salah satu nya adalah sarjana ekonomi syariah atau ilmu syariah, berdasarkan data yang didapatkan melalui Universitas Islam Indonesia yang memiliki Program Studi Ekonomi Islam pertama di Indonesia dan Universitas Islam Negeri Sunan Kalijaga yang juga selalu berkomitmen menjadikan lulusan sarjana ekonomi Islam sebagai salah satu Program Studi Unggulan di Bidang Ekonomi, Keuangan dan Bisnis Islam Pada Level Asia. Program Studi Ekonomi Islam pada kedua Universitas ini memiliki tenaga-tenaga pengajar yang memiliki keahlian di masing-masing bidang keuangan perbankan Islam, Keuangan Publik Islam dan Bisnis Islam. Lulusan ini kemudian menjadi praktisi profesional di bidang keuangan dan perbankan Islam, keuangan publik Islam, pelaku usaha dan peneliti muda, bahkan tidak sedikit lulusan tersebut yang terjun langsung ke institusi pengelolaan zakat, diantaranya BAZNA, BAZDA dan LAZ. Selain itu, kerjasama dengan beberapa lembaga keuangan syariah, perusahaan dan instansi pendidikan baik didalam maupun luar negeri, memungkinkan mahasiswa dan para sarjana ekonomi Islam untuk dapat terjun langsung ke dunia kerja melalui skema praktek kerja lapangan.

Pemberdayaan ekonomi umat merupakan upaya untuk meningkatkan harkat dan martabat lapisan masyarakat Islam dari kondisi tidak mampu, serta melepaskan diri dari perangkap kemiskinan dan keterbelakangan ekonomi. Dengan kata lain, sebagai upaya membangun kemandirian umat di bidang ekonomi, manajemen zakat hadir sebagai suatu kegiatan-kegiatan yang diorganisir dengan baik dimana terdapat proses untuk mencapai tujuan-tujuan tersebut. Manajemen zakat terdiri dari perencanaan, pengorganisasian, pelaksanaan, serta pengendalian atau pengawasan yang dilakukan untuk menentukan serta mencapai sasaran yang telah ditentukan melalui pemanfaatan sumber daya manusia dan sumber daya lainnya.

Potensi zakat ini belum senada dengan pengoptimalan penghimpunan maupun pendistribusian. Sehingga untuk mengetahui sejauh mana institusi lembaga zakat mampu menghimpun dan mendistribusikan dana zakat, infaq, dan shadaqah (ZIS) yang terhimpun perlu adanya standar tata kelola yang baik, dimana salah satu indikatornya adalah efisiensi dan efektifitas sebagai tolak ukur kinerja lembaga keuangan (Kadry, 2014).

Lembaga zakat telah didirikan oleh banyak negara muslim. Saat ini, beberapa negara muslim telah memperkenalkan sistem zakat resmi, namun dalam pelaksanaannya tidak diimplementasikan secara optimal (tidak semua item zakat berada di bawah jejaring zakat). Jika lembaga ini dioperasionalkan secara profesional, upaya pengentasan kemiskinan akan dapat mudah diselesaikan. Di sinilah penting kajian manajemen zakat yang ideal yang kemudian dapat diimplementasikan dalam realitasnya. Tulisan ini hendak mengkaji manajemen zakat sebagai instrumen untuk pemberdayaan umat, penelitian ini membahas mengenai institusi manajemen zakat dalam mengentaskan kemiskinan serta memberdayakan ekonomi umat, yang kemudian nantinya dapat menghasilkan inovasi baru untuk memperbaharui sistem manajemen zakat khususnya pada institusi zakat di Indonesia di era modern ini serta menjadi rekomendasi sistem manajemen yang baik bagi negara berpenduduk muslim yang saat ini masih berkembang dengan memanfaatkan seluruh elemen masyarakat khususnya pada sarjana Ilmu Syariah.

LITERATURE REVIEW

Zakat berasal dari bahasa arab “*az-zakah*” masdar dari *fi’il madly zakah* yang berarti bertambah, tumbuh dan berkembang. Ia juga bermakna suci, definisi ini mengacu pada firman Allah dalam *Al-Qurán* surat *as-Syams* yang Artinya, sungguh beruntung orang yang menyucikan hati. (*Al-Qurán* dan terjemah, Kemenag RI, 595) Harta di sebut zakat, karena sisa harta yang telah di dikeluarkan dapat berkembang lantaran harta yang di zakati menjadi berkah berangkali berkah karena atas orang-orang yang menerimanya, selain itu Juga kerana harta yang dikeluarkan adalah kotoran yang akan membersihkan harta seluruhnya dari *syubhat* dan mensucikannya dari akhlak orang lain di dalamnya. Secara etimologis zakat berarti kebersihan, perkembangan dan berkah. Maksudnya adalah bersih, dan bertambah. Bisa juga diartikan dengan diberkahi. Inilah arti yang dikehendaki oleh Islam. Sebab barangsiapa yang mengeluarkan zakat berarti ia telah membersihkan dirinya dan mensucikan hartanya dari sesuatu yang kotor, sehingga bisa diharapkan bertambahnya pahala dan hartanya di berkah. Zakat menurut definisi ulama ahli fikih, adalah menyerahkan harta yang telah ditentukan oleh syariat kepada orang-orang yang berhak menerimanya. (Wisnu Jatmiko, 2017: 65).

Zakat sebagai rukun Islam merupakan kewajiban setiap muslim yang mampu untuk membayarnya dan diperuntukkan bagi mereka yang berhak menerimanya. Dengan pengelolaan yang baik zakat merupakan sumber dana potensial yang dapat dimanfaatkan untuk memajukan kesejahteraan umum bagi seluruh masyarakat (Undang-undang Republik Indonesia Nomor 38 tahun 1999). Di dalam pasal 6 dan pasal 7 Bab III Undang-undang RI Nomor 23 tahun 2011 tentang Pengelolaan Zakat, menyatakan bahwa lembaga pengelola Zakat di Indonesia terdiri dari 2 macam, yaitu: Badan Amil Zakat (BAZ) dan Lembaga Amil Zakat (LAZ). Pembentukan institusi zakat tersebut bertujuan untuk membantu pemerintah dalam pengentasan kemiskinan di Indonesia.

Adapun Institusi Pendidikan merupakan pembudayaan iklim yang memberi wahana dan kebebasan individu yang terlibat dalam setiap proses Pendidikan yang mengembangkan dorongan ingin tahu yang dibawa sejak lahir. Institusi Pendidikan diharapkan sebagai sumber utama penyediaan fasilitas untuk individu dalam memuaskan rasa ingin tahu. (Fathiyah, 2006) Institusi Pendidikan merupakan pembudayaan iklim yang memberi wahana dan kebebasan individu yang terlibat dalam setiap proses Pendidikan yang mengembangkan dorongan ingin tahu yang dibawa sejak lahir. Institusi Pendidikan diharapkan sebagai sumber utama penyediaan fasilitas untuk individu dalam memuaskan rasa ingin tahu. (Fathiyah, 2006)

METHODS

Dalam penelitian ini peneliti menggunakan metode kualitatif, dalam penelitian kualitatif pengumpulan data yang dilakukan pada aturan setting. Pengumpulan data dengan cara observasi, yang digunakan agar memperoleh data penelitian melalui pengamatan dan pengindraan dimana observer benar-benar dalam keseharian. Objek observasi dalam penelitian kualitatif yang di observasi menurut Spadley dinamakan situasi sosial yang terdiri atas tiga komponen yaitu, *Place* (tempat), *Actor* (pelaku) dan *activities* (aktivitas kegiatan), dalam penelitian yang berjudul “*The Contribution of Islamic Institutions to Modern Indonesia*” metode pendekatan kualitatif, sehingga peneliti bisa melakukan observasi pada lembaga-lembaga zakat yang ada.

RESULTS AND DISCUSSION

1. Munculnya Perbankan Islam dan Keuangan Islam di Indonesia

Pada tahun 1980 melalui musyawarah yang bertemakan bank Islam sebagai pilar ekonomi Islam. Tahun 1990, Majelis Ulama Indonesia (MUI) membentuk kelompok untuk mendirikan Bank Islam di Indonesia, yang menghasilkan pendirian Bank Islam pertama di Indonesia, yaitu PT Bank Muamalat Indonesia (BMI), yang berdiri pada tanggal 1 Nopember 1991, yang beroperasi secara resmi pada tanggal 1 Mei 1992, dengan modal awal Rp106.126.382.000. (Humas, 2017) Seiring berjalannya waktu, perbankan Syariah di Indonesia mengalami perkembangan, namun terdapat juga tantangan yang harus diselesaikan, antara lain pemenuhan gap sumber daya insani dari segala aspek, produk-produk bank syariah tidak boleh hanya sekedar mengintimidasi produk bank konvensional saja, melainkan juga harus memunculkan produk yang kiranya mengedepankan prinsip syariah. (Nofinawati, 2015) Melihat dari awal muncul beserta perkembangannya, dalam perbankan Islam masih perlu adanya sebuah perubahan, atau memunculkan sebuah produk yang sesuai dengan konsep keadilan dan tidak meninggalkan prinsip kesyariahnya, namun dengan konsep yang tertata jelas agar dapat meningkatkan minat masyarakat menjadi nasabah bank konvensional. Mengingat bahwa bank Syariah masih tertinggal dengan bank-bank konvensional.

Keuangan Islam telah menjadi salah satu faktor yang besar pengaruhnya

dalam perkembangan keuangan Islam di Indonesia. Kepala Badan Kebijakan Fiskal (BKF) Febrio Kacaribu mengatakan bahwa, keuangan syariah dipercaya sebagai salah satu peran pendukung dalam pemulihan perekonomian dan mengurangi kemiskinan melalui pemberdayaan usaha ekonomi masyarakat, karena keuangan syariah memberi cara bertransaksi menggunakan prinsip keadilan dan ketulusan. Hal ini terlihat dari mekanisme pembiayaan resiko yang adil dalam pembiayaan Syariah serta kehadiran sosial keuangan seperti zakat, infak, dan wakaf. (Badan Kebijakan Fiskal, 2022). Sektor keuangan Islam memiliki peranan yang sangat penting dalam pembangunan ekonomi di Indonesia, dengan menggunakan model dan sistem yang dijalankan untuk pertumbuhan ekonomi, diperlukan juga suberdaya insan yang mumpuni, terutama tentang persoalan ekonomi Islam, sehingga sistem ekonomi Islam benar-benar dilaksanakan dengan konsep keadilan dan kepatuhan Syariah. (Zainur, 2020)

Data diatas dapat disimpulkan bahwa, kini keuangan Islam sedang berperan dalam dunia perekonomian nasional, namun tetap tidak dapat menghindari adanya tantangan-tantangan yang perlu dihadapi, salah satunya adalah sumber daya insani yang perlu dikembangkan, diberdayakan.

2. Ekonomi Islam di Indonesia: Isu Tantangan Agama dan Budaya Rakyat

Semakin meningkatnya perkembangan dan minat pada ekonomi Islam, maka semakin berat tantangan yang diperoleh, yaitu sebagai berikut: *Pertama*, masih kurangnya pakar ekonomi yang memahami tentang ekonomi Syariah dan konvensional secara integrative. *Kedua*, masih lemahnya kekuatan jaringan atau lemahnya sinergi antar lembaga keuangan dengan lembaga yang bergerak dibidang kemaslahatan umat, seperti lembaga zakat dan wakaf. *Ketiga* masih kurang luasnya perkembangan ilmu ekonomi Syariah di dunia Pendidikan dan ilmu pengetahuan, maka perlu adanya keluasan ruang dalam mengembangkannya. *Keempat* masih terbatasnya pembelajaran ekonomi Islam diperguruan tinggi, dikarenakan kurikulum yang belum sempurna. *Kelima*, peran pemerintah masih rendah terhadap ekonomi Syariah. (Shamad, 2013)

Ekonomi Islam, pengaruh agama dan budaya masyarakat tak dapat dipisahkan karena keduanya mempunyai keterikatan dan harus sepaham. Agama mengatur jalanya perekonomian yang harus berprinsipkan Syariah sedangkan budaya dengan melihat warga yang berbudayakan gotong royong maka dalam urusan ekonomi akan masuk pada urusan sosial juga (Iswanto, 2019). Dalam kehidupan perekonomian Islam, terutama di Indonesia, tidak bisa meninggalkan agama dan kebudayaan, karena kedua hal ini sangatlah penting dan harus berjalan seiring secara seimbang. Dalam peraturan saja agama dan kebudayaan sangat berpengaruh, namun jika sudah selaras maka akan menciptakan sebuah keseimbangan.

3. Islamophobia di Kalangan Orang Indonesia

Di Indonesia, dengan mayoritas masyarakatnya beragama Islam, bukan berarti dapat terhindar dari Islamofobia. Islamofobia merupakan sebuah ketakutan terhadap agama Islam atau kepada orang yang menganut agama Islam.

Islamophobia merupakan sebuah fenomena anti-Islam yang biasanya ditandai anggapan bahwa Islam adalah agama yang mengancam, dan berdampak buruk dalam masyarakat (Irpan, Widodo, & Pertahanan, 2021). Munculnya Islamophobia ini, karena adanya peristiwa atau teror-teror yang mengancam, mengganggu, yang sering dilakukan oleh kelompok-kelompok dengan mengatas namakan Islam. Islamofobia dikhawatirkan dapat mengganggu kestabilan keamanan negara dalam berbagai bidang, politik, sosial, ekonomi, dan lain-lain, karena terkadang media masa sendiri yang menyebarkan wacana Islamofobia dengan memperlihatkan berita-berita seputar terorisme yang secara tidak langsung menyudutkan agama Islam. Islamophobia juga terkadang melanda penganut agama Islam sendiri. Maka dari itu perlu adanya antisipasi islamophobia agar tidak merusak tatanan kehidupan masyarakat. (Apriliani & Rosyad, 2021)

Islamophobia, bisa saja menjadi pengaruh perekonomian Islam di Indonesia, faktor ketakutan, prasangka buruk, menjadikan masyarakat berfikir dua kali untuk bertransaksi di sektor keuangan Islam. Maka dari itu perlu adanya antisipasi agar Islamophobia tidak membudaya dikalangan masyarakat, karena dikhawatirkan mengganggu keseimbangan kehidupan di masyarakat.

4. Institusi Ekonomi Syariah: Lembaga Zakat di Masyarakat Indonesia

Zakat merupakan rukun Islam ketiga yang menjadi salah satu fondasi penting dalam agama Islam. Oleh karena itu, sebagai salah satu dari rukun Islam, maka zakat hukumnya wajib bagi setiap Muslim yang telah memenuhi Syarat, dengan adanya zakat dapat melahirkan kekuatan baru dalam penghimpunan investasi yang signifikan sehingga akan mendorong peningkatan produksi dalam siklus roda perekonomian yang dapat meningkatkan *agregat demand*. Ketika zakat diimplementasikan dengan pengelolaan yang baik, dan masyarakat Muslim sadar akan pentingnya membayar zakat, maka secara pasti akan membuka lapangan pekerjaan yang luas dan masyarakat yang lebih sejahtera. Juga, efek ekonomi makro yang menguntungkan diharapkan dalam bidang pengentasan kemiskinan, jaminan sosial dan distribusi pendapatan (Chapra, 1992; Sadeq, 1994). Berdasarkan UU No. 23 tahun 2011 di Indonesia terdapat dua jenis Organisasi Pengelolaan Zakat (OPZ), yaitu Badan Amil Zakat Nasional (BAZNAZ) yang dikelola oleh pemerintahan, yang terintegrasi dan bersinergi dalam proses penghimpunan, pengelolaan, dan pendistribusian zakat. Pola pengelolaan zakat melalui dua Organisasi Pengelolaan Zakat ini merupakan bentuk ideal pengelolaan zakat yang mempunyai latar belakang yang kuat secara sosio-historis Indonesia, serta dikuatkan dengan dasar ideologis negara dan pandangan normatif MUI terkait Amil Zakat. Berdasarkan fakta yang ada, terdapat lembaga-lembaga amil zakat yang bersifat swasta menjadikan pengelolaan zakat tidak efektif dan membuat *muzaki* kebingungan dalam memilih ke lembaga mana harus menyetorkan zakatnya. Akibatnya, usaha mengoptimalkan zakat tersendat karena bercabangnya pengelolaan.

Tabel 1

Pengelola Zakat Berdasarkan Tingkatan

1.	BAZNAS RI	1 OPZ
2.	BAZNAS Provinsi	Terdiri 34 OPZ dari 34 Provinsi Indonesia
3.	BAZNAS Kab/Kota	Terdiri 456 OPZ yang telah memiliki Pertimbangan Pimpinan
4.	LAZ Nasional	Terdiri 26 OPZ skala Nasional
5.	LAZ Provinsi	Terdiri 18 OPZ skala Provinsi
6.	LAZ Kab/Kota	Terdiri 37 OPZ skala Kab/Kota

*sumber: *baznas.go.id*

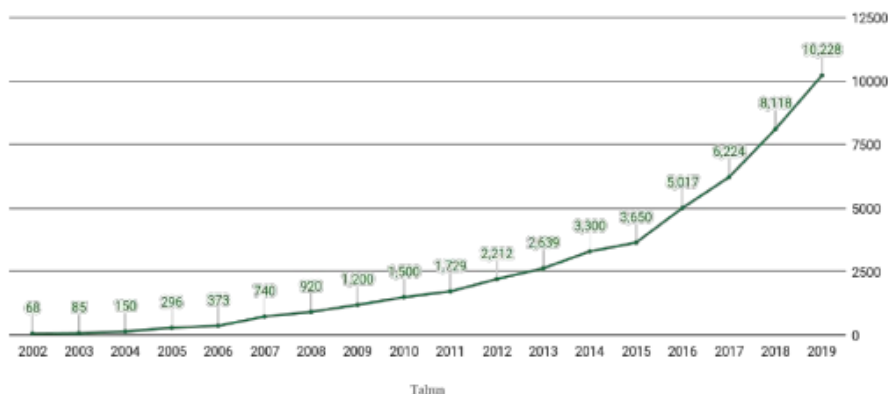
Pengelola zakat berdasarkan tingkatan terdapat beberapa pembagian dari segi Pusat (RI), Provinsi dan Kabupaten atau kota, namun berdasarkan fakta yang ada terdapat lembaga-lembaga yang bersifat swasta menjadikan pengelolaan zakat di Indonesia menjadi tumpang tindih antara satu dengan lembaga lainnya. Pengelolaan zakat yang tumpang tindih akan memberikan peluang kepada *mustahik* tertentu untuk mendapatkan zakat dari dua lembaga zakat atau lebih sehingga pembagian zakat tidak merata dan para *mustahik* akan merasa tidak adil.

Tabel 2
Pertumbuhan Pengumpulan ZIS dan DSKL Tahun 2002-2019

Tahun Year	ZIS (Miliar Rupiah) ZIS (in Billion Rupiah)	Pertumbuhan (%) Growth	Pertumbuhan PDB (%) PDB's Growth	Keterangan Information
1	2	3	4	5
2002	68.39	0	3.7	
2003	85.28	24.70	4.1	
2004	150.09	76.00	5.1	
2005	295.52	96.90	5.7	Tsunami Aceh
2006	373.17	26.28	5.5	
2007	740.00	98.30	6.3	Gempa Yogya
2008	920.00	24.32	6.2	
2009	1,200.00	30.43	4.9	
2010	1,500.00	25.00	6.1	
2011	1,729.00	15.27	6.5	
2012	2,212.00	27.94	6.23	
2013	2,639.00	19.30	5.78	
2014	3,300.00	25.05	5.02	
2015	3,650.00	10.61	5.04	
2016	5,017.29	37.46	5.02	
2017	6,224.37	24.06	5.07	
2018	8,117.60	30.42	5.17	
2019	10,227.94	26.00	5.02	
	Rerata	34.33	5.36	

Grafik 1

Pertumbuhan Pengumpulan ZIS 2002-2019



*Sumber: Statistik Zakat Nasional 2019: Baznas Indonesia

Pertumbuhan pengumpulan ZIS dari tahun 2002 hingga 2019, terpantau meningkat disetiap tahunnya. Jika pengelolaannya berlangsung baik dan efektif dapat dipastikan pertumbuhan tersebut akan lebih melesat dan lebih merata hingga dapat terciptanya tujuan dari zakat itu sendiri, yaitu untuk mengetas kemiskinan layaknya pada masa pemerintahan Umar bin Abdul Aziz yang dikisahkan bahwa pada masa tersebut kesulitan dalam mencari *mustahik* (khususnya orang miskin) yang berhak menerima zakat. Dari pemerintahan tersebut tentu tidak terlepas dari strategi dan cara pengelolaan zakat yang baik. Dari jumlah total penduduk Indonesia yang tercatat sebanyak 275.361.267 jiwa dan sebanyak 237, 53 juta jiwa beragama Islam per 31 Desember 2021 (Bayu, 2022) jika di jumlahkan dari banyaknya jumlah penduduk muslim yang patuh akan membayar zakat pada satu pintu maka pembagian akan lebih merata dan adil. Namun, dalam fakta nya Indonesia mempunyai banyak ragam (heterogen) budaya pada setiap daerahnya, yang langsung memberikan zakat kepada *mustahik* secara langsung atau kepada lembaga-lembaga swasta.

5. Dukungan Pemerintah dan Kelembagaan

Perkembangan ekonomi Islam tak akan luput dari dukungan pemerintah dan kelembagaanya. Karena pemerintah sendiri mempunyai peran penting dalam perekonomian Islam di Indonesia, yaitu dengan melahirkan Undang-Undang Nomor 19 Tahun 2008 tentang Surat Berharga Syariah Negara (SBSN), lahirnya Undang-Undang Nomor 21 Tahun 2008 Tentang Perbankan Syariah, Pendirian Bank Syariah di BUMN, lahirnya Undang-Undang Nomor 41 Tahun 2004 tentang wakaf, berdirinya Dewan Syariah Nasional Majelis Ulama Indonesia (DSN MUI), lahirnya Undang-Undang Nomor 38 tahun 1999 tentang Zakat dan masih banyak lagi (Irawan, 2018) sehingga para pelaku ekonomi Islam mempunyai pijakan hukum yang kuat.

Kelembagaan ekonomi Islam telah sesuai dengan perkembangan ekonomi

Islam di Indonesia, hal ini merupakan suatu bentuk kepercayaan yang dibuat oleh sistem ekonomi, karena telah berjalan sesuai dengan kebutuhan masyarakat di Indonesia. Oleh karenanya para pelaku ekonomi dalam menjalankan fungsinya dengan sangat hati-hati dan memperhatikan kemungkinan resiko baik negatif maupun positif. (Muttaqien, 2008) Pemerintah dan Kelembagaan di Indonesia, telah berhasil melahirkan produk-produk ekonomi Islam seperti Undang-Undang, pendirian Bank Syariah di BUMN, berdirinya DSN MUI, sebagai peningkatan rasa percaya masyarakat, dan pijakan hukum yang kuat bagi para pelaku ekonomi.

6. Disiplin Ilmu Pada Dua Universitas di Indonesia

Data terakhir pada 30 Juni 2022 atau Semester I 2022 jumlah penduduk Indonesia tercatat sebanyak 275.361.267 jiwa (Dukcapil, 2022), dan mayoritas dari penduduk tersebut adalah beragama Islam, khususnya pada penduduk Daerah Istimewa Yogyakarta penduduk yang beragama Islam terdapat 3,42juta jiwa, atau sama dengan 92,89% dari total penduduk sebanyak 3,68juta jiwa (Viva Budy Kusnandar, 2022) tentu hal ini berpotensi untuk menegakkan semangat dalam membumikan ekonomi syariah hingga menjadi *global player* pada ekonomi Islam dunia. Dalam hal memberikan kontribusi terhadap ekonomi syariah tentu harus didukung dari berbagai elemen masyarakat muslim, khususnya pada sarjaana ekonomi syariah seperti dari Universitas Islam Indonesia yang memiliki Program Studi Ekonomi Islam pertama di Indonesia dan Universitas Islam Negeri Sunan Kalijaga yang juga selalu berkomitmen menjadikan lulusan sarjana ekonomi Islam sebagai salah satu Program Studi Unggulan di Bidang Ekonomi, Keuangan dan Bisnis Islam Pada Level Asia. Program Studi Ekonomi Islam pada kedua Universitas ini memiliki tenaga-tenaga pengajar yang memiliki keahlian di masing-masing bidang keuangan perbankan Islam, Keuangan Publik Islam dan Bisnis Islam. Lulusan ini kemudian menjadi praktisi profesional di bidang keuangan dan perbankan Islam, keuangan publik Islam, pelaku usaha dan peneliti muda, bahkan tidak sedikit lulusan tersebut yang terjun langsung ke institusi pengelolaan zakat, diantaranya BAZNAS, BAZDA dan LAZ. Dari sarjana syariah dapat mensosialisasikan serta dapat membentuk suatu organisasi yang mengarahkan kepada ekonomi syariah itu sendiri.

CONCLUSION

Penelitian ini menemukan bahwa potensi zakat adalah hal yang paling signifikan hingga dapat memberikan efek yang besar untuk mensejahterakan masyarakat. Apalagi potensi zakat masyarakat Indonesia yang besar dan dukungan regulasi dari pemerintah melalui sistem manajemen zakat mampu memberikan warna baru untuk masalah kemiskinan, zakat yang dihimpun akan mampu mengentaskan kemiskinan di Indonesia jika penyaluran zakat bisa mencapai titik dimana masyarakat mempercayai sepenuhnya kepada institusi resmi manajemen zakat. Institusi zakat sebagai tujuan dari pengentasan kemiskinan ini telah memberikan kontribusi positif dalam pengurangan tingkat kemiskinan. namun, perlu adanya penguatan sistem manajemen zakat untuk memaksimalkan

penghimpunan, pengelolaan, pendayagunaan, dan pendistribusian. Sehingga pada akhirnya lembaga-lembaga zakat resmi dapat menjalankan pola manajemen zakat yang baik dan optimal, serta mampu mengentaskan kemiskinan menuju masyarakat muslim yang modern.

Penelitian ini juga menemukan bahwa pengembangan kelembagaan yang berbasis sistem nilai agama dan sosial budaya masyarakat setempat ini berujung pada proses hibridasi antara nilai-nilai agama, adat istiadat (*informal rules*) dengan aturan-aturan formal (*formal rules*) agar sesuai dengan konteks kekinian (modernitas). Artinya, pengembangan kelembagaan tidak dapat dilepaskan dari kebutuhan-kebutuhan masyarakat yang menjadi pengambil manfaat dari produk layanan yang bersangkutan, kesepakatan-kesepakatan, nilai-nilai agama dan tuntutan kemoderenan. Konsep bagi hasil, misalnya, atau dalam teknologi keuangan BMT dikenal dengan mudharabah, dan jual beli atau murabahah adalah contoh konkrit produk keuangan BMT yang bersifat *hybrid* karena merupakan rekombinasi dan refungsionalisasi antara kelembagaan-kelembagaan sosial baru (Islam) dengan yang sudah lama ada (adat kebiasaan) dan sistem konvensional, lalu ditempatkan ulang dalam konteks kemoderenan.

Temuan penelitian ini memperbaiki pendekatan *New Institutionalism Modern* dalam praktek ekonomi yang terlalu bersifat oposisional dalam melihat hubungan antara aturan-aturan organisasi yang bersifat formal dan imperatif dengan nilai-nilai masyarakat setempat yang informal. Penelitian ini mengangap bahwa aturan formal harus disesuaikan dengan praktek ekonomi di tingkat lokal yang dipengaruhi oleh nilai-nilai setempat sehingga bersifat kontekstual. Karena kontribusi terhadap kelembagaan keuangan syariah di Indonesia yang telah didukung oleh pemerintah tentu menjadi perhatian khusus, mengingat Indonesia sebagai representatif negara-negara berkembang yang berpenduduk muslim saat ini, sudah sepantasnya menjadi contoh bagi negara lain untuk bisa mengadopsi sistem tata kelola keuangan syariah di Indonesia.

Penelitian ini memberikan rekomendasi kepada Pemerintah untuk menciptakan kerangka hukum yang kondusif bagi keberadaan lembaga institusi umumnya, agar tetap sesuai dengan sistem nilai dan sosial budaya masyarakat layanannya. Penelitian ini menganjurkan agar program-program pembangunan pemerintah selanjutnya yang menggunakan pendekatan pemberdayaan seharusnya menjadikan pengembangan kelembagaan LKMS sebagai bentuk strategi dalam pemberdayaan. Pengembangan kelembagaan atau institusionalisasi merupakan suatu bentuk pengembangan kelembagaan yang berbasis kepada sistem nilai dan sosio-kultural masyarakat.

Penelitian ini memberikan rekomendasi kepada Lembaga Keuangan Syariah untuk menciptakan Lembaga Keuangan Syariah Mikro yang berlandaskan pada prinsip-prinsip syariah agar kemudian para *mustahik* dapat berwirausaha sehingga mampu menjadi *muzakki*, selanjutnya rekomendasi ini dapat dipetakan

kelompok-kelompok usaha mikro dan yang kecil. kemudian Lembaga Keuangan Syariah dapat menyalurkan kredit lalu mendistribusikan kepada para usaha mikro dan kecil. Pola ini dapat diperluas untuk koperasi usaha, koperasi simpan pinjam, dan usaha inti plasma, kemudian memaksimalkan penghimpunan ZIS dari masyarakat dan LAZ sehingga dana terkumpul dalam jumlah besar untuk membiayai skema *qardhul hasanah* (pembiayaan kebajikan) yang tidak mengharapkan return yang banyak bagi pengusaha mikro dan kecil.

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DIFFERENCES IN FINANCIAL PERFORMANCE BETWEEN CONVENTIONAL AND SHARIA BANKING

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ABSTRACT

The formulation of the problem in this research is how the difference in financial performance between conventional and sharia banking, this study was quantitative and qualitative. The population in this study is signed the company went public three years, obtained a sample of eight companies, using a simple random sampling technique lottery in determining the sample. The data used are secondary data from company financial statements, and hypothesis testing using F and with a significant level of 5%. Aspects that are analyzed in this paper there are five aspects of the use of funds ratio CAR (Current assets Ratio), the Business efficiency aspect LMR (Leverage Multiplier Ratio), the aspect of a bank's ability to pay obligations QR (Quick Ratio), the aspect of profitable operations ROI (Return on Investment) and the capability to means business risk DRR (Deposit Risk Ratio). The result showed no difference in the ratio of the CAR to an independent bank and bank BNI QR to test one-on-one while the overall ratio only LMR that there are differences in the financial performance of both conventional and sharia banking. This is due to the number of funds invested in arriving and it was followed by the still limited bank to repay its obligations to customers.

Keywords: Financial, Conventional, Sharia, Bank

INTRODUCTION

Optimal bank financial performance is important to create a stronger national banking industry so that it can support the Indonesian economy. The Indonesian economy experienced several global impacts from the United States in 2008. This global crisis occurred due to losses experienced by the housing industry (sub-prime mortgage) which affected the global financial industry, including the banking industry in Indonesia (bank Indonesia 2008).

Financial performance is a description of the achievement of the company's success and can be interpreted as the results that have been achieved in various activities that have been carried out. It can be explained that financial performance is an analysis carried out to see how far a company has implemented using financial implementation rules properly and correctly (Fahmi, 2012; 2)

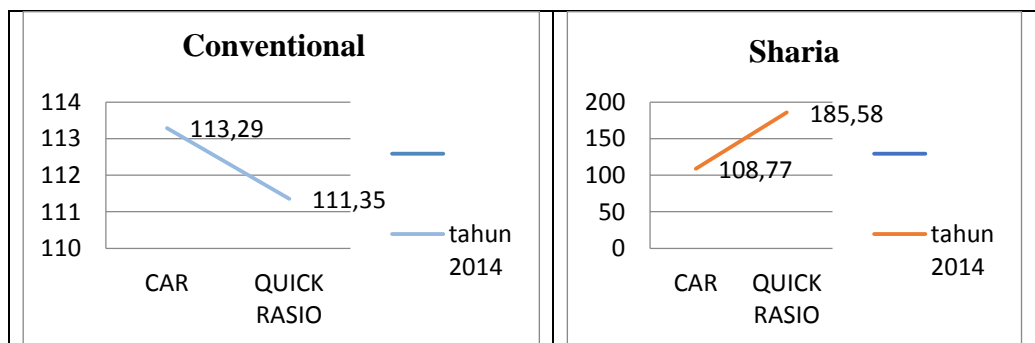
As financial institutions, banks need to maintain their performance to operate optimally. Moreover, Islamic banks have to compete with conventional banks which are dominant and have developed rapidly in Indonesia. The increasingly fierce competition must be followed by good management to survive in

the banking industry. One of the factors that must be considered by banks to survive is the bank's financial performance (Irham, 2012: 20).

As for several aspects in assessing the financial performance of banks, both conventional banking and sharia banking, namely the liquidity used in banking ratios can be known by calculating QR. The bank profitability ratio can be known by calculating ROI. The bank's business risk ratio can be determined by calculating the DRR. The bank's capital ratio can be known by calculating the CAR. The ratio of bank business efficiency can be known by calculating LPM. (Agnes sawir, 2005:28-42)

The financial performance of Mandiri banking, Indonesian state bank, Indonesian people's bank, and bank bukopin as well as sharia independent banking, state bank of Indonesia sharia, and bank bukopin sharia can be presented by analyzing their financial performance for 3 years, namely 2012-2014.

Table 1
Financial Performance of Conventional Banking and Sharia Banking in 2014



Source: www.sahamoke.com and www.idx.co.id banking go public (data processed 2015).

From the table above, the financial performance of conventional and sharia banking's current asset ratio (CAR) which in this ratio conventional banking increased by 113.29, and this was not followed by sharia banking which in 2014 the current asset ratio decreased by 108.77 this shows that in the ability of banks to fulfill its obligations in maturing debts, conventional banking is better than sharia banking. As for the Quick Ratio (QR) itself in 2014 conventional banking decreased by 111.35 but in sharia banking Return on investment increased by 185.58, this shows that sharia banking is better than conventional banking.

It is understood that financial ratios and company performance have a close relationship which explains various relationships and financial indicators, which are shown to show changes in financial conditions or operating presentations as well as to show the risks and opportunities inherent in the company concerned.

Financial performance in the view of Islam is a performance describing the level of achievement of the implementation of activity in realizing the goals, and objectives in the strategic plan of an organization. Performance measurement is a

process of assessing the progress of work against predetermined goals and targets, including information on the efficiency of resource management (input) in producing goods and services, quality of goods and services, desired results, and effectiveness of actions in achieving goals (Mahsun, 2006). 25).

Where in this case the dimensions of Islamic performance include trust in work which consists of professional, honest, worship, and charity deeds, and explore religion and professions, where performance is also inseparable from the wages and salaries they must pay on time, this is explained in verse : *"Give a worker his wages before his sweat dries"* (HR. Ibn Majah).

The purpose of this hadith is to hasten to fulfill the rights of the worker after the completion of the work, as well as if there has been an agreement to give salary every month. The ratios used in measuring the financial performance of banks, both conventional banking and sharia banking, include the liquidity ratio which beliefs in the company's ability to meet short-term obligations, both obligations to parties outside the company (business entity liquidity) and obligations within the company (company liquidity). Islam assesses the ratio in QS. Al-Baqarah: 280 : *"and if (the debtor) is in trouble, then give him respite until He is abundant. and give charity (some or all of the debt) it is better for you if you knew"*. And Rasulullah says: *"Every Muslim who gives a loan to another person twice, then he is like a person who gave charity once"* (Narrated by Ibn Majah).

Then the profitability ratio of this ratio measures the effectiveness of the overall management which is indicated by the size of the profit level, so Islam assesses this in QS. Al-Baqarah: 16 : *"Those are the people who buy misguidance with guidance, so their business is not lucky and they are not guided"*. And in Al-Hadits: *"Let not two people who buy and sell separate when conducting commerce except based on consensual"* (Narrated by Ibn Ahmad).

Then the bank's business risk ratio, this ratio is used to measure the bank's failure to repay its depositors, this is done to evaluate and carry out planning against the effort to measure the level of activity, this is explained in QS. Al-Hasyr: 18: *"O you who believe, fear Allah and let each one pay attention to what he has done for tomorrow (the hereafter); and fear Allah, verily Allah is aware of what you do"*. An in Al-Hadits: *"Indeed, we must apply Ihsan in everything"* (Narrated by Bukhari).

The capital ratio, namely capital is one of the important factors for banks to develop their business and support the risk of losses that may arise from investing funds in risky productivity assets and finance investments in other assets, capital is not only in a quantitative and materialistic sense, but qualitative, namely to obtain the results of blessing from Allah's pleasure such as the love of the view that is desired, namely in human life, both in banking and daily life, Islam explains this in the verse (Qs. Ali Imron: 14) : *"made beautiful in (view) humans love what they want, namely: women, children, a wealth of many types of gold, silver, horses of choice, livestock, and fields. That is the pleasure of living in this world, and with Allah is a good place to return (heaven)"*. Rasulullah Saw said Umar, indeed the best of good wealth is that of a pious person (HR. Ahmad)

The business efficiency ratio in this ratio is used to measure the business efficiency of banks that have carried out their activities and the extent to which

banks are in productive activities in banking so that the bank's business is appropriate and effective and not wasteful, this is explained in (QS. Al Isra: 27): *“Verily, the spenders are the brothers of Satan, and the devil is a complete disbeliever in his Lord”*. And in Rasullah says: *“work for your world as if you will live forever and work for your hereafter as if you will die tomorrow morning”* (HR. Al Baihaqi).

The basic characteristics of sharia banking, which include prohibiting the application of usury and prohibiting transactions based on speculative motives, have made Islamic banks considered financing institutions that have close links with the real sector, and this is an advantage.

The calculation of the ratio is very important for outsiders who want to assess the financial statements of a company to assess the financial condition and presentation of the company, financial analysis requires several benchmarks, the benchmark that is often used is the ratio or index, which connects two financial data.

Financial reports on banks show the financial performance that banks have achieved at a time. The financial performance can be known by calculating financial ratios so that it can determine the performance by using ratio analysis, the ratios are grouped into 5 types of fundamental groups, namely liquidity ratios, profitability ratios, bank business risk ratios, capital ratios, and business efficiency ratios. This ratio analysis determines the extent to which the performance of banking companies in increasing financing and capital (Agnes sawir, 2005).

METHODS

In this study, the author uses a type of comparative research, namely to compare the existence of a variable or more in two or more different samples. This location is carried out and observed in banks whose data is obtained from the corner of the Indonesian Stock Exchange (IDX) Go public. Faculty of Economics and Business in 2012-2014 Jalan Jendral A. Yani 13 Ulu Palembang at website www.sahamoke.com and www.idx.com.

Types of financial performance variables. Financial performance is a description of the achievement of the company's success and can be interpreted as the results that have been achieved in various activities that have been carried out. The results of the company's operating activities are presented in the form of numbers. Financial performance indicators use financial ratios, liquidity ratios, profitability ratios, capital ratios, bank business risks, and business efficiency ratios.

The population used in this study were all commercial banks registered with Bank Indonesia. Namely, in conventional banking, the number of banks that went public to date has only reached 31 out of 121 banks, while in sharia banking 11 banks went public. The sample used in method used in determining the sampling is by using the purposive sampling method, namely the sample is drawn based on certain characteristics that are considered to have something to do with the previously known population characteristics (Husein Umar, 2011:92).

So from the assessment that has been seen, 8 samples were obtained, namely 4 for Mandiri banks, BNI banks, BRI banks, and BUKOPIN banks

(conventional banking representatives) and 4 Mandiri sharia banks, BNI sharia banks, BRI sharia banks, and BUKOPIN sharia banks.

The data collection technique in this study is a literary technique. Literature is a way of collecting data by using some or all of the existing data or data reports from previous researchers. Literature searches are also known as indirect observations. The data analysis method used by the author in this research is quantitative and qualitative analysis. Quantitative analysis was carried out using statistical testing methods and then continued qualitative analysis was used to see the results of this study.

RESULTS AND DISCUSSION

1. Financial Performance

Calculation results From financial performance using financial ratios obtained differences in the financial performance of banks with each CAR Ratio, LMR Ratio, QR Ratio, ROI Ratio, and DRR Ratio.

The average financial performance of conventional and sharia banking, both conventional and sharia independent banks, conventional and sharia BNI banks, conventional and sharia Bri banks as well as conventional and sharia bukopin banks can be seen from the following ratios, namely the CAR ratio from year to year has fluctuated from year to year. in 2012 the CAR ratio was 3331.06, then the CAR decreased in 2013 by 429.15 and in 2014 the CAR was 161.04, for sharia CAR from 2012 amounted to 361.07 in 2013 it increased by 505.07 but in 2014 decreased by 414.62 this means that the performance of conventional banking is better than the performance of Sharia banking when viewed from the CAR ratio from year to year.

The LMR ratio for the conventional LMR ratio in 2012 was 449.79. This ratio experienced a decrease in financial performance in 2013 by 317.67 but in 2014 it increased again by 348.19. As for sharia, it fluctuated not too far from year to year, seen in 2012 amounted to 275.41 then followed in 2013 amounted to 255.73 and in 2014 financial performance was 259.93 when compared to Islamic financial performance, conventional banking is better than sharia.

The Qr ratio in this ratio, both conventional and Sharia banking, experienced fluctuations in performance that were not too far away, but in Sharia banking, in 2013 it was very low when compared to 2012 of 177.05, this shows that the performance of conventional banking in the QR ratio is better than Sharia banking. The ROI ratio in 2012 was 103.24, it increased in 2013 by 113.29 but in 2014 it decreased again by 111.35 while for sharia ROI in 2012 it was 11.5, it increased in 2013 by 187.83 and then in 2013. 2014 experienced a not-too-much decrease of 108.77 it can be seen that the performance of Sharia banking is better when compared to conventional banking when viewed from the ROI ratio and then the DRR ratio in conventional banking in 2012 amounted to 284.81 in 2013 decreased by 203 .59 but in 2014 it increased again by 250.24 while the ROI ratio for sharia banking from year to year experienced fluctuations that were not too far

from year to year and this when compared to conventional banking sharia banking, was better when compared to Sharia banking seen from the ratio the DRR.

2. Statistical test using ANOVA test

a. Mandiri and Mandiri Sharia Banking

By using the ANOVA test, the results of the comparison of the performance of conventional banking and sharia banking are shown in the following table.

Table 1
ANOVA test results on conventional and sharia Bank Mandiri CAR
2012-2014 period

CAR	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14,894	1	14,894	7,005	0.027
Within Groups	8,504	4	2,126		
Total	23,398	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 7.005. Then $F_{count} 7.005 > F_{table} 6.94$. And a significant value of $0.027 <$ significant level of 0.05 means that there are differences in the financial performance of conventional and Sharia banking. This is a very important factor for banks to develop their business and support the risk of losses that may arise from investing in productive assets that invite risk and to finance the investment of other assets. The occurrence of differences in the number of funds can be caused by the number of funds invested in a company or bank by the owners in the management of capital can be reduced due to losses or profits obtained.

Table 2
ANOVA test results on conventional and sharia Bank Mandiri LMR
2012-2014 period

LMR	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	854.904	1	854.904	,970	,380
Within Groups	3524,921	4	881,230		
Total	4379,825	5			

As Seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.970. Then $F_{count} 0.970 > F_{table} 6.94$. And a significant value of $0.380 >$ a significant level of 0.05 which means there is no difference in the financial

performance of conventional and Sharia banking. This is one of the most important factors for banks to increase their production factors.

Table 3
Anova test results on conventional and sharia Bank Mandiri QR
2012-2014 period

QR					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	94.963	1	94.963	,380	,571
Within Groups	999.054	4	249,764		
Total	1094,017	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.380. Then $F_{count} 0.380 < F_{table} 6.94$. And a significant value of $0.571 >$ a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking. This is because banks are able to meet short-term debt and reduce maturing debt.

Table 4
ANOVA test results on conventional and sharia Bank Mandiri ROI
2012-2014 period

ROI					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	0.060	1	0.060	,006	,943
Within Groups	41,587	4	10,397		
Total	41,647	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.060. Then $F_{count} 0.06 < F_{table} 6.94$. And a significant value of $0.943 >$ a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking. This is because the bank can increase the level of profit in sales and investment relationships and the bank is able to generate profits for a certain period.

Table 5
ANOVA test results at conventional and sharia Bank Mandiri 2012-2014 period

DRR					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	,552	1	,552	,658	,463
Within Groups	3,356	4	,839		
Total	3,908	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.552. Then $F_{count} 0.552 < F_{table} 6.94$. And a significant value of $0.463 >$ a significant level of 0.05 which means there is no difference in the financial

performance of conventional and Sharia banking. This is because how much the bank can suppress all factors of production and reduce the uncertainty of each factor of production .

From the overall performance of conventional and Islamic independent banking, from the financial ratios used, only the CAR ratio has a difference in financial performance. This is because the difference in the number of funds can be caused by the number of funds invested in a company or bank by the owners. or the benefits. As for the other ratios, there is no difference in financial performance, this is because the bank can fulfill its obligations to pay customers, the bank's ability to generate profits, and reduce the bank's business risk.

b. BNI and BNI Sharia Banking

Table 6
ANOVA test results on conventional and sharia Bank BNI CAR
2012-2014 period

CAR	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1,480	1	1,480	,129	,737
Within Groups	45.828	4	11,457		
Total	47.308	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.129. Then $F_{count} 0.129 < F_{table} 6.94$. And a significant value of $0.737 >$ a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking.

Table 7
Anova test results on conventional and sharia bank BNI LMR
2012-2014 period

LMR	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	29,615	1	29,615	,352	.585
Within Groups	336,080	4	84,020		
Total	365,695	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.352. Then $F_{count} 0.352 < F_{table} 6.94$. And a significant value of $0.585 >$ a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking

Table 8
Anova test results on QR Bank BNI conventional and sharia
2012-2014 period

QR

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	10,987	1	10,027	6.95	0.414
Within Groups	5,768	4	1,442		
Total	16,755	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 6.95. Then $F_{count} 6.95 > F_{table} 6.94$. And a significant value of $0.414 >$ a significant level of 0.05 which means that there are differences in the financial performance of conventional and Sharia banking. This is because the bank has not been able to repay its obligations to customers who have invested their funds by withdrawing the securities owned by the bank.

Table 9
ANOVA test results on conventional and sharia bank BNI ROI
2012-2014 period

ROI

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	,602	1	,602	,550	,500
Within Groups	4,378	4	1.095		
Total	4,980	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.550. Then $F_{count} 0.550 < F_{table} 6.94$. And a significant value of $0.500 >$ a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking.

Table 10
Anova test results on conventional and sharia BNI Bank DRR
2012-2014 period

DRR

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	26,502	1	26,502	,285	,622
Within Groups	371,615	4	92,904		
Total	398,117	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.285. Then $F_{count} 0.285 > F_{table} 6.94$. And a significant value of $0.622 >$ a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking.

From the overall financial performance of BNI bank using financial ratios only on the QR ratio, there are differences in the financial performance of both conventional and Islamic banks this is because the bank has not been able to pay its debt obligations so the bank is said to be not liquid, this is what causes differences in performance bank when viewed from the QR ratio.

In the other ratios, there is no difference, this means that the bank has good performance in terms of its CAR, LMR, ROI, and DRR ratios, which are quite good in their banking activities.

c. BRI and BRI Sharia Banking

Table 11
ANOVA test results on conventional and sharia BRI Bank CAR
2012-2014 period

CAR					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	26,376	1	26,376	,385	,569
Within Groups	273.982	4	68,495		
Total	300,358	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.385. Then $F_{count} 0.385 < F_{table} 6.94$. And a significant value of 0.569 > a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking.

Table 12
ANOVA test results on conventional and sharia BRI Bank CAR
2012-2014 period

LMR					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	29,615	1	29,615	,352	,585
Within Groups	336,080	4	84,020		
Total	365,695	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.352. Then $F_{count} 0.352 < F_{table} 6.94$. And a significant value of 0.585 > a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking.

Table 13
Anova test results on conventional and sharia BRI Bank QR
2012-2014 period

QR					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2,561	1	2,561	1.182	,338
Within Groups	8,664	4	2,166		
Total	11.225	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 1.182. Then $F_{count} 0.182 < F_{table} 6.94$. And a significant value of 0.338 > a

significant level of 0.05 which means that there is no difference in the financial performance of conventional and Sharia banking.

Table 14
ANOVA test results on conventional and sharia BRI Bank ROI
2012-2014 period

ROI					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	,583	1	,583	,532	,506
Within Groups	4,380	4	1,095		
Total	4,963	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.532. Then $F_{count} 0.532 < F_{table} 6.94$. And a significant value of $0.506 >$ a significant level of 0.05 which means that there is no difference in the financial performance of conventional and Sharia banking.

Table 15
ANOVA test results on conventional and sharia BRI Bank DRR
2012-2014 period

DRR					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14,664	1	14,664	,414	,555
Within Groups	141,788	4	35,447		
Total	156,452	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.414. Then $F_{count} 0.414 < F_{table} 6.94$. And a significant value of $0.555 <$ significant level of 0.05, which means that there is no difference in the financial performance of conventional and Sharia banking.

From the test results for BRI banking as a whole, seen from the financial performance ratios used, there is no difference between each ratio, this means that BRI's banking performance is better than Mandiri and BNI's banking performance.

d. BUKOPIN and BUKOPIN Sharia Banking

Table 16
ANOVA test results on conventional and sharia BUKOPIN Bank CAR
2012-2014 period

CAR					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	,564	1	,564	,098	,770
Within Groups	23,032	4	5,758		
Total	23,597	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.414. Then $F_{count} 0.098 < F_{table} 6.94$. And a significant value of $0.555 <$ significant level of 0.05, which means that there is no difference in the financial performance of conventional and Sharia banking.

Table 17
ANOVA test results on conventional and sharia BUKOPIN Bank LMR
2012-2014 period

LMR					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	150,100	1	150,100	,641	,468
Within Groups	937,214	4	234,303		
Total	1087,314	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.641. Then $F_{count} 0.641 < F_{table} 6.94$. And a significant value of $0.468 >$ a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking.

Table 18
Anova test results on conventional and sharia Bank BUKOPIN QR
2012-2014 period

QR					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2,815	1	2,815	1.042	,365
Within Groups	10,808	4	2,702		
Total	13.623	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 1.042. Then $F_{count} 1.042 < F_{table} 6.94$. And a significant value of $0.468 >$ a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking.

Table 19
ANOVA test results on conventional and sharia BUKOPIN ROI
2012-2014 period

ROI					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	,608	1	,608	,539	,503
Within Groups	4,510	4	1,128		
Total	5,118	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.539. Then $F_{count} 0.539 < F_{table} 6.94$. And a significant value of $0.503 >$ a

significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking.

Table 20
ANOVA test results on conventional and sharia BUKOPIN Bank DRR
2012-2014 period

DRR					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	,184	1	,184	,610	,479
Within Groups	1,206	4	,301		
Total	1.389	5			

As seen in the table above that ($n = 4$), namely F_{table} of 6.94 and F_{count} of 0.610. Then $F_{count} 0.610 < F_{table} 6.94$. And a significant value of $0.479 >$ a significant level of 0.05 which means there is no difference in the financial performance of conventional and Sharia banking.

From the results of the financial performance of conventional and sharia banks, when viewed from the financial performance using banking financial ratios, there is no difference in performance, this means that the bank's performance is good in all bank performance activities.

After obtaining the results of the ratio of each bank, the next step is to calculate the overall performance of the bank which can be seen in the table below:

Table 21
Comparison of Sharia banking Financial Performance with Banking
Conventional overall average

		Sum of Squares	df	Mean Square	F	Sig.
CAR	Between Groups	21650,429	1	21650,429	1,822	,248
	Within Groups	47541,527	4	11885,382		
	Total	69191,956	5			
LMR	Between Groups	17558,696	1	17558,696	7,178	0.055
	Within Groups	9784,766	4	2446,191		
	Total	27343,462	5			
QR	Between Groups	475,082	1	475,082	,313	,606
	Within Groups	6073,809	4	1518,452		
	Total	6548,891	5			
ROI	Between Groups	1127,236	1	1127,236	1,220	,331
	Within Groups	3697,222	4	924,306		
	Total	4824,458	5			
DRR	Between Groups	1250.793	1	1250.793	5,258	,084
	Within Groups	951,544	4	237,886		

Total	2202,337	5
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Source: The output of SPSS version 20 is processed by the author. 2016

Based on the f table 21 test above, it can be seen that the financial performance of banking as a whole from each year that the CAR variable F table 1.822 < F count is 6.94 then Ho there is no difference in the financial performance of conventional and Sharia banking when viewed from the CAR ratio this is due to the ability banks in sufficient capital both from core capital and complete capital but the performance of conventional banks is better when compared to the performance of conventional banking. In addition, this is also supported by no significant difference from the CAR variable where the Sig value is 0.248 > from the value of the real level, which is 0.05.

Then for the LMR variable F table 7,178 > F count which is 6.94 then H 1 is accepted, this means that there are differences in conventional and sharia financial performance when viewed from LMR this is because banks in managing their business efficiency can generate profits, and are effective. In addition, this is also supported by a significant difference between conventional and sharia banking from the LMR variable where the Sig value is 0.55 and follows the significant level of 0.05.

Then there is no difference also seen from the QR Variable where F table .313 < F count 6.94 and the significance of the variable .606 is greater than the real level, namely 0.05, ROI variable F table 1.220 < F count 6.94 and significant value, 331 > from the significant level which is 0.05, DRR F table 5.258 < F count 6.94 and significant value 0.84 > from the significant level of 0.05. Thus, as a whole and individually, this test states that there is no significant difference between the financial performance of conventional and Sharia banking.

From all the results that have been carried out by the researchers, the results of the performance of conventional and Sharia banking as stated from the above test, so in this case for financial performance, Islam views all financial performance activities with the results they have achieved, namely actually from anything. what they do there is no loss if they do it for Allah SWT. And for each of their degrees according to what they have done so that Allah will suffice for them (Reply) their work while they are not harmed. Rasulullah says: *“work for your world as if you will live forever and work for your afterlife as if you will die tomorrow morning”*. (HR. Al Baihaqi)

CONCLUSION

The results of the one-on-one test from conventional banks and there is no difference in the financial performance of the LMR, ROI, and DRR ratios in conventional and Islamic banks, but in the Mandiri CAR and QR ratios of BNI banks alone there are differences, this is due to bank capital. invested in a company and at the Qr ratio, the bank has not been able to repay its obligations to its customers.

In general, when compared between conventional and Sharia banking for LMR performance between conventional and Islamic banks there are differences,

this is different when the performance is tested one on one, where the performance of conventional and Islamic banks is better than the performance of CAR, QR, ROI, and DRR. This is due to the large number of production factors used to fulfill the banking business by obtaining the efficiency level of bank management in managing the bank's production.

From the Islamic perspective, differences in financial performance occur because of the inability of a manager who is appointed as a representative of the owner of capital in doing what he or she should do based on faith in Allah SWT. Several mechanisms for banking financial ratios have complied with sharia provisions, but in practice, there are still slight differences in performance that have not been carried out following sharia provisions, especially those concerning capital and debt obligations.

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**THE EFFECT OF REGIONAL TAX REVENUE AND REGIONAL LEVIES
ON REGIONAL ORIGINAL INCOME OF SOUTH SUMATERA
PROVINCE IN 2015-2019**

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ABSTRACT

This study was conducted to determine the effect of regional tax revenue and regional levies on Regional Original Income (PAD). The study population was all regencies/cities in South Sumatra Province, seventeen samples of regencies/cities, with a saturated sampling method. The research data was taken from the Regional Budget (APBD) which was taken from five years, starting from 2015 to 2019. Data obtained from the publication website of the Directorate General of Financial Balance (DGT) of the Ministry of Finance of the Republic of Indonesia with the number of samples is eighty-five. Regression shows that there is a joint influence between local taxes and local levies on local revenues. This shows that local taxes and local levies make a high contribution to advancing the original income of the county. Partially, Regional Taxes have a positive and significant effect on Regional Original Income while Regional Levies have a negative and insignificant effect on regional original income of South Sumatra Regencies/Cities in 2015-2019.

Keywords: Regional Tax Revenue, Regional Levies, Regional Original Income

INTRODUCTION

Firm value is the price that the company is willing to pay investors which is interpreted as the market price of the company itself. The market price here is the price you are willing to pay by investors for each share of the companies. The value of the company itself is measured by the *price book method value* which is useful for finding out how much the stock price is in the market compared to the value of the stock his book. (Suryati, 2019) Local Revenue (PAD) is highly dependent on the revenues that are the source. Local taxes and local levies are two variables that take a very important role in the growth of local income. The original revenue revenue of South Sumatra Province in 2015-2019 increased starting from 2015, but decreased in 2019.

If you look at the regional tax revenues and regional levies from each regency/city in the province of South Sumatra, it will be very clear that various kinds of problems will be seen. Local taxes themselves have the most crucial role in the growth of local revenues. South Sumatra regional taxes have increased every year, but these tax increases are still considered unable to become a mainstay to finance development in South Sumatra Province. Although the local taxes obtained each year are increasing on average, the fluctuations in the decline in tax gains are

still very obvious. In data from the Directorate General of Financial Balance in 2015-2019, the Regencies/Cities of South Sumatra Province decreased in average tax revenues in 2016 and 2017.

Apart from the problem of decreasing tax revenue, the gap in tax revenue between each Regency/City of South Sumatra Province is a problem that must be considered. The gap is very visible with the example of the highest regional tax revenue of PALI district of Rp84,794,229,883, while the highest regional tax revenue of Muaraenim district is Rp303,296,321,152. The two highest regional revenues are still far from the lowest regional tax revenue in Palembang City, which is IDR 736,926,505,929, and when compared to the highest regional tax revenue in Palembang City, it will be further seen in the gap, with tax revenue of IDR 1,091,704,605,855.

Apart from local taxes, local levies are also an important role in the acquisition of local original income. Regional retribution does not escape the problem of income inequality between each district/city, but the downward trend in regional levy acquisition in the 2015-2019 research year is something that must be paid more attention to. Because the downward trend even became a consecutive downward trend. Such as the decrease in regional levy gains that occurred in Palembang City in 2016-2019. Successive downward trends also occurred in Empat Lawang Regency in 2016-2018, and also Banyuasin Regency in 2016-2018.

The two components above are the backbone of the original regional tapping (PAD). Meanwhile, the original regional income itself is one of the backbones of regional financing. Therefore, the ability of a region to extract the original income of the area will affect the development and development of the area. In addition, the greater the contribution of local revenue to the regional budget, the smaller the dependence on the central government. Financial resources derived from local revenues are more important than sources derived from outside the original regional income. This is because the original local income can be used in accordance with the will and initiatives of the local government for the smooth implementation of its regional affairs.

If the original income of the region increases, the funds owned by the local government will be higher and the level of regional independence will also increase, so as to be able to encourage the economy and development of the area, which in turn can increase income in general. The original income of the region itself, is considered as an alternative to obtaining additional funds that are used for various expenditure purposes determined by the region itself, in particular routine needs. Therefore, the increase in the income of the area is what each region wants. Based on the foregoing, it is known that Local taxes and Regional Levies are important components in the Regional Original Income. The various problems above, attracted the attention of researchers to see how the influence between local taxes and regional levies on local income.

LITERATURE REVIEW

Regional Taxes

Taxes according to Law Number 16 of 2009 concerning the fourth amendment to Law Number 6 of 1983 concerning General Provisions and Procedures for Taxation in article 1 paragraph 1 reads that taxes are mandatory contributions to the state owed by individuals or entities of a coercive nature based on the Law, by not getting compensation directly and used for state purposes for the greatest prosperity of the people. Local taxes are taxes whose collection authority lies with local governments whose implementation is carried out by the Regional Revenue Service. The central tax is regulated in law and the proceeds will go to the Regional Revenue and Expenditure Budget (Suandy: 2011). According to Law Number 18 of 1997 concerning Regional Taxes and Levies as amended by Law Number 34 of 2000 and last amended by Law Number 28 of 2009, what is meant by local tax is a mandatory contribution to the area owed by a private person or entity of a coercive nature under the Act, by not getting compensation directly and being used for regional purposes for the greatest prosperity of the people.

Regional Levies

In general, a levy is a mandatory payment from the resident to the state due to the presence of certain services provided by the state to its residents individually. In the regional context, regional levies are regional levies as payment for certain services or permits that are specifically provided and granted by local governments for the benefit of private persons or entities (Siahaan: 2005). According to Law Number 18 of 1997 concerning Regional Taxes and Levies as amended by Law Number 34 of 2000 and last amended by Law Number 28 of 2009, what is meant by regional levies, hereinafter referred to as levies is a regional levy as payment for services or the granting of certain permits specifically provided and/or granted by the Regional Government for the benefit of private persons or entities.

Regional Original Income (PAD)

According to Law Number 33 of 2004 concerning Financial Balance Between the Central Government and Regional Governments, what is meant by Regional Original Income, hereinafter referred to as PAD is the income obtained by the Regions, which is collected based on Regional Regulations in accordance with laws and regulations. According to Mardiasmo, local original income is revenue obtained from the local tax sector, regional levies, the results of regionally owned enterprises, the results of managing the wealth of segregated areas, and other legitimate local original income (Mardiasmo: 2002)

PAD is the income earned by the Regions, which is collected based on Regional Regulations in accordance with laws and regulations. Local Revenues are sourced from (Leatermia:2017)

- 1) Local Taxes
- 2) Regional Levy
- 3) The results of the wealth management of the segregated regions
- 4) Miscellaneous legitimate PAD

According to Law Number 33 of 2004, what is meant by other legal PAD includes (Leatermia: 2017)

Proceeds from the sale of unseparated regional wealth

- 1) Current account services
- 2) Interest income
- 3) The advantage of the difference between the rupiah exchange rate and foreign currencies
- 4) Commissions, deductions, or other forms as a result of the sale and/or procurement of goods and/or services by the regions.

METHODS

In this study, the researcher wrote using a quantitative approach method. The type of research used is included in the type of associative research. The data used in this study are secondary data. The secondary data from each of the variables used in this study are variables of regional tax revenues, regional levy receipts, and regional original income obtained from the publication website of the Directorate General of Financial Balance.

The population in this study was all regencies/cities in South Sumatra Province, namely 17 regencies/cities. The sample used in this study was saturated sampling. The way to get this research data is by opening and downloading data from the website of the Directorate General of Financial Balance (www.djpk.kemenkeu.go.id).

The data analysis technique used in this study is the analysis of the panel data regency method. In this data management analysis using Eviews 12 software. The analysis on this panel data uses a combination of data, namely time series and cross section data. The form of this panel data regression model is used to find out whether there is an influence between independent variables on dependent variables.

RESULTS AND DISCUSSION

Table 1
Statistik Deskriptif

	LN_Y	LN_X1	LN_X2
Mean	25.32705	24.11409	22.21659
Median	25.31856	24.03693	22.20960
Maximum	27.71876	27.44717	25.05330
Minimum	22.16711	21.41168	19.95529
Std. Dev.	0.900023	1.124564	1.043818
Skewness	0.097372	0.818729	0.295494
Kurtosis	4.843877	4.441134	4.055338
Jarque-Bera	12.17556	16.85173	5.181471
Probability	0.002270	0.000219	0.074965
Sum	2152.799	2049.697	1888.410
Sum Sq. Dev.	68.04355	106.2302	91.52267
Observations	85	85	85

Sumber: Output Eviews 12, 2022

Based on the descriptive statistical results of Eviews output in table (1) above, it can be known that the amount of data used in the study is 85 observations. Then it can be described the results as follows: Based on the table in the output of eviews 12 above, it can be concluded that the original regional income variable has a maximum value of 27.71876, the minimum value is 22.16711, the standard deviation is 0.900023, and the average value is 25.32705. The regency/city that has the largest original regional income value is Palembang with a value of Rp1,091,704,605,855 in 2017, while the regency/city that has the lowest original regional income value is PALI regency with a value of Rp4,236,965,850 in 2015.

In the Local Tax variable, it has a maximum value of 27.44717, the drinking value is 21.41168, with a standard deviation of 1.124564, and an average value of 24.11409. The regency/city with the highest regional tax revenue is Palembang City with an acquisition of Rp832,056,845,614 in 2019, while the lowest regional tax revenue was in PALI regency in 2015 with an amount of only Rp1,990,555,407. The regional levy variable with a maximum value of 25.05330, the minimum value is 19.95529, with a standard deviation value of 1.043818, and the average value is 22.21659. The regency/city with the highest regional levy receipt value is Palembang with an acquisition of Rp75,946,671,693 in 2016, while the lowest regional levy receipt is Empat Lawang regency in 2018 with a total of Rp463,950,000.

The model chosen for use in this study is the Random Effect Model. With the results of the regression equation after testing is as follows.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 7,3606 + 0,7773 X_1 - 0,0351 X_2$$

Based on the eviews 12 output regresi equation tested above, it is explained that the value of the constant is 7.360597, the value of the regression coefficient of the regional tax variable is 0.777384, and the regression coefficient of the regional levy variable is 0.035084. It is known that the results of the data normality test in this study showed that the Probability value of Jarque-Bera was $0.596817 > 0.05$. So it can be concluded that the data in this study are normally distributed. Here are some explanations about hypothesis testing:

Coefficient of Determination (R²)

Table 2
Coefficient of Determination Test Results

R-squared	0.764879
Adjusted R-squared	0.759144
S.E. of regression	0.259220
F-statistic	133.3781
Prob(F-statistic)	0.000000

Sumber: Output Eviews 12, 2022

The results from the Eviews 12 output table above show an Adjusted R-squared value of 0.759144 which means that up to 75% of variations or changes in local revenue variables can be explained by local tax variables and local levies. While the remaining 25% is explained by other variables outside the model.

Simultaneous Test (Test f)

Tabel 3
Simultaneous Test Results

R-squared	0.764879
Adjusted R-squared	0.759144
S.E. of regression	0.259220
F-statistic	133.3781
Prob(F-statistic)	0.000000

Sumber: Output Eviews 12, 2022

Based on table 4.10 above, the F-statistical value is 133.3781 with a probability value of F less than the degree of significance ($0.000000 < 0.05$), meaning that it accepts H3 or which means that all free variables jointly affect the bound variable. Thus, the formed model is feasible to interpret the influence of free variables on bound variables. These results are in line with the predetermined hypothesis, that local tax revenues and local levies have a joint effect on local revenues. This means that if the local tax revenue and the local levy are combined together, it will affect the original revenue revenue of the region. So that any increase in the acquisition of local taxes and regional levies combined will increase the revenue of local original income.

These results are also in accordance with research that has been conducted by Senda Yunita Leatermia in her journal entitled "The Effect of Regional Taxes and Regional Levies on The Original Income of Regencies/Cities in Maluku Province in 2011-2015" which states that Regional Taxes and Regional Levies have a joint influence on Regional Original Income (PAD). Beta Asteria also said in her journal entitled "Analysis of the Effect of Regional Tax Revenues and Regional Levies on Local Revenues of Regencies/Cities in Central Java in 2008-2012" stated that Regional Taxes and Regional Levies together have a significant effect on Regional Original Income (PAD) in Central Java.

Statistical Test (t Test)

Table 4
Statistical Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.360597	1.244979	5.912228	0.0000
LN_X1	0.777384	0.058868	13.20548	0.0000
LN_X2	-0.035084	0.064197	-0.546504	0.5862

Sumber: Output Eviews 12, 2022

The results of table(4) of Eviews Output 12 above show the results of the t-test which aims to see the partial effect of local taxes and local levies on local revenues. In the equation, the confidence level $\alpha = 5\%$ with df: $nk = 85 - 3 = 82$, so a t-table value of 1.66365 is obtained. In the regional tax variable resulting from the regression table in the Eviews 12 outputs above, a coefficient of 0.777384 was obtained with a probability value of $0.0000 < \alpha 0.05$ and a calculated t value ($13.20548 > t\text{-table } (1.66365)$), meaning that local taxes have a significant effect on local income. So it can be concluded that local taxes have a positive and significant effect on local revenues. The results of this study support the proposed hypothesis that local taxes have a positive and significant effect on local revenues.

If the local tax increases, it will greatly affect the original income of the region. These results are also in line with research conducted by Senda Yunita Leatermia in her journal entitled "The Effect of Regional Taxes and Regional Levies on The Original Income of Regencies/Cities in Maluku Province in 2011-2015" which states that Regional Taxes and Regional Levies have a joint influence on Regional Original Income (PAD). Beta Asteria also said in her journal entitled "Analysis of the Effect of Regional Tax Revenues and Regional Levies on The Original Regional Revenues of Regencies/Cities in Central Java in 2008-2012" which stated that Regional Taxes have a significant effect on Regional Original Income (PAD) in Central Java.

Not the same as the two studies above, Wulan Purnama Sari and Miftahul Jannah in their journal entitled "Analysis of the Effect of Regional Taxes and Regional Levies on Regional Original Income (Case Study at the Sintang Regency Regional Revenue Management Agency in 2010-2017)" stated that the partial test results (T) showed that the regional tax variable (X1) had a positive and insignificant effect on local original income (Y)

The Eviews output results in table(4) for regional retribution show a coefficient value of -0.035084 with a probability value of $0.5862 > \alpha 0.05$ with a calculated t value ($-0.546504 < t\text{-table } (1.66365)$). this means that the regional levy has a negative and insignificant effect on the original income of the region.

The results of this study do not support and are not in line with the hypothesis proposed, that regional levies have a positive and significant effect on local income. This means that the increase in the acquisition of regional levies will not have too much impact on increasing local income. This is likely due to the fact that the number of regional levy gains has not been maximized, so that other variables take a more important role in the receipt of local original income.

The research that is in accordance with the hypothesis that has been made is the result of the research journal Senda Yunita Leatermia, stating that regional levies have a significant influence on regional original income (PAD). Beta Asteria also said in her journal that regional levies have a significant effect on local indigenous income (PAD) in Central Java.

However, the results of the above research are slightly in accordance with muhammad Karyadi's research in his research journal entitled "The Effect of Regional Tax Revenues and Regional Levies on Regional Original Income

(PAD) in East Lombok Regency in 2008 - 2017" which said that regional levies did not have a significant effect on regional original income..

CONCLUSION

After testing the existing research data, the results and discussion are in the form of the following conclusions:

- 1) Pajak Daerah berpengaruh positif dan signifikan terhadap Pendapatan Asli Daerah Kabupaten/Kota Sumatera Selatan Tahun 2015-2019
- 2) Retribusi Daerah berpengaruh negatif dan tidak signifikan terhadap Pendapatan Asli Daerah Kabupaten / Kota Sumatera Selatan Tahun 2015-2019.
- 3) Regional Taxes and Regional Levies jointly affect the Original Regional Income of South Sumatra Regencies/Cities in 2015-2019.

The following are some suggestions from the author regarding the results of the research that has been carried out.

- 1) Suggestions for relevant governments that manage local taxes, local levies and local revenues, should further optimize existing resources. Especially the natural resources that exist in every regency/city of South Sumatra Province. The optimization is useful for stabilizing the acquisition of taxes and levies, so that fluctuations and gaps in revenue receipts from each region do not occur again or can be further minimized. Each region does have different resources, but if the management and processing of these resources has been maximized, researchers feel that the income gap between regions will not be too high anymore. The regional levy in particular should get more attention from local governments, because the negative figures that have been found in this study show the low participation of regional levies in the acquisition of local indigenous income.
- 2) Suggestions for subsequent researchers, further maximize the calculated data and the year range is also increased. As a material for research renewal. Also as an evaluation of the financial performance of the region.

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THE EFFECT OF GOOD CORPORATE GOVERNANCE ON COMPANY VALUE IN MINING SECTOR COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE

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ABSTRACT

This study aims to determine the effect of Good Corporate Governance on Firm Value. The data used in this study is secondary data obtained by researchers through the financial statements of mining sector companies listed on the Indonesia Stock Exchange (IDX) in 2016-2020. Sampling in this study is by using a purposive sampling technique as many as 12 companies. This study was analyzed using review 9. The results of this study found that The board of commissioners (GCG) has a positive and significant effect on firm value and The audit committee has a positive and significant effect on firm value.

Keywords: Good Corporate Governance, Firm Values, Mining Sector

INTRODUCTION

Firm value is the price that the company is willing to pay investors which is interpreted as the market price of the company itself. The market price here is the price you are willing to pay by investors for each share of the companies. The value of the company itself is measured by the *price book method value* which is useful for finding out how much the stock price is in the market compared to the value of the stock his book. (Suryati, 2019)

Corporate governance is also one of the variables used to assess a company, bad governance is considered the root cause of a number of cases. This problem needs to be addressed through the implementation of regulations and the commitment of all parties. The issue of good corporate governance or GCG has again found its relevance today. The economic pressure due to Covid-19 has made the business world face severe shocks and tested the quality of its governance. The Covid-19 pandemic is proof that only companies that have good GCG implementation can survive. Various existing problems also need to be resolved to the root, namely the implementation of GCG. (Pratama, 2022)

There are also cases regarding mining sector companies that occurred in East Kalimantan, where people complained about the impact of irresponsible mining companies because they damaged the environment, the natural surroundings and disturbed the peace of the community. According to them, the impact has been very disturbing. Moreover, there are illegal mining companies that actually damage the Samboja Reservoir, which is a source of water for their daily life, as well as for agriculture, animal husbandry, some of which become a place of livelihood by

catching fish. There are only cork fish left in the Samboja Reservoir, other types of fish such as tilapia that were once abundant are now extinct. The situation is getting worse because the clean water of 458 families or approximately 1,600 people, comes entirely from the reservoir. Not only the problem of illegal mining, the extractive industry has created problems of land conversion, environmental pollution, to reclamation that is not carried out, and results in the loss of human life. There are data from 2011-2022 that there have been 40 lives lost in mining pits, which were not reclaimed by the concession holder. (Sucahyo, 2022)

Mining pits are created because miners take coal, and then just leave when they are finished operating. Holes in the fields can be hundreds of meters deep, and some are poisonous. Of the 40 deaths, the majority occurred in children. And ironically, only out of dozens of cases, only one was investigated by the police. And even then it only touches subcontractors, and not mining business license holders. Whereas Law 4/2009 concerning Mineral and Coal Mining clearly states that the responsibility for this issue lies with the concession holder.

Cases like this become a conversation about how a mining sector company that should have many benefits for the community actually becomes a threat to the community itself. Does this problem arise because of its corporate governance (GCG). So that in the end an impact like this will reduce the value of the company that because this problem has been troubling the public so that it is heard by investors. It was also found that various previous studies had different results regarding the effect of GCG on Firm Value. The differences are described as follows:

The results of Putu Soniami et al's research (Soniami, 2021) show that GCG has a positive and insignificant effect on firm value. Because the results are also not significant, managerial ownership (GCG) is not the right variable for explain variability (change) on value company. According to Dian dan Lidyah (2014) is getting taller managerial ownership (GCG) a company not necessarily able to increase the value company, this matter due to the proportion of managerial ownership does not guarantee that the value of the company gets better when the number experienced enhancement.

Different from the research results of Nurma Yuni Hafizah (2020) which shows that GCG partially has no effect on Company Value. That is, institutional ownership, board of commissioners, managerial ownership, independent commissioners, and audit committee (GCG) has no positive effect on the value of company.

LITERATURE REVIEW

Legitimacy Theory

The theory of legitimacy was first put forward by Dowling and Pfeffer (1975). According to him, companies need to gain legitimacy from all *stakeholders* because of the boundaries created and emphasized by social norms and values, and reactions to these boundaries encourage the importance of analyzing organizational behavior by showing the environment. Legitimacy theory provides an overview of the

difference between the values adopted by the company and the values of society, the company will be in a threatened position and the difference is known as *the legitimacy gap*. *The legitimacy gap* will arise if the company is not sensitive to the impacts that may arise from the company's activities and the expectations of the community towards the company and is only oriented to generate the maximum profit. (Pfeffer, 1975)

Meanwhile, according to Haniffa and Cooke (2005) in Armi Sulthon Fauzi (2016), *the legitimacy theory* of the company has a contract with the community to carry out its activities based on the values of the company. *justice* and companies try to respond to various interest groups to gain legitimacy from these groups. Therefore, companies are increasingly aware that the company's survival also depends on the company's relationship with the community and the company's environment in carrying out every activity. (Fauzi, 2016)

Good Corporate Governance (GCG)

According to the Cadbury Committee, GCG is the principle that directs and controls the company in order to achieve a balance between the power and authority of the company in providing accountability to *stakeholders* in particular, and *stakeholders* in general. Of course, this is meant to regulate the authority of directors, managers, shareholders and other parties related to the development of the company in a certain environment. (Anwar, 2018)

According to *the Forum For Corporate Governance in Indonesia* (FCGI), the benefits of implementing GCG are as follows:

1. Improve the company's performance through the creation of a better decision-making process, improve the company's operational efficiency and further improve services to *stakeholders*.
2. Make it easier to obtain cheaper financing funds so that it can further increase *corporate value*.
3. Restore investor confidence to invest in Indonesia.
4. Shareholders will be satisfied with the company's performance because at the same time it will increase *stakeholder value* and dividends.

The Value of the Company

Firm value can be measured using the ratio of *price to book value* (PBV). The higher the PBV, the higher the level of prosperity of the shareholders which is the main goal of a company. The PBV ratio can be used for all types of companies because book value can be a rational measure for valuing companies. The PBV ratio can be used to compare companies that have the same accounting standards in an industrial sector. Brigham and Houston in Putu Hendra Sintyana stated that *price to book value* (PBV) is a comparison between stock price and book value per share. (Sintyana, 2018)

METHODS

The type of research in this study is using quantitative research. The data sources used in this study are secondary data obtained by researchers through the financial statements of mining sector companies listed on the Indonesia Stock

Exchange in 2016-2020. In obtaining the data in this study, researchers used documentation research techniques. The population in this study are all mining sector companies listed on the Indonesia Stock Exchange (IDX) in 2016-2020 as many as 52 companies. Sampling in this study using *purposive sampling technique*, obtained 12 companies with the following criteria:

- 1) Companies that are continuously *listed* on the Indonesia Stock Exchange (IDX) for the 2016-2020 period.
- 2) A listed company that has complete financial reports and is published on the Indonesia Stock Exchange (IDX) for the 2016-2020 period.
- 3) Companies that have variables in accordance with this study are GCG and Company Value.
- 4) After processing the data and fulfilling the classical assumption test.

RESULTS AND DISCUSSION

Table 1
Classic Assumption Test

Normality	<i>Jarque-bea</i>	<i>Probability _</i>
	2.339938	0.310377
Multicollinearity	N value of correlation coefficient between variables	
	0.296	
Heteroscedasticity	<i>Probability chi-square (Obs*RSquared)</i>	
	5.124129	

Normality

So it can be concluded that the model in this study is normally distributed, because the probability value of 0.310377 is greater than 0.05.

Multicollinearity

coefficient value between independent variables is less than 0.8. This is in accordance with the test criteria that the results of the multicollinearity test have no correlation coefficient value between variables that is more than 0.8. So it can be concluded that the data does not have a multicollinearity problem.

Heteroscedasticity

*The chi-square probability of Obs*RSquared is 5.124129* which is greater than 0.05. So it can be concluded that in this model there is no heteroscedasticity.

Panel Data Regression Model

This study uses a regression model estimation method using panel data. This can be done through three approaches, including: (1) *Common Effect Model* (CEM), (2) *Fixed Effect Model* (FEM), and (3) *Random Effect Model* (REM). The following is the application of the three regression models applied in this study:

1) Common Effect Model (CEM)

Table 2
Common Effect Model Panel Data Regression Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.722953	1.530850	-0.472256	0.6386
X11	0.085038	0.031394	2.708753	0.0090
X12	0.318081	0.081441	3.905685	0.0003
R-squared	0.400984	Mean dependent var		0.837780
Adjusted R-squared	0.345520	S.D. dependent var		0.425948
S.E. of regression	0.344591	Akaike info criterion		0.801725
Sum squared resid	6.412134	Schwarz criterion		1.011159
Log likelihood	-18.05174	Hannan-Quinn criter.		0.883646
F-statistic	7.229575	Durbin-Watson stat		0.810789
Prob(F-statistic)	0.000030			

Source: Output Eviews (2022)

Based on the table above, there are three variables with an individual test (*t-test probability*) which looks significant below the value of $\alpha = 5\%$ and the *adjusted R² value* is 0.345520. The *probability value* of the f-stat of 0.000030 means that the model is *significant* and the *Durbin-Watson value stat* of 0.810789 which is not close to the number 2 range.

2) Fixed Effect Model (FEM)

Table 3
Fixed Effect Model Panel Data Regression Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.871900	5.822719	0.836705	0.4074
X11	0.066735	0.040624	1.642753	0.1077
X12	0.247228	0.090053	2.745368	0.0088

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.728186	Mean dependent var		0.837780
Adjusted R-squared	0.627046	S.D. dependent var		0.425948
S.E. of regression	0.260126	Akaike info criterion		0.378221
Sum squared resid	2.909619	Schwarz criterion		0.971619
Log likelihood	5.653356	Hannan-Quinn criter.		0.610332
F-statistic	7.199774	Durbin-Watson stat		1.619857

Prob(F-statistic) 0.000000

Source: Output Eviews (2022)

In table 3 above, it can be seen that in the t-stat test there is one variable that shows significance ($\alpha < = 5\%$). Next, the *adjusted R² value is 0.627046*. The *probability value* of the f-stat of 0.000000 means that the model is significant. And the Durbin-Watson stat value of 1.619857 which is close to the number 2 *range*.

3) Random Effect Model (REM)

Random Effect Model accommodated through *error*. The panel data regression estimation method on the *Random Effect Model* uses the *Generalized Least Square (GLS)* method. The following is the *output* of panel data regression with the *Random Effect Model*:

Table 4
Random Effect Model Panel Data Regression Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.585980	1.680901	-0.348611	0.7287
X 1 1	0.080194	0.033319	2.406845	0.0195
X 1 2	0.275056	0.079045	3.479749	0.0010
Effects Specification				
			SD	Rho
Cross-section random			0.221400	0.4201
Idiosyncratic random			0.260126	0.5799
Weighted Statistics				
R-squared	0.300397	Mean dependent var		0.389683
Adjusted R-squared	0.235619	SD dependent var		0.302457
SE of regression	0.264435	Sum squared resid		3.776003
F-statistics	4.637319	Durbin-Watson stat		1.270051
Prob(F-statistic)	0.001359			
Unweighted Statistics				
R-squared	0.382674	Mean dependent var		0.837780
Sum squared resid	6.608138	Durbin-Watson stat		0.725729

Source: Output Eviews (2022)

In the table above, it can be seen that the t-stat test contains two variables that show significance ($\alpha < = 5\%$). The *adjusted R² value is 0.235619*. The

probability value of the f-stat of 0.001359 means that the model is significant. And the Durbin-Watson stat value of 1.270051 which is not close to the *range* of number 2.

Panel Data Regression Model Selection Analysis

To select the most appropriate model to use in managing panel data, there are several tests that can be done, namely: (1) *Chow Test (Common Effect vs Fixed Effect)*, (2) *Hausman Test (Fixed Effect vs Random Effect)*, and (3) *Lagrange Multiplier Test (Random Effect vs Common Effect)*. The following is an application of model selection in this study:

1) Chow Test

To find out which model is better in testing panel data, it can be done by adding a *dummy variable* so that it can be seen that the intercepts are different can be tested with the *Chow Test statistical test*. This test is used to determine whether the panel data regression technique with the *Fixed Effect method* is better than the panel data regression model without a dummy variable (*Common Effect*). The calculation results from the *Chow Test* are presented in the following table:

Table 5
Chow Test Results

Redundant Fixed Effects Tests			
Equation: Untitled			
Test cross-section fixed effects			
Effects Test	Statistics	df	Prob.
Cross-section F	4.705648	(11,43)	0.0001
Cross-section Chi-square	47.410186	11	0.0000

Source: Output Eviews (2022)

Based on these tests, it shows that the *Chi-Square Probability Crosssection* value is 0.0000 whose value is < 0.05 , so it accepts H_1 with the hypothesis:

H_0 : *Common Effect Model*

H_1 : *Fixed Effect Model*

So it can be concluded that the *Fixed Effect Model* is more appropriate than the *Common Effect Model*.

2) Hausman Test

Hausman Test aims to compare the *Fixed Effect Model* and the *Random Effect Model*. The result of the test using this test is to find out whether the panel data regression technique using the *Generalized Least Square (Random Effect Model)* method is better than the panel data regression using the *Least Square Dummy Variable (Fixed Effect Model)* method. Calculation results from testing *Hausman Test* is presented in the following table:

Table 6
Hausman Test Results

Correlated Random Effects - Hausman Test
Equation: Untitled
Test cross-section random effects

Test Summary	Chi-Sq. Statistics	Chi-Sq. df	Prob.
Cross-section random	6.803906	5	0.2356

Source: Output Eviews (2022)

In the calculations that have been done, it can be seen that the *Probability Cross-Section Random* value shows a value of 0.2356 which means it is not significant with a significance level of 95% ($\alpha = 5\%$) and uses a *Chi-Square distribution*. So that the decision taken in the *Hausman Test* is to accept H_0 ($P\text{-value} > 0.05$) with the hypothesis:

H_0 : *Random Effect Model*

H_1 : *Fixed Effect Model*

Based on the results of the *Hausman Test*, it can be concluded that the *Random Effect Model* is more appropriate than the *Fixed Effect Model*. So it was continued with the third test, namely the *Lagrange Multiplier Test (Random Effect vs Common Effect)*.

3) Lagrange Multiplier Test

The *Lagrange Multiplier test* is used to choose between the *Common Effect Model* or the most appropriate *Random Effect Model to be used in the panel data regression equation model*. After the LM value is calculated, the next step is to compare the LM value with the *chi-square* table value with a degree of validity as many as the number of independent variables and alpha or a significant level of 5%. Provided that if the calculated LM value is $< \text{chi-square}$, the regression model chosen is the *Random Effect Model*, and if the LM value is $> \text{chi-square}$, the model chosen is the *Common Effect Model*.

Table 7
Lagrange Multiplier Test Results

Lagrange Multiplier Tests for Random Effects
Null hypotheses: No effects
Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided
(all others) alternatives

Hypothesis Test

	Cross-section	Time	Both
Breusch-Pagan	16,47827 (0.0000)	1.163652 (0.2807)	17.64192 (0.0000)

Source: Output Eviews (2022)

From the results of the LM test above, it shows that the LM value is 0.00000. So it can be concluded that the value of $0.0000 < chi\ square$ ($0.0000 < 0.05$), it means that the most appropriate regression model used in this study is the *Random Effect Model*.

Panel Data Regression Analysis

Based on the panel data regression model approach with *Eviews* (*Common Effect Model*, *Fixed Effect Model*, and *Random Effect Model*) and the tests that have been carried out, namely the *Chow Test*, *Hausman Test*, and *Lagrange Multiplier Test*, it shows that the regression model is more appropriate to be used in this study. Is the *Random Effects Model*. The results of panel data regression and t test are presented in the following table:

Table 7
Results and t Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.585980	1.680901	-0.348611	0.7287
X 1 1	0.080194	0.033319	2.406845	0.0195
X 1 2	0.275056	0.079045	3.479749	0.0010

Source: Output Eviews (2022)

Based on the regression results above, it can be obtained an equation of the regression line as follows:

$$Y = -0.586 + 0.080 X_{11} + 0.275 X_{12} +$$

The above equation can be interpreted as follows:

- 1) The X_{11} regression coefficient of 0.080 states that each increase in the board of commissioners variable by 1 will increase the firm value variable by 0.080 with the assumption that the other independent variables are constant.
- 2) The X_{12} regression coefficient of 0.275 states that each addition of the audit committee variable by 1 will increase the firm value variable by 0.275 assuming the other independent variables are constant.

Hypothesis Test (t Test)

This test is used to show how far the influence of one independent variable individually in explaining the variation of the dependent variable. Based on the table of panel data regression results and the t-test, the results obtained are as follows:

- 1) The effect of the board of commissioners on firm value resulted in a significance value of $0.0195 < 0.05$ with a *t-statistic value* of 2.406845. This means that the board of commissioners has a positive and significant effect on firm value.
- 2) The effect of the audit committee on firm value resulted in a significance value of $0.0010 < 0.05$ with a *t-statistic value* of 3.479749. This means that the audit committee has a positive and significant effect on firm value.

Coefficient of Determination Test (R^2)

Testing the coefficient of determination (R^2) is a number that indicates the degree of ability of the independent variable in the function concerned. The value of R^2 is between zero and one ($0 < R < 1$). If the value is close to one, then the model is good. The following table presents the results of the coefficient of determination (R^2) test :

Table 8
Results and t Test

Weighted Statistics			
R-squared	0.300397	Mean dependent var	0.389683
Adjusted R-squared	0.235619	SD dependent var	0.302457
SE of regression	0.264435	Sum squared resid	3.776003
F-statistics	4.637319	Durbin-Watson stat	1.270051
Prob(F-statistic)	0.001359		
Unweighted Statistics			
R-squared	0.382674	Mean dependent var	0.837780
Sum squared resid	6.608138	Durbin-Watson stat	0.725729

Source: Output Eviews (2022)

Based on the results of the research above, which are presented in the table above, it shows that the *adjusted R square* is 0.235619. This means that 23.56% of firm value can be explained by *Good Corporate Governance while the remaining 76.44%* is explained by other variables not included in this research model. The *standard error value* of the regression model is 0.264435 indicated by the label *SE of Regression* . This *standard error* value is smaller than the standard deviation value of the *response variable* which is indicated by the *SD Dependent var label*, which is 0.302457 which means that the regression model is valid as a predictor model.

CONCLUSION

Based on the results of research and discussion of testing "The Effect Of *Good Corporate Governance* On Company Value In Mining Sector Companies

Listed On The Indonesia Stock Exchange" and supported by Legitimacy theory, the authors conclude that:

- 1) The board of commissioners has a positive and significant effect on firm value.
- 2) The audit committee has a positive and significant effect on firm value.

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THE EFFECT OF GENERAL ALLOCATION FUNDS AND SPECIAL ALLOCATION FUNDS ON THE REALIZATION OF LOCAL GOVERNMENT EXPENDITURES IN THE PROVINCE OF SOUTH SUMATERA 2016-2021

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ABSTRACT

This study aims to analyze the effect of The General Allocation Fund and the Special Allocation Fund for the realization of regional government spending in the province of South Sumatra in 2016 to 2021. The research method is a quantitative research with secondary data sourced from the Central Statistics Agency, South Sumatra. This study uses views with multiple linear regression analysis techniques. The results of this study simultaneously both variables have an effect and are significant on the realization of local government spending. Partially, the Special Allocation Fund has a positive and significant effect on local revenue, in contrast to the General Allocation Fund which has no effect on the realization of regional government spending in South Sumatra Province.

Keywords: General Allocation Fund, Special Allocation Fund, Regional Expenditure

INTRODUCTION

Regional development is very important in the current restoration era. In an era that continues to progress, regional development cannot be separated from the principle of regional autonomy because it is a structured part of national development. Economic decentralization from the central government to regional governments in the form of authority over the Regional Revenue and Expenditure Budget is a way of implementing regional autonomy.

The Regional Revenue and Expenditure Budget is a tool that can be used by regional governments to achieve regional autonomy goals, namely to accelerate development and improve the standard of living of people in the region. Regional Revenue and Expenditure Budgets play an important role in efforts to improve efficiency and performance capacity of local governments as policy instruments. The Regional Revenue and Expenditure Budget has a crucial function as stabilization, distribution, and allocation of public resources, organizational planning and control, and performance evaluation (Mahmudi, 2010). This is because the financial management as outlined in the Regional Revenue and Expenditure Budget reflects the ability of the regional government to finance the

implementation of government tasks, development, and social services for the community.

Regional autonomy aims to improve the financial performance of local governments in managing regional revenues and expenditures through the Regional Revenue and Expenditure Budget. This shows that although local governments are given the authority to maximize the potential of local revenue, they are also required to be more accountable and transparent in the management of regional expenditures in order to ensure the effectiveness and efficiency of regional finances. This is because the management of regional finances that are economical, effective, and value for money will be able to encourage economic growth and regional independence (Kusumadewi, 2021).

According to Permendagri number 25 of 2009, regional expenditure which includes regional expenditure and indirect expenditure is an allocation of funds that must be implemented effectively and efficiently. The allocation of the Regional Revenue and Expenditure Budget for capital expenditure which is absorbed for routine expenditure which is relatively less productive is the biggest obstacle to infrastructure development in all local governments in Indonesia and insufficient funds for regional expenditures. In fact, the purpose of allocating funds in regional budgets such as capital expenditures is to meet community needs through the provision of public facilities and infrastructure by local governments. However, due to poor management of regional finances, spending in the regions is still considered to be ineffective and inefficient.

In the perspective of Islamic economics, activities whose implementation has the aim of benefiting the people and the people and running in accordance with Islamic principles are called *maqasidh sharia*. Regional autonomy as a form of authority, has a great opportunity in the mission to prosper the life of an area which is part of the *hifzul nafs* (guarding the soul) and (*hifzul maal*). Maintaining the safety of life and property can certainly be handled if all forms of fraud and injustice do not interfere in the affairs of this regional autonomy. Therefore, in an effort to increase regional independence, local governments can maximize revenue potential by: General Allocation Funds, Special Allocation Funds, Regional Original Revenues, Tax Revenue Sharing Funds, and other funds (Hidayah & Hari, 2014).

The balancing fund consists of the Revenue Sharing Fund, the Special Allocation Fund and the General Allocation Fund, each of which contributes a predetermined amount to the balancing fund each fiscal year (Widajantie, 2021).

The central government transfers the General Allocation Fund and the Special Allocation Fund to local governments in an effort to maintain a financial balance between the central government and local governments. This transfer is intended to ensure that local public service standards are met and the fiscal gap between governments is closed. Where the General Allocation Fund is an important source of funding for local governments to meet their spending needs as a component of regional income and the Special Allocation Fund is an example of transfer funds other than the General Allocation Fund that contribute to regional spending (Amalia, et al 2015).

Regional spending can be a benchmark for achieving regional autonomy (Abid et al, 2018). Regional spending is given by the government in the form of the distribution of the General Allocation Fund which is a source of aid funds distributed to local governments by the central government. The most significant source of local government funds for financing and implementing regional operations is the transfer of assistance funds provided by the central government in implementing governance practices.

Other funds from the central government include the Special Allocation Fund, which is for local governments whose income comes from the state budget revenue expenditure budget. These funds are used to finance special activities that encourage the acceleration of regional development implementation. The purpose of the Special Allocation Fund is to help local governments finance special projects, especially those that require funds for infrastructure and public service facilities that do not meet established standards or that encourage the rapid completion of regional development (Hidayah & Hari, 2014).

In the previous research by Rasyid (2018) and Ferdiansyah et al (2018) in their research, they explained that the General Allocation Fund and the Special Allocation Fund had a positive influence on regional spending, which means that a high regional budget is influenced by the General Allocation Fund and The Special Allocation Fund provided by the government is also high. Meanwhile, research by Nur (2015) states that the General Allocation Fund has no effect on regional spending. Then research by Masdjojo & Sukartono (2009), Darmayasa & Suandi (2014) states that the Special Allocation Fund has no effect on regional spending.

Based on the results of temporary observations made in the Province of South Sumatra, which are presented in Table 1.

Table 1
Total Regional Expenditures, General Allocation Funds and Special Allocations in South Sumatra Province in 2019-2021

Year	Regional Shopping	General Allocation Fund	Special Allocation Fund
2019	9618074513.84	1,743,742,9600,00	2,259,489,236.94
2020	9517763493.97	1,568,602,615.00	2,333,802,709.44
2021	10060730260.98	1,563,041,287.00	2,257,907,336.13

Data source: BPS 2022 (processed data)

Based on Table 1, revenues, General Allocation Funds, and Special Allocation Funds in the last five years are not expected to contribute to the decline in regional spending. The phenomenon that appears is that an increase in regional spending, which is part of regional spending, is not always followed by an increase in the General Allocation Fund and the Special Allocation Fund. This contradicts the theory of Abdullah (2004) which states that the balancing fund is a collection of financing sources for decentralization whose allocations cannot be separated from one another. Taking into account the purpose of each reception, they complement each other.

Based on the phenomena and gaps that have occurred in the field, the purpose of this study is to find out how much influence: (1) General Allocation Funds on regional expenditures in regional governments in South Sumatra Province (2) Special Allocation Funds on regional expenditures in regional governments in South Sumatra Province. (3) The General Allocation Fund and the Special Allocation Fund shall jointly cover regional expenditures in the Regional Government in the Province of South Sumatra.

LITERATURE REVIEW

Sharia Maqasid Theory

Budget utilization and empowerment is fully integrated with maqasid al-shari'ah so that the tendency of internalizing maqasid al-shari'ah in the use of the budget becomes a stimulus and positions maqasid-based budgeting with priorities for the basic needs of the community and not the use of an aesthetic (complementary) budget even though it is not in rhythm with the hierarchy. in the personal realm but allows for interconnection by using semantic patterns between variables in maqasid al-shari'ah.

In QS Al-An'am verse 165 explains:

وَهُوَ الَّذِي جَعَلَكُمْ خُلَفَاءَ الْأَرْضِ وَرَفَعَ بَعْضَكُمْ فَوْقَ

بَعْضٍ دَرَجَاتٍ لِيُبْلِغَكُمْ فِي مَا آتَاكُمْ...

"And it is He who has made you rulers over the earth and has raised some of you above some (others) by degrees..."

In this snippet, it is addressed to the rulers/governments in a country or region for the mandate they carry for the benefit of the people. The paragraph above explains that financial independence (both revenue and expenditure) of a region can be realized by optimizing the capabilities of its managers (rulers of a country/region).

Regional Shopping

According to Government Regulation No. 58 of 2005, which was later expanded in Permendagri 13 of 2006, local government spending is divided into two categories: regional spending and indirect spending. Expenditures that are not directly related to program activities and implementation are included in the category of indirect expenditures. Budgeted expenditures that are directly related to the implementation of programs and activities are included in the regional expenditure group. In addition, the types of expenditure included in the regional expenditure group are personnel expenditure, goods and services expenditure, and capital expenditure.

All expenditures from the regional general treasury account are regional expenditures, which reduce the equity of funds and are regional obligations for one fiscal year without receiving reimbursement by the region (Rusmita, 2015).

General Allocation Fund

The General Allocation Fund is a fund from the The Regional Revenue and Expenditure Budget which is used to finance the expenditures needed in the context of decentralization. Allocated for the purpose of financial equity between regions. The General Allocation Fund is a general transfer (block grant) given to all districts and cities to close the gap between their capacity and financial needs. Money is distributed according to a formula based on certain principles, which generally say that poor and underdeveloped regions should get more money than rich regions (Lestari, et al, 2018).

The General Allocation Fund is one of the government's balancing funds. Its allocation emphasizes equity and justice in relation to the administration of government affairs (Law 32/2004). This is in line with research by Fadhila (2019) and Widajantie (2021) which state that the General Allocation Fund has an effect on regional spending.

Special Allocation Fund

Special Allocation Funds, hereinafter referred to as Special Allocation Funds, are funds sourced from The Regional Revenue and Expenditure Budget revenues allocated to certain regions with the intention of helping to fund special activities that are regional affairs and in accordance with national priorities. This is based on Law Number 33 of 2004 concerning Central and Regional Financial Balance.

Compared to other transfer funds, the Special Allocation Fund has the most specific characteristics, and can only be used according to the activity menu set by the Technical Department for the Special Allocation Fund allocation sector. Due to the requirement to provide matching funds, the Special Allocation Fund can be classified as both matched grants and restricted grants, as well as categorical grants-in-aid (Mardiasmo, 2006).

Research on the Special Allocation Fund for regional spending by Hariyah, et al (2017) and research by Supadli, et al (2018) show the results that the Special Allocation Fund has an effect on direct spending.

METHODS

This study uses a causal quantitative research design for its research. The province of South Sumatra is the subject of this research, and the General Allocation Fund, as well as the Special Allocation Fund, and regional expenditure are the objects of research. The data used in this study is data in 2016-2021. To analyze the data collected through the documentation method from several sources, multiple regression analysis was conducted which was assisted by Eviews as a test tool.

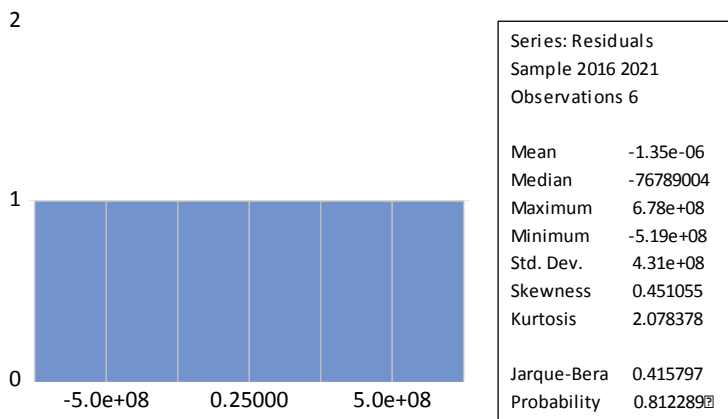
RESULTS AND DISCUSSION

Classic assumption test

Normality test

The normality test was conducted to determine whether the residual value in the regression model was normally distributed or not. A good regression model is

to have data that is normally distributed. To see if the data used is normally distributed or not, it can be known by the significance value. If the significance value is greater than 0.05, it means that the data is normally distributed.



Data source: Eviews 12 (processed data)

Based on the normality test above, the probability value of $0.81 > 0.05$ means that it passes the normality test.

Multicollinearity Test

The multicollinearity test was conducted to determine whether there was a correlation between the independent variables in the regression model. A good regression model is a regression model in which there is no correlation between independent variables (multicollinearity). Multicollinearity testing is seen from the Variance Inflation Factor (VIF) value, if the VIF value is greater than 10 then there is a multicollinearity problem

Variance Inflation Factors
Date: 10/26/22 Time: 20:18
Sample: 2016 2021
Included observations: 6

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	3.29E+18	63.70302	NA
X1	1.962270	94.09676	1.966471
X2	0.139601	9.515270	1.966471

Data source: Eviews 12 (processed data)

The multicollinearity test results show the VIF value, the General Allocation Fund variable (X1) is $1.9 < 10$, the Special Allocation Fund variable (X2) is $1.9 < 10$, it can be interpreted that there is no multicollinearity.

Autocorrelation Test

The autocorrelation test was conducted to test whether in the regression model there was a correlation between the confounding error in period t and the

confounding error in the previous period (t-1). A good regression model is a regression model that does not occur autocorrelation. If the Chi-Square Probability value is more than 0.05, it is said that there is no autocorrelation.

Data source: Eviews 12 (processed data)

The results of the autocorrelation test for the probability value of chi square $0.51 > 0.05$, meaning that there is no problem with the autocorrelation test.

Linearity Test

Linearity test is used to see whether the independent variable is linear with the dependent variable

Ramsey RESET Test
Equation: UNTITLED
Omitted Variables: Squares of fitted values
Specification: Y C X1 X2

	Value	df	Probability
t-statistic	1.948563	2	0.1907
F-statistic	3.796898	(1, 2)	0.1907
Likelihood ratio	6.385054	1	0.0115

Data source: Eviews 12 (processed data)

The results of the linearity test show the F-statistic value of $0.19 > 0.05$, meaning that there is no linearity problem.

Heteroscedasticity Test

Test Heteroscedasticity was carried out to determine whether the regression model had an inequality of variance from the residual of one observation to another observation. To find out whether or not there is a heteroscedasticity problem, the Harvey test can be used, provided that if the significance value is more than 0.05, it

Heteroskedasticity Test: Glejser
Null hypothesis: Homoskedasticity

F-statistic	0.188090	Prob. F(2,3)	0.8376
Obs*R-squared	0.668530	Prob. Chi-Square(2)	0.7159
Scaled explained SS	0.279811	Prob. Chi-Square(2)	0.8694

can be said that the regression model is free from heteroscedasticity problems.

Data source: Eviews 12 (processed data)

The test results show the probability value of chi square $0.71 > 0.05$ so it can be concluded that there is no problem in heteroscedasticity testing.

Multiple Linear Regression Test

Multiple linear regression analysis is a regression in which the dependent variable (Y) is associated. or explained by more than one independent variables (X1, X2, X3...Xn). Multiple linear regression analysis method to determine the effect of Regional Taxes, Regional Retributions, Regional Owned Company Results and Regional Wealth Management separated as an independent variable on Locally-generated revenues as the dependent variable.

Dependent Variable: Y
 Method: Least Squares
 Date: 10/26/22 Time: 20:10
 Sample: 2016 2021
 Included observations: 6

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.81E+09	1.81E+09	0.996536	0.3924
X1	2.919886	1.400810	2.084426	0.1285
X2	1.333807	0.373632	3.569841	0.0376
R-squared	0.947480	Mean dependent var		8.58E+09
Adjusted R-squared	0.912466	S.D. dependent var		1.88E+09
S.E. of regression	5.57E+08	Akaike info criterion		43.41954
Sum squared resid	9.30E+17	Schwarz criterion		43.31542
Log likelihood	-127.2586	Hannan-Quinn criter.		43.00274
F-statistic	27.06037	Durbin-Watson stat		1.561266
Prob(F-statistic)	0.012036			

Data source: Eviews 12 (processed data)

Based on these results, the model equation is as follows:

$$Y = 1.81 + 2.91 (\text{General Allocation Fund}) + 1.33 (\text{Special Allocation Fund}) + e$$

The multiple linear regression equation model with these three variables shows that:

- A constant of 1.81 and a positive sign indicates that the independent variables (General Allocation Funds and special allocation funds) are considered constant or have a value of zero, then the average amount of realized local government expenditures increases by 1.81%
- The regression coefficient value of the General Allocation Fund is 2.91, which means that every 1% increase in the General Allocation Fund increases the realization of local government spending by 2.91%.
- The regression coefficient value of the Special Allocation Fund is 1.33, which means that every 1% increase in the Special Allocation Fund increases the realization of local government spending by 1.33%.

F Uji test

The F test aims to show that the independent variables included in the model affect the dependent variable jointly. The F-statistic value is 27.06 with a significant value of $0.01 < 0.05$, meaning General Allocation Fund and special allocation fund jointly have a significant effect on the variable realization of local government spending.

t test

This test serves to determine each of the independent variables affect the dependent variable. The following are the results of the t test:

- Variable influence General Allocation Fund to realization of local government spending.

From the results of the t test the influence of General Allocation Fund to realization of local government spending The t-statistic value is 2.08 with

a significant value of $0.12 > 0.05$, meaning that the variable General Allocation Fund no effect on increasing realization of local government spending.

b. **Influence Special Allocation Fund to realization of local government spending.**

From the results of the t test the influence of Special Allocation Fund to realization of local government spending, obtained a t-statistic value of 3.56 and a significant value of $0.03 < 0.05$, meaning that the variable Special Allocation Fund effect on increasing realization of local government spending.

Coefficient of Determination

The regression results show the R^2 value of 0.94, which means 94% of the variable General Allocation Fund and special allocation fund can explain the increase realization of local government spending, while 6% is explained by other variables.

DISCUSSION

H1: Effect of variable General Allocation Fund to realization of local government spending.

From the results of the t test the influence of General Allocation Fund to realization of local government spending The t-statistic value is 2.08 with a significant value of $0.12 > 0.05$, meaning that the variable General Allocation Fund no effect on increasing realization of local government spending.

General Allocation Fund is the amount of funds from the central command to the regions in the form of personnel expenditures, namely salaries and allowances, grant expenditures, village assistance, and finance to districts and cities and villages, as well as unexpected expenditures. In Indonesia every year there is an increase in the number of civil servants and an increase in salaries by the central government, this causes the General Allocation Fund to be insignificant, when compared to the salaries of these employees.

The results of this study are in line with research from Nur (2015) states that the General Allocation Fund has no effect on regional spending. Regional autonomy will not be better if the General Allocation Fund is too much because it causes local government dependence on the central government.

H2: Influence Special Allocation Fund to realization of local government spending

From the results of the t test the influence of Special Allocation Fund to realization of local government spending, obtained a t-statistic value of 3.56 and a significant value of $0.03 < 0.05$, meaning that the variable Special Allocation Fund effect on increasing realization of local government spending.

The General Allocation Fund is the amount of funds from the central government given to local governments that are special because they are used for predetermined purposes, such as administrative costs, physical project preparation, research, regional employee travel, and other costs that cannot be financed by travel. other services for the needs of national commitments.

The results of this study are not the same as those of Masdjojo & Sukartono (2009), Darmayasa & Suandi (2014) which state that the Special Allocation Fund has no effect on regional spending. However, this is in line with Nur's 2015 research which states that there is an effect of the Special Allocation Fund on regional spending.

H3: Variable influence General Allocation Fund and Special Allocation Fund to realization of local government spending

General Allocation Fund and special allocation fund jointly have a significant effect on the variable realization of local government spending by The F-statistic value is 27.06 and a significant value is $0.01 < 0.05$.

This is in line with the previous research by Rasyid (2018) and Ferdiansyah et al (2018) in their research which explained that the General Allocation Fund and the Special Allocation Fund had a positive influence on regional spending.

CONCLUSION

The results of this study simultaneously both variables have an effect and are significant on the realization of local government spending. Partially, the Special Allocation Fund has a positive and significant effect on local revenue, in contrast to the General Allocation Fund which has no effect on the realization of regional government spending in South Sumatra Province.

Suggestions Based on the conclusions above, the following suggestions are put forward:

1. This research was only conducted in South Sumatra Province, further research can use a wider scope of research or research in other provinces and districts.
2. This research is limited to the General Allocation Fund and the Special Allocation Fund. Further research can add other variables such as local taxes, levies, grants and other sources of funds that affect the amount of regional expenditure realization so that it can be more varied and increase knowledge.

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THE EFFECT OF FOREIGN TOURIST VISITS ON EXCHANGE RATE DURING THE COVID-19 PANDEMIC IN INDONESIA

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ABSTRACT

The ups and downs of the USD dollar exchange rate indicate fluctuations in the exchange rate. This study uses the USD exchange rate as data for the exchange rate variable. Then, the decline in foreign visits caused by the COVID-19 pandemic. To further study this matter, this study examines the effect of foreign tourist visits on the exchange rate during the COVID-19 pandemic in Indonesia . The method used in this research is quantitative method with data analysis technique using classical assumption test and simple regression. The data processed is time series data, which is measured from March 2020 to January 2022 using Eviews12. Based on the results of the study, the variable of foreign tourist visits has a significant positive effect on the exchange rate.

Keywords: Foreign Tourist Visits, Exchange Rate

INTRODUCTION

The exchange rate or exchange rate is a very important economic indicator because the movement of the exchange rate affects the economy of a country. Stable growth in the value of the currency indicates that the country has a relatively good economic condition. Meanwhile, if the value of a country's currency is unstable, it will cause problems in the economy and also result in the currency or exchange rate of a country (Ni Putu Krisnanda Sukma Padmayon, 2020).

COVID-19 pandemic or the corona virus has an impact on the rupiah exchange rate, which is marked by the weakening of the rupiah exchange rate against the USD. Based on the rupiah exchange rate against the US dollar accessed from the Bloomberg website on March 20, 2022, it was Rp. 16,937,- per US dollar. A quite drastic spike compared to the exchange rate at the beginning of March when Indonesia had not yet detected the COVID-19 pandemic (UNS Public Relations, 2020).

The strength of the foreign exchange rate is influenced by several factors, one of which is travel activities, both in the context of going to worship or going on vacation (Ni Putu Krisnanda Sukma Padmayoni, 2020). As for what is meant in this study is the number of foreign tourists, where foreign visits are included in traveling activities. According to the Central Statistics Agency, a foreign tourist is every visitor who visits a country outside his place of residence, driven by one or more

needs without the intention of earning income at the place visited and the duration of the visit is not more than twelve months.

Republic of Indonesia, during the COVID -19 pandemic the number of foreign tourists entering Indonesia experienced a very drastic decline. In total, throughout 2020 the number of foreign tourists entering Indonesia was only around 4.052 million people. It can be said that this figure is concerning, because of the total, only about 25% of the number of tourists who entered Indonesia in 2019.

Research on the effect of tourist visits on the exchange rate has indeed been carried out by previous researchers, such as in the research of Bella Iranti Siahhan (2019) in the period 2001-2018, which concluded that the number of foreign tourists had a positive and significant effect on the exchange rate. However, there are still few studies that discuss the effect of tourist visits on the exchange rate and there are no other researchers who have examined the effect of tourist visits on the exchange rate during the Covid-19 Pandemic Period. From the background and phenomena above, the author considers it necessary to conduct research on "The Effect of Tourist Visits on Exchange Rates during the Covid-19 Pandemic in Indonesia"

METHODS

This study uses a quantitative method with numerical data. The population and sample in this study are data published by the Indonesian Central Statistics Agency (BPS) and One Trade Data (satudata.kemendag). The data in this study is secondary data in the form of time series data which is accessed from the internet. The data was taken based on time, namely, the beginning of the Covid-19 pandemic entering Indonesia in March 2020 until the Covid-19 pandemic in January 2022.

In this study, the technique used is multiple linear regression using the Eviews 12 tool. The first stage of testing is the classical assumption test which includes normality test, linearity test, multilinearity test, autocorrelation, and heteroscedasticity. The next stage is multiple linear regression which is then will be continued with statistical tests in the form of t, f, and determinant coefficients.

The equation model of this study, namely:

$$Y = + X$$

Information:

Y = Exchange Rate

= Constant

X = Overseas Visits

RESULTS AND DISCUSSION

Normality Test

Normality test is a test carried out with the aim of assessing the distribution of data in a group of data or variables, whether the distribution of the data is normally distributed or not. In this study using the Kolmogrov Smirnov test. With the provisions, if the significant value > 0.05 so that the research can be said to be

normally distributed. Based on the normality test, it is known that the probability value is $0.788933 > 0.05$, meaning that there is no normality problem.

Heteroscedasticity Test

Heteroscedasticity test was carried out on the regression model to test whether there was an inequality of variance from the residuals from one observation to another. It is said to be free from heteroscedasticity problems if the value of Prob. Chi-Square value > 0.05 . The test results show a value of $0.5933 > 0.05$ so it can be interpreted that there is no heteroscedasticity problem.

Autocorrelation Test

Autocorrelation test is a statistical analysis conducted to determine whether there is a correlation of variables in the prediction model with changes in time. It can be said to be free from autocorrelation problems if the Durbin Watson Stat value is at -2 and 2. From the test results, the number on the Durbin Watson Stat is 1.288146, so it can be interpreted, free from autocorrelation problems.

Linearity Test

The linearity test aims to determine whether the independent variable to be analyzed is linearly related or not with the dependent variable. The results of the linearity test show the F-statistic value of $0.5565 > 0.05$, meaning that there is no linearity problem.

Linear Regression Test Results

After the classical assumption test is known, the variables in this study can be said to meet the requirements of the classical assumption test. Then it will enter the simple Regression test stage. In the regression coefficient for the number of foreign tourists, the *coefficient value* of 0.005461 is positive. This means that if the number of foreign tourists increases, the rupiah exchange rate tends to strengthen.

Feasibility Assessment Model

The assessment of the feasibility of the model can be done by using the coefficient of determination. the coefficient of determination measures the variance of y that can be explained by the variable x. In this case $R^2 = 0.713553$, meaning that the variation of changes in the exchange rate can be explained by foreign tourist arrivals amounting to 71.3553% while the rest is influenced by other variables outside this research model.

Model Interpretation

Based on the results of simple linear regression analysis using eviews.12, a simple regression estimation model in this case can be arranged, as follows:

$$Y = 13674.73 + 0.005461 (X)$$

1. The regression constant of 13674.73 is obtained, meaning that if there are no foreign tourist visits, the rupiah exchange rate for 1 USD is Rp. 13,674.73

- The simple regression parameter coefficient is 0.005461, meaning that if the number of foreign tourists increases, the rupiah exchange rate tends to strengthen.

Discussion

From CNBC Indonesia, the Covid-19 pandemic is said to have brought the US economy into a state that is almost similar to the Great Depression hit or worse than a recession. This also underlies the phenomenon of the exchange rate situation during the COVID-19 pandemic. The Head of the BI Representative Office for the Jakarta Province also stated that the Covid-19 pandemic had an effect on foreign currency exchange.

From the regression results that have been carried out, the exchange rate for 1 USD is Rp. 13,674.73 when there are no foreign tourist visits to Indonesia. Actually, these results explain the condition of the Dollar which is very weak in the midst of the Covid-19 pandemic, but in fact Indonesia is also experiencing economic instability coupled with the closure of transportation access for foreign tourists who previously played an important role in the Indonesian economy. If the rate of tourist transportation is still allowed to enter Indonesia during that time period, then the price per 1 USD will decrease, which means the value of the Rupiah will strengthen. However, the health protocol must be implemented in order to break the Covid-19 chain,

Then, the p value of $0.0000 < 0.05$ so that foreign tourist visits have a positive and significant effect on the exchange rate. When the number of foreign tourist visits to Indonesia increases, it will strengthen the rupiah exchange rate against foreign currencies. This is in line with the research of Muhammad Afdi Nizar (2012) and Bella Iranti Siahaan (2019). As for a concept which states, the inflow of foreign tourists into a country will cause an increase in foreign exchange reserves which in turn increase the availability of foreign exchange (Nizar, 2012) the exchange rate will strengthen if the demand for foreign exchange is smaller than the supply of foreign exchange and vice versa if the demand for foreign currency is greater than the supply, the exchange rate will weaken.

Tables, Figures and Formulas

Figure 1
Kolmogrov Smirnov test

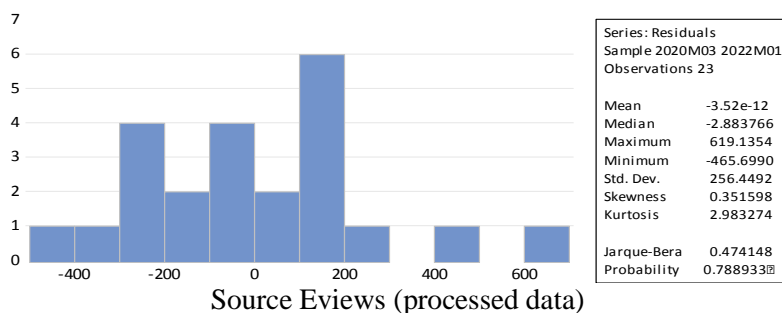


Table 1
Heteroscedasticity Test

Heteroskedasticity Test: Glejser

Null hypothesis: Homoskedasticity

F-statistic	0.294177	Prob. F(1,21)	0.5933
Obs*R-squared	0.317742	Prob. Chi-Square(1)	0.5730
Scaled explained SS	0.293293	Prob. Chi-Square(1)	0.5881

Source Eviews (processed data)

Table 2
Autocorrelation Test

Mean dependent var	14527.26
S.D. dependent var	479.1587
Akaike info criterion	14.06120
Schwarz criterion	14.15994
Hannan-Quinn criter.	14.08603
Durbin-Watson stat	1.288146

Source Eviews (processed data)

Table 3
Linearity Test

Ramsey RESET Test
Equation: UNTITLED
Omitted Variables: Squares of fitted values
Specification: Y C X

	Value	df	Probability
t-statistic	0.598010	20	0.5565
F-statistic	0.357615	(1, 20)	0.5565
Likelihood ratio	0.407624	1	0.5232

Source Eviews (processed data)

Table 4
Linear Regression

Dependent Variable: Y
Method: Least Squares
Date: 10/25/22 Time: 22:55
Sample: 2020M03 2022M01
Included observations: 23

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13674.73	129.9583	105.2240	0.0000
X	0.005461	0.000755	7.232704	0.0000
R-squared	0.713553	Mean dependent var		14527.26
Adjusted R-squared	0.699913	S.D. dependent var		479.1587
S.E. of regression	262.4842	Akaike info criterion		14.06120
Sum squared resid	1446857.	Schwarz criterion		14.15994
Log likelihood	-159.7038	Hannan-Quinn criter.		14.08603
F-statistic	52.31201	Durbin-Watson stat		1.288146
Prob(F-statistic)	0.000000			

Source Eviews (processed data)

CONCLUSIONS

In this study, foreign tourist visits have a positive and significant effect on the exchange rate. There is uncertainty in the global economy that affects the Indonesian economy during the COVID-19 pandemic and the American economy is hit by tensions due to the COVID-19 pandemic so that exchange rate fluctuations are out of control. Foreign tourists have an important influence to strengthen the exchange rate. Therefore, when the COVID-19 pandemic subsides, it is hoped that the government will fully support the tourism industry. Same variables but in a more recent period, for example in the new normal era or post-covid-19 pandemic and are advised to add other variables.

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GROWTH ANALYSIS OF FINANCING WITH PROFIT AND LOSS SHARING PRINCIPLES IN MUAMALAT BANK

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ABSTRACT

This journal reviews the growth of financing with the principle of profit and loss sharing at Bank Muamalat. Which is the first Islamic bank in Indonesia that has a vision and mission that is following Islamic law. And with this journal the author has a goal to explain the growth of financing with profit and loss sharing at Bank Muamalat. Although being the first Islamic bank in Indonesia doesn't always promise, Bank Muamalat always gets a high increase in Profit and Loss Sharing every year. This research used by using quantitative methods and literature review methods with descriptive research types. Based on this report, we inform you that Bank Muamalat is implementing the Profit and Loss Sharing principle even though it often fluctuates in its application.

Keywords: Profit and Loss Sharing, Mudharabah, Musyarakah

INTRODUCTION

The rapid pace of community life makes people take into account the needs of life in the future which may increase uncertainty in the economic and non-economic fields. Therefore, this must be anticipated by the community utilizing vigilance at this time. Financial institutions combine economic actors in the household sector and the corporate sector in economic interaction. Financial institutions are grouped into two, namely Bank Financial Institutions and Non-Bank Financial Institutions.(Fitri Nur Latifah & Ma'unah, 2021)

The bank is an institution that regulates all matters including in the field of finance and financial matters. Since the majority of Indonesian people are Muslim, banks can be divided into two Islamic banks and conventional banks which both distribute funds in the form of financing. The difference between these two banks is in the form of agreements and rewards. Conventional banks generally enter into agreements based on primary or civil law and also use interest. Meanwhile, Islamic banks perform contracts in Islamic law and return for profit and loss sharing.(Basalama, 2017)

In 2019, OJK announced that there were 14 Islamic banks in Indonesia and one of them was PT Bank Muamalat Syariah. Bank Muamalat Syariah is the first pure sharia in Indonesia which was built in 1992. Bank Muamalat itself is not parented by other banks so the purity of sharia is still maintained. The processing of bank funds is based on sharia economic principles which are supervised by the Sharia Supervisory Board.

In 2017, Bank Muamalat provided services for around 4.3 million customers by opening 457 branches in all provinces in Indonesia. As a pure Islamic bank, bank muamalat is committed to providing banking services that are not only sharia-compliant but also competitive and easily accessible to people all over the archipelago.(Basalama, 2017)

Bank Muamalat Indonesia has a vision of "Being the best Islamic Bank and being Included in the Top 10 Banks in Indonesia with a recognized Existence at the Regional Level." And has a mission to "Build Superior and Sustainable Sharia Financial Institutions with Emphasis on Entrepreneurial Spirit Based on Prudential Principles, Excellence in Islamic and Professional Human Resources and Innovative Investment Orientation, to Maximize Value to All Stakeholders."(Tambunan, 2022) This commitment is appreciated by the government, news media, and national and international institutions through more than 70 prestigious awards. Among the awards received were Best Islamic Bank in Indonesia 2009 by Islam Finance News (Kuala Lumpur), Best Islamic Financial Institution in Indonesia 2009 by Global Finance (New York), and Best Islamic Finance House in Indonesia 2009 by Alpha Southeast Asia (Hong Kong).

Based on the descriptions above, the author is interested in writing about the implementation of the profit-sharing system in muamalat banks according to Islamic sharia law in the 2018-2021 period.

LIBRARY REVIEW

Journals and research that discuss the similarity of theories and research subjects are used as references in this study. The following are previous studies that analyze financial reports and profit sharing from Bank Muamalat.

First, research was conducted by Ihsan (2020) in the journal Financial Performance Analysis at Bank Muamalat Indonesia TBK Volume1. The author examines the financial performance of Bank Muamalat referring to the assessment of the Bank's soundness level. Bank health is in the interest of all related parties, both owners, managers (management), and the public using bank services (Financial Services Authority Regulation Number 8/POJK.03/2014).

Previous journal research according to data analysis is quantitative research, namely research that analyzes data in the form of numbers. Meanwhile, according to its usefulness, this research is descriptive, namely research that wants to describe a situation, event, or symptom in a systematic, factual manner with an accurate arrangement. The data analysis technique used in this research is CAMEL analysis.

The similarity between previous research and this research is that they both want to analyze financing in Bank Muamalat using quantitative research methods. The difference in the research carried out lies in the object and theory used.

Second, the research conducted by Isrina Basalama (2017) in the journal Application of Profit and Loss Sharing System at Bank Muamalat According to Islamic Law. This research was conducted to find out how the profit and loss sharing system is according to Islamic law and how the implementation of the

profit-sharing system at bank muamalat is according to Islamic law. Which uses a normative juridical method with the type of legal research that takes library data.

The similarity between previous research and this research is that they both want to know the profit and loss sharing system at Bank Muamalat which uses mudharabah and musyarakah contracts. The difference between this study and previous research lies in the method analyzed.

PROFIT AND LOSS SHARING PRODUCTS AT SHARIA BANK

Profit and Loss Sharing is the meaning of profit or loss that may arise from business economic activities that will be shared. Profit and Loss sharing is made to replace the interest system that does not reflect justice. This principle is to avoid interest, gharar, halal business guidance, business risk shared, and economic transactions to fulfill a shared sense of justice. Principles of Islamic finance mean that profits and or losses that may arise from economic/business activities are shared. (Yahya & Agunggunanto, 2012)

The business activities of Islamic commercial banks in conducting financing are regulated in Article 19 of Law Number 21 of 2008 concerning Islamic Banking, which among its activities are:

- Distributing profit and loss sharing financing based on mudharabah contracts, musyarakah contracts, or other contracts that do not conflict with Sharia principles;
- Distributing Financing based on a Murabaha contract, salam contract, istishna contract, or another contract that does not conflict with Sharia principles;
- Distributing Financing based on a qardh contract or another contract that does not conflict with Sharia principles;
- Distributing Financing for the rental of movable or immovable goods to the Customer based on an ijarah contract and/or lease purchase in the form of an ijarahmuntahiya bittamlik or another contract that does not conflict with Sharia principles.

The contracts used in the business activities of Islamic banks in conducting financing have an explanation as stated in the explanation of Article 19 of Law Number 21 of 2008 concerning Islamic Banking, as follows:

Mudharabah

A Mudharabah contract is defined as cooperation between two or more parties, namely where one party is the provider of capital and the other party is the distributor of energy and expertise, the profits from the cooperation will be shared based on a ratio that has been previously agreed upon by the two parties, while for losses that may occur will be borne entirely by the capital provider unless there is a loss made by the labor provider due to his own negligence.

Musyarakah

Musyarakah has the meaning of cooperation between two or more parties to pool funds and carry out business together in a relationship with profit sharing, which must be following the agreement and losses based on the contribution of

capital participation. Etymologically, musharaka means merging, combination, union, or union.

For the banking environment, musyarakah means a cooperation agreement between a bank's financial institution and its customers for business management which has provisions for profit and risk sharing according to an agreement that has been agreed by both parties.

Murabahah

Murabahah has a meaning, namely the principle that is applied through the procedure of buying and selling goods by way of installments with increased profits for bank financial institutions. The share of funding with Murabaha contracts currently accounts for 60% of the total funding of Indonesian Islamic Banking. The value of the profit that a bank will get depends on the profit margin. Murabahah contract funding is operated on a ribhun (profit) basis by buying and selling in installments or in cash.

Salam

A Salam contract has the meaning of a funding contract for an item by ordering and paying the price which is carried out for the first time on terms that have been agreed upon by both parties.

Istishna

Istishna is the provision of financing from the Bank for customers who are used to purchase goods according to the customer's request which has determined the purchase price to the customer and the customer will pay the price at a higher price for the Bank's profit which has been agreed upon by both parties.

Qardh

Qardh is a loan agreement from a bank (Muqridh) to a certain party (Muqtaridh) which must be returned with the same amount according to the loan. Muqridh can ask for collateral for the loan to Muqtaridh. Loan repayments can be made in installments or all at once.

Ijarah

Ijarah has a meaning which means a fund financing agreement in the form of transferring the utility or usability rights of an item or service based on a lease agreement, without being included with a change in ownership of the goods or services.

Bank Muamalat currently implements 4 (four) financing or funding products specifically for 3 (three) types of consumers including, Consumer banking, Retail banking, and Corporate banking. Of the three types of consumers that have been described, bank muamalat offers financing or funding products in the form of Working Capital financing or funding, Investment financing or funding, Sharia Residential Business financing or funding, and Sharia Asset Refinance financing or funding. (Basalama, 2017)

METHODS

The scope for this research includes analyzing the financial performance of Bank Muamalat Indonesia, especially on the principle of Profit and Loss Sharing. Data from the financial statements of Bank Muamalat and all information (information) regarding all matters related to the purpose of the study. The data source is the subject from which the data is obtained. The data used in this study includes the annual financial data described in the financial statements of Bank Muamalat Indonesia from 2018 to 2021

According to the data analyzed, this research is a quantitative study, where research analyzes data in the form of numbers. Meanwhile, according to its function, this research is descriptive research, namely research that wants to explain an event, or events systematically, and factually with accurate writing. And also uses the method of literature review, which is a collection of various sciences that are used as guides and information in research.

RESULTS AND DISCUSSION

In the last five years, Bank Muamalat Syariah has shown a very volatile growth rate. This can be seen from Figure 1 to Figure 5 regarding the growth of assets, liability, equity, musharaka, and mudharabah.

In Figure 1 it can be seen that asset growth continues to increase. Where in 2020 there was a large increase of around 1.36%, which previously was only -11.66%.

In liability (figure 2) experiences irregular fluctuations every year. However, the liability is very high in 2021 around 21.4%, and is very inversely proportional to the equity which reached -0.26%. This condition is unhealthy for the company (figure 3).

Because this problem results in a lack of customer trust in the bank as a result. So that resulted in the principle of profit and loss sharing at Bank Muamalat is not stable.

As seen in Figure 4 that the mudharabah growth at Bank Muamalat Syariah fluctuated. Where 2018 the mudharabah growth of 38.62% continued in 2019 which experienced a very significant increase of 73.31% compared to 2018. However, in 2020 the mudharabah growth obtained by banks decreased by 18.03%, while in 2021 growth of bank mudharabah slightly increased by 15.73%.

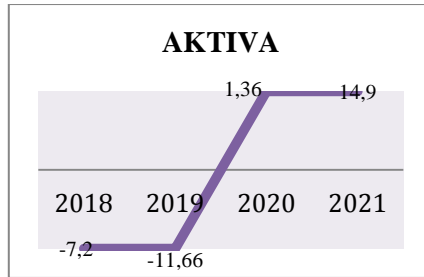
In Figure 5 it can be seen that the amount of profit and loss sharing from the sum of Musyarakah obtained by Bank Muamalat Syariah in 2018-2020 has increased continuously. In 2018 the value obtained was -17.25%, in 2019 it was -11.65% and in 2020 it was 1.92%. However, in 2021 the growth for musyarakah growth experienced a significant decline of around 38%

The decline in the number of mudharabah results owned by Bank Muamalat Syariah in 2020 may be due to the Covid-19 pandemic. Apart from the Covid-19 pandemic, this decline was also caused by deteriorating performance which caused problems for Bank Muamalat. And low equity can reduce customer trust in the bank.

Figures and Formulas

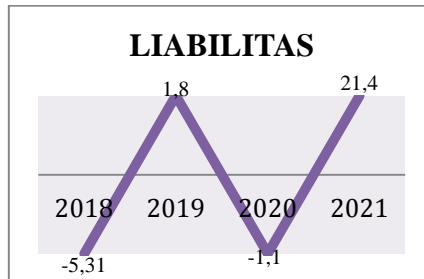
This data collection uses an observation method from the Financial Statements of Bank Muamalat for 2018-2021. And the calculation used to show growth is Growth Ratio = $((\text{Present data} - \text{Past data}) / \text{Past data}) * 100\%$.

Figure 1
Bank Muamalat Syariah Asset Growth



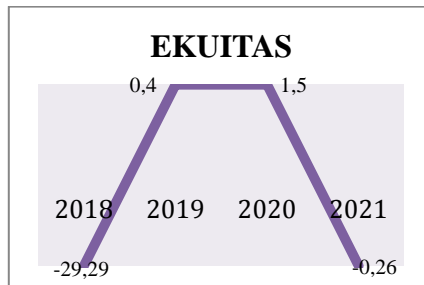
(Data is processed from financial reports at Bank Muamalat)

Figure 2
Bank Muamalat Syariah Liability Growth



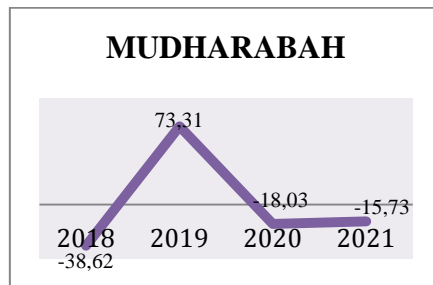
(Data is processed from financial reports at Bank Muamalat)

Figure 3
Bank Muamalat Syariah Equity Growth



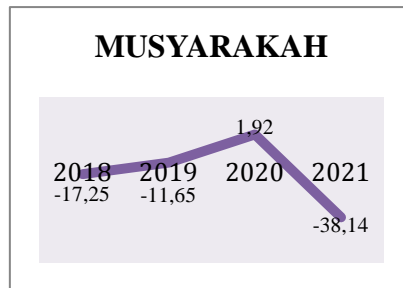
(Data is processed from financial reports at Bank Muamalat)

Figure 4
Bank Muamalat Syariah Mudharabah Growth



(Data is processed from financial reports at Bank Muamalat)

Figure 5
Bank Muamalat Syariah Musyarakah Growth



(Data is processed from financial reports at Bank Muamalat)

CONCLUSION

Profit and Loss Sharing is the meaning of profit or loss that may arise from business economic activities that will be shared. Profit and Loss sharing is made to replace the interest system that does not reflect justice. The results of the analysis of the growth of profit and loss-sharing financing at Bank Muamalat are in impossible condition, especially in 2021. This condition may be due to the COVID-19 pandemic and can also be due to a decrease in equity which results in a lack of customer confidence in the bank.

In terms of mudharabah and musyarakah analyzed through data sources, Bank Muamalat's financial statements from 2020-2021 are not in stable condition. The mudharabah System in 2020 and 2021 experienced a significant decline, making the Bank's performance less stable. Not only that, but the Musyarakah System in 2021 also experienced a significant decline. These two problems can make the Bank's performance less stable due to losses experienced. Bank Muamalat must also have a strategy to deal with the less stable decline. Where this decline can lead to a lack of trust from customers

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ALADIN SHARIA BANK'S ASSETS, LIABILITIES, AND EQUITY GROWTH ANALYSIS AS THE MOST PROMISING ISLAMIC BANK

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ABSTRACT

This study will discuss how the financial performance of Aladin Syariah Bank as The Most Promising Islamic Bank. Previously, this bank was better known as Bank Net Indonesia Syariah until it finally changed to Bank Aladin Syariah. With the existence of one part of this Islamic banking, namely Aladin Syariah Bank, it can provide an alternative for customers, especially Muslims in Indonesia, to carry out banking activities without being involved with interest/usury. This research will be more focused on the performance of Aladin Syariah Bank, especially in the digital era as it is today, how the strategy will be carried out in every process of existing activities at Aladin Syariah Bank so that it remains in line with the current development of Islamic Banking. This study also aims to open the horizons of banking users in Indonesia, especially in the Islamic banking student study program so that they remain in line with sharia principles in the use of banking and are good at choosing Islamic banks that are in accordance with their quality. The method used by the author in this study is to use a quantitative approach from the acquisition of data that has been collected. With the results of the research that the bank which was originally named PT Bank Net Syariah Indonesia Tbk had stolen the attention since changing its status to a pure digital bank. The company's shares owned also increased because investors considered this strategy appropriate and very prospective to own. In fact, throughout the year the company's share in the market has skyrocketed from percent.

Keywords: The Most Promising, Syariah Bank, Riba

INTRODUCTION

Bank is an institution for people to save money and can also be a place to borrow money when people need it. Banks are expected to be a solution to people's economic problems, which in fact have a negative side. The negative side is a usury system that is formed and is known as interest. This system of interest or usury is found in conventional banking or at the extreme it can be called a bank with a capitalist system (Nurul Ihsan Hasan, 2014).

Islamic financial institutions, namely Islamic banking, are a sector that helps the Indonesian economy to develop. The Islamic banking system is built on sharia principles in accordance with the Qur'an and hadiths that are needed and needed by the community in supporting the transaction process, in contrast to conventional institutions. The difference in profits obtained by Islamic banks is not

only based on principles but also on profit sharing or profit sharing not from bank interest (Yusuf, Khairiyani, & Yanti, 2022).

The establishment of Islamic banks in the midst of conventional banking is to provide an alternative banking system for those who want banking services but do not want to deal with the problem of interest (riba). Islamic banks were established to promote and enhance the incorporation of Islamic principles and practices into financial and banking operations and related industries (Zubair, 2007). Banking Law Number 7 of 1992 concerning Banking and Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 contain the government's attitude towards Islamic banking in Indonesia. Based on this strategy, the development of Islamic banking policy in Indonesia can be divided into two periods: 1992-1998 and 1998-1999 (Suwiknyo, 2016).

PT Bank Aladin Syariah Tbk, previously known as PT Bank Net Indonesia Syariah Tbk, is a company that operates in the banking sector and is headquartered in Jakarta. The company was formed in 1994. The bank is listed on the stock exchange with the code BANK in 2021. This bank will be the first Islamic digital bank in Indonesia, with the Aladin application itself available to the public starting in 2022.

The Most Promising Islamic Digital Bank 2021 award was given to PT. Bank Aladin Syariah Tbk by CNBC Indonesia. Basuki Hidayat, Operational Director of Bank Aladin Syariah, received this award virtually. Bank Aladin Syariah Tbk has attracted public interest since it transformed into an all-digital bank. In order to encourage digitization and improve services for pilgrims, Aladin Syariah recently signed a Memorandum of Understanding (MoU) with the Hajj Financial Management Agency (BPKH).

The partnership between Bank Aladin and BPKH is also expected to make it easier for the Indonesian people to obtain sharia banking services. In addition, this relationship supports the growth of the sharia digital ecosystem by making sharia banking services accessible to prospective pilgrims and encouraging financial inclusion (Purwanti, 2021).

METHODS

Research is a learning process or an effort to find out to test a truth/knowledge, and also to obtain answers to a problem. However, everyone can define research differently, but it is an effort to find, develop, and test the truth of knowledge, and obtain answers to a problem. The answer to a problem can be in the form of concrete and specific answers (Tanjung & Devi, 2013).

The object of this research is PT. Aladin Syariah Bank, which is a digital bank that has received permission from the Financial Services Authority (OJK) to launch a digital debit card. In this study, the methodology used is a quantitative approach method. The data used in this study are data sourced from existing references, such as those contained in the data of papers, articles, journals, financial reports, and others. The type of data is secondary data in the form of financial report

data that has been published by the official website of PT. Aladdin Syariah Bank and has been processed by the author. The analytical technique used in this study is also calculated directly with the gains that have been obtained by the author.

RESULTS AND DISCUSSION

Previous Research

This study is linked to previous studies to assist in data collection and management. The results of previous studies are used as a basis for developing a framework for thinking about this research in this study. Next, to find similarities and differences between several studies and other factors. The author finds other studies on the same topic in the literature, but there are similarities and differences in terms of arguments. Several studies have been conducted to analyze the financial performance of Islamic banks and conventional banks by using the ratio of banking financial statements.

- 1) Arif Hartono entitled "Measurement of Financial Performance Using the EAGLES Method (Case Study on State-Owned Banks Listed on the IDX in 2011-2013)". Based on the findings of this study, the financial performance of state-owned banks in terms of the ratio of ROA (Return On Assets), Asset Quality, DGR (Deposit Growth Rate), CCR (Core Capital Ratio), and SRQ in Out Interest is normal. Meanwhile, state-owned banks performed poorly in terms of ROE (Return On Equity), LGR (Loan Growth Rate), Liquidity, CAR (Capital Adequacy Ratio), and SRQ Personnel. The current study and research number one have one thing in common: they both use the EAGLES approach to analyzing financial performance. What distinguishes this research from previous research is the object of research and the time period used. The subject of this research is Bank Syariah Mandiri, while the research subject of Arif Hartono is BUMN.
- 2) Jerry Galaento, Sientje C. Nangoy, and Victoria N. Untu with a research entitled "Analysis of the Financial Performance of State-Owned Commercial Banks that Go Public in 2008-2012". The research findings show that in terms of capital (CAR), assets (KAP), management (NPM), profit (ROA, and BOPO), and liquidity (LDR), the ratio swings every year, and some banks have not been able to achieve a healthy predicate for each year. evaluation of performance ratio in each year. For each bank's credit score, Banks BRI and Mandiri were in a relatively healthy condition from 2008 to 2012, with solid capital, assets, management, income and liquidity management. Meanwhile, Bank BNI and BTN are in composite rank 3 with an undesirable credit score but relatively acceptable capital, assets, management, income, and liquidity management. The research objectives, research techniques, and ratios used distinguish this research from previous research (Sari, 2019).
- 3) Shahab Aziz, et al (2016) with the title "Performance of Islamic and Conventional Banks in Pakistan: A Comparative Study". The purpose of this

study was to assess the financial performance of Islamic and conventional banks operating in Pakistan from 2006 to 2014. A quantitative methodology was used. Based on the findings of this study, Islamic banks outperform conventional banks in terms of efficiency, returns, and asset quality. However, Islamic banks have difficulties in terms of down payment, investment, liquidity, deposits, and capital because conventional banks outperform them. Compared to conventional banks, Islamic banks charge larger spreads and have a much lower proportion of profits that can be given to depositors. To increase their credibility and help achieve the goals of fairness and equity, Islamic banks should focus on a fair distribution of income to their depositors. (Syaifulah, Anwari, & Akmal, 2020).

The Most Promising Islamic Bank

At the 2021 CNBC Indonesia Awards, PT Bank Aladin Syariah Tbk was named The Most Promising Islamic Digital Bank 2021. Bank Aladin Syariah is considered the first complete digital bank in Indonesia amid significant potential for the country's Islamic finance industry. Basuki Hidayat, Operational Director of Bank Aladin Syariah, received the CNBC award remotely and expressed his gratitude. Basuki predicts that this award will motivate his party to be more active and develop.

The emergence of the bank which was originally named PT Bank Net Syariah Indonesia Tbk has attracted attention since it transformed into a 100% digital bank. It is also known that the company's stock rose because investors considered this approach reasonable and very promising for the future. Indeed, the company's market share this year rose thousands of percent, from Rp. 103 on Monday (1/2) to Rp. 2.350/unit on Wednesday (20/10).

Aladin Syariah was previously reported to have signed a Memorandum of Understanding (MoU) with the Hajj Financial Management Agency (BPKH) to support digitalization to improve services for pilgrims. According to Basuki, the agreement between Bank Aladin and BPKH will facilitate access to sharia banking services in the future. Furthermore, he claims this partnership is in line with the growth of the sharia digital ecosystem, which allows prospective Hajj pilgrims to easily access Islamic banking services and encourage financial inclusion. engaged in the retail industry One of them is a collaboration with PT Sumber Alfaria Trijaya Tbk (AMRT) as the manager of the Alfamart minimarket which has 15,000 stores in Indonesia (Dyah, 2021).

In Indonesia, the government's attitude towards Islamic banking is that Bank Financial Performance Analysis is carried out to determine the extent to which a company has implemented it effectively and accurately by using financial implementation standards (Franata, 2022). In the last five years, the Islamic banking industry has shown a very volatile growth rate. This can be seen from the explanation below :

1. Assets

Very high asset growth in the 2017-2021 period at Aladin Syariah Bank has a significant difference. At Bank Aladin Syariah, the highest asset growth will occur in 2021, which this year's growth in assets has reached more than 200%. This is an interesting phenomenon to study. Considering that Aladin Syariah Bank is a bank that is relatively small and still new.

In 2019, the assets at Bank Aladin Syariah experienced an impressive increase of more than 50%, then in 2020 growth for assets decreased by 7%. This decline is not considered too sharp when viewed from the growth in 2018. This is the impact of the Covid-19 pandemic. However, because Aladin Syariah Bank is an all-digital bank that is operated online, this bank does not experience a large enough loss. Aladdin Syariah Bank can be used as a good option in this pandemic situation. Although still not experiencing increased growth, Aladin Syariah Bank experienced a fairly slight decline when compared to other non-digital banks which experienced a decline in growth reaching even more than 100%.

The following year Aladin Syariah Bank experienced a very very good increase, which achieved a growth increase of more than 200%. So that this year Aladin Syariah Bank received the Most Promising Islamic Bank award.

2. Liabilitas

Aladin Syariah Bank experienced a decline in 2020 by 50%, but this was not the lowest growth that occurred in Aladin Syariah Bank, the lowest Liability growth occurred in 2018. In 2021 where Aladin Syariah Bank was awarded as The Most Promising Islamic Bank, growth its liabilities also rose sharply to reach up to 187%. Aladdin Syariah Bank can get this achievement by entering into cooperation with several companies. One of the collaborations of Aladin Syariah Bank is with the Hajj Financial Management Agency (BPKH).

3. Ekuitas

Aladin Syariah Bank experienced the lowest equity growth in 2018 and the highest in 2021. From the several graphic analyzes above, the lowest point of Aladin Syariah Bank growth in 2018 was due to poor financial performance. Aladin Syariah Bank is also at the peak of its glory in 2021.

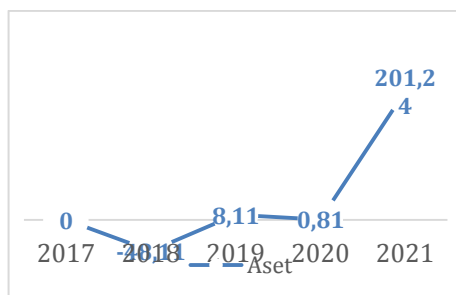
Judging from the Financial Statements of Bank Aladin Syariah, this bank only operates financing for the results of mudharabah and also musyarakah only in 2017. In order for Islamic banks to be more competitive and attractive to the public, and so that Islamic banks are getting richer with goods needed by the community, financing mudharabah and musharaka should be used more often by Islamic banks in Indonesia.

Figures and Formulas

Data collection techniques carried out in this study by analyzing existing financial statements. To determine the growth in each of the data obtained, the authors use the formula below, namely:

$$\text{Growth Ratio} = \left(\frac{\text{Present} - \text{Past}}{\text{Past}} \right) \times 100$$

Figure 1
Asset Growth of PT. Aladin Sharia Bank



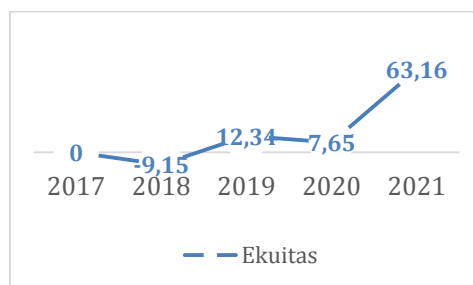
(Data processed from the Financial Statements of PT. Bank Aladin Syariah)

Figure 2
Liability Growth of PT. Aladin Sharia Bank



(Data processed from the Financial Statements of PT. Bank Aladin Syariah)

Figure 3
Equity Growth of PT. Aladin Sharia Bank



(Data processed from the Financial Statements of PT. Bank Aladin Syariah)

CONCLUSION

Based on the discussion above, it can be concluded that Islamic financial institutions are a very helpful sector in the Indonesian economy. Especially in this research, namely at PT Bank Aladin Syariah Tbk, which was previously known as

PT Bank Net Indonesia Syariah Tbk. The company was formed in 1994. The bank will be the first Islamic digital bank in Indonesia, with the Aladin app itself available to the public starting in 2022.

Aladin Syariah Bank has also won the award as The Most Promising Islamic Digital Bank 2021 given by CNBC Indonesia. Bank Aladin Syariah Tbk has attracted public interest since it transformed into an all-digital bank. The success obtained by Bank Aladin is also a form of increasing digitalization in the world of Islamic Banking in Indonesia.

From the results of this study, it is hoped that it can add insight and knowledge for readers, especially bank customers who want to use bank products. Because banks that have the best quality will create satisfaction for their customers. And for Indonesian Islamic banking is expected to maintain the stability of the bank's products. Especially in this digital era, it is hoped that Islamic banking must continue to follow and make creative innovations for bank products and all activities in the Islamic bank. Mudharabah and musyarakah financing should be used more often by Islamic banks in Indonesia so that Islamic banks are more competitive and attractive to the public, and make Islamic banks richer with commodities needed by the community.

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ANALYSIS OF THE MERGER OF BRI SHARIA BANK INTO BSI AS AN EFFORT TO STRENGTHEN THE SHARIA ECONOMIC ECOSYSTEM

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ABSTRACT

The purpose of this study was to determine and analyze the development of BRI Syariah Bank after merging with three state-owned Syariah banks which are expected to be able to strengthen the national Islamic economic ecosystem and can contribute as an International-Scale Bank. This research uses quantitative methods and library research methods with descriptive analysis research. The findings of the study explain that in terms of benefits, the merger activity that is carried out causes more profits than losses. The benefits are in the form of increasing the sharia economic ecosystem in Indonesia, strong capital owned, and being able to compete nationally and even globally.

Keywords: Merger, Sharia Economic Ecosystem, Sharia Bank

INTRODUCTION

The Islamic banking industry in Indonesia is still showing positive growth, although there are still several strategic issues and challenges that must be resolved. The Islamic economy is growing so rapidly that Islamic banking is growing (Hakim & Anwar, 2018). This phenomenon has an impact on people's understanding of interest (interest) and capital whose results have been determined in advance (predetermined return) including the act of usury which is prohibited by Islamic law. Based on this understanding, since 1950 many Muslim scientists have wanted a bank that is free from usury or interest (Interest-free banking) (Husna & Paramansyah, n.d.).

A merger is the merging of several companies into one where the merging company buys all the assets and liabilities of the merged company (Brealey, Myers & Marcus, 1999). From this definition, it can be concluded that a bank merger is the merging of several banks into a new entity by maintaining the establishment of one bank and liquidating the other banks' (Siregar, Deskasari, Sihombing, & Ma'ani4, 2021).

This kind of research has been done before, some of the previous studies that underlie this research include:

Researcher Anis Fataniah has conducted a study entitled Analysis of Financial Performance, Impact of Merger of 3 State-Owned Sharia Banks and Strategy of Indonesian Sharia Bank (BSI) in National Economic Development. From this research, it can be concluded that with the merger of Islamic banks, the problem of capital in Islamic banks has been resolved and Islamic banks will be

able to expand more widely to meet and facilitate the needs of the community. The existence of large capital will also encourage Islamic banks to provide greater financing to the community (Fatinah & Fasa, 2021).

Another research was also conducted by researcher Ika Atikah (Atikah, Maimunah, & Zainuddin, 2021) researched Strengthening the Merger of State-Owned Sharia Banks and Its Impact on State Economic Stability. The purpose of the research is to find out the legal arrangements for strengthening the merger of Islamic banks into BSI and their impact on state financial stability during the COVID-19 pandemic (Atikah et al., 2021).

PT. BRI Syariah Tbk, often abbreviated as BRIS, was originally formed from BRI's acquisition of Bank Jasa Arta on December 19, 2007. Then the following year, BRI Syariah began operating on November 17, 2008, based on Islamic sharia principles. In 2018, BRI Syariah began conducting an initial public offering on the Indonesia Stock Exchange and registered itself as a subsidiary of a BUMN in the Sharia sector which was the first to run an initial public offering (Qoala. app, 2021)

As a country with the largest Muslim majority population, Indonesia should be a pioneer in developing Islamic finance in the world (Tho'in, 2019). To become a new foundation for the strength of the national economy and encourage Indonesia as the center of the global Islamic economy and finance, Minister of State-Owned Enterprises (BUMN) Erick Thohir stated the plan to merge BUMN Islamic banks (Lida Puspaningtyas, 2020). After further research on the proposed merger, it is known that the total assets of state-owned Islamic banks will increase, and will become the bank with the largest assets in Indonesia (CNN, 2020).

The selection of the merger of three state-owned Islamic banks is expected to have a greater impact and facilitate the development of one door, namely BRI Syariah, BNI Syariah, and Bank Syariah Mandiri. The three Islamic banks will be merged into PT. Bank Syariah Indonesia Tbk. On February 1, 2021, BSI was inaugurated by President Joko Widodo and began operating in regions in Indonesia. Three state-owned Islamic banks have signed a Conditional Merger Agreement (CMA). CMA is the initial part of the merger process. (Qoala.app, 2021)

This study, in particular, will be analyzed the growth of assets, liabilities, equity as well as mudharabah and musyarakah financing in one of the three state-owned Islamic banks that merged into one entity, namely PT. Bank Rakyat Indonesia (BRI) Syariah is expected to be able to strengthen the national sharia economic ecosystem and be able to contribute as an International-Scale Bank.

METHODS

This research uses quantitative methods and library research methods with descriptive analysis research. The population used in this study were three Islamic State-owned Banks that had merged and the sample of this study was BRI Syariah Bank. The sampling method was carried out by the probability method of the

Cluster Sampling type. The data collection technique used is the observation technique of the BRI Syariah Financial Statements.

RESULTS AND DISCUSSION

The economic ecosystem is an environment that accommodates sector linkages that support the economic value chain, namely production, distribution and consumption carried out by economic actors (Paralegal. id, 2019). These sectors that are interrelated with economic activities can create acceleration and sustainability for economic growth and development.

As expected by SOE Minister Erick Thohir, the merger of these three state-owned Islamic banks will have a positive impact on the economic ecosystem in Indonesia. PT. Bank Syariah Indonesia Tbk (BSI), which is the result of the merger of three sharia banks, can strengthen and develop the sharia economic ecosystem and the national halal industry together with other sharia institutions, both corporations, banking, retail, MSMEs, cooperatives and community organizations and become new energy for the economy. Indonesia (BSI and KPPU, 2021).

In terms of the linkage of the merger as an effort to strengthen the Islamic economic ecosystem, the merger can become a prime mover in the Islamic banking industry. Acceleration of the development of the sharia economic ecosystem can also be achieved through increased synergies with other LKS and the halal industry (Wiyono, 2021).

Over the last 5 years, BRI Syariah has shown a fluctuating growth rate in assets, liabilities, equity as well as mudharabah financing and musyarakah financing which can be seen in the 2016-2020 period of BRI Syariah Bank Financial Statements. Here is the analysis:

1. Assets

It can be seen from Figure 1, there is a significant difference in the growth of assets at BRI Syariah Bank from 2016 to 2021. In 2017, assets increased by almost 14%. The following year, 2018 also experienced an increase with a growth of 7% from the previous year.

After two years of increasing, in the following year, precisely in 2019, assets at BRI Syariah decreased by more than 13% with a growth of more than 6%. This decline is quite worrying considering that many customers will turn to other financial management industries.

Then in 2020, BRI Syariah's assets managed to increase by 34%. This is the largest asset growth that occurred during the last 5 years with growth reaching 20%. This increase has attracted the attention of the public to examine deeper information regarding the reasons behind the increase in asset growth in these two banks.

2. Liability

As seen in Figure 2, during 2017-2018, the growth of liabilities at BRI Syariah continued to increase quite a lot. In 2017 there was an increase of 7.51%

and in 2018 it was almost 20%. However, in the following year, 2019, BRI Syariah's liabilities decreased by around 9% with a growth of 10%. The decline in liabilities owned by the Islamic banking industry will also have a significant effect on profits.

Then in 2020, BRI Syariah experienced a fairly high increase of 47% with a growth of around 38%. The Covid-19 pandemic is one of the factors causing the high growth of liabilities at BRI Syariah.

The increase in liabilities owned by one of the Islamic banking industries will also have a significant effect on profits. This increase is enough to make the bank feel worried because it is not balanced with the decline in the company's declining capital. This means that it can be concluded that the bank's assets are financed with bank capital while its capital is experiencing a drastic decline. The high number of liabilities is also an indicator of the cause of BRI Syariah's merger into BSI.

3. Equity

Figure 3 shows that the growth of BRI Syariah equity is an interesting thing to study when viewed from the graph. In 2017, BRI Syariah's equity increased by only 3%. However, in the following year, in 2018 the equity owned experienced a very drastic increase, even reaching more than 93% with a growth of around 90% from the previous year. This incident is quite interesting to be studied more deeply. Considering whether this very high equity growth will affect the company's profit.

Unlike the previous year, in 2019 the equity in BRI Syariah experienced a very extreme decline, almost reaching 100%. This incident is quite worrying for the bank itself because it will affect the profit generated by the company.

After experiencing a fairly extreme decline, BRI Syariah's equity managed to increase although not by much. Equity owned initially only 1% increased to 7%. In addition to the increased liability factor, the declining equity factor was also one of the reasons for the merger of BRI Syariah with BSI.

4. Mudharabah Financing

As can be seen in Figure 4, a very extreme decline occurred in BRI Syariah Bank in the 2016-2020 period. At its peak, the biggest decline occurred in 2018 with a growth of -43.4%. As we know, mudharabah financing also has a very large influence on the profitability of BRI Syariah

This decline caught my attention considering that when viewed from the financial statements of BRI Syariah in 2020, it showed the same growth but without an additional minus sign. This can be studied more deeply and it will be relevant if this decrease is determined as the reason for the merger of one of these state-owned banks.

After further research, this phenomenon can also be caused by not many people using the services of the Islamic banking industry. In addition, the limited information available to the public about the services of the Islamic banking

industry is also one of the inhibiting factors for the development of the Islamic banking industry when compared to the conventional banking industry.

5. Musharaka Financing

Based on Figure 5, in 2016-2019, the growth of musyarakah financing at BRI Syariah Bank has increased continuously with the highest growth achieved in 2019 at 47.87%. However, in the following year, 2020, musyarakah financing at BRI Syariah Bank decreased by 28%. This decline was caused by the Covid-19 situation which disrupted activities in the Islamic banking industry.

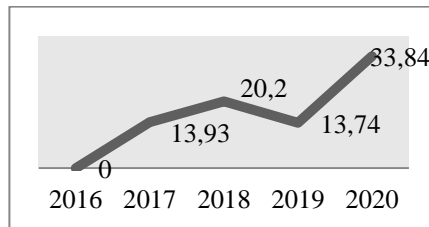
This incident is also quite interesting if it has to be studied more deeply because as we know, at BRI Syariah there are two sharia products used, namely Mudharabah financing and Musyarakah financing. However, only musyarakah financing has increased when compared to mudharabah financing whose graph never touches the plus number because the graph always displays a minus number.

Figures and Formulas

The data collection technique used is the observation technique of the BRI Syariah Financial Statements. The formulation used to determine growth is:

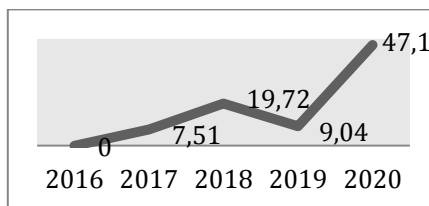
$$\text{Growth Ratio} = ((\text{Present} - \text{Past}) / \text{Past}) \times 100$$

Figure 1
Asset Growth at BRI Syariah Bank



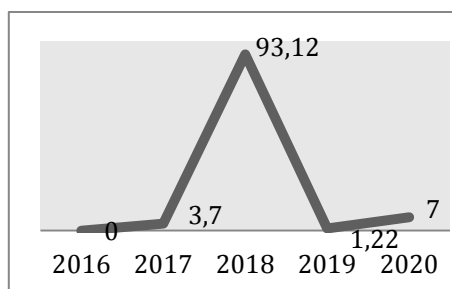
(Data processed from the Financial Statements of PT. Bank BRI Syariah)

Figure 2
Liability Growth at BRI Syariah Bank



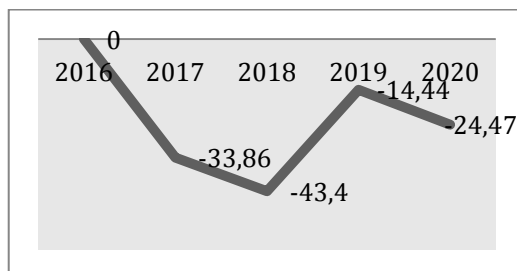
(Data processed from the Financial Statements of PT. Bank BRI Syariah)

Figure 3
Equity Growth at BRI Syariah Bank



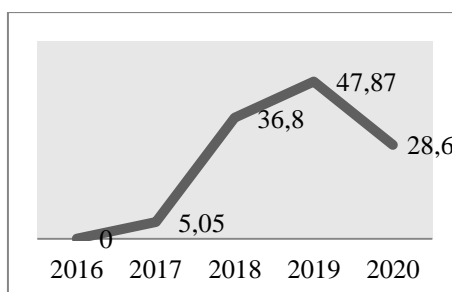
(Data processed from the Financial Statements of PT. Bank BRI Syariah)

Figure 4
Mudharabah Financing Growth at BRI Syariah Bank



(Data processed from the Financial Statements of PT. Bank BRI Syariah)

Figure 5
Musyarakah Financing Growth at BRI Syariah Bank



(Data processed from the Financial Statements of PT. Bank BRI Syariah)

CONCLUSION

The development and growth of Islamic banks in Indonesia have created an exemplary embodiment of the Islamic economy in Indonesia. The merger of three state-owned Islamic banks, namely Bank Syariah Mandiri (BSM), Bank Negara

Indonesia Syariah (BNI), and Bank Rakyat Indonesia Syariah (BRI) brought a positive impact, especially in the banking world.

In addition, based on the results of research conducted by researchers on the analysis of the BRI Syariah merger as an effort to strengthen the sharia economic ecosystem, it can be concluded that the existence of this merger can assist the bank in achieving its goal of strengthening the sharia economic ecosystem through increasing synergies with other LKS and the halal industry.

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THE ROLE OF CUSTOMER SATISFACTION AS INTERVENING IN THE EFFECT OF CUSTOMER INTIMACY ON LOYALTY IN INDONESIAN SHARIA BANK PALEMBANG

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ABSTRACT

The purpose of this study focuses on the role of customer satisfaction as an intervening in the effect of customer intimacy on loyalty at Bank Syariah Indonesia Branch Office in Palembang. This study uses quantitative methods sourced from primary data by distributing questionnaires to 100 customer respondents of BSI KC Palembang Sudirman. The data analysis technique of this research includes an instrument test, a classical assumption test, and a path analysis. The results showed that Customer Intimacy does not affect Loyalty. However, Customer Intimacy has a positive and significant effect on satisfaction. Customer satisfaction can mediate the relationship between Customer Intimacy and customer loyalty.

Keywords: Customer Satisfaction, Customer Intimacy, Loyalty

INTRODUCTION

A bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit or other forms to increase the standard of living of the people (Dwiono 2013). Over time, at the wish of the Indonesian people, who are predominantly Muslim, of course, they want banks that carry out their activities following Islamic principles that are free from interest rates or usury.

The growing development of Islamic banks in Indonesia led to a merger between the three existing state-owned Islamic banks, namely Bank Rakyat Indonesia Syariah (BRIS), Bank Negara Indonesia Syariah (BNIS), Bank Syariah Mandiri (BSM) on February 1, 2021, with a new name, namely Bank Syariah Mandiri. Indonesian Sharia (BSI). The merger of the three Islamic banks has a positive impact on capital growth, increasing market share, expanding product variety, and most importantly increasing the role of Islamic banking in economic development and Islamic finance (Sultoni, et al. 2021).

The development of the banking industry in Indonesia, creates increasingly competitive competition, causing customers to be faced with many choices (Miftahul, 2020). According to Bank Indonesia, if you want customer loyalty, banks must maintain a level of customer satisfaction. Because if not, the bank must accept the consequences of moving customers to other banks that can provide maximum satisfaction (Hamdani, 2019).

Some experts say that to maintain customer loyalty and satisfaction, one of them can use a customer intimacy strategy, namely a service strategy carried out by

establishing strong bonds. This is because customer intimacy or consumer intimacy functions as an attractor for customers who can maintain a relatively long-term relationship so that it can be one of the keys to the success of a bank (Feri et al, 2015).

To retain customers, it is very important to maximize service to provide customer satisfaction. Customers can feel and conclude by providing expectations and assumptions. If the service does not meet expectations, the customer will feel dissatisfied. If the service does not meet expectations, the customer will feel dissatisfied. If the service meets expectations, the customer will be satisfied. If the service exceeds expectations, the customer will be very satisfied. Basically, customer loyalty experiences instability from time to time due to intense competition, causing consumers to be faced with many choices.

Determining customer satisfaction usually considers the added value of product or service performance obtained from the process of purchasing products and services. The amount of added value provided by the performance of products and services to customers is the answer to the question of why customers make this choice (Fathonah, 2015). According to research by Anfas et al (2021) and Irsyad et al (2019), it shows that customer intimacy has a positive influence on customer satisfaction. Meanwhile, according to Sholawan Abi (2019), customer intimacy also has a positive influence on loyalty.

Various efforts have been made by BSI, especially at the Palembang Sudirman Branch Office in improving the quality of service, including being supported by professional and experienced operational personnel who have their respective advantages in their fields. So companies must understand how to sell services to customers. Based on the theory and the results of previous thinking, this study focuses on the role of customer satisfaction as an intervening in the relationship between customer intimacy and loyalty, so that it will be known whether customer satisfaction can affect customer intimacy and loyalty.

METHODS

This study uses a quantitative approach with the associative method. The quantitative approach is structured research. While the associative method is used to determine a relationship between two or more variables (Agung and Zarah, 2016). The source data is taken directly from the customers of the Palembang Branch Office BSI by including a questionnaire to obtain information from the respondents.

The population in this study were all customers of Bank Syariah Indonesia Palembang Sudirman Branch who made transfers, financing, deposits, or other financial services. Sampling in this study used a non-probability sampling technique with purposive sampling. The non-probability sampling technique is a sampling that is not random and subjective.

RESULTS AND DISCUSSION

Validity test

Validity test is a measuring tool to determine whether or not an instrument is appropriate.

Table 1
Variable X, Y, Z . Validity Test Results

Variable	Items	Rtabel ($\alpha = 5\%$)	Persent Correlation	Validity Results
Customer Intimacy	X.1	0,1966	0,681	Valid
	X. 2	0,1966	0,642	Valid
	X. 3	0,1966	0,722	Valid
	X. 4	0,1966	0,476	Valid
	X. 5	0,1966	0,690	Valid
	X.6	0,1966	0,676	Valid
Loyalty	Y.1	0,1966	0,610	Valid
	Y. 2	0,1966	0,608	Valid
	Y. 3	0,1966	0,612	Valid
	Y. 4	0,1966	0,633	Valid
	Y. 5	0,1966	0,708	Valid
	Y.6	0,1966	0,751	Valid
	Y. 7	0,1966	0,733	Valid
Satisfaction	Z.1	0,1966	0,570	Valid
	Z. 2	0,1966	0,536	Valid
	Z. 3	0,1966	0,592	Valid
	Z. 4	0,1966	0,549	Valid
	Z. 5	0,1966	0,521	Valid
	Z.6	0,1966	0,590	Valid
	Z. 7	0,1966	0,509	Valid
	Z. 8	0,1966	0,342	Valid
	Z. 9	0,1966	0,370	Valid
	Z. 10	0,1966	0,246	Valid

Source: Data processed, 2022

Based on the table above, it is known that each question item on the Customer Intimacy (X), Loyalty (Y), and Satisfaction (Z) variables have a rhythm value that is greater than a table. it can be concluded that all question items are declared valid.

Reliability Test

Reliability is a test used to see the level of confidence or reliability of a question in measuring the variables studied. The measuring instrument in this test is Cronbach's Alpha.

Table 2
Reliability Test Results

Variable	Cronbach Alpha	N of items	Information
Customer Intimacy	0,724	6	Reliable
Loyalty	0,789	7	Reliable
Satisfaction	0,641	10	Reliable

From the table above, it can be seen that the measuring instrument for all variables in this study has a Cronbach Alpha value greater than 0.60. it can be concluded that all variables are declared reliable.

T Test Results

Table 3
T test results

Variable	B	t	Significance
Customer Intimacy*loyalty	0.204	1.673	0.098
Satisfaction *loyalty	0.440	4.003	0.000

Based on the results of processed data, the t-count is $1.673 < t\text{-table } 1.9847$ so that H_0 is accepted and H_a is rejected. So this shows that there is no influence between Customer Intimacy on Loyalty ($0.098 > = 0.05$). Meanwhile, for satisfaction (Z) the t-count is $4.033 > t\text{-table } 1.9847$ so that H_0 is rejected and H_a is accepted. So this shows that there is an influence between Satisfaction on Loyalty ($0.000 < = 0.05$).

Intervening Variable Test

The effect of intervening variables can be tested by the path analysis method. This analysis is used to see how big the causality (cause-effect) relationship between variables (causal model) is following what has been determined by previous researchers based on theory.

From the results of the processed data in the t-test table and the coefficient of determination test, the results of the equation 1 test are obtained, namely :

$$Y = \beta\text{Customer Intimacy} + \beta\text{Satisfaction} + e_1$$
$$Y = 0.204 + 0.440 + 0.870$$

The interpretation of the regression equation in the description above is as follows:

- a) Customer Intimacy regression coefficient of 0.204. This means that one additional point of Customer Intimacy (X1) will increase Loyalty (Y) by 0.204 times.
- b) The Satisfaction Coefficient is 0.440. This means that an additional one point of Satisfaction (Z) will increase Loyalty (Y) by 0.440 times.
- c) The value of R2 or R square in the Model summary table is 0.242. Then the magnitude of $e1 = (1 - 0.242) = 0.758$.

Then to see the magnitude of the influence of Customer Intimacy on Loyalty through Satisfaction as follows :

Table 4
Intervening Variable Effect Test Results

Regression coefficient	Coefficient value	Sig.
a	0,511	0,000
b	0,461	0,000
c	0,454	0,002
c'	0,218	0,074

There are three effects that must be estimated in the causal step strategy :

- 1) The influence of the intervening variable Satisfaction (Z) on the independent variable Customer Intimacy (X). The results of the analysis found evidence that customer intimacy was significant to satisfaction with a significance value of $0.000 < = 0.05$ and the regression coefficient (a) = 0.511.
- 2) The effect of the dependent variable Loyalty (Y) on the independent variable Customer Intimacy (X). The results of the analysis found evidence that Customer Intimacy is significant to Loyalty with a significance value of $0.002 < = 0.05$ and the regression coefficient (c) = 0.454.
- 3) The influence of the dependent variable Loyalty (Y) on the Customer Intimacy variable (X) and the intervening variable Satisfaction (Z). The results of the analysis found that Customer Intimacy was significant on Loyalty after controlling for Satisfaction with a significance value of $0.000 < = 0.05$ and the regression coefficient (b) 0.461. Furthermore, it is found that the direct effect can be 0.218 which is smaller than $c = 0.454$. The influence of the independent variable Customer Intimacy on the Loyalty variable is reduced and significant $0.074 > = 0.05$ after controlling for the Intervening variable Satisfaction. It can be concluded that this model is included in full mediation, where the Customer Intimacy variable is not able to influence the Loyalty variable without going through the Satisfaction variable.

Discussion of Research Results

The Influence of Customer Intimacy on Customer Loyalty. The results of this study reject the first hypothesis. This is due to the fact in the field that Customer Intimacy towards loyalty is covered by other dominant factors such as pleasure, satisfaction, and trust. The results of this study are in line with research by Miftahul Huda (2020) which states that Customer Intimacy does not affect Loyalty.

Testing the Customer Intimacy variable on Satisfaction, this study states that Customer intimacy can create good relationships with customers through in-depth knowledge of what customers need. This can provide better service to foster a sense of satisfaction and loyalty to banking services. This statement is following research by Anfas and Abul Latif (2021) and Irsyad Kamal and Deru (2019) which states that Customer Intimacy has a positive and significant effect on satisfaction.

The test of the Satisfaction variable on Loyalty states that the Satisfaction variable has a positive and significant effect on Loyalty. Customer satisfaction can be known after the customer receives the product or service provided by the company. If the customer is satisfied, then the customer will return to using the product or service. If this happens, then customers will keep coming back and will become loyal customers. This statement is to the research of Miftahul Huda (2020) and Muhammad Iqbal (2015) which states that satisfaction has a positive and significant effect on loyalty.

It can be concluded that this model is included in full mediation, where the Customer Intimacy variable is not able to influence the Loyalty variable without going through the Satisfaction variable. Then the Customer Intimacy variable has a positive and significant effect on Loyalty through Satisfaction. In the world of banking, customer intimacy can build customer security and comfort by providing maximum service to maintain good relationships with customers. So that when customers begin to feel comfortable with the bank, they will also maintain a good relationship with the bank.

CONCLUSION

Based on the results of research on the role of customer satisfaction as an intervening in the effect of customer intimacy on loyalty at Indonesian Islamic banks, it can be concluded that customer intimacy does not have a significant effect on loyalty without going through customer satisfaction. This means that customer satisfaction fully mediates the relationship between customer intimacy and loyalty.

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THE EFFECT OF PROFITABILITY, LEVERAGE, AND INVESTMENT OPPORTUNITY SET (IOS) ON THE IMPLEMENTATION OF ACCOUNTING CONSERVATISM IN COMPANIES LISTED IN JAKARTA ISLAMIC INDEX (JII)

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ABSTRACT

The research carried out is aimed at knowing the empirical findings of the effect of Profitability, Leverage, and Investment Opportunity Set (IOS) on the application of Accounting Conservatism in companies listed on the Jakarta Islamic Index (JII) in 2018-2020. The research was carried out using a population of listed companies. in JII in 2018-2020 a total of 41 companies. Determine the sample in the study, a purposive sampling technique was used, and obtained 14 companies met the purposive sampling with 3 years of observation (42 samples). The technique for analyzing the data is descriptive statistics, then the estimation method of panel data regression models, classical assumption testing, panel data regression analysis, and t-testing with F using reviews version 9.0 with a significance level of 0.05 (5%). The results explain that in the t-test, the t-statistic on Profitability is 2.741973 with a probability of 0.0096 which states that partially Profitability has a positive or significant influence on the application of accounting conservatism in the company recorded at JII in 2018 - 2020, the t-statistic on Leverage is -0.961948 with a probability of 0.3427 partially explains that Leverage has no significant effect on the application of accounting conservatism in companies listed in JII in 2018- 2020, as well as the t-statistic in the Investment Opportunity Set (IOS) which is -1.284536 through probability which is 0.2074 partially explains The Investment Opportunity Set (IOS) has no significant effect on the application of accounting conservatism in the company. The results of the F-test obtained that the F-statistic is 3.094999 with a probability of 0.039317 explaining that simultaneously Profitability, Leverage, and Investment Opportunity Set (IOS) have a significant influence on the application of accounting conservatism in companies listed at JII in 2018 - 2020.

Keywords: Application of Accounting Conservatism, Profitability, Leverage, Investment Opportunity Set

INTRODUCTION

For the realization of financial statements following the above standards, an accounting method is needed as a basis for presenting various reliable and relevant figures. The choice of accounting method in the preparation of its financial statements has been given freedom by SAK to the company's management. One of the methods in compiling a financial report issued by companies, namely the

preparation of financial statements using the principles of accounting conservatism.

Accounting conservatism includes actions taken to present the company's financial statements using the precautionary principle where the company slows down in recognizing its gains and assets and speeds up in recognizing a loss and its debt. As a result of using this principle, it can result in lower profit and income values while the cost value tends to be relatively high (Andreas, 2017: 4). The benefits of using conservatism can minimize the risk to managers who have excessive optimism. However, excessive use of the principle of conservatism can cause differences in profits and losses by not describing the actual state of the company (Firmasari, 2016: 4). According to Enni Savitri (2016: 67), various factors that influence accounting conservatism include Corporate Governance, Firm Size, Growth Opportunity, Operating Cash Flow, Leverage, Investment Opportunity Set (IOS), Litigation Risk, Profitability, Sales Growth, tax intensive, and Debt Covenant. In the study conducted, various factors used as independent variables include Leverage, Profitability, and Investment Opportunity Set (IOS).

Profitability is the level of ability of a business entity to gain profit during a certain period through the use of the capabilities of its resources in the company such as sales activities, capital, cash, number of employees, and the elements that become the benchmark of a profit. Competitiveness between companies can be seen from the level of profitability of these business entities, companies with high profitability have a high opportunity to expand investment by opening new branches related to their parent companies. The higher the level of profitability of a business entity, the company may tend to use its accounting method conservatively. This is aimed at implementing profit arrangements so that fluctuations do not appear (Tarigan, 2020:11).

This is supported by research conducted by Dwi Yanti, Aries Veronica, and Yeni Alfiana (2022) whose research results show that profitability has a positive influence on accounting conservatism. However, the results of this study are following research conducted by Dita Yuliarti (2017) where the results of his research show that profitability has a negative effect on accounting conservatism. The next factor is Leverage which includes the ratio of debt measurement in providing financing to the assets of a company. The debt of a company generally comes from creditors which require the company to be careful when making decisions related to its policies on company debt. The application of accounting conservatism in the company is very necessary if the leverage of a company has a high level. This is because the principle of accounting conservatism recognizes costs as early as possible in minimizing debt in the future.

Previous findings regarding the effect of Leverage on Accounting Conservatism as studied by Fani Risdiyani (2015) who explained that Leverage had a significant effect on accounting conservatism. However, these results are not the same as the findings of Wayan & Made (2015) stating that Leverage has a negative effect on accounting conservatism.

Research on the effect of the Investment Opportunity Set (IOS) has been carried out by Albert, et al (2017) explaining that IOS has a positive effect on

accounting conservatism. The results differ from the findings of Angela and Salim (2020) by explaining that IOS has no significant effect on accounting conservatism. The problem discussed in this study is how the influence of Profitability, Leverage, and Investment Opportunity Set (IOS) either partially or simultaneously on the implementation of Accounting Conservatism in companies listed on the Jakarta Islamic Index (JII) for the 2018-2020 period?

Based on these problems, the goal to be achieved in this study is to determine the effect of Profitability, Leverage, and Investment Opportunity Set (IOS) either partially or simultaneously on the implementation of Accounting Conservatism in companies listed on the Jakarta Islamic Index (JII) for the 2018-2020 period.

METHODS

The population in this study includes companies listed on JII in 2018 - 2020. There are 30 companies listed on JII for 6 months/period. During the research period from 2018 - 2020, there were 41 companies as the research population. The technique used in taking the sample uses a non-probability sampling technique using predetermined criteria. Based on these criteria, a sample of 14 companies registered at JII in 2018 - 2020 was obtained so that the sample amounted to 52 data (14 x 3 years). The data analysis technique used in this study uses panel data regression analysis using Eviews which is used as a statistical testing tool by testing hypotheses using t-test and F-test.

RESULTS AND DISCUSSION

Descriptive statistics

Based on descriptive statistical analysis, the results are obtained as can be seen in table 1 below.

Table 1
Descriptive Statistics of Research Variables

	KA	ROE	LEV	IOS
Mean	2.606023	0.137129	0.405911	0.028731
Median	1.788220	0.147430	0.407340	0.021780
Maximum	8.685580	0.314760	0.755430	0.181200
Minimum	0.699410	-0.179730	0.157150	-0.041810
Std. Dev.	1.860966	0.094904	0.175003	0.040118
Skewness	1.247831	-0.694566	0.329645	1.327064
Kurtosis	4.152474	4.561834	2.240165	6.563251
Jarque-Bera	12.27935	7.099650	1.644523	32.07936
Probability	0.002156	0.028730	0.439437	0.000000
Sum	101.6349	5.348030	15.83054	1.120520
Sum Sq. Dev.	131.6014	0.342258	1.163785	0.061160
Observations	39	39	39	39

In the variable of Accounting Conservatism (Market to Book Ratio), there is an average value of 2.606023. Based on the calculation of the market to book ratio, if the ratio exceeds 1, it indicates the application of accounting conservatism.

Therefore, it can be concluded that the average company sampled in this study applies the principle of accounting conservatism. The lowest and maximum values of this variable are 0.699410 and 8.685580 with a standard deviation of 1.860966.

In the Profitability variable (ROE), there is an average value of 0.137129. This shows that the average profit obtained by the company in the research sample is 13.7% annually. Return on Equity according to Lukviarman (2016:208) has an industry standard of 8.32%. Therefore, it can be concluded that the average company sampled in this study has a good level of profitability. The lowest and maximum values of this variable are -0.179730 and 0.314760 with a standard deviation of 0.094904.

In the Leverage Variable (DAR), there is an average value of 0.405911. This shows that the average company that is the sample of this study is financed by debt by 40.6%. The calculation of the Debt Asset Ratio (DAR) according to Kasmir (2008:164) has an industry standard of 35%. Therefore, it can be concluded that the average company that is the sample of this study has a high level of leverage which indicates that it is not good. The lowest and maximum values of this variable are 0.157150 and 0.755430 with a standard deviation of 0.175003.

In the Variable Investment Opportunity Set (CAPBVA), there is an average value of 0.028731. This shows that the average company that is the sample of this research has a set value of investment opportunity of 0.028731. The lowest and maximum values of this variable are -0.041810 and 0.181200 with a standard deviation of 0.040118.

Panel Data Regression Model Selection Chow Test

Table 2
Chow Test Results

Redundant Fixed Effects Tests			
Equation: Untitled			
Test cross-section fixed effects			
Effects Test	Statistic	d.f.	Prob.
Cross-section F	7.185508	(12,23)	0.0000
Cross-section Chi-square	60.759107	12	0.0000

Based on the results of the Chow test stating that the Probability Cross-section F value is 0.0000, it can be concluded that the Probability Cross-section F value is <0.05, so in this Chow test the selected model is the Fixed Effect Model.

Hausman Test

Table 3
Hausman Test Results

Correlated Random Effects - Hausman Test			
Equation: Untitled			
Test cross-section random effects			
Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	6.338000	3	0.0963

Based on the results of the Hausman test stating that the random cross-section probability value is 0.0963 it can be concluded that the random cross-section probability value is > 0.05 , so in this Hausman test, the selected model is the Random Effect Model.

Lagrange Multiplier Test

Table 4
Lagrange Multiplier Test Results

Lagrange Multiplier Tests for Random Effects			
Null hypotheses: No effects			
Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives			
	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	11.99546 (0.0005)	1.087764 (0.2970)	13.08323 (0.0003)

Based on the results of the Lagrange Multiplier test stating that the value of Both is 0.0003 it can be concluded that the value of Both < 0.05 , then in this Lagrange Multiplier test the selected model is the Random Effect Model.

Based on this, the model chosen is the Random Effect Model with the following results:

Table 5
Random Effect Model (Test Hypothesis t)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.466443	0.949678	2.597135	0.0137
ROE	7.312573	2.666901	2.741973	0.0096
LEV	-1.763899	1.833673	-0.961948	0.3427
IOS	-5.123307	3.988450	-1.284536	0.2074

The Effect of Profitability on Accounting Conservatism

Based on table 5 on the profitability variable (ROE), the t statistic value is $2.741973 > t$ table 1.68957 and the probability value is $0.0096 < 0.05$. These results indicate that the profitability variable partially has a significant influence on Accounting Conservatism.

Profitability is one of the most important indicators in a company. A high level of profit in a company tends to apply accounting conservatism, this is done to regulate company profits so that they do not fluctuate and looks even. A company's profit that is flat and does not fluctuate can show that the company has consistent performance and gives confidence to stakeholders that the company has a good performance every year.

The results of this study support the research of Dwi Yanti, et al (2022) and Albert, et al (2017) which state that Profitability has a significant positive effect on accounting conservatism, while the results of this study do not support the results of Dita Yulianti's research (2017) and the results of Medysta Yurike's research. Vira Priyono and Dwi Suhartini (2022) who states that profitability has a significant negative effect on accounting conservatism, and does not support the results of research from Edward Prima Putra Tarigan (2020) which states that Profitability has no significant effect on the application of conservatism accountancy.

The Effect of Leverage on Accounting Conservatism

Based on table 5 on the leverage variable, the t statistic value is $0.961948 < t$ table 1.68957 and the probability value is $0.3427 > 0.05$. This shows that the Leverage variable partially does not have a significant effect on Accounting Conservatism.

Leverage figures in the companies that are the research sample have an average value of 0.405911 . This shows that the 13 companies listed on the Jakarta Islamic Index (JII) which are the research sample are on average 40.6% financed by debt. This figure exceeds the industry standard according to Kasmir (2018:164), which is 35%.

In Positive Accounting Theory, the debt hypothesis states that in ceteris paribus, a company that has a high debt/leverage ratio tends to choose accounting procedures that transfer future earnings to current period profits. Therefore, the high level of corporate leverage, the application of accounting conservatism will be reduced.

The results of this study support the results of research from Edward Prima Putra Tarigan (2020) and the results of research by Medysta Yurike Vira Priyono and Dwi Suhartini (2022) which state that Leverage does not have a significant effect on accounting conservatism, while the results of this study do not support the results of Dita Yulianti's research. (2017) which states that Leverage has a significant positive effect on accounting conservatism as well as research results from Wayan and Made (2015) and research results from Angelia and Salim (2020) which state that Leverage has a significant negative effect on accounting conservatism.

The Effect of Investment Opportunity Set on Accounting Conservatism

Based on table 5, the Investment Opportunity Set variable, the t statistic value is $1.284536 < t \text{ table } 1.68957$ and the probability value is $0.2074 > 0.05$. This shows that the Investment Opportunity Set variable partially does not have a significant effect on Accounting Conservatism.

The number of the Investment Opportunity Set variable in the company that is the research sample has an average of 0.028731. This figure indicates that the IOS value in companies listed on JII is relatively low, which causes IOS to not affect accounting conservatism. The low IOS value is due to the various companies that are used as research samples that are still of minus value, namely the company PT. AKR Corporindo Tbk., PT. Aneka Tambang Tbk., PT. Indocement Tunggal Prakasa Tbk., PT. Surya Citra Media Tbk., and PT. United Tractors Tbk. and many still have values below the average, indicating that these companies have not maximized their choice of investment opportunities.

The results of this study also indicate that the high or low value of IOS does not affect the application of accounting conservatism of the company because the investment decisions made by management will have an impact on the value of the company. So that the company will provide financial reports properly without considering the application of accounting conservatism.

The results reinforce the findings of Angelia and Salim (2020), Lutviana and Badingatus (2019), Nurul and Cahyanigsih (2020) by explaining that IOS does not have a significant effect on accounting conservatism, while the findings do not support the findings of Andreas, et al (2017) which by explaining IOS provides the effect is positively significant on accounting conservatism.

Effect of Profitability, Leverage and Investment Opportunity Set on Accounting Conservatism

Table 6
Random Effect Model (Test Hypothesis F)

F-statistic	3.094999	Durbin-Watson stat	1.557568
Prob(F-statistic)	0.039317		

Based on table 6, the F statistic value is $3.094999 > F \text{ table } 2.87$ and the probability value is $0.039317 < 0.05$. This shows that the variables of profitability, leverage and Investment Opportunity Set simultaneously have a significant effect on Accounting Conservatism.

CONCLUSION

Profitability, Leverage, and Investment Opportunity Set (IOS) have a simultaneous influence on the implementation of Accounting Conservatism in companies listed on the Jakarta Islamic Index (JII) for the 2018-2020 period. However, partially, only profitability influences the application of accounting conservatism, while leverage and The Investment Opportunity Set does not affect

the application of accounting conservatism.

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THE DEVELOPMENT OF WAQF IN INDONESIA : A PERSPECTIVE OF IBNU QUDAMAH

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ABSTRACT

One of the scholars who had great thoughts about waqf was ibn Qudamah. Ibn Qudamah was a priest, jurist, and zuhud. He was born in Jama'il Village, Palestine, in Sha'ban 541 H. As a country with the largest Muslim population in the world, the potential for waqf funds in Indonesia is very large. Based on a report by The Royal Islamic Strategic Studies Centre (RISSC) or MABDA entitled The Muslim 500 2022 edition, there are 231.06 million Indonesians who are Muslims and equivalent to 86.7% of the total Indonesian population. With such a large population, the potential for waqf in Indonesia has also become very large. Reporting from the Waqf Information System (SIWAK) of the Ministry of Religion, that the potential for cash waqf in Indonesia reaches Rp 180 trillion per year. However, as of October 2022, the amount of waqf funds collected is only 1.4 trillion or only 0.7%. This shows that waqf management has not been optimal in Indonesia. Therefore, the author is interested in researching the management of waqf in Indonesia according to the perspective of Ibnu Qudamah by taking the title "Waqf Development in Indonesia in the Perspective of Ibnu Qudamah". In this paper, the author uses a descriptive quantitative research method by conducting a literature study approach. This method was chosen because of the background of the problem that focuses on the relevance of expert thinking to phenomena that occur in society. Based on the results obtained by the author, the development of waqf in Indonesia has been in accordance with the concept formulated by Ibn Qudamah. The establishment of a special institution that manages waqf (BWI), a party that formulates waqf laws (MUI), and support from the government shows that waqf management is appropriate. However, in terms of collecting and utilizing waqf funds, it cannot be said to be optimal. The limitations of waqf or nazir experts in each region in Indonesia make the collection and distribution of waqf hampered. The awareness and knowledge of the Indonesian Muslim community towards the obligations of waqf is still low, making the waqf funds collected have not been maximized.

Keywords: Waqf, Nazir, Ibnu Qudamah

PENDAHULUAN

Sebagai agama *rahmatan lil 'alamin* (rahmat bagi alam semesta), menghadirkan kesejahteraan (Maslahah) bagi kehidupan umat merupakan tujuan utama dalam agama Islam. Agama Islam memandang bahwasannya kesejahteraan bukan hanya diwujudkan untuk diri sendiri, melainkan untuk seluruh umat manusia, bahkan alam semesta. Kesejahteraan yang menjadi tujuan tersebut mencakup seluruh

bidang kehidupan seperti kebebasan beribadah, sosial-politik, pendidikan, pertahanan dan keamanan, serta ekonomi.

Sejalan dengan perkembangan peradaban dan khazanah ilmu pengetahuan Islam, perkembangan dalam bidang ekonomi juga terus mengalami perubahan. Sejak zaman Rasulullah SAW sampai saat ini, kedaulatan dalam bidang ekonomi merupakan sebuah prioritas dalam pembangunan *daulah Islamiyah*. Dalam membangun kesejahteraan umat, agama Islam memiliki konsep distribusi kekayaan melalui pemanfaatan dana sosial atau filantropi. Konsep dana filantropi Islam memiliki berbagai bentuk dan mekanisme pengelolaan yang beragam. Salah satu bentuk filantropi Islam yang umum di masyarakat adalah wakaf (*waqf*).

Wakaf merupakan salah satu tuntutan ajaran Islam yang menyangkut kehidupan bermasyarakat dalam rangka ibadah *ijtimā'iyah* (ibadah sosial) (Ghafur, 2004). Wakaf adalah bentuk ibadah sosial yang dapat diambil manfaatnya bagi kepentingan orang lain atau manusia pada umumnya, maka benda wakaf harus bersifat kekal zatnya, seperti tanah, bangunan dan lain sebagainya. Prinsip keabadian yang ada pada wakaf itu membuat banyak ulama yang memandang bahwa wakaf adalah perbuatan sadaqah *jāriyah* yang pahalanya terus mengalir meski waqif telah meninggal, selagi harta itu masih bermanfaat (Praja, 1995).

Secara etimologi *waqf* berarti berdiri, berhenti atau menahan (Munawir, 2984). Dalam kepastakaan, sinonim *waqf* adalah *habs*. Kedua kata tersebut berasal dari kata kerja *waqafa* dan *habasa*, yang artinya menghentikan. Jika dihubungkan dengan harta kekayaan, maka yang dimaksud *waqf* dalam uraian ini ialah menahan suatu benda atau kekayaan untuk dapat diambil manfaatnya sesuai dengan ajaran Islam. Juhur ulama berpendapat hukum wakaf adalah sunnah atau apabila dikerjakan mendapat pahala dan apabila ditinggalkan tidak mendapat dosa. Kata *habs* merupakan sinonim dari kata *waqf*, dan secara etimologi tidak memiliki perbedaan arti yang signifikan, bahkan sesungguhnya yang lebih dekat dengan arti “menahan” adalah kata *habs*.

Secara terminologi, para ulama fikih memiliki pendapat tersendiri mengenai pengertian wakaf, antara lain :

- a) Ulama Hanafiyah mendefinisikan wakaf dengan :
“Menahan materi benda (al-‘ain) milik Wakif dan menyedekahkan atau mewakafkan manfaatnya kepada siapapun yang diinginkan untuk tujuan kebajikan atau jalan kebaikan”.
- b) Ulama Malikiyah mendefinisikan wakaf dengan :
“Wakaf adalah menjadikan manfaat suatu harta yang dimiliki (walaupun pemilikannya dengan cara sewa) untuk diberikan kepada orang yang berhak dengan satu akad (*shighat*) dalam jangka waktu tertentu sesuai dengan keinginan Wakif”.
- c) Ulama Syafi'iyah mendefinisikan wakaf dengan :
“Menahan atas suatu benda (harta) yang bisa memberi manfaat serta kekal materi bendanya (al-‘ain) dengan cara memutuskan hak pengelolaan yang dimiliki oleh Wakif untuk diserahkan kepada Nazhir yang dibolehkan oleh syariah.”

d) Ulama Hanabilah mendefinisikan wakaf dengan :

“Menahan asal suatu benda atau harta (tanah) dan menyedekahkan manfaat yang dihasilkan.”

Dalam negara yang berideologi Islam atau memiliki mayoritas penduduk yang beragama Islam, wakaf dapat menjadi salah satu pilar perekonomian bagi masyarakat kelas menengah kebawah. Salah satu negara yang memiliki potensi wakaf yang sangat besar adalah Indonesia.

Sebagai negara dengan jumlah penduduk muslim terbesar di dunia, potensi perekonomian syariah di Indonesia sangat besar. Berdasarkan laporan The Royal Islamic Strategic Studies Centre (RISSC) atau MABDA bertajuk The Muslim 500 edisi 2022, ada 231,06 juta penduduk Indonesia yang beragama Islam. Jumlah itu setara dengan 86,7% dari total penduduk Indonesia dan 11,92% dari total umat muslim dunia. Persebaran penduduk muslim di Indonesia juga bisa dikatakan sangat baik, karena tidak menumpuk pada satu daerah tertentu. Dari total 37 provinsi di Indonesia saat ini, agama Islam menjadi mayoritas di 32 provinsi.

Walaupun memiliki jumlah penduduk muslim yang begitu besar, pemanfaatan potensi serta peran wakaf dalam kehidupan masyarakat Indonesia belum bisa dikatakan maksimal. Dilansir dari Sistem Informasi Wakaf (SIWAK) Kementerian Agama, bahwa potensi wakaf tunai di Indonesia mencapai Rp 180 triliun per tahunnya. Namun jumlah dana wakaf yang terkumpul setiap tahun selalu kurang dari 1%. Kabar baiknya, dalam tiga tahun terakhir, angka pengelolaan wakaf mengalami peningkatan yang cukup signifikan. Sepanjang periode 2011-2018 misalnya, pengumpulan wakaf uang mencapai angka Rp 255 miliar. Namun dalam kurun waktu tiga tahun terakhir, yaitu 2018-2021, angkanya naik menjadi Rp 855 miliar, atau meningkat 236 persen. Demikian pula dengan kinerja Lembaga Kenazhiran BWI (Badan Wakaf Indonesia) yang meningkat. Pada tahun 2020, jumlah wakaf uang yang dihimpun LK BWI mencapai angka Rp 66,35 miliar, dan pada 2021, angkanya naik menjadi Rp 77,75 miliar. Kenaikan sebesar 17,18 persen ini merupakan indikasi peningkatan partisipasi publik dalam gerakan wakaf. Tentu ini adalah kenaikan yang sangat berarti meskipun baru setengah persen dari potensinya yang mencapai angka Rp 180 triliun. (<https://www.iaei-pusat.org/news/opini/proyeksi-wakaf-2022?language=id>)

Berkaitan dengan regulasi dan administrasi, pemerintah Indonesia sangat mendukung program wakaf. Pembentukan lembaga pengelola wakaf (Badan Wakaf Indonesia) serta penerbitan sejumlah undang-undang maupun peraturan pemerintah mengenai wakaf menunjukkan komitmen pemerintah terhadap wakaf yang begitu tinggi. Selain lembaga resmi dari pemerintah, beberapa elemen atau komunitas masyarakat juga membentuk lembaga pengelola wakaf atau sub-organisasi pengelola wakaf seperti Majelis wakaf dan kehartaabendaan milik Muhammadiyah dan Lembaga Wakaf dan Pertanahan Nahdlatul Ulama (LWPNU) milik Nahdlatul Ulama.

Melihat pencapaian pengumpulan dana wakaf yang kurang optimal dengan adanya lembaga pengelola wakaf serta berbagai regulasi yang telah dibuat membuktikan bahwa pengelolaan wakaf di Indonesia perlu ditingkatkan. Dalam

meningkatkan pengelolaan wakaf di Indonesia, salah satu cara yang bisa dilakukan adalah dengan menggali pemikiran para ulama dan cendekiawan muslim tentang bagaimana pengelolaan dana wakaf yang optimal serta telah terbukti berhasil pada zamannya. Salah satu ulama dan cendekiawan muslim yang terkenal akan pemikirannya mengenai wakaf adalah Ibn Qudamah.

METODE

Metode penelitian yang digunakan dalam penelitian ini adalah metode kualitatif deskriptif. Dimana menurut Bodgan dan Taylor, metodologi kualitatif adalah prosedur penelitian yang menghasilkan data deskriptif berupa kata-kata tertulis atau lisan dari orang-orang dan perilaku dapat diamati. Pendekatan ini diarahkan pada latar dan individu tersebut secara utuh (Moleong, 2018). Sedangkan menurut Nawawi pendekatan kualitatif dapat diartikan sebagai rangkaian atau proses menjangkau informasi, dari kondisi sewajarnya dalam kehidupan suatu obyek, dihubungkan dengan pemecahan suatu masalah, baik dari sudut pandang teoritis maupun praktis. Penelitian kualitatif dimulai dengan mengumpulkan informasi-informasi dalam situasi sewajarnya, untuk dirumuskan menjadi suatu generalisasi yang dapat diterima oleh akal sehat manusia (Hadari & Martini, 1992). Secara umum penelitian kualitatif adalah prosedur penelitian yang menghasilkan penjelasan Deskriptif berupa Kata-kata tertulis atau lisan tentang object fenomena tertentu yang melibatkan subject menurut setting tertentu yang diamati. Jika object nya adalah tentang peristiwa Ekonomi, maka yang diamati dan dipelajari adalah sikap, pandangan, pendapat, dan Tindakan pelaku Ekonomi yang terkait (Sonny & Muslimah, 2016).

Teknik yang peneliti gunakan pada metode penelitian kualitatif deskriptif ini adalah studi pustaka. Studi pustaka merupakan metode pengumpulan data yang diarahkan kepada pencarian data dan informasi melalui dokumen-dokumen, baik dokumen tertulis, foto-foto, gambar, maupun dokumen elektronik yang dapat mendukung dalam proses penulisan. *"Hasil penelitian juga akan semakin kredibel apabila didukung foto-foto atau karya tulis akademik dan seni yang telah ada"* (Sugiyono, 2005). Menurut Nazir studi pustaka adalah teknik pengumpulan data dengan mengadakan studi penelaah terhadap buku-buku, literatur-literatur, catatan-catatan, dan laporan-laporan yang memiliki hubungan dengan permasalahan yang akan diselesaikan. Studi pustaka merupakan Maka dapat dikatakan bahwa studi pustaka dapat memengaruhi kredibilitas hasil penelitian yang dilakukan.

Dalam penelitian kepustakaan, metode yang digunakan untuk mengumpulkan data penelitian berupa data-data kepustakaan yang telah dipilih, dicari, disajikan dan dianalisis. Sumber data penelitian ini mencari data-data kepustakaan yang substansinya membutuhkan tindakan pengolahan secara filosofis dan teoritis. Studi pustaka di sini adalah studi pustaka tanpa disertai uji empirik. Data yang disajikan adalah data yang berbentuk kata yang memerlukan pengolahan supaya ringkas dan sistematis (Muhadjir, 1998). Pengumpulan data yang dilakukan dalam penelitian ini adalah dengan mengumpulkan buku-buku tentang nilai, pendidikan dan tahārah. Kemudian dipilih, disajikan dan dianalisis serta diolah supaya ringkas dan

sistematis.

HASIL DAN PEMBAHASAN

Wakaf dalam Pandangan Ibnu Qudamah

Ibnu Qudamah merupakan seorang ulama yang berpatokan pada mazhab Hanbali, sehingga pemikiran-pemikiran beliau banyak dipengaruhi oleh pemahaman dari Imam Ahmad bin Hanbali. Walaupun berpatokan kepada mazhab Hanbali, Ibnu Qudamah tetap melihat pandangan dari mazhab-mazhab lain dan menggunakan tafsiran serta pandangannya sendiri dalam memahami sebuah permasalahan.

Menurut pendapat Ibn Qudamah, wakaf adalah pemanfaatan suatu harta secara terus-menerus tanpa adanya batasan waktu. Wakaf terwujud bila orang yang mewakafkan bermaksud mewakafkan barangnya untuk selama-lamanya dan terus menerus. Jadi kalau orang yang mewakafkan itu membatasi waktunya untuk jangka waktu tertentu, misalnya mengatakan, “saya mewakafkan barang ini untuk waktu sepuluh tahun.” Atau “bila saya membutuhkannya,” atau dengan syarat bisa saya tarik kembali kapan saja saya mau,” “bila saya membutuhkannya,” atau bila anak saya membutuhkannya” dan redaksi-redaksi seperti itu, maka apa yang dilakukannya itu tidak bisa disebut sebagai wakaf dalam pengertian yang benar. (Jawad, 2001)

Lebih jauh lagi, Ibn Qudamah berpendapat bahwa wakaf harus memenuhi beberapa persyaratan. *Pertama*, benda wakaf harus jelas, dapat diketahui secara nyata dan manfaatnya bertahan lama. Contoh bendanya seperti benda-benda tidak bergerak (tanah, kebun), berupa hewan, perabotan rumah tangga, senjata, harta bersama saham dan lain-lain sebagainya. Tapi tidak boleh mewakafkan hutang dan rumah yang menjadi tempat tinggal (Mansur, 1982). *Kedua*, ditinjau dari perspektif hukum, kepemilikan atas harta wakaf terletak di luar orang yang membuat wakaf. Beberapa ahli hukum Islam berpendapat bahwa hak pemilik harta wakaf ada pada Allah. Ulama lain berpendapat dalam pengertian bahwa wakaf mereka tidak diizinkan untuk untuk mengalihkan (menjual) harta wakaf atau menggunakannya di luar ketentuan yang disyaratkan oleh orang yang berwakaf (waqif). *Ketiga*, makna kekal menurut Ibnu Qudamah adalah begitu semua harta diwakafkan, biasanya berupa (sebidang) tanah, selamanya tanah tersebut menjadi harta wakaf. Penghapusan harta wakaf membutuhkan prosedur yang panjang dan rumit, harta wakaf hanya dapat diganti dengan harta lain yang sama nilainya. Pengalihan harta wakaf memerlukan persetujuan dengan pengadilan setempat. Begitu adanya penggantian, harta pengganti tersebut langsung menjadi harta yang fungsi dan tujuannya sama dengan harta wakaf yang digantikan. Dengan demikian yang dimaksud dengan kekal adalah bahwa harta wakaf tidak boleh berkurang, karena sifat wakaf itulah, banyak ahli hukum Islam menetapkan bahwa wakaf seharusnya diterapkan pada tanah semata. Ada ahli hukum yang menerima gagasan ketahanan-lamaan sebagai pendekatan terhadap pengertian kekekalan, oleh karena itu, buku, senjata, hewan pembajak, tanah, mesin, dan uang dapat dijadikan wakaf (John, 2001).

Perbuatan wakaf dinilai ibadah yang senantiasa mengalir pahalanya apabila harta wakaf itu dapat memenuhi fungsinya yang dituju. Pada hakekatnya semua

ulama sepakat tentang adanya larangan merubah harta wakaf. Seperti tertuang dalam hadis riwayat Umar (*Muttafaq 'alaih*. HR. Bukhari, no. 2772; Muslim, no. 1632) :

Dari Ibnu 'Umar radhiyallahu 'anhuma, ia berkata Umar pernah mendapatkan sebidang tanah di Khaibar, lalu ia menghadap Nabi shamohon petunjuk beliau tentang pengelolaannya seraya berkata : "Wahai Rasulullah, saya mendapatkan tanah di Khaibar. Yang menurut saya, saya belum pernah memiliki tanah yang lebih baik daripada tanah tersebut". Beliau bersabda : "Kalau engkau mau, kau tahan pohonnya dan sedekahkan buah (hasilnya)." Lalu Umar mewakafkan tanahnya dengan syarat pohonnya tidak boleh dijual, tidak boleh dihadiahkan, dan tidak boleh diwarisi. Namun tidak masalah bagi pengurus wakaf untuk memakan hasilnya dengan baik dan memberi makan teman-temannya yang tidak memiliki harta.

Hanya saja ada sebagian ulama seperti halnya Ibn Qudamah yang membolehkan merubah status harta wakaf Ibnu Qudamah berpendapat bahwa dalam hal harta wakaf berkurang, rusak atau tidak dapat memenuhi fungsinya sesuai dengan tujuannya, harus dicarikan jalan keluar agar harta itu tidak berkurang, utuh, dan berfungsi. Bahkan untuk menjual atau menukar pun tidak dilarang, kemudian ditukar dengan benda lain yang dapat memenuhi tujuan wakaf (Hendi, 2002). Kelonggaran yang dikemukakan oleh Ibnu Qudamah bertujuan agar wakaf mampu bertahan lama / kekal sehingga manfaatnya bisa dirasakan secara terus menerus. Hal ini sejalan dengan pendapat Imam Ahmad ibn Hanbal dan Abu Saur yang menyatakan bolehnya merubah harta wakaf yang sudah tidak berfungsi/bermanfaat atau berkurang fungsinya. Kebolehan itu dengan alasan supaya benda wakaf tersebut bisa tetap bermanfaat sesuai dengan tujuan wakaf atau untuk mendapatkan *masalahah* (kesejahteraan) yang lebih baik bagi kepentingan manusia umumnya (Suparman, 1997). Ibnu Qudamah memperbolehkan adanya alih fungsi benda wakaf dalam kitabnya "Al Mughni" menyatakan :

"Jika benda yang diwakafkan rusak, maka benda itu dijual dan hasilnya digunakan untuk membeli sesuatu yang dapat diberikan kepada orang-orang yang berhak menerima wakaf. Sesuatu itu kemudian ditetapkan sebagai wakaf, seperti pertama kali. Demikian pula dengan kuda yang diwakafkan, jika kuda itu sudah tidak layak digunakan untuk berjihad. Kuda itu dijual dan hasilnya dibelikan sesuatu yang dapat digunakan untuk berjihad." (Qudamah, 2010)

Perubahan harta wakaf dapat dilakukan dengan alasan: *pertama*, penggantian karena kepentingan yang lebih baik. Misalnya membangun masjid baru yang lebih layak untuk mengganti masjid lama yang sudah tidak layak agar umat Islam bisa beribadah dengan aman dan nyaman (Mansur, 1982). *Kedua*, perubahan harta wakaf karena adanya kebutuhan. Misalnya benda itu rusak, maka ia dijual dan harganya dipergunakan untuk membeli sesuatu yang dapat menggantikannya. Seperti kuda yang diwakafkan untuk perang, bila tidak mungkin dimanfaatkan di dalam perang, maka ia dijual dan hasil penjualannya dipergunakan untuk membeli barang yang

dapat menggantinya. Misalnya masjid, bila tempat disekitarnya rusak, maka ia dipindahkan ke tempat lain atau dijual dan harga penjualannya dipergunakan untuk membeli apa yang dapat menggantikannya. Semua ini diperbolehkan, karena bila yang pokok (asal) tidak dapat untuk mencapai tujuan, maka dapat digantikan oleh yang lainnya (Qudamah, 2010). Pendapat Ibn Qudamah ini didasarkan pada ijtihad yang dilakukan ‘Umar ibn Khattab yang pernah memindahkan masjid Kufah yang lama ke tempat yang baru, tempat yang lama kemudian dijadikan pasar. Berdasarkan hal tersebut, Ibn Qudamah berpendapat bahwa boleh adanya perubahan terhadap wakaf dalam kondisi-kondisi tertentu.

Lebih lanjut Ibn Qudamah mengemukakan argumentasinya seperti dikutip Ahmad Rafiq, bahwa tindakan merubah harta wakaf tersebut ditempuh adalah untuk menghindari kemungkinan timbulnya kerusakan dan setidaknya menyalakan harta wakaf. Seperti kaidah ushul fiqh yang mengatakan bahwa *“meninggalkan kemafsadatan harus didahulukan daripada mengambil kemaslahatan”*

Selain itu untuk mempertahankan tujuan hakiki disyari’atkannya wakaf yaitu untuk kepentingan orang banyak dan berkesinambungan. Ibn Qudamah juga menfatwakan bolehnya merubah bagian wakaf yang rusak demi memperbaiki bagian yang lain. Semua itu dilakukan demi terwujudnya kemaslahatan umat.

Berkaitan dengan wakaf tunai atau wakaf uang yang saat ini banyak dipraktikkan, Ibnu Qudamah memiliki pendapat. Dalam kitab Al-Mughni, Ibnu Qudamah berpendapat bahwa wakaf uang itu tidak sah hukumnya. Sebagaimana tulisan beliau dalam kitab Al-Mughni :

“Abu Al-Qasim berkata: “Sesuatu yang tidak bisa diambil manfaatnya kecuali dengan merusaknya seperti emas dan perak (maksudnya uang), makanan dan minuman, tidak boleh untuk diwakafkan (tidak sah untuk dijadikan wakaf)”. Kesimpulan dari hal itu adalah sesuatu yang tidak bisa diambil manfaatnya tanpa merusaknya seperti dinar dan dirham (uang), makanan dan minuman, lilin dan yang lainnya tidak sah untuk dijadikan wakaf, karena wakaf adalah mengekalkan pokoknya (barangnya) dan menyedekahkan manfaatnya, sedangkan sesuatu yang tidak bisa dimanfaatkan kecuali dengan merusak/melenyapkannya tidak dapat digunakan untuk itu.”

Berdasarkan pendapat diatas, Ibnu Qudamah mempunyai pendapat sendiri dalam menentukan kriteria-kriteria benda wakaf. Benda-benda yang tidak diperbolehkan untuk diwakafkan diantaranya adalah dinar/dirham (uang), makanan dan minuman, lilin karena benda-benda tersebut mudah rusak dan habis pokok (asal)-nya (Suhendra & Hadi, 2016).

Pengembangan Wakaf di Indonesia dalam Perspektif Ibnu Qudamah

Sejak era reformasi bergulir, perhatian pemerintah terhadap kestabilan ekonomi mendapatkan porsi khusus. Bayangan krisis 1998-1999 terus membuat pemerintah berupaya mencari berbagai solusi bagi perkembangan perekonomian dan kesejahteraan masyarakat Indonesia. Sejalan dengan upaya pemerintah dalam

meningkatkan kesejahteraan perekonomian masyarakat, filantropi Islam sebagai salah satu instrumen yang mampu menunjang kesejahteraan masyarakat juga terus mengalami perkembangan.

Diantara bentuk filantropi Islam tersebut, wakaf menjadi salah satu yang memiliki potensi besar dan banyak dilakukan masyarakat. Dalam kurun waktu 10 tahun terakhir, perkembangan wakaf terus mengalami peningkatan. Sepanjang periode 2011-2018 misalnya, pengumpulan wakaf uang mencapai angka Rp 255 miliar. Namun dalam kurun waktu tiga tahun terakhir, yaitu 2018-2021, angkanya naik menjadi Rp 855 miliar, atau meningkat 236 persen. Tentu ini adalah kenaikan yang sangat berarti meskipun baru setengah persen dari potensinya yang mencapai angka Rp 180 triliun. (<https://www.bwi.go.id/7851/2022/03/17/potensi-wakaf-uang-tingkatkan-kesejahteraan-pascapandemi/>)

Dalam prakteknya, wakaf di Indonesia masih tergolong tradisional-modern. Praktek wakaf ditengah masyarakat kebanyakan hanya terbatas kepada praktek wakaf tradisional seperti wakaf tanah dan wakaf bangunan. Pengelolannya juga masih banyak dikhususkan untuk pembangunan sarana ibadah seperti masjid, musholla, atau madrasah. Hal ini didasari oleh pengetahuan masyarakat yang sangat minim tentang wakaf. Dalam lingkup masyarakat Indonesia tercipta suatu image atau persepsi tertentu mengenai wakaf. *Pertama*, wakaf umumnya berwujud benda tidak bergerak, khususnya tanah. *Kedua*, pemanfaatannya diutamakan untuk peribadatan, seperti di atas tanah wakaf di dirikan masjid atau madrasah. *Ketiga*, penggunaannya didasarkan pada wasiat pemberi wakaf (*waqif*) (Manan, 2016). Pemahaman yang sempit terhadap wakaf dan pengelolannya membuat potensi wakaf yang begitu besar tidak bisa tercapai.

Dalam pandangan Ibnu Qudamah, pemanfaatan wakaf yang kurang produktif seperti yang telah disebutkan diatas akan lebih baik jika diubah ke sesuatu yang memiliki dampak lebih baik. Namun untuk perubahannya harus tetap memperhatikan kaidah-kaidah yang telah ada. Perubahan ini dimaksudkan agar manfaat dari dana wakaf bisa lebih dimaksimalkan. Jika pokok (asal) harta wakaf mengalami kerusakan sehingga tidak bisa memenuhi tujuan dari wakaf, maka boleh diganti kedalam bentuk lain. Pemerintah Indonesia melalui sejumlah undang-undang dan peraturan telah menjelaskan mekanisme perubahan harta wakaf. Berdasarkan UU Nomor: 41 tahun 2004 dan PP Nomor: 42 tahun 2006 perubahan status harta benda wakaf dengan jalan penukaran dilarang, kecuali dalam kondisi tertentu perubahan atau penukaran harta benda wakaf tersebut dapatdiperbolehkan. Penukaran harta benda wakaf itu hanya dapat dilakukan dengan izin tertulis dari Menteri, dalam hal ini Kementerian Agama berdasarkan pertimbangan BWI (Badan Wakaf Indonesia).

Konsep ini juga menjadi solusi dari wakaf tunai yang saat ini banyak dilakukan oleh masyarakat. Dalam kitab Al-Mughni, Ibnu Qudamah berpendapat bahwa wakaf uang itu tidak sah hukumnya. Hal ini karena sifat uang yang bisa habis pokok/asalnya. Dalam hal ini, terdapat perbedaan antara Ibnu Qudamah dengan hukum wakaf tunai di Indonesia. Fatwa dari Komisi Fatwa MUI pada tanggal 11 Mei 2002 menetapkan bahwa Wakaf uang (Cash Wakaf/ Waqf al-Nuqud) merupakan wakaf yang dilakukan seseorang, kelompok orang, lembaga atau badan hukum dalam

bentuk uang tunai (cash). Fatwa tersebut kemudian diperkuat melalui UU Nomor 41 Tahun 2004 yang menerangkan bahwa wakaf terdiri dari benda bergerak dan benda tidak bergerak. Benda bergerak meliputi uang, surat berharga, logam mulia, dan sebagainya. Sedangkan benda tidak bergerak dapat berupa tanah, bangunan, tanaman, serta benda lain yang diatur dalam UU atau ketentuan syariah.

Perbedaan pandangan ini dikarenakan pemerintah dan MUI memiliki landasan yang berbeda dalam menetapkan fatwa mengenai wakaf tunai/uang. Ibnu Qudamah merupakan ulama yang bermazhab Hanbali. Dalam mazhab hanbali, praktek wakaf dinar dan dirham (uang) tidak diperbolehkan karena pokoknya yang habis apabila dimanfaatkan. Sedangkan pemerintah Indonesia dan MUI melihat landasan dari mazhab-mazhab lain seperti (Khoirul, 2016):

- a) Ulama Hanafiyah membolehkan wakaf benda bergerak asalkan hal itu sudah menjadi urf (kebiasaan) di kalangan masyarakat, seperti mewakafkan buku, mushaf dan uang. Dalam masalah wakaf uang, ulama Hanafiyah mensyaratkan harus ada istibdal (konversi) dari benda yang diwakafkan bila dikhawatirkan ada ketidaktetapan zat benda. Caranya adalah dengan mengganti benda tersebut dengan benda tidak bergerak yang memungkinkan manfaat dari benda tersebut kekal.
- b) Menurut madzhab Maliki bahwa wakaf tunai hukumnya adalah boleh selama hasilnya dapat mendatangkan manfaat bagi kesejahteraan umat manusia
- c) Imam Syafi'i berpendapat bahwa harta benda wakaf harus kekal sesuai dengan hadist Rasulullah SAW :

Diriwayatkan dari Ibnu Umar, ia berkata: Umar r.a berkata kepada Nabi Muhammad SAW: "Saya mempunyai seratus saham (tanah, kebun) di Khaibar, belum pernah saya mendapatkan harta yang lebih saya kagumi melebihi tanah itu; saya bermaksud menyedekahkannya. "Nabi Muhammad SAW berkata: "Tahanlah pokoknya dan sedekahkan hasilnya pada sabilillah". (HR. al-Nasa'i)

Berdasarkan hadist tersebut, Mazhab Syafi'i berpendapat wakaf dinar dan dirham tidak dibolehkan. Karena dinar dan dirham akan lenyap dengan dibelanjakan dan sulit mengekalkan zatnya. Namun sebagian ulama mazhab Syafi'i seperti Abu Tsa'ur membolehkan wakaf dinar dan dirham serta beliau meriwayatkan dari Syafi'i tentang bolehnya mewakafkan uang (dinar dan dirham).

Saat ini wakaf tunai/uang dipandang sebagai salah satu alternatif wakaf yang bisa menghasilkan manfaat yang lebih besar. Fleksibilitas wakaf uang yang bisa digunakan dalam berbagai bentuk serta kemudahan untuk melakukan wakaf uang membuat wakaf tunai/uang banyak dipilih masyarakat. Konsep ini menjadi selaras dengan perkembangan zaman dimana benda-benda tak bergerak seperti tanah dan bangunan memiliki harga yang mahal dan tidak semua orang memiliki, sehingga wakaf benda tak bergerak akan sedikit susah untuk dilaksanakan. Selain itu, potensi dari wakaf tunai yang begitu besar menjadi salah satu alasan mengapa wakaf tunai bisa menjadi solusi bagi peningkatan kesejahteraan umat saat ini.

Selain pengelolaan dan pemanfaatan dana wakaf, faktor penting dari keberhasilan wakaf menjadi solusi kesejahteraan masyarakat adalah kualitas dan

kuantitas dari nazhir. Sebagai garda terdepan dalam pengelolaan wakaf, kualitas dari seorang nazhir harus memenuhi standar yang telah ditetapkan. Hal ini agar pengelolaan wakaf bisa diatur dan ditangani oleh pihak yang ahli dibidang wakaf. Selain itu , kuantitas nazhir dalam satu negara atau daerah harus mencukupi agar pelayanan yang dihadirkan mampu lebih maksimal. Peran pemerintah dalam hal ini sangat diperlukan. Pemerintah perlu mendorong agar banyak masyarakat ataupun ahli dalam wakaf yang bersedia menjadi nazhir. Dorongan tersebut bisa diwujudkan dengan memberikan tunjangan atau menjamin kehidupan dari seorang nazhir beserta keluarganya. Sebagaimana pada zaman keemasan Islam, peran seorang nazhir sangat penting dalam mengatur wakaf untuk menjaga stabilitas perekonomian umat.

KESIMPULAN

Melihat pencapaian pengumpulan dana wakaf yang kurang optimal dengan adanya lembaga pengelola wakaf serta berbagai regulasi yang telah dibuat membuktikan bahwa pengelolaan wakaf di Indonesia perlu ditingkatkan. Dalam meningkatkan pengelolaan wakaf di Indonesia, salah satu cara yang bisa dilakukan adalah dengan menggali pemikiran para ulama dan cendekiawan muslim tentang bagaimana pengelolaan dana wakaf yang optimal serta telah terbukti berhasil pada zamannya. Salah satu ulama dan cendekiawan muslim yang terkenal akan pemikirannya mengenai wakaf adalah Ibn Qudamah.

Dalam pandangan Ibnu Qudamah, pemanfaatan wakaf yang kurang produktif seperti yang telah disebutkan diatas akan lebih baik jika diubah ke sesuatu yang memiliki dampak lebih baik. Namun untuk perubahannya harus tetap memperhatikan kaidah-kaidah yang telah ada. Perubahan ini dimaksudkan agar manfaat dari dana wakaf bisa lebih dimaksimalkan. Jika pokok (asal) harta wakaf mengalami kerusakan sehingga tidak bisa memenuhi tujuan dari wakaf, maka boleh diganti kedalam bentuk lain. Pemerintah Indonesia melalui sejumlah undang-undang dan peraturan telah menjelaskan mekanisme perubahan harta wakaf. Berdasarkan UU Nomor: 41 tahun 2004 dan PP Nomor: 42 tahun 2006 perubahan status harta benda wakaf dengan jalan penukaran dilarang, kecuali dalam kondisi tertentu perubahan atau penukaran harta benda wakaf tersebut dapatdiperbolehkan.

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THE EXISTENCE OF PROFESSIONAL AMIL IN THE DIGITALIZATION ERA

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ABSTRACT

Amil must have individual and organizational capabilities in carrying out their functions or authorities to achieve institutional goals effectively and efficiently. So it is necessary to strengthen the amil side so that it is professional so that zakat institutions can carry out their duties properly in accordance with their objectives, namely maximizing the potential of zakat. This study is to see the existence of strengthening 'amil in several amil zakat institutions in Palembang. In this study, the researcher acts as a human instrument and uses data collection techniques, participant observation and in-depth interviews. The results of the study found that to produce 'Professional Amil' requires planning and development of Amil.

Keywords: Amil, Professional, Zakat

PENDAHULUAN

‘Amil merupakan pihak yang berhak menerima harta zakat dengan posisi nomor urut tiga, setelah fakir dan miskin. Istilah amil berasal dari kata *‘amil* yang bermakna mengerjakan atau melakukan sesuatu. Amil bermakna pelaku dari suatu pekerjaan. Para ulama telah memberikan pengertian amil zakat, diantaranya Imam Syafi’i. Imam Syafi’i (w. 204 H) menyebutkan dalam *Al-Umm* yang mengatakan Amil zakat adalah ”orang yang diangkat oleh wali/ penguasa untuk mengumpulkan zakat”. (Idris,1991)

Menurut Yusuf Qordhowi eksistensi amil dalam melaksanakan segala kegiatan urusan zakat, mulai dari pengumpulan sampai kepada bendahara dan penjaganya, termasuk juga pencatatan sampai kepada penghitungan yang mencatat keluar masuk zakat, dan membagi kepada mustahiknya (Qordhowi, 2006). Amil dalam alqur’an disebutkan sebagai setiap orang atau pihak yang bekerja atau bertugas untuk mengumpulkan mendayagunakana dan mendistribusikan zakat. Menurut Oni Sahroni ada tugas amil yaitu pertama bagian yang bertugas mengumpulkan zakat, di antaranya mendata calon donatur, marketing membuka silaturahmi dan komunikasi menarik donasi dari para donatur atau muzaki. Kedua bagian pendayagunaan dan distribusi zakat, di antaranya mendata mustahik, memastikan bahwa setiap mustahik memenuhi kriteria mustahik, survei terhadap mustahik baik sebelum maupun setelah pura can calon donatur dan donatur tetap, membuka layanan donatur, proses, melakukan program pemberdayaan seperti pengembangan usaha untuk para mustahik, dan lain-lain (Oni, 2018).

Tata kelola Amil yang baik dapat mencapai tujuan dari organisasi (Hasan, et.al, 2019). Pengelolaan lembaga zakat diperlukan sumber daya manusia yang memiliki kemampuan yang kompeten. Kinerja amil merupakan indikator terpenting dalam memperkuat pengurus dan lembaga serta meminimalkan risiko dalam pengelolaan zakat. (Adnan 2017; Ayuniyyah, Hafidhuddin, and Hambari 2020; Hadi 2018; Hartono and Kholiq 2021, 2021; Rohim 2020). Amil juga berperan dalam meningkatkan kesadaran muzaki untuk berzakat (Nugraha and Zen 2020). Mengingat peran amil sangat penting dalam pengelolaan zakat yang efektif, maka ketersediaan petugas amil yang kompeten dan profesional dengan sangat dibutuhkan (Bank Indonesia, 2016: 146). Amil harus memiliki kemampuan individu dan organisasi dalam menjalankan fungsi atau kewenangannya untuk mencapai tujuan lembaga secara efektif dan efisien (Karmila and Darlis, 2013). Untuk itu dalam penerapan manajemen mutu lembaga zakat harus meningkatkan kualitas amil (Aflah, 2009: 35). Maka dibutuhkan adanya penguatan di sisi amil agar profesional sehingga lembaga zakat dapat melaksanakan tugasnya dengan baik sesuai dengan tujuannya yaitu memaksimalkan potensi zakat.

Menurut Center for Study of Religion and Culture (CSRS) UIN Syarif Hidayatullah, menyatakan bahwa salah satu penyebab pengelolaan ziswaf di Indonesia belum profesional, dikarenakan sistem manajemen Sumber Daya Manusia (SDM) yang bermasalah (Tasnim, 2017). Senada pula dengan Penelitian Syafaat et.all (2015) yang mengkaji mengenai hasil survei yang telah dilakukan terhadap kendala yang dihadapi Baznas Kabupaten Banyuwangi. Penelitian ini menemukan bahwa Sumber daya manusia yang dimiliki kurang berpengalaman, sehingga menjadi faktor utama pengelolaan zakat tidak optimal. Rekrutmen Sumber Daya Manusia tidak berdasarkan pada kemampuan manajemen dan marketing, tetapi lebih berdasarkan pada sistem kekeluargaan, sehingga belum banyak menghasilkan perubahan dan pertumbuhan ekonomi masyarakat secara luas (Kholiq, 2015).

Sumber Daya Manusia merupakan faktor strategis dalam sebuah kegiatan organisasi (Rivai, 2014). Sumber Daya Manusia yang awalnya dikenal sebagai Human Resource telah mengalami perkembangan keilmuan. Sumber Daya Manusia kemudian lebih dikenal dengan istilah *Human capital*. *Human capital* memiliki peran penting sebagai komponen penting yang mempengaruhi kinerja sebuah organisasi. *Human capital* memiliki daya dorong yang kuat untuk melakukan perbaikan produktivitas individual karyawan, meningkatkan kinerja perusahaan melalui kemampuan sumber daya manusia untuk mengkomunikasikan pengetahuan, terampil dan profesional dalam bekerja serta mampu membangun nilai relasional yang berkesinambungan dalam bentuk kemitraan antar perusahaan *human capital* menjadi ujung tombak pengelolaan ziswaf sehingga terwujudnya profesionalitas pengelolaan, terbangunnya kepercayaan muzakki, dan mewujudnya upaya empowering melalui zakat (Riasy, 2013).

Perkembangan teknologi digital yang masif menyentuh berbagai lini kehidupan. Menurut Santoso, perkembangan ini berdampak pada optimalisasi digital teknologi dalam memenuhi berbagai kebutuhan (Santoso, 2018), termasuk

dalam hal pengelolaan Keuangan Sosial Islam. Fenomena pembayaran zakat secara digital dilakukan sebelum pandemi dan e-money menjadi metode pembayaran yang paling banyak diterapkan. (Gopay, 2020). Beberapa Lembaga Amil Zakat juga telah mengembangkan digitalisasi pengelolaan zakat sebelum pandemi COVID-19 (Siregar & Kholid, 2019) (Ibrahim & Chek, 2020). Transformasi digital menunjukkan peningkatan efisiensi, efektif dan mencapai jangkauan yang lebih luas. Selain itu, digitalisasi implementasi zakat mampu memperkuat ekosistem zakat di Indonesia (Rohmaniyah, 2021). Namun dari penelitian yang dilakukan oleh Nenie Sofiyawati Siti Nur Halimah. Dulu menemukan bahwa digitalisasi teknologi tidak secara signifikan mempengaruhi jumlah dana yang terkumpul. Peningkatan jumlah dana zakat yang terkumpul tidak signifikan memengaruhi. (Nenie Sofiyawati, Siti Nur Halimah, 2022) Demikian juga hasil penelitian yang dilakukan oleh Antonia menunjukkan bahwa penggunaan digitalisasi dan media sosial di administrasi zakat tidak memiliki pengaruh yang signifikan terhadap niat muzakki dalam menyalurkan zakatnya (Antonio et al., 2020). Karena ini kajian ini ingin melihat bagaimana eksistensi ‘Amil di Palembang dalam menjalankan fungsi kelembagaannya di era digital ini.

TINJAUAN PUSTAKA

Penelitian tentang ‘amil salah satunya dilakukan oleh Utfi (2018) dalam bukunya siapakah ‘amil zakat, memetakan secara operasional ‘amil zakat beserta tugas-tugasnya. Sementara Didin Hafidhuddin (2019) mengatakan bahwa salah satu strategi penguatan zakat dunia adalah penguatan amil zakat sehingga menjadi amil yang amanah, terpercaya, dan profesional. Untuk mencapai hal ini, diperlukan SDM-SDM zakat yang memiliki akhlakul karimah, pengetahuan tentang fiqh zakat, dan manajemennya secara baik. Amil zakat pun diharapkan memiliki data base mustahik dan muzaki yang akurat dan *up to date* sehingga pengumpulan dan penyaluran zakat dapat dipetakan dengan baik.

Sementara itu Christina sendiri (2013) membahas tentang *human capital*. Kajian ini menunjukkan Peran *human capital* dalam penciptaan aset intelektual sangat strategis, karena hanya modal manusia (SDM) saja yang dapat menciptakan pengetahuan dan memiliki pengetahuan sebagai kompetensi individual, sekaligus sebagai pengelola aset intelektual organisasi, namun Peran *human capital* dan *structural capital* dalam meningkatkan kinerja organisasi (suatu kajian konseptual) tetap dengan dukungan *structural capital*. Korelasi *human capital* dan *structural capital* terkait dengan penciptaan nilai perusahaan bersifat timbal balik (Sullivan., 2000) saling melengkapi - bersinergi. *Human capital* selain sebagai darah kehidupan bagi modal intelektual (IC) juga sebagai mesin penggerak atau generator dari seluruh nilai yang lahir dalam potensi inovasi dan kekuatan dibalik modal intelektual dan inovasi organisasi atau perusahaan. Oleh karenanya, peran *human capital* menjadi faktor kunci kesuksesan sebuah organisasi yang menyediakan kemampuan bersaing terhadap kompetitor untuk masa yang akan datang (Riasy, 2013).

Sementara Penelitian yang membahas human capital yang dilakukan *Juwita dan Anggraini* (2019), *Kajian Juwita mnnunjukkan bahwa* human capital memiliki pengaruh secara signifikan terhadap kinerja bisnis. Sementara Nugraha dkk (2018) menyimpulkan bahwa variabel individual motivation memiliki hasil yang sangat tinggi. Hal ini menandakan bahwa semakin baik modal manusia di dalam perusahaan memotivasi dirinya sendiri akan berdampak baik dan meningkat untuk kinerja perusahaan.

Penelitian Lestari dan Safitri (2019) menganalisis pengaruh modal intelektual terhadap nilai perusahaan. Modal intelektual diukur dalam penelitian ini dengan model Pulic (1998). Nilai Perusahaan diukur dengan variabel Q Control Tobin yang digunakan dalam penelitian ini adalah ukuran, leverage, dan pertumbuhan. Sementara itu Elena Pelinescu (2015) dalam penelitiannya menyoroti pentingnya social capital dalam memastikan pertumbuhan ekonomi dinyatakan sebagai bruto produk dalam negeri per kapita. Model ini mengungkapkan hubungan positif, signifikan secara statistik antara PDB perkapita dan kapasitas inovatif sumber daya manusia

Studi yang dilakukan Estrina dkk (2019) memperkuat pentingnya sumber daya manusia (human capital) dalam hal *abilities and skills* kemampuan dan keterampilan untuk memasuki kewirausahaan. Ini memperluas teori human capital ke kewirausahaan sosial dan di seluruh konteks nasional; dalam melakukan itu kami menemukan bahwa lembaga-lembaga nasional bertindak sebagai kemungkinan yang penting. Temuan mereka juga memperkaya penelitian yang ada tentang kewirausahaan sosial dan perbedaan antara kewirausahaan sosial dan komersial. Sementara penelitian sebelumnya fokus pada perbedaan motivasi, makalah ini menyoroti pentingnya memperhitungkan kemampuan dan keterampilan untuk memahami siapa yang kemungkinan menjadi wirausahawan sosial.

Arnout Seghers, Sophie Manigart dan Tom Vanacker (2012) menyatakan bahwa Membangun berdasarkan penelitian sebelumnya yang menunjukkan bagaimana pengetahuan terbatas tentang alternatif keuangan pengusaha dapat menyebabkan keputusan keuangan yang kurang optimal, makalah ini meneliti bagaimana modal manusia dan sosial pengusaha mempengaruhi pengetahuan mereka tentang alternatif keuangan. Untuk tujuan ini, kami menggunakan data survei dari 103 perusahaan baru Belgia. Hasil menunjukkan bahwa pengusaha dengan pendidikan bisnis dan pengusaha dengan pengalaman di bidang akuntansi atau keuangan memiliki pengetahuan yang lebih luas tentang alternatif keuangan. Memiliki jaringan yang kuat dalam komunitas keuangan lebih jauh terkait secara positif dengan pengetahuan tentang alternatif keuangan. Namun, sumber daya manusia generik, termasuk pendidikan tinggi, pengalaman industri, dan pengalaman manajemen, hampir tidak terkait dengan pengetahuan tentang alternatif keuangan.

METODE

Penggunaan data kualitatif dalam penelitian yang dipergunakan untuk meminta informasi yang bersifat menerangkan dalam bentuk uraian, maka data tersebut tidak dapat diwujudkan dalam bentuk angka-angka, melainkan suatu

penjelasan yang menggambarkan keadaan, proses dan peristiwa tertentu. Meskipun dalam penjelasan ini sendiri kadang-kadang dijumpai pula bentuk angka yang merupakan rangkaian dari penjelasannya. Penelitian ini menggunakan paradigma interpretif atau pendekatan subyektif-fenomenologi. Creswell (Sugiyono, 2013). Menurut Creswell penelitian fenomenologi merupakan salah satu jenis penelitian kualitatif, Data kualitatif adalah kata-kata atau tindakan, seperti fenomena atau dokumentasi yang berupa pendapat (pernyataan) dan kalimat (Moleong, 2010) dimana peneliti melakukan pengumpulan data dengan observasi partisipan untuk mengetahui fenomena esensial partisipan dalam pengalaman hidupnya. Dalam penelitian ini peneliti sebagai *human instrument* dan dengan teknik pengumpulan data *participant observation* dan *in depth interview*. Adapun yang menjadi sumber wawancara pada penelitian ini adalah Kabag SDM Baznas, ibu Santi Sasmita, A, md. Manager Dompot Dhuafa, Bapak Kusworo dan Kepala Bidang Edukasi dan Kemitraan Zakat IZI, bapak Kisai Turmizi. Sementara dari Darur Tauhid Peduli, Manajer DT Peduli, bapak Imam. Teknik analisis yang dilakukan dalam penelitian ini adalah deskriptif kualitatif. Pada saat wawancara, peneliti sudah melakukan analisis terhadap jawaban yang diwawancarai. Bila jawaban yang diwawancarai dirasa belum memuaskan maka peneliti akan mengajukan pertanyaan lagi, sampai tahap tertentu, diperoleh data yang kredibel. Aktivitas dalam analisis data, yaitu *data reduction*, *data display* dan *conclusion drawing/verification*. (Sugiyono, 2013)

HASIL DAN PEMBAHASAN

Amil zakat adalah orang atau sekelompok orang atau badan yang ditunjuk dan diangkat oleh pemerintah, yang bertugas mengumpulkan, mendistribusikan dan mendayagunakan zakat. Peraturan zakat di Indonesia, hanya mengakui amil lembaga bukan perseorangan. Hal tersebut didasarkan pemikiran bahwa pengelolaan bersama lebih baik daripada pengelolaan perseorangan. Akan tetapi dalam pengelolaan bersama perlu dipilih person-person yang memang mampu dalam mengelola zakat (Furqon, 2015).

Menurut UU No. 23 tahun 2011 tentang Pengelolaan Zakat, maka ada 2 (dua) bentuk lembaga pengelola zakat di Indonesia, yaitu Badan Amil Zakat Nasional (BAZNAS) dan Lembaga Amil Zakat (LAZ). BAZNAS dapat membentuk Unit Pengumpul Zakat (UPZ). BAZNAS adalah lembaga pengelola zakat yang dibentuk pemerintah. Selain BAZNAS dan UPZ, lembaga lain yang melakukan tugas pengelolaan zakat adalah Lembaga Amil Zakat. Pembentukan LAZ wajib mendapat izin menteri atau pejabat yang ditunjuk oleh menteri. Lembaga Amil Zakat yang selanjutnya disingkat LAZ adalah lembaga yang dibentuk masyarakat yang memiliki tugas membantu pengumpulan, pendistribusian, dan pendayagunaan zakat sebagaimana BAZNAS.

Pemerintah Indonesia memberikan persyaratan amil zakat yang mengarah kepada profesionalitas berdasarkan Keputusan Menteri Agama RI Nomor 581 tahun 1999, dikemukakan dalam Bab III pasal 22 bahwa lembaga zakat harus memiliki persyaratan teknis antara lain adalah:

a) Berbadan hukum

- b) Memiliki data muzaki dan mustahik
- c) Memiliki program kerja yang jelas
- d) Memiliki pembukuan yang baik
- e) Melampirkan surat pernyataan bersedia diaudit

Persyaratan tersebut mempunyai maksud bahwa amil pengelola lembaga zakat harus profesional. Profesional disini memiliki dua pengertian di satu sisi adalah professional dibidang zakat, artinya merupakan tenaga khusus secara akademis yang ahli di bidang zakat. Di sisi lain mengandung arti bahwa amil zakat yang profesional adalah bisa terwujud dan berkembang apabila memiliki struktur lembaga zakat yang kondusif yang memungkinkan para amil zakat bisa berinovasi mengembangkan profesinya menuju puncak karir profesinya yang menjadi kebanggaannya dan mampu mencukupi kebutuhan hidupnya.

Sebagai sebuah organisasi, peran yang diemban oleh Organisasi Pengelola Zakat (OPZ) sangatlah besar, hal tersebut tidak mungkin tercapai tanpa adanya profesionalitas dalam pengelolaannya. Hertanto Widodo dan Teten Kustiawan mengutip ungkapan dari Ali bin Abi Thalib "Kebenaran tanpa penataan (manajemen) akan dikalahkan oleh kebathilan yang tertata rapi" hal ini menunjukkan bahwa sangat vitalnya peranan manajemen dalam sebuah Organisasi Pengelola Zakat (OPZ) oleh para amil zakat. Selain itu, profesional dan sifat amanah juga mutlak dimiliki. Para muzakki menitipkan dana zakat kepada para amilin untuk didistribusikan dengan tepat kepada yang berhak menerimanya tanpa mengharapkan untuk mengambil kembali dana yang telah ia serahkan (Widodo, 2001). Ada beberapa aspek yang perlu diperhatikan dalam sebuah organisasi pengelola zakat (OPZ). Prinsip-prinsip dalam manajemen dan operasionalisasi organisasi pengelola zakat adalah sebagai berikut: (Widodo, 2001)

- a) Aspek kelembagaan, dalam aspek kelembagaan hendaknya sebuah organisasi pengelola zakat memperhatikan beberapa faktor, seperti visi dan misi, kedudukan dan sifat lembaga, legalitas dan struktur organisasi serta aliansi strategis.
- b) Aspek sumber daya manusia (SDM), SDM merupakan aset yang paling berharga. Sehingga pemilihan untuk siapa yang akan menjadi amil zakat harus dilakukan dengan hati-hati. Yaitu dengan memperhatikan perubahan paradigma dan kualifikasi SDM.
- c) Sistem pengelolaan, sebagai suatu organisasi maka OPZ harus memiliki sistem pengelolaan yang baik, yaitu dengan memperhatikan beberapa unsur seperti memiliki sistem, prosedur dan aturan yang jelas, manajemen terbuka, memiliki rencana kerja (activity plan), memiliki komite (lending commite), memiliki sistem akuntansi dan manajemen keuangan, diaudit, melakukan publikasi, dan perbaikan secara terus-menerus.

Syarat-Syarat Amil Zakat

Seorang amil ataupun orang yang bekerja dalam suatu badan amil zakat atau lembaga amil zakat, harus memenuhi persyaratan sebagai berikut (Qardhawi, 2006):

- a) Muslim. Karena zakat itu adalah urusan kaum muslimin, maka Islam menjadi syarat bagi segala urusan mereka. Namun diantara beberapa tugas amil zakat selain dalam hal pengumpulan dan pembagian zakat, ada tugas yang boleh dilakukan oleh orang non Muslim, seperti penjaga gudang atau pun sopir misalnya. Namun tentunya akan lebih utama, jika segala kewajiban Islam hanya ditangani oleh orang Islam saja.
- b) Mukallaf. Seorang amil zakat atau pun petugas pada badan/lembaga amil zakat, hendaklah mencapai usia dewasa yang sehat akal pikirannya. Jujur. Jujur menjadi syarat bagi amil zakat, karena ia diamanati harta kaum muslimin. Sehingga tidak boleh seorang amil zakat dari orang yang fasik dan tidak dapat dipercaya, karena kemungkinan ia akan berbuat zalim kepada para pemilik harta.
- c) Memahami hukum-hukum zakat. Seorang amil yang diserahi urusan umum disyaratkan memahami hukum-hukum seputar zakat. Karena jika ia tidak memahaminya, ia tidak akan bisa menjalankan tugasnya. Namun jika suatu pekerjaan yang menyangkut teknis pelaksanaan, hal tersebut tidaklah disyaratkan sepanjang ia dapat menjalankan tugas yang berkaitan dengan teknis pelaksanaan tersebut.
- d) Memiliki kemampuan melaksanakan tugas Sanggup dan mampu melaksanakan tugasnya tentunya menjadi syarat selain jujur dan lainnya. Karena, jika berhenti hanya pada sifat jujur, namun ia tidak mampu melaksanakan tugasnya, mesti ia tidak dapat menjalankan tugasnya dengan baik.
- e) Harus full time atau siap bekerja secara full. Tugas dan tanggung jawab amil zakat dalam mengelola zakat sangat membutuhkan tenaga dan waktu yang full. Hal ini karena urusan pengelolaan zakat tidaklah hal sederhana yang bisa diselesaikan dalam waktu yang pendek. Namun, urusan zakat akan terus berlangsung secara kontinyu, sehingga perlu tenaga SDM yang siap full time.

Hak dan Kewajiban Amil

Dalam melaksanakan tugasnya amil zakat dibolehkan mendapatkan bagian dari dana zakat yang telah dikumpulkan. Berkenaan dengan hak dan kewajiban amil zakat ini, para ulama telah menjelaskan. Diantanya adalah Husamuddin bin Musa yang berpendapat bahwa seorang amil boleh menerima gaji dari dana zakat yang dikumpulkan dengan syarat ia mengerjakannya secara *tafarrugh* atau fokus. Dan diharapkan juga porsinya tifak mengampil bagian ashnaf lainnya.

Menurut riwayat dari Imam Syafi'i disebutkan, *amilin* (para amil) diberi zakat sebesar bagian kelompok lainnya karena didasarkan pada pendapat yang menyamakan bagian semua golongan mustahik zakat. Kalau upah itu lebih besar dari bagian tersebut, haruslah diambil dari harta di luar zakat.¹

Sementara jumbuh ulama (para fuqaha Hanafi, Imam Malik Imam Ahmad) berpendapat, bagian amilin tidak ditentukan secara pasti tetapi diberikan zakat

¹As-Syafi'i, Muhammad Idris, *Al-Umm (Digital Library, maktabah Syamilah, Ishdar Tsani) II/81*

sesuai dengan kebutuhannya karena mereka menghabiskan waktu mereka untuk pekerjaan ini, sehingga mereka berhak mendapatkannya bagiannya, walaupun lebih dari seperdelapan. Ibrahim Utsman Asya'lani mengatakan, pendapat Imam Syafi'i merupakan pendapat yang lebih mendekati kebenaran karena relevan dengan pemeliharaan kepentingan fakir miskin dan para mustahik lainnya. (Al-Qordhowi, 2006)

Dr. Muhammad Sulaiman Al-Asyqar dkk. dalam bukunya *Abhats Fiqhiyah fi az-Zakat Al-Mu'ashirah* (Kajian Fikih Tentang Permasalahan Zakat Kontemporer) yang dikutip Oni Sahroni menyebutkan perbedaan pendapat para ulama tentang bagian atau porsi amal zakat menjadi empat pendapat:

- a) Amil mendapatkan bagian zakat sesuai dengan kebutuhannya. Para ulama yang berpendapat seperti ini adalah Al-Mawardi, Umar bin Abdul Aziz, dan Umar bin Khatthab. Umar berpendapat, bagian amal sama seperti bagian pengurus harta anak yatim. Jika ia orang kaya ia menahan diri (tidak mengambilnya) dan jika miskin, ia boleh memanfaatkan dengan *ma'ruf*. Sesuai dengan firman Allah QS. An-Nisa' 4:6. Amil zakat mendapatkan hak tidak boleh lebih dan tidak boleh kurang dari seperdelapan. Para ulama yang berpendapat seperti ini adalah At-Thobari, Mujahid, dan Ad-Dhahak.
- b) Amil diberikan haknya sesuai dengan usaha dan upayanya tidak melebihi dari seperdelapan. Pendapat ini didukung oleh imam Syafi'i. Dr. Muhammad Sulaiman asyqar juga berpendapat, imam syafi'i sendiri tidak membatasi bagian amal menjadi seperdelapan sebagaimana diungkapkan oleh banyak ulama. Akan tetapi, imam syafi'i dan para muridnya juga berpendapat amil bisa mendapatkan lebih dari seperdelapan jika tidak semua ashnaf ada dalam distribusi zakatnya. Misalnya, jika ada ashnaf riqob, muallaf dan ghorimin, porsi pembagiannya adalah hanya untuk lima ashnaf saja. Imam syafi'i juga berpendapat dalam kitannya al-ummbahwa amil mendapatkan haknya berdasarkan kapasitas mereka, usaha mereka dan amanah yang dijalankan. Sementara itu, ulama hanafi dan alusi berpendapat hak bagi amil tidak boleh melebihi setengah dari dana zakat yang terkumpul.
- c) Amil zakat mendapatkan haknya sesuai dengan dengan kebutuhannyasecara proporsional. Imam memiliki kewenangan dalam menentukan bagian atau porsinya. Para ulama yang berpendapat seperti ini adalah al-baghowi, athawi ibnu syihab az-zuhri abu ubaid alqosimi, al-mardawi, ibnu qudamah, dan lain-lain.

Adapun yang menjadi kewajiban amil adalah sebagai berikut:

1. Mengambil atau Memungut Zakat

Kewajiban amil yang pertama adalah mengambil atau memungut zakat. Kewajiban yang pertama ini diambil dari kata pertama yang terdapat dalam QS. At-Taubah: 103 yaitu kata *خُذْ* yang artinya adalah ambillah atau pungutlah. Kata yang digunakan adalah *fi'il amr* yang mengandung makna perintah. Dalam kaidah ushul fiqh dikatakan bahwa asal dalam sebuah perintah adalah wajib kecuali terdapat dalil-dalil yang mengalihkannya.

الأصل في الأمر الوجوب

“Asal dalam perintah itu adalah kewajiban”

Karena itu perintah mengambil atau memungut zakat merupakan suatu kewajiban yang mesti dilaksanakan. Selain mengandung makna perintah yang wajib, kata tersebut juga mengandung makna bahwa terdapat para petugas yang mengambil atau memungut zakat. Oleh karena itu, fungsi amil adalah memungut atau mengambil zakat dari para muzakki.

Fakhrudin Ar-Rozi dalam tafsirnya menjelaskan kata “*khudz*” dalam ayat ini merupakan kalimat muftada yang maknanya adalah kewajiban mengambil zakat dari para *aghniya*. Mayoritas ulama menjadikan ayat ini sebagai dalil kewajiban zakat. Walaupun dalam kata perintah tersebut menggunakan bentuk mufrod khusus untuk nabi secara lafadz, namun secara makna dan perbuatan ditujukan untuk seluruh kaum muslimin.

2. Mendistribusikan zakat

Kewajiban amil yang kedua adalah mendistribusikan zakat. Zakat yang telah diambil dari para *aghniya* (orang-orang kaya) itu tidak disimpan oleh amil, tetapi didistribusikan kepada yang berhak menerimanya, sebagaimana dijelaskan dalam hadis nabi dari Ibnu Abbas ketika Nabi Saw. mengutus Mu'adz bin Jabal ra ke Yaman, beliau bersabda:

عَنْ ابْنِ عَبَّاسٍ - رَضِيَ اللَّهُ عَنْهُمَا - أَنَّ النَّبِيَّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - بَعَثَ مُعَاذًا - رَضِيَ اللَّهُ عَنْهُ - إِلَى الْيَمَنِ فَقَالَ « ادْعُهُمْ إِلَى شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ ، وَأَنَّي رَسُولُ اللَّهِ ، فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ فَأَعْلِمُهُمْ أَنَّ اللَّهَ قَدْ افْتَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي كُلِّ يَوْمٍ وَلَيْلَةٍ ، فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ فَأَعْلِمُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ ، تُؤْخَذُ مِنْ أَعْيَانِهِمْ وَتُرَدُّ عَلَى فُقَرَائِهِمْ »

“... Jika mereka menaatimu dalam hal itu, ajarkan mereka bahwa sesungguhnya Allah mewajibkan kepada mereka sedekah (zakat) terhadap harta mereka yang diambil dari orang kaya sekitar mereka dan dikembalikan (didistribusikan) kepada orang fakir di sekitar mereka.”

3. Menedukasi Masyarakat

Isyarat yang menunjukkan kewajiban amil yang ketiga ini adalah kalimat “*min amwalihim*” dalam QS. At-Taubah 103.

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً ...

Yaitu memberikan edukasi kepada masyarakat tentang harta mana saja yang wajib dikeluarkan zakatnya. Hal ini dapat diketahui dari kata “*min*” yang terdapat dalam ayat. Kata “*min*” mengandung makna sebagian, sebagaimana dijelaskan As-Syaukani dalam tafsir Fathul Qodir.

Al-Qurthubi menjelaskan definisi harta sebagaimana yang disampaikan oleh Abu Umar. Fakhrudin Ar-Rozi mengatakan bahwa ayat 103 dari surah at-Taubah ini mengandung beberapa hukum diantaranya;

- a) Harta yang diambil zakatnya adalah hanya sebagian saja, bukan keseluruhan. Walaupun jumlah tertentu dari sebagian tersebut tidak disebutkan, kewajiban sedekah sudah diketahui baik sifat, *kaifiyat* (tata cara), dan *kammiyah* (jumlah kadarnya).

- b) Harta yang dizakati adalah harta yang menjadi milik mereka. Karena tidak semua harta harus dikeluarkan zakatnya. Fungsi amil mestinya menjelaskan kepada para muzakki ataupun calon muzakki tentang harta mana saja yang harus dikeluarkan zakatnya dan bagaimana cara menunaikannya serta adakah syarat-syarat tertentu dalam menunaikan zakat tersebut.

4. Menghitung zakat

Ketika masyarakat telah memahami harta yang wajib dikeluarkan zakatnya, maka mereka masuk pada tahap berikutnya, yaitu menghitung hartanya. Inilah kewajiban amil ke empat.

5. Mendoakan

Perkara yang tak boleh dilupakan oleh amil zakat adalah mendoakan para muzakki karena doa amil merupakan ketenangan untuk para muzakki. Oleh sebab itu seorang amil mestilah orang memiliki kriteria akhlaq yang baik. Hal ini berdasarkan kepada firman Allah:

خُدُّ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

“... *sesungguhnya doa kalian (amil) menentramkan mereka (muzakki)*”

Selain ayat diatas terdapat juga hadits anjuran mendoakan orang yang berzakat, seperti:

حَدَّثَنَا حَفْصُ بْنُ عَمْرٍو حَدَّثَنَا شُعْبَةُ عَنْ عَمْرِو بْنِ عَبْدِ اللَّهِ بْنِ أَبِي أَوْفَى قَالَ كَانَ النَّبِيُّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - إِذَا أَتَاهُ قَوْمٌ بِصَدَقَتِهِمْ قَالَ «اللَّهُمَّ صَلِّ عَلَى آلِ فُلَانٍ» . فَأَتَاهُ أَبِي بِصَدَقَتِهِ ، فَقَالَ «اللَّهُمَّ صَلِّ عَلَى آلِ أَبِي أَوْفَى» . أَطْرَافُهُ 4166 ، 6332 ، 6359 - تحفة 5176

“*Dari abdullah bin abi aufa, ia berkata, keadaan nabi saw apabila datang suatu kaum dengan sedekah mereka beliau sa mengungkapkan ya allah berikanlah rahmat kepada keluarga si fulan maka ayahku datang dengan sedekahnya kemudian rasulullah saw berdoa ya allah berikanlah rahmat kepada keuluarga abu aufa*”.

Imam baihaqi menyebutkan dalam *ma'rifatussunan wal atsar* bahwa imam syafi'I, beliau berkata:

وأحب أن ، يقول : أجرك الله فيما أعطيت ، وجعلها لك طهورا ، وبارك لك فيما أبقيت

“*Aku lebih menyukai seorang wali ketika mengambil zakat lalu mengucapkan 'semoga allah memberikan pahala atas apa yang telah engkau berikan serta menjadikannya sebagai pembersih dan semoga allah memberikan berkah dari apa yang tersisa*”.

Perencanaan Amil di Institut Amil Zakat di Palembang.

Dalam pengelolaan zakat membutuhkan sumber daya yang profesional dan terampil. Oleh karena itu, SDM amil zakat mesti direncanakan sesuai kebutuhan. SDM dalam pengelolaan zakat berbasis kompetensi bukan saja profesional dan terampil dalam bidangnya, lebih dari itu, ketekunan dan kesungguhan dan profesionalitas dalam mengelola zakat sangat dibutuhkan. (Hasan, 2011)

Di Palembang Lembaga ‘Amil yang terbentuk secara resmi sejak tahun 2001 yang merupakan cikal bakal Badan Amil Zakat Nasional atau biasa kita singkat BAZNAS telah memberikan peranan yang sangat signifikansi dalam proses pengelolaan zakat, infaq dan sodaqoh di Palembang. Dari hasil kajian yang dilakukan terdapat beberapa ciri khas *Human Capital* dalam masing-masing lembaga ‘Amil. Berdasarkan hasil kajian yang dilakukan Moch. Aminuddin Hadi (2018) dalam mengelola *Human Capital* sebagaimana pengelolaan Sumber Daya Manusia di sebuah perusahaan. Terdapat 3 fungsi utama dalam pengelolaan *Human Capital* yaitu Tahapan perencanaan, tahapan retensi dan utilisasi, dan tahapan pengembangan.

Diawali dengan Tahapan awal Perencanaan Amil di Baznas Provinsi hal ini dilakukan evaluasi kebutuhan, pendistribusian dan pengkaryaan melalui Renstra BAZNAS kemudian dituangkan dalam RKAT yang juga membahas bagaimana kondisi ‘Amil lembaga. Sementara Dompot Dhuafa melakukan dalam *Man Power Plan* yang dievaluasi setiap tahunnya Rapat Kerja Tahunan. Lain halnya dengan inisiatif Zakat Indonesia perencanaan ‘Amil masih terpusat di Jakarta. Darur Tauhid Peduli adalah lembaga ‘Amil yang berada dibawah yayasan pondok pesantren Darur Tauhid Bandung. Perencanaan ‘Amil di DT Peduli Palembang pun masih berkoordinasi Darur Taauhid Pusat.

Perencanaan ‘Amil di Baznas merujuk pada Keputusan Baznas Nasional no. 24 tahun 2018. Pembentukan Amil Baznas sudah dimulai sejak 2001 diawali dengan 3 orang. Pada tahun 2006 ada penambahan ‘amil menjadi lima orang, karena mendapat bantuan dari dua staff kementrian agama diperbantukan dibaznas tahun 2006-2015. Kemudian Baznas kota dibentuk pada tahun 2015. Baznas Kota memiliki 13 orang ‘Amil pelaksana dan 2 orang ‘Amil pimpinan. Hingga sekarang jumlah keseluruhan ‘Amil yang ada di Baznas Provinsi sebanyak 26 orang. Tingkatan ‘Amil yang dijalankan oleh Baznas provinsi terdiri dari

- a. Amil Magang sebanyak 1 orang
- b. Amil Kontrak sebanyak 1 orang
- c. Amil tidak tetap sebanyak 15 orang
- d. Amil Tetap sebanyak 9 orang

Pimpinan Baznas adalah komisaris bukan merupakan ‘Amil karena Baznas adalah lembaga independen yang berkoordinasi dengan pemerintah yang mendapatkan APBD diatur dalam Perbanas no.1 tahun 2019 tentang pengangkatan pimpinan Baznas, Syarat pimpinan berumur lebih dari 40 tahun maksimal 2 periode menjabat. Pimpinan Baznas provinsi terdapat 5 orang yang akan di pilih kembali per 5 tahun sekali. Untuk wilayah Baznas kota Palembang memiliki 13 orang ‘Amil pelaksana.

Sementara di Dompot Dhuafa terdapat 7 orang ‘Amil dan 5 orang untuk Inisiatif Zakat Indonesia dengan jenjang karier ‘Amil, pelaksana, staff, supervisor, manager dan pimpinan cabang. Untuk DT Peduli jenjang karier ‘Amil terdiri dari ‘Amil tetap, ‘Amil kontrak, ‘Amil tidak tetap. ‘Amil tetap terdiri dari 3 orang yang diangkat dari Yayasan Darur Tauhid, 7 orang ‘Amil kontrak yang di tentukan oleh cabang dan ‘Amil tidak tetap program.

Ada kompetensi umum dan kompetensi khusus untuk ‘Amil-‘Amil ini, sebagaimana diatur dalam Perbaznas nomor 14 tahun 2018 tentang manajemen ‘Amil di Baznas Provinsi dan Baznas kota. Ini diterapkan di Badan Amil Nasional Provinsi dan kota Palembang. Kompetensi umum ‘amil Baznas adalah beragama Islam. Kemudian pada perekrutan dan perencanaan ‘amil ini memiliki kompetensi khusus sesuai dengan bidangnya. Sebagian besar kompetensi keilmuan Hukum Ekonomi, ada beberapa yang ekonomi Islam dan pendidikan Islam, pada bidang keuangan diisi oleh kompetensi keilmuan akuntansi.

Sementara untuk Dompot Dhuafa kompetensi umum ‘amil Dompot Dhuafa adalah mengetahui tentang hukum zakat, infaq dan sodaqoh. Kompetensi Pengelola Lembaga lebih banyak didapatkan dari training-training internal yang dilakukan secara rutin oleh Lembaga. Pola perekrutan dan perencanaan ‘amil ini memiliki kompetensi khusus sesuai dengan bidangnya. Hal yang sama pada Laz Darur Tauhid Peduli kompetensi umum yang harus dimiliki adalah santri Darur Tauhid yang lulus Diklatsar dari yayasan Darur Tauhid Bandung (2022). Untuk ‘Amil Inisiatif Zakat Indonesia kompetensi umum yang harus dimiliki adalah personal yang telah rutin mengikuti kajian keagamaan (Darut Tauhid Peduli, 2022). Kemudian pada perekrutan dan perencanaan ‘amil ini memiliki kompetensi khusus sesuai dengan bidangnya.

Untuk fungsi retensi&utilisasi SDM Baznas Di Baznas Provinsi dan Baznas kota. Sistem pengupahan berdasarkan lamanya mengabdikan dengan tingkatan pendidikan. Gaji bulanan Amil diambilkan dari 12,5 % Zakat, nilai nominalnya tergantung jumlah pengumpulan zakat. Karena penggajian ini didasarkan pada pengumpulan zakat, jika 12,5 % dari jatah ‘amil masih kurang, maka diambil dari jatah dana fisabilillah. Sementara pengeluaran gaji di Dompot Dhuafa maksimal penggunaan 10-11 % saja di masing-masing wilayah. Pengeluaran gaji di IZI masih terpusat ke Jakarta. Begitu juga pengeluaran gaji di DT Peduli, penggajian ‘Amil terpusat ke Bandung untuk ‘Amil tetap dan ‘Amil kontrak, sementara ‘Amil tidak tetap diambilkan dari dana program.

Di Baznas Provinsi dan Baznas Kota ‘Amil hanya menerima gaji bulanan (Hendra, 2022). belum ada bentuk reward atau insentif lain yang rutin diberikan (Masturi, 2022). Begitu pula di Laz Dompot Dhuafa, Intensif masih berupa tunjangan Hari Raya. Sementara di Izi para ‘Amil telah menerima insentif berupa tambahan bonus jika mendapatkan target marketingnya, insentif tunjangan BPJS dan pengobatan herba. Untuk DT Peduli telah memiliki insentif lain selain gaji bulanan yaitu tunjangan keluarga, tunjangan pendidikan, tunjangan kesehatan dan dana pensiun jika bekerja sebagai ‘Amil lebih dari 5 tahun.

Pengembangan ‘Amil

Manajemen *Human Capital* sangat penting bagi organisasi khususnya dalam mengelola, mengatur, dan memberdayakan asset sehingga dapat berfungsi secara produktif untuk tercapainya tujuan dari lembaga.. Peranan manajemen *human capital* bagi kesuksesan suatu lembaga sangat menentukan, kendatipun tidak dapat dipungkiri bahwa sekarang ini dunia berada pada era globalisasi yang serba modern.

Untuk fungsi pengembangan *Human Capital* Baznas, Baznas Provinsi maupun Baznas Kota memberikan berbagai kegiatan yang bertujuan meningkatkan kemampuan dan keahlian para ‘Amil. Kerjasama juga banyak diberikan dalam berbagai bentuk seperti training-training yang dilakukan Baznas Pusat. Ada program training dan pelatihan yang sifatnya tahunan seperti training Simba dan pernah ada kajian rutin seperti kajian ayat dan hadist.

Pada Laz Dompot Dhuafa pada sisi keterampilan memiliki konsep training pendidikan yang di sebut dengan Capacity Building yang berisi pemahaman zakat, marketing, strategi fundraising, digital fundraising, negoisasi, komunikasi efektif. Ada matrik pendidikan SDM yang diberikan 2kali tiap tahunnya. Matrik ini diberikan ke seluruh ‘amil sesuai dengan level tingkatan ‘amil. Kajian yang wajib diikuti para ‘Amil juga kajian rutin ruhiyah dengan menghadirkan tokoh-tokoh ulama nasional.

Sementara untuk Izi, training dan pelatihan masih diberikan terpusat yang biasa di sebut dengan program IZI Talk. IZI talk adalah gathering seluruh ‘Amil IZI diseluruh Indonesia yang berisi tentang training tentang fiqh zakat, fundraising dan marketing, skill negoisasi, training keuangan. Begitu pula yang dilakukan Darur Tauhid Peduli kajian rutin sering dilakukan langsung dengan aa’gym dengan nama Forum Sangkar, kajian tentang skill manajemen, komunikasi efektif, pemahaman zakat. Kajian ayat dan hadist dilakukan rutin tiap pekan dengan menghadirkan tokoh-tokoh akademisi Setiap habis training, akan dilakukan tes pemahaman dan prasayarat untuk ikut training-training selanjutnya.

KESIMPULAN

Berdasarkan kajian dan peneltian yang telah dilakukan dapat disimpulkan bahwasanya. Pengelolaan sumber daya manusia secara professional dengan memperhatikan memberikan pendidikan, training-training yang membangun tidak hanya berupa pengetahuan dasar lembaga tentang perzakatan, tetapi juga pembangunan softskill Amil mampu meningkatkan profesionalitas lembaga. Dari hasil penelitian yang dilakukan ada bebarapa catatan yang menjadi penting di perhatikan bagi berbagai pihak. Bahwasanya Pengelolaan lembaga zakat yang profesional salah satunya didukung oleh peran aktif dan kerjasamanya pemerintah wilayah terkait untuk mendukung setiap program kegiatan institut zakat yang ada di wilayah tersebut. Institut Amil perlu kembali meningkatkan fundraising pengumpulannya zakat infaq dan sodaqohnya dengan memperhatikan peningkatan sofskill-softskill yang menunjang fundraising.

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**EMPLOYEE PERCEPTION OF PROFESSIONAL ZAKAT FUND
MANAGEMENT IN BAITUZZAKAH PERTAMINA**

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ABSTRACT

Professional zakat is one of the new cases in the science of fiqh. There is no definite certainty in the Qur'an and As-Sunnah regarding professional zakat, even mujtahid priests such as Shafi'ih, Abu Hanafi, Malik and Ahmad Ibn Hambali do not include professional zakat in their books. This is due to the undeveloped type of business and community work at the time of the Prophet and previous mujtahids compared to today, while Islamic law is a reflection of events that occurred and was later determined to be law. The rules regarding Professional Zakat have shown conditions that support and are growing rapidly in Indonesia. Various companies have implemented professional zakat management in their respective institutions. This study aims to measure the perception of Pertamina's employees as one of the largest SOEs in Indonesia regarding the collection and management of zakat at their Amil Zakat Institution, namely Baituzzakah Pertamina.

Keywords: Employee, Perception, Professional Zakat, Management

INTRODUCTION

Professional zakat is part of the assets that must be removed from income as a profession or assets issued from the sale of services. In other words, professional zakat is a treasure that is issued from the utilization of the potential that exists in an individual, such as doctors, architects, lawyers, accountants, and others. In fiqh literature, income is called Al-mal al Mustafad (obtained wealth). The definition of professional zakat referred to above refers to the meaning of zakat and its relevance to the definition of profession, namely a job, professional business, or the provision of services that produce results. In the Indonesian Dictionary it is stated that a profession is a job based on one's expertise as a means of livelihood. (Hananni, 2017).

So far, there have been many studies that have conducted studies on professional zakat, but these studies have not clearly stated how to apply professional zakat. One of the Muslim scholars, namely Sheikh Dr. Yusuf Al-Qaradawi through his book entitled Al-Zakah stated that today's income is mostly obtained from employee salaries, services and professions. According to Yusuf Al-Qaradawi, income earned from services and professions is categorized as "kash al-amal wa al-mihan al-hurrah" (wealth that is included in the ownership of a Muslim through a new business that is in accordance with Islamic law). However, the idea of applying business results into professional zakat has not been widely accepted by

Muslims in Indonesia. Then what happens if the income affected by the obligation to pay zakat decreases, while the search is not subject to zakat increasing but is not subject to zakat, of course this is contrary to the principle of justice in Islam, because, how is it possible for a farmer who has a high business and a relatively small income with a large risk of loss but is obliged to tithe while a doctor, Teachers and employees with large salaries are not subject to zakat. (Choiru, 2020).

Unfortunately, at the practical level in society, many do not understand and are aware of the urgency of issuing professional zakat. This is due, firstly, there is no law that specifically discusses professional zakat, so they consider professional zakat as just a discourse and there is no binding obligation for someone to issue professional zakat. Second, there is no evidence, texts and opinions of classical scholars who specifically discuss professional zakat so that there is debate in taking the legal basis of professional zakat. Third, the difficulty in enforcing professional zakat. (Zen, 2014)

Another thing that causes people to not fully understand and be aware of the urgency of professional zakat is because there is a khilayah (difference of opinion) among scholars or da'wah/fatwa institutions in the matter of professional zakat. There are some who allow professional zakat, such as Sheikh Abdul Wahhab, Sheikh Abu Zahrah, Yusuf Qardhawi, Quraisy Shihab, Prof. Didin Hafidhuddin Muhammadiyah Tarjih Council and MUI. However, there are also those who oppose and do not allow professional zakat with the main reason that professional zakat was never exemplified by the Prophet SAW. They are Dr. Wahbah Az-Zuhaili, Prof. Ali As Salus, Sheikh Bin Baz, Sheikh Muhammad bin Saleh Utsaimin, Hi'ah Kibaril ulama, PERSIS Hisbah Council, Bahtsul Masail and NU.

In analyzing the stipulation of professional zakat, some scholars use a legal basis in which most of the arguments have mujmal (global) meanings that still require clear tafshil (details). Because sometimes there are still musytarak pronunciations, so a firm meaning must be sought which states professional zakat (Fuad, 201). Indonesia as a country with the largest Muslim majority in the world, has the potential in professional zakat management. Plus, Indonesia is one of the countries with the fastest growing middle-class economy in the world, which has a fairly progressive workforce. Therefore, the potential of professional zakat in Indonesia is very large and very worthy of study. The following is the result of the IPPZ calculation which involves income from the State Civil Apparatus (ASN) and also non-ASN.

Based on the Zakat Outlook for 2020, East Java Province has the highest ASN professional zakat potential in Indonesia, amounting to IDR 487 billion. Meanwhile, the lowest professional zakat potential is found in Papua Province, which is IDR 17.8 billion. The highest non-ASN professional zakat potential is also in East Java Province, which is IDR 24.75 trillion. Meanwhile, the lowest non-ASN professional zakat potential is in East Nusa Tenggara province with a potential of IDR 89 billion. Meanwhile, South Sumatra itself has the 8th largest professional zakat potential in Indonesia, namely a potential of IDR 146.4 billion for ASN and IDR 4,303.80 trillion for non-ASN (Puskas BAZNAS, 2020). Based on these data,

Professional zakat has enormous potential, reaching Rp. 139 trillion, even in the collection carried out by Baznas and Laz in 2018-2019 the professional zakat collected is greater than other zakat. However, from this large amount of potential, the amount of professional zakat funds collected in 2019 only reached 3.9 trillion and is still very far from the amount of potential that exists in Indonesia. (Puskas BAZNAS, 2020)

Meanwhile, according to National Zakat Statistics data in 2019, professional zakat collected is greater than other zakat, namely 3.9 trillion rupiah. However, the collection of professional zakat in Indonesia is still very far from its potential. This is due to the lack of recognition of professional zakat among the public at this time, there is a great need for promotion and examples by people with big names so that people are more familiar with professional zakat, as was done by President Jokowi. President Jokowi handed over professional zakat to Baznas at the State Palace, the President also appealed to all state officials, private companies, State-Owned Enterprises (BUMN), to regional heads throughout Indonesia to pay zakat to help fellow human beings so as to create prosperity for all people. (<https://www.>)

In several studies it is stated that one of the efforts to increase public interest in giving zakat is by improving the management of zakat carried out by zakat organizations. This is certainly related to the management of zakat, although it does not directly indicate whether it refers to the collection, distribution, empowerment and reporting of zakat, but is considered to have a significant influence in motivating someone to pay zakat (Juliana, 2019). The same thing was also conveyed by Jaja Jaelani (Director of Zakat Empowerment of the Ministry of Religion of the Republic of Indonesia) who stated that other factors that have become an obstacle to the not yet optimal receipt of zakat funds include the low level of muzaki's trust in zakat management institutions (LPZ), LPZ professionalism and the habit of distributing zakat directly to mustahik (Kurniadi, 2017). Thingthe head of BAZNAS in the field of distribution, Saidah Sapuan, said that several zakat collection units (UPZ) from BUMN that had not yet entered BAZNAS were Pertamina, Bank BRI and PLN. They manage and collect zakat funds from their own employees. (<https://baznas.banyuasinkab.go.id/mensesneg-dorong-baznas-kumpul-zakat-ke-bumn-dan-corporation-large/>)

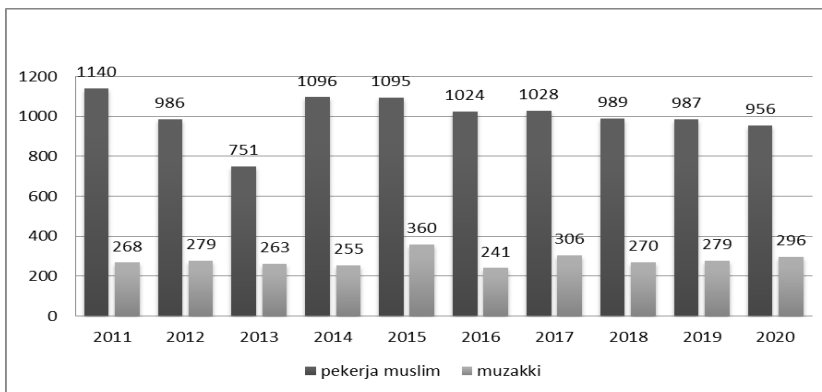
Pertamina is one of the State Owned Enterprises whichThe average salary of its employees is confirmed to have exceeded the nisab for issuing professional zakat.<https://www.Suara.com/business/2021/09/09/135744/register-complete-gaji-pegawai-pertamina-terbaru>), which is equal to:

- 1) HRD: Rp12.8 million-Rp13.8 million per month
- 2) Accounting Staff: Rp9.6 million-Rp10.5 million per month
- 3) Administration: Rp19.4 million-Rp21.07 million per month
- 4) Engineer: IDR 8.89 million-IDR 21.4 million per month
- 5) Factory workers: IDR 14 million-IDR 26 million per month
- 6) Reservoir Engineer: IDR 21.84 million-IDR 32.74 million per month
- 7) HSE Supervisor (HSE Supervisor): IDR 24.16-26.3 million per month

- 8) Engineering Manager: IDR 55.5 million-IDR 59.9 million per month
- 9) IT Solution Manager: IDR 57.5 million-Rp 62.5 million per month
- 10) Chief Supply Chain: Rp63.59 million-Rp68.97 million per month

With this average salary, of course many of Pertamina's employees are required to pay tithe. Pertamina itself has its own zakat institution which is tasked with collecting employee zakat and distributing it to the right people, the institution is called "Baituzzakah Pertamina" or better known as Bazma. Bazma makes it easy for Pertamina employees who want to pay zakat for their profession by directly deducting the salaries of employees who want to pay zakat. Employees who want to pay zakat then sign a power of attorney withholding zakat by 1%, 2% or 2.5% according to the wishes of employees who want to pay zakat. pay zakat. In addition, the proximity of Bazma's location and the transparency of zakat management carried out by Bazma are advantages in providing convenience and confidence for employees in issuing zakat. However, among the many facilities, only about 30% of the employees who issue zakat profession at Bazma.

Table 1
Comparison of Muslim and Muzakki Workers



Source: Baituzakkah Pertamina Palembang, 2022

If you look at it every year there are fluctuations in the muzakki who give zakat at Bazma. In 2011 the number of workers owned by Pertamina RU III reached 1140 people, but only about 20% of the new workers were zakat at bazma. If we look in more detail, from the beginning of 2011 to 2020, the number of workers with tithes at Pertamina RU III has only reached around 30% of the total number of Pertamina RU III workers. Even though Pertamina RU III has enormous muzakki potential (Baituzakkah Pertamina, 2022).

METHODS

In conducting this research, researchers used qualitative research methods. The researcher wants to know and describe the perceptions of Pertamina RU III

employees about professional zakat and how they perceive the management of professional zakat carried out by Baituzakkah Pertamina. Qualitative research is research that aims to understand the phenomena experienced by subjects that must be studied such as behavior, motivation, attitudes, perceptions, and actions. The resulting data produces descriptive data in the form of written or spoken words from the observed behavior (Moleong, 2007). Meanwhile descriptive is a description designed to obtain information about phenomena that occur in a particular population or area (Abdullah, 2018). More specifically, This research is included in the case study. This study aims to observe the perception of Pertamina RU III employees on professional zakat and professional zakat management at Baituzakkah Pertamina. Therefore, the type of research used in this research is descriptive qualitative with case study design.

RESULTS AND DISCUSSION

Perception of Pertamina RU III Palembang Employees on Professional Zakat

Professional zakat is a new thing in fiqh, the absence of clarity in the Qur'an, Sunnah and even the books of previous mujtahid priests makes zakat the latest problem in Fiqh affairs and this is what causes controversy among scholars, some agree and even oppose zakat. profession. In Indonesian society, there are still many who do not understand about professional zakat, even some people who have income that far exceeds the nisab do not issue professional zakat. This is because there are still many people who do not know about this profession zakat. Of the nine employees who were interviewed, all of them knew about this professional zakat, but some only knew the name.

Some employees say that they agree with professional zakat because the goal is to help others, but they don't really understand what professional zakat is (MZ, D, BH, B, SA, 2022). However, there is one employee who is quite understanding regarding the provisions regarding professional zakat by explaining that only certain employees are obliged to issue professional zakat because it is related to nishab, in contrast to zakat fitrah which is the obligation of all Muslims (IN, 2022). Even some employees (R,W, 2022) do not agree with the obligation of professional zakat and prefer zakat maal because the argument is still weak.

Professional zakat is a new thing that has emerged in Islam, the pros and cons color the debate on this matter, the majority of scholars of the four schools of thought do not require this profession zakat because of the limited types of work in ancient times. This is what causes many people today to not know what professional zakat is and even some people reject it because there is no evidence that explains definitively about this professional zakat.

From the results of interviews with several Pertamina RU III employees, it was found that there were still employees who did not fully understand professional zakat, most of them only knew that what was required was only zakat fitra, so they only issued professional zakat and some even opposed it. professional zakat because they think that what is obligatory from zakat mal is gold and silver zakat but there are also some employees who fully understand and also issue their

professional zakat.

Perceptions of Pertamina RU III Palembang Employees on Management of Professional Zakat at Baituzzakah Pertamina

The presence of a zakat institution is of course very helpful in collecting zakat considering the large amount of potential zakat in Indonesia. A zakat institution is expected not only to be able to collect zakat as much as possible but with the presence of a zakat institution it can also provide awareness and understanding to zakat mustahik considering that nowadays there is still a lack of understanding of the community about zakat especially professional zakat which even though it has enormous potential if it can be collected maximally.

Bazma is one of the zakat institutions that stands in the Pertamina RU III area, all muzaki from Bazma are Pertamina RU III employees, totaling 956 with a sample of 9 people because Pertamina RU III only allows research in the Avigas I room. The results of interviews with Pertamina RU III employees regarding management professional zakat at Bazma RU III.

From an interview with Mr. RN (2022) it was stated that the management of professional zakat in Bazma is quite good because the presence of Bazma can have a positive effect on zakat collection. He explained that the existence of Bazma made the distribution of zakat more fair and equitable. The same thing was conveyed by Mr. IN (2022), that the management of zakat at Bazma was also quite good. He is of the opinion that the presence of Bazma can provide information to workers who do not know about professional zakat and can invite workers to pay zakat. Mr. W (2022) also argues that the management of professional zakat at Bazma is also quite good. This is because Mr. Wisya thinks that every zakat institution must have a report. Mr. Ramos (2022) conveyed a different matter.

From the results of interviews conducted by researchers with Pertamina RU III employees in the Avigas Room, the researchers found that Pertamina RU III employees in the Avigas I Room had a fairly good perception of the management of professional zakat in Bazma.

Related to this, zakat institutions must also have a strategic plan, as a response to changing situations to maintain the existence of the institution in order to survive. This is related to public trust. Zakat institutions can be trusted when they are able to manage people's funds in an honest, trustworthy and professional manner. Society has its own thoughts in assessing the organization. There is great hope from the community that zakat is able to overcome poverty in a real way.

In addition, the success of a zakat institution is of course very closely related to the mustahik's perception of a zakat institution.

Then regarding the distribution of zakat funds distributed by Bazma, there are differences of opinion among Pertamina RU III employees in the Avigas I room. There are some employees who consider the distribution of bazma to be good enough and there are also some who don't even know. Following are the results of interviews with several Pertamina RU III employees in the Avigas I room.

From the results of an interview with Mr. IN (2022), he said he did not know about where Bazma was channeling funds. He only knew if Bazma was

channeling funds to teachers and students. his activities, he also believes that when Bazma gets funds to disseminate his reports to workers who are tithe. Likewise Mr R (2022), he also believes that every receipt and distribution of funds must be known by all employees who are tithe or not. According to him, every fund collected must be announced and while he was there, he never heard of the report, while the report is very important so that everyone can believe and be sincere in giving alms.

While the results of the interview with Mr. RN (2022), he argues that the distribution of zakat in Bazma is quite good, but he suggests that zakat distribution should not only be consumptive but also productive. He argues that productive zakat can be more helpful for mustahik in making businesses that can help mustahik income so that they can become independent and no longer receive zakat or can become muzakki in the future. The distribution of professional zakat in a productive way can certainly help muzakki not only for a moment but forever.

From the results of interviews with several Pertamina RU III employees, it shows that Pertamina RU III employees in the Avigas room have a good perception of the distribution of professional zakat carried out by Bazma, but some employees advise Bazma to distribute more to productive zakat and can invite employees to participate in Bazma activities so that you know more about what and where the zakat is distributed

Perception Analysis of Pertamina RU III Employees on Management of Professional Zakat at Baituzzakah Pertamina

The muzakki's perception of zakat management is very important for a zakat institution, the better the muzakki's perception of the management of a zakat institution, the better the collection of zakat carried out by an institution, and vice versa, the worse the muzakki's perception of a zakat institution's management, the more it is difficult for a zakat institution to collect its zakat because perceptions and decision making are interrelated things. Perception is an individual's understanding in determining, assessing or interpreting something based on the information obtained.

Bazma is a zakat institution formed by Pertamina to help employees who want to pay their zakat. Various advantages, of course, are owned by Bazma such as professional, accountable and transparent. This can be seen from the reports on the number of muzakki who give zakat and give alms in front of Bazma's office. In addition, Bazma also has management and programs that are considered to be able to help mustahik and distribute zakat evenly. 29 of 1991 and No. 47 of 1991 concerning the development of the Amil Zakat Infak and Alms Agency.

From the results of the research conducted by the researcher, it was found that of the 9 employees interviewed, all of them had a fairly good perception of the management of professional zakat at Bazma, but several Pertamina RU III employees at the Avigas room suggested that Bazma should promote Bazma more

to new employees due to the frequent occurrence employee turnover which causes new employees to be unaware of Bazma and the busyness of employees in carrying out their work. In addition, the understanding of a mustahik also greatly influences the collection of zakat, the more one understands the obligation to issue zakat, the higher one's desire to issue zakat, as it is known that professional zakat is one of the new things in Islamic fiqh.

Of the 9 Pertamina employees who were interviewed, all of them knew about professional zakat but some of them only knew about the existence of professional zakat but not too deeply and also one of the employees thought that the zakat was issued only for charity. consider that zakat is not obligatory and there is no evidence that explains professional zakat. In addition, the large number of zakat institutions in Indonesia and the absence of regulations requiring employees to issue professional zakat at a zakat institution in Indonesia are one of the factors causing only 30% of all Pertamina RU III employees who issue professional zakat at Bazma.

Based on the results of research at Pertamina RU III Avigas Room, it can be concluded that the understanding of Pertamina RU III Avigas I employees regarding professional zakat is quite good. However, there are still employees who do not fully know about professional zakat and only know about zakat fitrah and some even reject professional zakat because they think that what is obligatory from zakat mal is only zakat gold and silver and there are also those who only pay professional zakat. only out of obligation.

Meanwhile, for the perception of Pertamina RU III employees in the Avigas Room regarding the management of professional zakat at Bazma, employees have a fairly good perception, but many employees suggest that Bazma do more promotions to old or new employees who may not know Bazma's existence, maybe this is what causing Bazma to not maximize the collection of professional zakat.

CONCLUSION

Based on the results of research at Pertamina RU III Avigas Room, it can be concluded that the understanding of Pertamina RU III Avigas I employees regarding professional zakat is quite good. However, there are still employees who do not fully know about professional zakat and only know about zakat fitrah and some even reject professional zakat because they think that what is obligatory from zakat mal is only zakat gold and silver and there are also those who only pay professional zakat only out of obligation. Meanwhile, for the perception of Pertamina RU III employees in the Avigas Room regarding the management of professional zakat at Bazma, employees have a fairly good perception, but many employees suggest that Bazma do more promotions to old or new employees who may not know Bazma's existence, maybe this is what causing Bazma to not maximize the collection of professional zakat.

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FINANCIAL INDEPENDENCE OF ROUDLOTUL QUR'AN ISLAMIC BOARDING SCHOOL AT DANAU RANAU

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ABSTRACT

This research is motivated by many institutions Islamic education such as Islamic boarding schools who can't afford everything operational needs and daily needs, only by relying on fund which derives from donors or government the agency is not could developing both educationally and economically. This research examines the financial independence of the Roudlotul Qur'an Islamic Boarding School at Danau Ranau. The aim of this research is to analyze how pesantren administrators of Roudlotul Qur'an Islamic Boarding School at Danau Ranau manage finances so that they can be financially independent. This paper also analyze what is the impact of the financial independence of the Roudlotul Qur'an Islamic Boarding School Danau ranau towards the surrounding community. Type study this is study field with use source data primary and secondary. Collection data use technique Interview and documentation. Technique analysis data use analysis data qualitative descriptive, which is the result in the form of written words or verbal about phenomenon which observed. The results of this study are the Roudlotul Qur'an Islamic Boarding School at Danau Ranau has independent financial because 50% their income from managing an independent business belonging to a boarding school. Islamic boarding schools also involve local communities in developing self-reliance in order to overcome the economic disparities that occur between the community and Islamic boarding schools.

Keywords: Financial Independence, Islamic Boarding School

INTRODUCTION

Islamic boarding schools are educational institutions that are unique to Indonesia. Islamic boarding school have roots of economic independence strong and capable of being an engine driving economic growth, in as well as outside the boarding school environment itself (Puspaningtyas, 2021) . Islamic boarding school have the influence that strong for build independence economy through programs made by Islamic boarding schools both related to from religious education to entrepreneurship training, this which motivated several Islamic boarding schools to try to combine system religious education with entrepreneurship education (Iham Bustomi, 2021) .

The economic independence of Islamic boarding schools means being able to carry out economic activities inside and outside the school environment focused on business development and expansion (Rifai, 2019) . It means Islamic boarding schools, have been able to develop themselves independently with method realize system economy which independent so that various needs Islamic boarding school in

develop education could walk maximally without being too dependent on others. Of course some rather than the economic needs must cooperate with other parties to be managed (Islam, nd) .

Boarding school could endure During many years and have source power man which overflow could made potency as HR which superior (Kurniawan, 2021) . However, state which actually occur development economy boarding school no exhilarating, most para manager Islamic boarding school compete-competition to get facilities and infrastructure assistance in the form of capital assistance for business. However, once you get the help the item will only become an inventory item, this often happens because many Islamic boarding schools which don't have a vision yet which strong to move in the field economics (Murtadlo, 2021) . In the midst of threats, obstacles and economic problems for Muslims, it should be existence Islamic boarding school Becomes solution. With grow spirit independence and motivating self for independent could Becomes Street go out from the polemic about the pesantren economy which is considered weak and cannot compete with other institutions (Maulida, 2016) .

One of the Islamic boarding schools established in order to answer various kinds of public problems, especially independence economy is Islamic boarding school Roudlotul Qur'an Danau ranau. The development of this Islamic boarding school which was founded in 1997, has have a lot of influence on the village community in the surrounding environment boarding school, especially social and economic influence. Within a period of 23 years since the establishment of the Islamic Boarding School until year 2021, development Islamic boarding school Roudlotul Qur'an has experience dynamics journey which enough long, so that make This Islamic Boarding School is experiencing rapid growth and development if compared to other Islamic boarding schools in the district OKU South. Well from side education even the economy. Wrong one means towards prosperity is through economic activity. As for living well (*hasanah*) is suggestion religion. With thereby, effort achievement welfare of life through economic activity is a religious recommendation. What's more again, if linked with expression *kada al-faqr u an yakun kufra*n (poverty or poverty bring closer on disbelief), so thinking about development the economy becomes Thing which very important (Yusuf, 2010) .

Activity in reach destination independence financial of Islamic Boarding school by raising livestock, SMEs and so on which is indeed a potency economy Islamic boarding school Roudlotul Qur'an which result expected Becomes form independence financial and ingredient development economy society too. In general, the Roudlotul Qur'an Islamic Boarding School has become the target of the activity is Islamic boarding schools that accommodate orphaned students orphan, poor and poor. In implementation activity education dispensation and relief given to students so that all funding programs held subsidy cross. As for a number of consideration and factor main election Islamic boarding school Roudlotul Qur'an Danau ranau as follows:

- 1) The number of students is more than 500 students, who come from various regions as well as have potential and ability which variety

- 2) Place boarding school which strategic close with market, supermarket, and etc, make it easy boarding school in operate effort in development economy
- 3) Islamic boarding school roudlotul Qur'an is boarding school which most Up compared to the existing Islamic boarding schools in the area, seen from the big educational institutions with there is a university.

So from the description of the background above, the researcher is interested in writing this paper.

METHODS

This type of research uses a descriptive qualitative approach that is something study which conducted in condition experience character research aims to understand the phenomenon experienced by the subject study with see direct to field for dig and examining subjects such as actors, perceptions, motivations, actions etc holistically and by means of descriptions in the form of words and language on something context special which naturally (Tohirin, 2012) . Qualitative meaning emphasizes the process of assessing in detail has not been measured in terms of quantity, amount, entity, and frequency. The qualitative approach is a process of research and understanding based on a methodology that investigates a social phenomenon and human problem. This research was conducted in a qualitative descriptive way with a case study at the Roudlotul Qur'an Islamic Boarding School in Danau Ranau as object study. And informant in study this is owner Islamic boarding school as well as the manager and Public Around Roudlotul Qur'an Islamic Boarding School at Danau Ranau, while the instrument is in study this is the researcher himself.

RESULTS AND DISCUSSION

Businessman (entrepreneur) is somebody which have soul brave take risk for open effort in various opportunity. kindly large, Entrepreneur interpreted as action which conducted by somebody in see and catch opportunity effort, as well as gather source power which needed for take profit from action which done for achieve success (Fuhairah, 2021) . In Islam, the form of entrepreneurial activity is not the new one. Both are like two sides of a coin that cannot be separated. Prophet Muhammad SAW along with with his wife formerly To do activity Entrepreneur with trade. In Islamic history it is said that entrepreneurial activities have since the time of the Prophet and his Companions. Basically activities Entrepreneurship has become a hallmark of Islam which has been around for a long time has conducted and developed Becomes ethics which worth tall in uphold Islam because it can spread the religion of Islam through entrepreneurship and trade throughout the world (Fahmi, 2018) .

Islamic Boarding School Economics basically aims to strengthen the funding boarding school, practice for Students as well as empowerment economy community (Hamid, 2016) . By developing several business units which are potency which there is in the nor outside Islamic boarding school so will Becomes booster as well as amplifier economy institutional and Public around

boarding school the. In economy Islamic boarding school there is two Thing which Becomes component booster economy that is income and entrepreneurship. Income very influence walking economy Islamic boarding school, the more tall income Islamic boarding school describe it ability Islamic boarding school which increase, with optimizing income, the Islamic boarding school will be more independent in meeting needs in boarding school. Whereas entrepreneurship is effort-the efforts made by Islamic boarding schools to develop and run the potential that exists inside and outside the pesantren, if a Islamic boarding schools run the entrepreneurship well then can support the needs of Islamic boarding schools without hoping for help from external parties (donors, central or provincial government). Better ability Islamic boarding school in operate entrepreneurship as well as responsibility in exploring and managing the income they have automatic level independence Islamic boarding school the could said the more improve.

The independence of Islamic boarding schools can be measured from the ability to earn original Islamic boarding school in financing the course of the Islamic boarding school, if the more independent a boarding school then the course of the economy there also will walk with very good as well as Public which there is around Islamic boarding school the also could feel impact which good from independence Islamic boarding school the with empowered their economy. Can be concluded with the independence of a Islamic boarding school no only give impact to boarding school that alone rather it has an impact on the people who live around the pesantren stand up.

Islamic boarding school Roudlotul Qur'an During this in Fulfill needs Islamic boarding schools and their students rely on funds from donors. A institutions or foundations cannot depend on funds from donors because institution the no will experience progress without exists effort. As Islam teaches humans not to depend his life to person other more again until begging. A believer is personal which must independent, work hard and abstinence give up on the situation Every Muslim must develop himself within economic independence by doing productive things and trying with method which Correct. With spirit independence the Islamic boarding school roudlotul qur'an look for potency which owned in effort reach financial independence. Based on results Interview with Anton Irawan , Treasurer of the Islamic Boarding School, as following: “ *Source income Islamic boarding school Roudlotul Qur'an shared into three namely 40% of the monthly fees for students (SPP), 10% comes from donors and the government, and 50% comes from the businesses that are run by boarding schools. The acceptance of Islamic boarding school funds does not depend to donor or government, source main income boarding school came from tuition fee and also effort owned by boarding school in management finance Islamic boarding school. Operational needs and the needs of Islamic boarding school students in prioritize costs monthly student (SPP)*”.

The source of funding for the Roudlotul Qur'an Islamic Boarding School comes from: donor, cost monthly Students, and results management effort boarding school. Component main income boarding school originated from cost monthly Students (SPP) around 30%-40%, businesses run by Islamic boarding schools 40%-

50%, while donors or the government is only 10%. Roudlotul Islamic Boarding School The Qur'an does not prioritize funding sources from donors and government. Needs operational and needs daily Students came from two source income ie cost monthly Students (SPP) and results business management run by Islamic boarding schools. The businesses owned by this pesantren include: cattle, grocery stores, canteens, boutiques, and bazaars.

Based on results Interview with KH. Ali Fuad , Caretaker of the Islamic Boarding School, as following: “ *Hut boarding school on at first in Fulfill needs operational using government aid funds and donor assistance. However, help like that no know when existence, and no know when donor will give help to boarding school. Whereas operational boarding school mustkeep running, if you only rely on the monthly student fees (SPP), then can only cover the daily costs of students such as food, water, electricity. with Thus, pesantren cannot develop their educational institutions so that they can continue develop*”.

The initial step was taken by the Roudlotul Qur'an Islamic Boarding School so that could Becomes boarding school which independent and capable develop potency economy which there is in in nor outside boarding school boarding school, noonly depend on donor funds but have to make something system that is able to develop the pesantren economy to finance life Students and cost operational. Potency Islamic boarding school Roudlotul Qur'an which is at in rural which crowded population then with market and supermarkets, become a potential market whose results can help meet needs operational. So Islamic boarding schools exploit this potential by develop farm which obtained from grant. Along with development era and the more tall operational needs, Roudlotul Qur'an Islamic Boarding School at Danau Ranau *upgrade* this potential by running several businesses shop grocery, canteen, and boutique. Activity mentioned have motto spirit independence, togetherness, and usefulness. Roudlotul Islamic Boarding School The Qur'an makes several efforts in strengthening the development process the economy to be sustainable, as follows:

1. Develop Source Power Man Kindly Optimal

Human resources is the most important indicator as mover in implementation a activity. The more good quality source power man so the more good results which will received, vice versa. Therefore, human resources are needed skilled and have knowledge which enough large so that could run the business optimally. Roudlotul Qur'an Islamic Boarding School Danau ranau have source power man which enough many. Ifthis potential is developed to the maximum so it is very helpful economic development carried out by Islamic boarding schools where students serve as perpetrator key in running a business the.

Based on results Interview with KH. Ali Fuad as follows: “*Initial start boarding school To do activities effort for sufficientthe needs of the santri boarding school only help the usatz. But look the development of these activities can shape the soul of the students who creative and innovative, Islamic boarding schools in the end always involve students in any economic activities. In addition to forming an entrepreneurial spirit within the pesantren environment, later this knowledge*

can become a provision which could applied by Students if has complete education in boarding school. So students not only learn religious knowledge course, but social sciences, in order to be able to compete in the outside world boarding school".

Involve students in organizations or provide training Becomes alternative in add *skills* Students, with empowerment *The* students' life skills are expected to be able to overcome economic problems people. Islamic boarding school Roudlotul Qur'an Danau ranau in effort develop source power man which has give entrepreneurship training by providing a forum in the form of facilities that encourage the smooth running of economic development activities. *Life skills* training Students no only factor booster success activity economy pesantren, but in Islamic business ethics which is associated with the principles of rule religion Students very needed in shape source human power which good, with shape soul entrepreneur which always keep yourself pious by sticking to the Shari'a Islam too for welfare economy people. Practice ability as well as Skills Students in entrepreneurship, Becomes stock Students in face the times in order to be able to compete in the world of work in outside Islamic boarding school.

Based on results Interview with Siti Khodijah, Santri and Islamic Boarding School Business Administrator, as following: "*Development lifeskills which conducted by Islamic boarding school very beneficial, besides develop potency Students also teach how to manage a business .With facilities provided boarding school, Students no only study theory just but direct practiced in field. Development lifeskills this certain will useful for students if they have completed their education here and compete with world free market. Activity developer this also no require all students must participate, so without coercion and indeed on a whim alone. In this activity we do not ask for anything in return because as Students we hold principle blessed in every affairs, if what we do is carried out sincerely, God willing God will reply.*"

2. Develop Potential in Sector Farm

Potency which could developed by Islamic boarding school Roudlotul Qur'an Danau ranau that is sector farm. On year 2000 boarding school get grant animal cattle as much 35 tail cow, where pesantren can develop this potential by breeding cows the. For moment this sector farm maintain 45 tail cow. Students in charge of taking care of cows by looking for grass to cleaning up the cage. This activity is done by students after completing activity Required Islamic boarding school so that no disturb concentration Students.

Based on results Interview with KH. Ali Fuad as the following : "*There are several efforts made by the Roudlotul Islamic Boarding School qur'an in effort Fulfill needs operational and needs daily Students. Effort which conducted first time by Roudlotul Qur'an Islamic Boarding School at Danau Ranau is raising cattle, in 2000 the pesantren received livestock animal grants from one member of the DPR as many as 35 cows given to the boarding school, finally the boarding school takes care of and expand culture cows the Islamic boarding school for Fulfill pesantren operational needs. The capital used in managing and caring for cows is*

obtained from results sale cow, part enter into the cost operations of Islamic boarding school and part for capital in nurse livestock. Meanwhile, livestock marketing is still in the form of raw goods which are where cows are sold in a state that has not been processed into food, or processed milk cow".

Based on results Interview with Emsi, Santri and Boarding School Business Management, as following: "I do this livestock activity to help development boarding school economics, with the intention of ridho lillahita'alla we are students who carrying out the task of wanting to get the pleasure of the teachers, if our ustadz ridho then everything we have learned here will be a blessing. Besides that This activity trains life skills that can later become provisions for students santri in competing with the world outside the pesantren. For treatment cattle Students usually nurse cattle after complete activity compulsory school, such as reciting and praying so as not to interfere with activities routine. Livestock maintenance operational costs in a month Rp. 7,000,000,- in the form of feed, vaccines, mating, and so on. After the obligatory school activities finished we will look for grass to feed the cattle, then clean the cage so that cattle permanent healthy and clean. For marketing, the animals sold are still in a raw state yet processed into a dish or food or a product that generated by cattle. In one month usually 4 tail cow sold for market meat which there is one week very, with price sell Rp.12,000,000,- to Rp.25,000,000,- profit from selling cows can reach Rp.5.000.000,- until IDR 7,000,000,- per tail. Enhancement sale usually occur on day raya eid fitri and eidadha where public akat is very consumptive".

3. Shaping Body Effort Owned by Islamic Boarding School

Islamic boarding school Roudlotul Qur'an Danau ranau in strengthen its economy to make various endeavors in order to achieve independence. The more students, the more operational costs Islamic boarding schools, if you only rely on donations from donors or government so boarding school will stagnant no could develop its potential. Pesantren's efforts to support economic development that is with set up body effort in realize independence and for support needs operational boarding school, where part big of operating costs pesantren resulted from business entity this. Based on results Interview with KH. Ali Fuad as following: "Because of the increasing operational needs of pesantren, then pesantren must find a way out of this problem so as not to become complex. After seeing the opportunity and potential contained in the boarding school, owning business entities like canteens and grocery stores might become alternative for boarding school. Because, see condition Students which very consumptive why pesantren do not develop that matter. ⁸⁶ businesses in the form of canteens, grocery stores, boutiques, and bazaars"

In the perspective of Islamic economics, the Islamic boarding school roudlotul qur'an Danau ranau said independent because a number of factor, that is:

- a) Islamic boarding schools carry out business activities in the form of raising livestock and set up body effort owned by boarding school which activities conducted by Students with apply ethics and norm entrepreneurship in Islam that is entrepreneurship with honest and get it with method which lawful as

well as avoid usury.

- b) Islamic boarding school believe that effort which founded will provide long-term results, can support boarding school operating costs.
- c) Activity effort which conducted by Islamic boarding school roudlotul qur'anhas going on enough long until now effort the counted up with increasing business unit new.

Impact Independence Financial Islamic Boarding School Roudlotul Qur'an Danau Ranau to Empowerment Economy Public Around

Form the empowerment conducted Islamic Boarding School Roudlotul Qur'an Ranau Lake:

1. *First*, in terms of employment, when a pesantren established definitely requires a lot of labor for the surrounding community, good worker Rough or worker professional. Field profession which offered by Islamic boarding schools will not only empower the economy but spreading da'wah too, when the community works in the environment pesantren surrounded by religious people, more or less workers the will affected by situation. A number of profession which opened boarding school that is, teacher, worker building, security, handyman cook.

Based on the results of interviews with KH. Ali Fuad as follows: *"Since beginning founding boarding school until now, boarding school a little a lot helping the community around work problems whether it's manual labor or professional workers. The unskilled workers in question are construction workers and cooks, for professional workers such as teachers, security, non-employees teach. Most of all these workers are people who stay close with Islamic boarding school, because with founding a boarding school in a area no only for develop knowledge religion just, but could empower Public in around boarding school the as principle ta'awun which taught in Islam"*. Principle ta'awun yang conducted by Islamic boarding school Roudlotul Qur'an Danau ranau apply the principle of mutual help to achieve prosperity along with emphasizing that community empowerment is not quite enough answer together without looking at rank, degrees for the sake of createsomething public order which prosperous.

Based on Interview with Hussein, the local community, as following: *" with founded a Islamic boarding school in environment Public here, boarding school give often profession repair to society in repair means and infrastructure, especially now Islamic boarding school currently build building new which there is the university, development the need many power work, many Public here which work there. This is very helpful for us in meeting our daily needs. day"*.

Based on the results of interviews with Dwi Juni, local people, as follows: *" A little a lot boarding school has give field profession to Public surroundings. Before the pesantren decides to cook, the pesantren before work moms which is at around for cook student food here "*.

2. *Second*, business opportunities. The target of business opportunities in Islamic boarding schools is effort home around boarding school, Public can selling in boarding school or leave the product to business entity owned by boarding school. Business opportunities are much more promising if the products sold are in demand by many students, and products that are usually entrusted by the community are food and beverages drink. Based on the results of interviews with Nursila, the local community, as follows: “*Sincethe establishment of the pesantren, even more so now that the pesantren has its own business Public here often leave goods sale like food and drink. These foods and beverages are in the form of chips, fried foods, soups such as models, soup, ice lolly and many others. Item deposited will be divided by the results with the Islamic boarding school Rp.200 to Rp.500 per products sold. With these activities, it can help in meet their daily needs*”.

From observation which researcher earn, effort which conducted Islamic Boarding School Roudlotul Qur'an Pesantren at Danau ranau in empowering its economy to meet operational and daily needs, provide impact on the economy of the surrounding community, where the community can participate in developing the potential and business opportunities that are carried out by boarding school. Effort which conducted in reach independence no onlygive benefit independence on boarding school that alone but give benefit to Public. As Islam teach work is part of worship when looking for wealth in a lawful and could provide benefits to person other. The ability of the community to meet their daily needs and no have profession and income which enough finally could Fulfill needs his family, naturally with exists independence economy Islamic boarding school Roudlotul Qur'an Danau ranau give positive impact on the surrounding community because it is formed to improveconomy his family.

CONCLUSION

Financial independence that occurs in the Roudlotul Qur'an Islamic boarding school Danau ranau has so far been supported by various supporting sectors efforts to achieve independence. Starting from the livestock sector and business units belonging to Islamic boarding schools such as grocery stores, canteens, boutiques and bazaar. In the Islamic economic perspective, Roudlotul Islamic boarding school Qur'an Danau Ranau has been said to be financially independent proven by not depending on pesantren on funding that comes from donor as well as units effort which run by Islamic boarding school donate 50% income for Fulfill needs operational. mover main efforts in reach independence financial the is Students, which is the goal add *lifeskills* Students in entrepreneurship with apply ethics Entrepreneur according to the teachings Islam

Financial independence of Islamic boarding school roudlotul qur'an danau ranau positive impact on community economic empowerment. *First*, side field profession Islamic boarding school open field job for Public around good worker

professional and worker Rough. *second*, business opportunities for the community, Islamic boarding schools provide opportunities to establish a home-based business or cooperate with business units of Islamic boarding schools, which in some way can help the community's finances around. In an Islamic perspective, the Roudlotul Qur'an Islamic Boarding School is a lake lake has operate principle empowerment the people who taught by Al-Qur'an that is principle brotherhood, ta'awun and equality degrees.

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FINANCIAL INDEPENDENCE OF ROUDLOTUL QUR'AN ISLAMIC BOARDING SCHOOL AT DANAU RANAU

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ABSTRACT

Based on initial observations by looking at the zakat collection data at the OKU Baznas, it can be seen that people in Ogan Komering Ulu Regency still have low awareness of paying zakat through official institutions/bodies such as BAZNAS. This resulted in the collection of zakat funds at BAZNAS was not optimal and did not reach the target. Therefore, this study was conducted to determine the factors causing the low awareness of the OKU community to pay zakat through the OKU BAZNAS, especially in the community in Baturaja Timur District, Ogan Komering Ulu Regency. The research method used is a qualitative method with data collection techniques in the form of interviews, discussions with the people of Baturaja Timur District, Ogan Komering Ulu Regency, and BAZNAS OKU. From the research that has been carried out, it is found that the cause of the low awareness of the OKU community to pay zakat through the OKU BAZNAS in East Baturaja District, Ogan Komering Ulu Regency, is caused by several factors, namely: lack of public knowledge about BAZNAS, not knowing the existence of BAZNAS in OKU, lack of public trust in BAZNAS OKU, the location of BAZNAS, lack of socialization from BAZNAS to the OKU community, and the habit of paying zakat in the East Baturaja District.

Keywords: Zakat, Public Awareness, BAZNAS

INTRODUCTION

Zakat has become a source of state financial income which has an important role in the means of developing Islam, developing the world of education, science, infrastructure development and providing land assistance for the benefit of the social welfare of the underprivileged, such as the needy, the poor, and other assistance. (Al-Zuhayly, 2008). The problem that exists in Indonesian society is to whom zakat is given, preferably channeled directly by muzakki to mustahik, or vice versa through amil zakat. If distributed to mustahik, there is indeed a feeling of calm because witnessing directly the zakat has been distributed to those who are entitled to receive it. But sometimes the direct channeling by muzakki doesn't hit the right target. Sometimes people already feel that they are distributing zakat to mustahik, even though it turns out that the recipient is not a real mustahik, but only feels close, so he gives zakat to him. On the other hand, the level of public trust in government agencies or institutions and the management of zakat is still low.

In Indonesia, there are semi-governmental institutions authorized to process and distribute zakat, namely the National Zakat Agency (BZNAS) and the regional

level (BAZDA), there are also non-governmental institutions, namely the Amil Zakat Institution (LAZ). But what we know is that there are still people who do not know about the existence of an agency or institution that manages zakat. If zakat is handed over directly to mustahik even though it is legal according to sharia law, besides neglecting the matters above, the wisdom and function of zakat, especially those related to the welfare of the people, will be difficult to realize. (Haffifudin.2022).

Based on the initial observations that have been made, there are several factors causing the low awareness of the OKU community to pay zakat through BAZNAS. First, public confidence in BAZNAS is still low. Second, muzakki prefer to distribute their zakat personally or directly rather than through BAZNAS. Third, public knowledge and understanding of BAZNAS is still lacking. Fourth, the lack of socialization carried out by BAZNAS. Fifth, the environment or people's habits in paying zakat. Things that must be done to increase public awareness of OKU to pay zakat through BAZNAS need to be socialized about the importance of zakat and build trust in BAZNAS and provide understanding to the public about BAZNAS. This study discusses the factors that cause the low awareness of the OKU community to pay zakat through BAZNAS. And what are the efforts made by BAZNAS to increase public awareness of OKU in paying zakat.

METHODS

This research uses qualitative research. The qualitative method is a method based on primary data collection through two processes, namely interviews and observation. The interview stage contains questions about the causes of the low awareness of the OKU community to pay zakat through BAZNAS. The object of this research is the muzakki in the East Baturaja District, Ogan Komering Ulu Regency. There were 40 informants, the selection of informants used a purposive sampling method, meaning that the selection of informants was done deliberately with the consideration that the informants were people who had issued zakat. Data collection techniques used in this study were interviews and existing documents, data analysis techniques in this study used data analysis in descriptive-qualitative research, activities in continuous analysis at each stage of the research to completion, so that the data is saturated.

RESULTS AND DISCUSSION

Witherington, interest is a person's tendency to choose and carry out a certain activity among a number of other activities (Whiterington,1982). Grand Theory, consumer decisions are a person's attitude to buy or use a product in the form of goods or services that are believed to satisfy him/herself and are willing to bear the risks that may arise. Reksoprayitno defines "income (revenue) is defined as the total revenue earned in a certain period". Thus it can be concluded that income is the amount of income received by members of the community for a certain period of time as remuneration or factors of production that have been donated. (Reksoprayitno, 2003). Public awareness is a perception of thought that is vaguely

realized by individuals until finally attention is focused (Atknshon,1983).

1. Determinants that lead to Low Awareness of the OKU Community to Pay Zakat Through BAZNAS

Based on the data above, it can be seen that the cause of the low awareness of the Ogan Komering Ulu community to pay zakat through the OKU National Amil Zakat Agency(BAZNAS) there are several influencing causes, namely the author will explain these causes.

a) Knowledge of the OKU Community about BAZNAS

Knowledge can be interpreted as information that is known or realized by someone, this is why public knowledge about the National Amil Zakat Agency (BAZNAS). From the results of interviews with several OKU communities, it can be concluded that there are some people who know about BAZNAS but in general they are not detailed and there are also those who do not know at all what BAZNAS is. From the results of the author's analysis to the OKU community, the majority of people still do not know what BAZNAS is, because they have never heard of or received socialization about BAZNAS. While people who know about BAZNAS, they only know in general they don't know the details, for those who know in general, they get information not from BAZNAS OKU but from friends, neighbors, and internet social networks. In this case, it is certainly the cause of the people not paying their zakat to BAZNAS, because they need in-depth knowledge about the institution which is one of the causes of the low awareness of the public to pay zakat to BAZNAS.

b) Knowledge of the Existence of BAZNAS in OKU

There are still many people who do not know that there is BAZNAS in OKU and do not know the exact location of BAZNAS OKU. From the results of the author's interview with the OKU community, it is concluded that there are still many people who do not know that there is a BAZNAS in the OKU area, while those who know that there is a BAZNAS in OKU they only know but do not know for sure the address or location of BAZNAS. From the analysis conducted by the author, the majority of the OKU community did not know that there was a National Amil Zakat Agency (BAZNAS) in the OKU area. Because indeed they never received socialization from BAZNAS and they also lacked information about BAZNAS, and they also preferred to pay their zakat directly or to the mosque rather than pay it through an official institution like this BAZNAS. Their ignorance about the existence of BAZNAS in the OKU area makes the OKU community's awareness low to pay their zakat through BAZNAS.

c) Public Trust in BAZNAS OKU

Trust can be interpreted as a public belief to choose one of these things. In this case, trust or belief is in paying zakat to the National Zakat Agency (BAZNAS) in Ogan Komering Ulu. Then the public's trust in BAZNAS OKU, trust can be interpreted as a belief in making a choice. From the results of interviews with the OKU community regarding their trust in OKU BAZNAS, it was concluded that

some believed it only because BAZNAS was formed by the government and there were also those who said they did not trust BAZNAS because they did not know how BAZNAS OKU was managing and distributing it. From the author's analysis, the OKU people do not believe in paying their zakat through BAZNAS, because the performance of OKU BAZNAS has not been seen around their area of residence, such as the distribution of zakat funds to mustahik. BAZNAS should be able to build strong trust and provide performance that is more visible to the public. In addition, the management of zakat in these institutions is also not widely known by the public because there are still many people who do not want to distribute their zakat to BAZNAS OKU.

d) Location of BAZNAS

From the results of interviews with the OKU community regarding the location of BAZNAS, it can be concluded that the majority of the people prefer to pay zakat only at the nearest mosque compared to BAZNAS OKU, because the location of BAZNAS OKU is far from where residents live, so residents are reluctant to pay zakat to BAZNAS. From the author's analysis, indeed, the location or location of the BAZN office, the general public do not fully understand the payment procedures in BAZNAS. Lack of information about BAZNAS makes the public not aware of the procedures carried out to distribute their zakat to BAZNAS OKU.

e) Lack of socialization from BAZNAS to the OKU Community

The results of interviews with the OKU community regarding the lack of socialization from BAZNAS, it can be concluded that the majority of the OKU community said that the socialization from BAZNAS to the community was indeed lacking and some even said that they had never received any socialization or information about BAZNAS. But there are also people who get socialization when they are in the office and at the mosque. From the author's analysis, in this case, the socialization carried out by BAZNAS to the community is lacking, therefore BAZNAS OKU must be able to convince the public in carrying out their duties, namely by frequently holding more transparent socialization and programs and must improve relations between the community and BAZNAS, so that people are interested in paying their zakat to BAZNAS OKU. Of all the existing causes, the OKU community pays zakat to BAZNAS where there is nothing that makes people interested in paying their zakat to BAZNAS. Because of several causes that affect public awareness, socialization can increase the awareness of the OKU community to pay their zakat to BAZNAS. Because with socialization, people will know and understand more about BAZNAS and will grow their interest in paying zakat to BAZNAS.

f) Payment of Zakat in the East Baturaja District

The results of interviews regarding the payment of zakat in the Ogan Komering Ulu environment, it can be concluded that there are still many OKU people who prefer to pay their zakat to the mosque rather than through BAZNAS, apart from the fact that the mosque is close to their house, the community has also

been accustomed to paying their zakat through mosque and they also feel more trusting and afdhal if they pay their zakat to the nearest mosque

From the author's analysis of the payment of zakat in the surrounding environment where in paying zakat funds, the majority of the OKU community still pays zakat to the mosque with the committee that manages the finances of zakat, infaq, alms at the mosque. There are also some who channel them directly to their mustahik. This payment activity has been carried out for a long time, even since the time of their ancestors. So that it becomes a separate habit for the OKU community in distributing their zakat funds. This habit is the cause of the low awareness of the community to pay zakat through BAZNAS.

2. BAZNAS Efforts to Increase OKU Public Awareness to Pay Zakat through BAZNAS

From interviews with several BAZNAS employees, it can be concluded that BAZNAS has carried out outreach activities to the public and distributed brochures, but the time for socialization was relatively rare and the distribution of the brochures was not too extensive, which resulted in information about BAZNAS not being distributed evenly to the people of Ogan Komering Ulu Regency. From the author's analysis with several BAZNAS employees such as the chairman of BAZNAS, deputy head of BAZNAS, and BAZNAS members regarding the efforts made by BAZNAS in raising awareness of the OKU community to pay zakat to BAZNAS, namely that BAZNAS has conducted outreach to the community. But indeed this socialization activity is not often carried out, only during Ramadan and socializing it by coming directly to the offices at OKU to invite them to pay zakat through BAZNAS, not all offices visited by BAZNAS, and also sometimes socializing it through lectures when BAZNAS employees fill in existing activities such as at the mosque. For dissemination such as brochures, it is also not too broad to the OKU community, while outreach using social media is also not very active, there are only accounts but they don't often provide information to social media users. And BAZNAS will also add and increase the number of Zakat Service Units (UPZ) in OKU, such as turning mosques into UPZ..

CONCLUSION

From the results of the research that the author describes, the following conclusions can be drawn: The cause of the low awareness of the Ogan Komering Ulu community to pay zakat through BAZNAS is because the knowledge of the Ogan Komering Ulu community regarding BAZNAS is still lacking and they only know in general terms, then due to the existence BAZNAS where many people still don't know about it, people don't trust BAZNAS Ogan Komering Ulu because BAZNAS's performance has not been seen in the surrounding community, the location of BAZNAS is far from residential areas, then environmental habits and community motives in paying zakat directly to mustahik or paying zakat through mosques closest. This happened because of the lack of socialization from the BAZNAS of Ogan Komering Ulu Regency.

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**OPTIMALISASI PENDAYAGUNAAN ZAKAT DALAM
MENINGKATKAN KESEJAHTERAAN MUSTAHIK DI DESA MUARA
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ABSTRACT

Pemanfaatan dana zakat sudah mulai difikirkan oleh masyarakat dalam menyiarkan agama dan mendayagunakannya demi kesejahteraan ummat seluruhnya. Membayar zakat memang sebuah kewajiban, namun tidak jarang masyarakat melalaikannya dan menganggap itu adalah sunnah. Apalagi di daerah pedesaan, yang notabannya hanya seorang petani atau buruh yang tidak menginjak pendidikan tinggi sehingga tidak mengerti akan pentingnya membayar zakat dan dalam artian dilakukan kapan saja dan sekedarnya saja. Alquran menjelaskan bahwa alokasi zakat sudah ditentukan siapa para penerimanya (mustahik), namun tidak dijelaskan apakah zakat itu harus diterimakan dalam bentuk uang, barang-barang konsumsi atautkah modal kerja. Pemikiran para ekonomi kemudian melahirkan berbagai ide agar zakat memberikan dampak yang lebih baik bagi penerima zakat sehingga digagas perlunya zakat diberikan dalam bentuk modal kerja (zakat produktif) sehingga penerima zakat, terutama orang miskin, mampu terangkat ekonominya. Berangkat dari perintah berdakwah dan penggalangan kesadaran akan pentingnya kesadaran mebayar zakat bagi ummat inilah akhirnya menginspirasi sebuah lembaga perekonomian kemasyarakatan di Desa yang tergabung dalam kelompok tani yang berwujud BMT (*Baitul Mal wa Tamwil*) dengan nama BMT Muara Belida. Peran dan tugas BMT ini selain menampung dana zakat, sedekah dan infaq anggota, juga menerima dana zakat, sedekah dan infaq dari ummat sekitar yang ingin disalurkan dananya kepada yang berhak mendapatkannya. Dari hasil penelitian dapat di simpulkan dana tersebut dikumpulkan dan nantinya akan dikelola dengan baik oleh BMT Muara Belida yang akan diberikan kepada mustahik dalam hal ini adalah petani miskin merupakan kelompok tani yang memiliki kendala dalam pengembangan usaha pertaniannya, baik dari segi peralatan maupun perlengkapannya. Lahan yang mereka miliki pun hanya berkisar 100m² hingga 1.000m² (1 ha). Dalam hal ini, bantuan yang diberikan kepada para petani miskin yaitu berupa bibit, racun hama, alat dan mesin pertanian yang dapat mereka gunakan secara gratis, serta penyuluhan-penyuluhan dari para petugas pertanian. Mereka tentunya perlu untuk dibimbing dan diarahkan. Walaupun lahan yang mereka miliki tak seberapa luas, namun mereka dapat menuai hasil yang maksimal, hingga pada akhirnya akan meningkatkan pendapatan mereka dan mensejahterakan hidup mereka.

Keywords: Optimalisasi, Zakat, Kesejahteraan, Mustahik

PENDAHULUAN

Perintah tentang zakat sudah ada dalam al-Qur'an dan sunnah, dari zaman Rasulullah sudah dipraktikkan dan dijalankan sebagaimana mestinya dan diteruskan oleh para Khalifah dan penerusnya sampai pada zaman saat ini. Membayar zakat adalah kewajiban bagi setiap umat muslim, baik itu zakat fitrah yang dikeluarkan setiap akhir ramadhan, zakat maal, dan lain sebagainya.

Meningkatnya kesadaran tiap manusia sebagai makhluk yang beragama sekarang ini dalam mensyiarkan agama dan mempraktekan perintah-perintah agama sudah sangat terasa bukan saja menyentuh masyarakat di perkotaan namun sudah pula sampai ke daerah pedesaan. Ketersentuhan tersebut tergambar bukan saja dalam praktek ibadah wajib keseharian, namun juga ibadah sunnah. Perintah dan larangan agama sudah menjadi ibadah kebiasaan yang mulai terasa gaungnya pada semangat bermuamalah kepada lingkungan sekitar. Seperti praktek penggalangan dana zakat, wakaf, sedekah dan infaq.

Pemanfaatan dana zakat sudah mulai difikirkan oleh masyarakat dalam menyiarkan agama dan mendayagunakannya demi kesejahteraan umat seluruhnya. Membayar zakat memang sebuah kewajiban, namun tidak jarang masyarakat melalaikannya dan menganggap itu adalah sunnah. Apalagi di daerah pedesaan, yang notabene hanya seorang petani atau buruh yang tidak menginjak pendidikan tinggi sehingga tidak mengerti akan pentingnya membayar zakat dan dalam artian dilakukan kapan saja dan sekedarnya saja.

Untuk itu perlu adanya syiar agama kepada masyarakat pedesaan agar tersentuh untuk membayar zakat, karena selain penting dan wajibnya membayar zakat, banyak sekali yang didapatkan, contohnya apabila dana zakat didayagunakan dengan sebaiknya dan sebagaimana mestinya akan membantu perekonomian dan kesejahteraan masyarakat miskin ataupun mustahiq sehingga dana zakat dapat dikelola atau dikembangkan menjadi usaha dan sehingga perekonomian akan berjalan dengan baik. Sekarang sudah mulai terbarukan dengan intensitas kebiasaan dan kesadaran yang lebih prima. Kebiasaan berzakat ini umumnya dilakukan oleh umat muslim pada bulan-bulan ibadah wajib seperti bulan romadhon, bulan syawal atau bulan-bulan tertentu lainnya yang itupun terkantung dan terbatas pada uang recehan atau uang kecil yang tidak benar-benar disisihkan dan diniatkan kecuali untuk berzakat biasa saja demi menghargai bulan suci dan bulan ibadah demi untuk meningkatkan amal jariah semata.

Meskipun hikmah membayar zakat sangat dirasakan bagi mereka yang menjalankannya, praktek ibadah yang manfaatnya luar biasa ini belum benar-benar disadari sebagai bentuk praktek muamalah yang intinya saling tolong menolong dan mensejahterakan semua umat. Bentuk kesejahteraan itu bukan saja dirasakan oleh yang membayar zakat saja, tetapi juga dirasakan oleh mustahiknya. di Indonesia dari tahun ke tahun semakin meningkat, walaupun terjadi penurunan angka kemiskinan maka laju peningkatan penerimaan dana ZISWAF (zakat, infaq, shadaqah, dan wakaf) tidak sebanding dengan laju penurunan angka kemiskinan di Indonesia. Semakin banyak Lembaga Amil Zakat (LAZ)/Badan Amil Zakat (BAZ) di Indonesia ternyata angka kemiskinan di Indonesia tidak turun secara signifikan. Kondisi ini

menyiratkan adanya satu masalah besar atas pengelolaan zakat di Indonesia, yaitu adanya ketidakefektifan pengelolaan zakat di Indonesia. (Eliza, 2014)

Alquran menjelaskan bahwa alokasi zakat sudah ditentukan siapa para penerimanya (mustahik), namun tidak dijelaskan apakah zakat itu harus diterimakan dalam bentuk uang, barang-barang konsumsi ataukah modal kerja. Pemikiran para ekonomi kemudian melahirkan berbagai ide agar zakat memberikan dampak yang lebih baik bagi penerima zakat sehingga digagas perlunya zakat diberikan dalam bentuk modal kerja (zakat produktif) sehingga penerima zakat, terutama orang miskin, mampu terangkat ekonominya. (P3EI, 2019)

Islam merupakan agama yang mengajarkan umatnya untuk bersama-sama membangun tatanan masyarakat yang harmoni di muka bumi. Risalahnya tidak hanya sekedar ritual, tetapi mencakup kepedulian terhadap permasalahan sosial seperti kemiskinan ketimpangan, dan sebagainya. Bagi yang berkecukupan berbagi kepada orang lain dan lingkungan. Oleh karena itu dengan menunaikan zakat, infak, dan sedekah (ZIS) problema umat diyakini dapat teratasi.

Di Indonesia, Badan yang mengelola dana ZIS berkembang dan terus berupaya menjangkau kemiskinan dipelosok tanah air. Badan Amil Zakat Nasional (BAZNAS) Sumatera Selatan sebagai salah satu Badan Pengelola dana ZIS pun tergerak dalam penyaluran pada bentuk program-program kemanusiaan di tanah air dan membantu mengentas kemiskinan serta membangun jembatan ukhuwah global dalam menciptakan kesejahteraan.

Berlandaskan pada perintah dan hadis Rasulullah maka beberapa lembaga, institusi dan badan-badan sosial keagamaan berlomba membangun kesadaran umat dengan memfasilitasi penampungan dan penyaluran dana tersebut kepada umat yang benar-benar membutuhkan. Bahkan sekarang ini sudah mulai dipikirkan bagaimana bentuk pendayagunaan dana-dana tersebut demi kesejahteraan umat seluruhnya. Paling tidak dapat menyentuh bagi umat yang benar-benar membutuhkan. Sebagaimana diketahui di setiap provinsi dan kabupaten memiliki BAZNAS untuk mengelola dana zakat, infak dan sedekah. Sedangkan untuk di setiap desa pengelolaan dana tersebut dikelola melalui LAZ (Lembaga Amil Zakat) ataupun BMT.

Bertitik tolak tidak adanya ketentuan yang tegas dalam *nas* tentang kemanakah pendistribusian zakat itu disalurkan? sekarang ini pengelolaannya tersebut sudah mulai dikelola oleh beberapa lembaga yang kompeten seperti Baznas, Laznas dan beberapa BMT di beberapa daerah, kota dan desa-desa di seluruh Indonesia. Pengelolaan ini amatlah penting mengingat dana zakat merupakan suatu bentuk ibadah yang bisa menghasilkan pendapatan perekonomian yang cukup besar di kalangan kaum muslim. Dana infaq yang dikelola oleh BMT tersebut tidak hanya disalurkan dalam bentuk uang secara tunai kepada penerima yang berhak, melainkan dapat pula terwujud dalam bentuk pembelian bahan-bahan usaha perekonomian demi meningkatkan kesejahteraan tiap rumah tangga umat seluruhnya. Seperti, pengadaan pembelian alat-alat dan mesin pertanian yang berguna bagi petani.

METODE

Penelitian ini menggunakan *mixed methods*, yang mana penelitian ini dapat diartikan sebagai metode penelitian yang mengkombinasikan antara dua metode penelitian sekaligus, yaitu kualitatif dan kuantitatif dalam suatu kegiatan penelitian yang nantinya akan diperoleh data yang lebih komprehensif, valid, reliabel, dan objektif. Populasi dalam penelitian ini yaitu petani di Desa Muara Belida, yang berjumlah 793 KK (BPS, 2017). Alasan dipilihnya petani di Desa Muara Belida karena belum pernah dilakukan penelitian sebelumnya, jumlah populasinya cukup banyak, dan fenomena yang terjadi di lapangan mengenai pengelolaan zakat yang di salurkan dalam bentuk alat pertanian. Teknik sampling dalam penelitian ini yaitu *simple random sampling*, yang mana *simple random sampling* merupakan teknik pengambilan sampel yang memberikan kesempatan yang sama kepada populasi untuk dijadikan sampel (Sugiyono, 2011). Adapun dipilihnya teknik *simple random sampling* karena anggota populasi relatif homogen. Jumlah sampel dalam penelitian ini berjumlah 40 petani.

HASIL DAN PEMBAHASAN

Dalam rangka pengembangan usaha tani padi, salah satu strateginya adalah peningkatan dalam jumlah produksi dan meminimalisir biaya. Upaya peningkatan produksi padi dapat terwujud dengan penyempurnaan manajemen teknis yang diantaranya adalah percepatan pengolahan tanah dan penanaman secara serentak. Upaya dalam rangka peningkatan daya saing dan nilai tambah produk pertanian adalah dengan meningkatkan efisiensi, produktivitas, dan mutu produk pertanian. Peningkatan efisiensi, produktivitas dan mutu produk pertanian membutuhkan sentuhan mekanisasi pertanian, di samping sangat ditentukan oleh modal dan kualitas sumber daya manusia (Departemen Pertanian, 2008).

Penghimpunan dana zakat adalah kegiatan pengumpulan dana zakat dari para muzakki kepada lembaga zakat untuk disalurkan kepada yang berhak menerimanya sebagaimana telah di jelaskan di dalam QS. At-Taubah ayat 60, dan sesuai dengan ukuran masing-masing. Dengan dilaksanakannya program sosialisasi ini untuk sekedar mengingatkan kepada masyarakat akan kewajiban berzakat dan pentingnya zakat demi kemaslahatan umat. Namun kita mengetahui bahwa sebagian umat Islam memahami betul akan petingnya zakat karena zakat merupakan salah satu rukun Islam. Kesadaran masyarakat untuk membayar zakat ternyata masih kurang. Mereka beranggapan bahwa rezeki yang mereka peroleh adalah hasil kerja kerasnya sendiri, adapula yang hanya mengeluarkan zakat dibulan ramadhan saja (zakat fitrah).

Cara pengumpulan dana zakat yang dilakukan oleh Badan Amil Zakat Nasional (BAZNAS) Sumatera Selatan yaitu melalui UPZ-UPZ dan/atau muzakki datang langsung ke Badan Amil Zakat Nasional (BAZNAS) Sumatera Selatan dan belum melakukan penjemputan zakat kepada muzakki, ini disebabkan karena Undang-Undang yang mengatur tiap zakat ini hanya menyatakan pengelolaan zakat saja dan bukan Undang-Undang Zakat. Dalam Undang-Undang Nomor 23 belum mengatur sanksi terhadap muzakki yang tidak mengeluarkan zakat Hal ini berarti dalam penghimpunan dana zakat yang dilakukan oleh Badan Amil Zakat Nasional (BAZNAS) Sumatera Selatan para pengurus tidak melakukan penjemputan dana

zakat kepada muzakki. Padahal pada prinsipnya penghimpunan zakat merupakan tugas dari amil zakat, yang diperintahkan mengambilnya langsung kepada orang yang wajib zakat, seperti yang telah disebutkan dalam QS. At-Taubah ayat 103, yaitu:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ
سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

“Ambillah zakat dari sebagian harta mereka, dengan zakat itu kamu membersihkan dan mensucikan mereka dan mendoalah untuk mereka. Sesungguhnya doa kamu itu (menjadi) ketenteraman jiwa bagi mereka. dan Allah Maha mendengar lagi Maha mengetahui.

Jadi jika kita memperhatikan ayat diatas disebutkan kata “ambillah zakat dari sebagian harta mereka” ini berarti bahwa Badan Amil Zakat tidak menunggu muzakki membayar zakat dengan mendatangi kantor BAZ, melainkan para pengurus harus secara aktif langsung mendatangi langsung rumah para muzakki. Inilah yang menjadi dasar dalam pengumpulan zakat.

Selain itu, Undang-undang No. 23 tahun 2011 tentang pengelolaan zakat Pasal 53 poin (1) menyatakan: Baznas berwenang melakukan pengumpulan zakat melalui UPZ dan/atau secara langsung. Dan dilanjutkan pada poin (3) yaitu: Pengumpulan zakat secara langsung.

Petani atau kelompok tani yang memiliki atau menerima bantuan dari pemerintah tentu diharapkan harus bisa merawat alsintan yang sudah dimiliki. Mesin yang tidak dirawat cenderung akan cepat rusak. Jika alsintan sudah memperlihatkan rusak ringan, tapi tidak dilakukan perbaikan, maka rusak ringan ini akan menjadi rusak berat. Selain itu, alsintan yang ada juga harus digunakan seoptimal mungkin, jangan sampai alsintan tidur dan tidak terpakai dan akhirnya rusak.

Berdasarkan hasil penelitian juga dapat disimpulkan bahwa dengan pengembangan penggunaan alsintan yang sesuai dengan kebutuhan pada tingkat petani dapat memacu keberhasilan program tersebut untuk meningkatkan produksi, khususnya beras. Selain itu, secara spesifik pengembangan traktor tidak memberi dampak negatif terhadap tenaga kerja dan justru berpengaruh positif terhadap tingkat upah. Pada kasus penggunaan mesin perontok dan penggilingan padi, dapat meningkatkan kualitas beras dengan menekan kerusakan fisik atau kerusakan gabah < 1%.

Dengan demikian, alsintan atau alat dan mesin pertanian dikelola oleh BMT Muara Belida yang didapatkan dari dana infaq dan sedekah yang dibayarkan dari para kelompok tani dan disalurkan kepada para petani miskin untuk diberdayakan dan membantu petani dalam meningkatkan produktivitas hasil pertanian serta peningkatan pendapatan petani.

Dalam rangka pengembangan usaha tani padi, salah satu strateginya adalah peningkatan dalam jumlah produksi dan meminimalisir biaya. Upaya peningkatan produksi padi dapat terwujud dengan penyempurnaan manajemen teknis

yang diantaranya adalah percepatan pengolahan tanah dan penanaman secara serentak. Upaya dalam rangka peningkatan daya saing dan nilai tambah produk pertanian adalah dengan meningkatkan efisiensi, produktivitas, dan mutu produk pertanian. Peningkatan efisiensi, produktivitas dan mutu produk pertanian membutuhkan sentuhan mekanisasi pertanian, di samping sangat ditentukan oleh modal dan kualitas sumber daya manusia (Departemen Pertanian, 2008).

Mekanisasi pertanian merupakan introduksi dan penggunaan alat mekanis untuk melaksanakan operasi pertanian. Mekanisasi pertanian sangat diperlukan untuk menuju ke pertanian modern. Menurut Hadiutomo (2012) mekanisasi pertanian dapat lebih efektif dalam mengurangi biaya tenaga kerja dan tujuan mekanisasi yang efektif adalah untuk meningkatkan pendapatan pertanian kecil/rumah tangga petani melalui pengurangan biaya produksi. Menurut Hernanto (1996) dalam Widiastuti (2014), besarnya pendapatan yang akan diperoleh dari kegiatan usahatani tergantung dari faktor yang mempengaruhinya seperti luas lahan, tingkat produksi, identitas pengusaha, pertanaman dan efisiensi penggunaan tenaga kerja. Mekanisasi pertanian diharapkan efisiensi dan produktivitas penggunaan sumber daya dapat ditingkatkan, serta aktivitas pertanian dapat diselesaikan dengan lebih tepat waktu, sehingga memberikan hasil yang lebih baik. Penggunaan alat dan mesin pertanian dapat juga mengurangi kejenuhan dalam pekerjaan petani, dan tenaga kerja dapat dialokasikan untuk melakukan usahatani lain atau kegiatan non pertanian yang sifatnya lebih kontinyu.

Dalam hal ini alsintan dirasa pas dan cocok untuk membantu meningkatkan hasil produksi padi petani dan membantu mensejahterakan masyarakat. Alsintan mempunyai peranan penting dalam kaitannya dengan sumber-sumber pertumbuhan dengan peningkatan dan diversifikasi produksi, peningkatan efisiensi dan pendapatan usahatani serta pengembangan agribisnis. Penggunaan alsintan dapat meningkatkan intensitas tanam dan ekstensifitas serta keserempakan pengelolaan usahatani yang sekaligus dapat mengurangi serangan hama dan penyakit (Sudirman, 2013). Seperti yang dikatakan Dauley berbagai manfaat yang dapat diperoleh dengan penggunaan alsintan adalah penurunan upah tenaga kerja yang merupakan komponen biaya produksi yang cukup besar, peningkatan produktivitas lahan dengan tercapainya tanah yang lebih sempurna, percepatan waktu dalam penanaman, pemeliharaan dan panen, serta mengurangi kerugian akibat kehilangan hasil di saat panen (Suheiti, 2007). Dengan adanya alsintan maka biaya produksi dalam pertanian dapat terminimumkan sehingga dapat berdampak baik bagi pendapatan petani.

Pendapatan petani pada umumnya identik dipengaruhi oleh cuaca ataupun hama, namun sebenarnya pendapatan petani memiliki berbagai faktor lain yang dapat mempengaruhinya yang bahkan dapat dikatakan sebagai faktor yang cukup besar pengaruhnya terhadap pendapatan petani, seperti biaya produksi, jumlah produksi, dan harga jual padi. Untuk mengetahui berapa besaran pengaruhnya terhadap pendapatan petani maka penulis melakukan pengujian statistik terhadap tiga faktor di atas yang didapatkan hasilnya sebagai berikut:

Tabel 1
Hasil Analisis Regresi Linier Berganda

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients		ig.
	B	Std. Error	Beta		
(Constant)	2,094	1,727		1,212	,233
BiayaProduksi	,257	,120	,274	2,145	,039
JumlahProduksi	,303	,135	,317	2,246	,031
HargaJualPadi	,330	,128	,355	2,585	,014

a. Dependent Variable: PendapatanPetani

Berdasarkan tabel di atas mengenai hasil analisis regresi linier berganda dapat diketahui bahwa persamaan regresi linier berganda dari penelitian ini yaitu $Y=2,094+0,257X_1+0,303X_2+0,330X_3$, yang memiliki makna sebagai berikut:

a. Konstanta

Pada penelitian ini dari hasil analisis regresi linier berganda diperoleh nilai konstanta sebesar 2,094 yang diartikan jika variabel bebas (independen) yaitu biaya produksi, jumlah produksi, dan harga jual padi berada dalam model yang sama = 0 (nol), maka secara rata-rata variabel di luar model memberikan nilai pada pendapatan petani sebesar 2,094.

b. Koefisien X_1

Koefisien X_1 yaitu koefisien regresi biaya produksi memiliki nilai positif sebesar 0,257, artinya apabila biaya produksi mengalami perubahan sebesar 1 rupiah maka akan meningkatkan pendapatan petani sebesar 0,257.

c. Koefisien X_2

Koefisien X_2 yaitu koefisien regresi jumlah produksi memiliki nilai positif sebesar 0,303, artinya apabila jumlah produksi mengalami peningkatan sebesar 1 kg maka akan meningkatkan pendapatan petani sebesar 0,303.

d. Koefisien X_3

Koefisien X_3 yaitu koefisien regresi harga jual padi memiliki nilai positif sebesar 0,330, artinya apabila harga jual padi mengalami peningkatan sebesar 1 rupiah maka akan meningkatkan pendapatan petani sebesar 0,330

Tabel 2
Hasil Uji Koefisien Determinasi (R^2)

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson

1	,836 ^a	,699	,674	1,44219	2,597
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- a. Predictors: (Constant), HargaJualPadi, BiayaProduksi, JumlahProduksi
b. Dependent Variable: PendapatanPetani

Berdasarkan tabel di atas maka dapat diketahui bahwa nilai *R square* sebesar 0,699 atau 69,9%, artinya proporsi sumbangan semua variabel bebas (independen) yang terdiri dari biaya produksi, jumlah produksi, dan harga jual padi mampu menjelaskan variabel terikat atau pendapatan petani sebesar 69,9%, sedangkan sisanya sebesar 30,1% dijelaskan oleh variabel di luar model regresi ini.

Tabel 3

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	173,898	3	57,966	27,870	,000 ^b
Residual	74,877	36	2,080		
Total	248,775	39			

- a. Dependent Variable: PendapatanPetani
b. Predictors: (Constant), Harga Jual Padi, Biaya Produksi, Jumlah Produksi

Dari tabel di atas dapat diketahui bahwa nilai signifikansi sebesar $0,000 < 0,05$ dan nilai $F_{hitung} 27,870 > F_{tabel} 2,87$, artinya terdapat pengaruh yang signifikan antara biaya produksi, jumlah produksi, dan harga jual padi secara simultan atau bersama-sama terhadap pendapatan petani di Desa Muara Belida, Muara Enim.

Tabel 4.8
Hasil Uji Signifikansi Secara Parsial (Uji t)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2,094	1,727		1,212	,233
BiayaProduksi	,257	,120	,274	2,145	,039
JumlahProduksi	,303	,135	,317	2,246	,031
HargaJualPadi	,330	,128	,355	2,585	,014

- a. Dependent Variable: Pendapatan Petani

Berdasarkan tabel di atas diketahui hasilnya sebagai berikut:

- 1) Variabel biaya produksi terhadap variabel pendapatan petani diperoleh nilai $t_{hitung} 2,145 \geq t_{tabel} 2,028$ dengan tingkat signifikan $0,039 < 0,05$, artinya terdapat pengaruh yang positif dan signifikan secara parsial antara biaya produksi terhadap pendapatan petani di Desa Muara Belida, Muara Enim.
- 2) Variabel jumlah produksi terhadap variabel pendapatan petani diperoleh nilai $t_{hitung} 2,246 \geq t_{tabel} 2,028$ dengan tingkat signifikan $0,031 < 0,05$, artinya terdapat

pengaruh yang positif dan signifikan secara parsial antara jumlah produksi terhadap pendapatan petani di Desa Muara Belida, Muara Enim.

- 3) Variabel harga jual padi terhadap variabel pendapatan petani diperoleh nilai $t_{hitung} 2,585 \geq t_{tabel} 2,028$ dengan tingkat signifikan $0,014 < 0,05$, artinya terdapat pengaruh yang positif dan signifikan secara parsial antara harga jual padi terhadap pendapatan petani di Desa Muara Belida, Muara Enim.

Biaya produksi merupakan faktor terpenting dalam kegiatan produksi. Biaya berhubungan langsung dengan peran petani sebagai manajer dan juru tani dalam mengelola usaha taninya. Seberapa besar tingkat penggunaan faktor produksi tergantung pada biaya yang tersedia (Phahlevi, 2013). Oleh karena itu, besarnya faktor produksi yang digunakan akan berpengaruh terhadap biaya produksi, dan hal ini pun berpengaruh terhadap pendapatan petani.

Berdasarkan hasil pengujian statistik diketahui bahwa biaya produksi berpengaruh positif dan signifikan terhadap pendapatan petani di Desa Muara Belida, Muara Enim, artinya besar kecilnya biaya produksi yang dikeluarkan akan mempengaruhi pendapatan petani. Dalam hal ini berarti petani dapat mengalokasikan biayanya dengan tepat, yang mana apabila petani dapat menggunakan biaya dengan baik dalam jumlah yang besar, maka faktor produksi yang digunakan pun akan meningkat, sehingga hal ini dapat meningkatkan pendapatan petani.

Berdasarkan hasil pengamatan dan wawancara dari petani diketahui bahwa dahulu penyokong biaya yang terbesar yaitu dari harga faktor-faktor produksi seperti benih (bibit), pupuk, dan racun hama, yang mana para petani di Desa Muara Belida, Muara Enim membelinya dengan menggunakan sistem *yarnen* (bayar panen) atau juga bisa dikenal dengan sistem kredit. Artinya, para petani mengambil terlebih dahulu bibit (benih), pupuk, dan racun hama di toko, dan pembayarannya dilakukan setelah mereka panen. Dengan sistem ini harga yang diterapkan oleh pemilik toko berbeda dengan sistem tunai, seperti misalnya harga pupuk, jika petani membeli pupuk dan langsung membayarnya secara tunai harganya Rp100.000,-, namun jika membeli dan membayarnya ditinggalkan saat panen maka harga pupuk tersebut menjadi Rp175.000,-. Hal ini sebenarnya cukup memberatkan petani, namun karena pertanian padi di desa tersebut menjadi sumber kebutuhan masyarakatnya dan juga menjadi sumber pendapatan mereka, maka mereka pun mau tidak mau tetap membeli dengan sistem seperti itu. Oleh karena itu, peranan BMT dalam kegiatan pertanian para petani sangat dibutuhkan sehingga walaupun kebutuhan para petani dalam mengelola pertaniannya sangat banyak membutuhkan biaya dapat teringankan dengan adanya BMT ini. Hal ini kini terbukti dapat meringankan beban para petani dari pembelian bibit, pupuk, dan racun hama yang mahal dan dengan harga berlipat, karena bagi para petani yang memang kekurangan modal dalam kegiatan pertaniannya dapat diberikan bantuan berupa pemberian bibit, pupuk, dan racun hama beserta peralatan dan perlengkapan lainnya.

Selanjutnya, selain biaya untuk membeli benih (bibit), pupuk, dan racun hama, dapat terasa ringan, para petani di Desa Muara Belida, Muara Enim pun dapat melakukan peminjaman terhadap alat-alat dan mesin pertanian yang disediakan oleh BMT Muara Belida. Sekali lagi biaya yang dikeluarkan petani jadi lebih terasa

ringan, karena dengan adanya penggunaan alsintan tersebut mereka dapat mengopttmalkan agar dapat meningkatkan produktivitas pertanian sehingga jumlah produksi meningkat dan pendapatan pun nantinya dapat meningkat.

Desa Muara Belida, Muara Enim, bukanlah desa yang sama seperti dengan negara-negara maju karena sistem pertaniannya sudah banyak menggunakan alat dan mesin pertanian. Walaupun mereka menggunakan alat dan mesin pertanian, mereka tetap membutuhkan tenaga kerja, baik dalam pengoperasian mesin pertanian maupun tenaga kerja dalam proses perawatan padi.

Petani memerlukan tenaga kerja untuk penyebaran bibit padi, memerlukan tenaga kerja untuk penyemprotan pupuk dan racun hama, dan tenaga kerja untuk pengangkutan hasil pertaniannya. Walaupun demikian, biaya tenaga kerja ini tidaklah memberatkan para petani karena di desa tersebut sistem kerja yaitu masih menganut sistem gotong royong sehingga saat pelaksanaan pertanian mereka bergiliran saling membantu. Gotong royong bukan berarti sepenuhnya gratis atau para tenaga kerja tidak dibayar, melainkan para tenaga kerja tersebut menggunakan sistem bagi hasil, jadi harganya akan disesuaikan dengan hasil pertanian yang didapatkan. Oleh karena itulah hal ini tidak terlalu memberatkan petani.

Desa Muara Belida, Muara Enim, para petani telah menggunakan mesin pertanian seperti *hand tractor* (traktor tangan) dan *combine hasvester* (mesin pemanen) untuk membantu memudahkan kegiatan pertanian padi dan juga dalam rangka membantu meningkatkan pendapatan mereka. Seperti yang telah dikatakan bahwa walaupun mereka menggunakan mesin pertanian untuk mengefektifkan kegiatan pertanian dan membantu agar dapat meningkatkan produktivitas pertanian dan pendapatan petani, mereka pun masih tetap menggunakan tenaga kerja manusia (sistem tradisional) yang dibutuhkan saat melakukan penyemprotan baik saat pra-garap sawah maupun saat penggarapan sawah. Selain itu, mereka juga saat panen harus mengeluarkan biaya untuk mengangkut hasil panen dari sawah ke rumah mereka masing-masing ataupun hasil pertaniannya langsung dijual ke gudang.

Jika petani harus menyewa sendiri alat dan mesin pertanian tanpa melalui BMT Muara Belida, maka biaya yang dikeluarkan petani dalam penggunaan mesin pertanian (traktor dan mesin pemanen) yaitu sebesar Rp2.700.000 dan upah tenaga kerja sebesar Rp50.000/orang. Biaya tersebut belum pula ditambahkan dengan biaya-biaya lainnya, maka hal itulah yang menyebabkan para petani mengeluarkan biaya produksi yang besar, sehingga berakibat buruk bagi pendapatan petani.

Hasil penelitian yang dilakukan penulis sesuai dengan hasil penelitian dari Achmad Zaini (2010), Natra Liarman, dkk (2014), dan Haryani (2017) yang menyimpulkan bahwa biaya produksi berpengaruh positif dan signifikan terhadap pendapatan petani.

Selanjutnya, dalam kegiatan produksi selalu ada output atau hasil, yang mana biasa dikenal dengan sebutan jumlah produksi. Jumlah produksi merupakan kuantitas yang dihasilkan dari kombinasi dan koordinasi biaya berbagai faktor-faktor produksi selama periode waktu tertentu (Soekirno, 2016). Pada umumnya jumlah produksi pertanian setiap tahun selalu berubah-ubah. Hal ini dapat disebabkan oleh berbagai faktor seperti faktor cuaca, iklim, dan faktor alamiah lainnya, seperti banjir dan hujan

yang terlalu banyak atau kemarau yang terlalu panjang. Selain itu, serangan hama dan penyakit pun dapat mempengaruhi hasil produksi pertanian (Firdaus, 2009), sehingga hal ini pun dapat berimbas kepada pendapatan yang diterima oleh petani. Seberapa besar jumlah produksi padi yang dihasilkan petani akan sangat berpengaruh pada pendapatan petani.

Hasil pengujian statistik menunjukkan bahwa jumlah produksi berpengaruh positif dan signifikan terhadap pendapatan petani Desa Muara Belida, Muara Enim, artinya apabila terjadi peningkatan pada jumlah produksi maka pendapatan petani pun akan ikut meningkat. Namun, dalam peningkatan jumlah produksi tentu diperhatikan pula kualitas padi yang dihasilkan, apabila jumlah produksi padi meningkat dan didukung dengan kualitas padi yang baik, maka tentu pendapatan petani pun akan meningkat. Begitupun sebaliknya, walaupun jumlah produksi meningkat namun tidak didukung oleh kualitas yang baik, maka belum tentu pendapatan petani akan ikut meningkat, bahkan pendapatan petani bisa saja tetap ataupun menurun. Oleh karena itu, pemanfaatan alsintan dalam kegiatan pertanian tentulah sangat membantu meningkatkan hasil produksi padi para petani.

Hasil penelitian penulis sesuai dengan penelitian yang dilakukan oleh Iis Wahyu Nur Hidayati (2017), Dedi Muttakin, dkk (2014), Rico Phahlevi (2013), dan Anak Agung Irfan Alitawang dan Ketut Sutrisna (2017) yang menyimpulkan bahwa jumlah produksi berpengaruh positif dan signifikan terhadap pendapatan petani.

Kemudian, faktor terakhir yaitu harga. Harga merupakan hal yang sangat penting dalam kegiatan ekonomi masyarakat, terutama dalam hal ini kegiatan pertanian padi. Hal ini sebagaimana menurut Baharsyah (Phahlevi, 2013) salah satu hal yang merangsang para produsen atau petani untuk meningkatkan hasil pertaniannya adalah harga, karena apabila harga mengalami peningkatan maka hal ini akan berpengaruh pula pada pendapatan yang diterima petani, begitu pula sebaliknya (Phahlevi, 2007).

Berdasarkan hasil penelitian dan pengujian statistik dapat diketahui bahwa harga jual padi berpengaruh positif dan signifikan terhadap pendapatan petani di Desa Muara Belida, Muara Enim, artinya apabila terjadi peningkatan pada harga jual padi dan didukung dengan jumlah hasil panen yang berlimpah maka pendapatan petani pun akan ikut meningkat. Harga jual padi yang tinggi disebabkan karena kualitas padi yang dihasilkan baik. Namun, apabila harga jual meningkat tetapi jumlah hasil panen rendah, maka pendapatan petani akan tetap, begitupun sebaliknya. Harga jual padi rendah dan jumlah hasil panen tinggi maka pendapatan petani akan rendah. Hal ini sesuai dengan hasil penelitian dari Natra Liarman, dkk (2014), Mawardati (2015), dan Rico Phahlevi (2013) yang menyimpulkan bahwa biaya produksi berpengaruh positif dan signifikan terhadap pendapatan petani.

Jadi, Biaya produksi, jumlah produksi, dan harga jual padi merupakan beberapa faktor yang dapat mempengaruhi pendapatan petani. Hal ini telah terbukti sebagaimana hasil pengujian statistik, diketahui bahwa secara simultan atau bersama-sama yaitu biaya produksi, jumlah produksi, dan harga jual padi berpengaruh positif dan signifikan terhadap pendapatan petani di Desa Muara Belida, Muara Enim, artinya besar kecilnya biaya produksi yang dikeluarkan, terjadinya peningkatan

jumlah produksi, dan peningkatan harga jual padi secara bersama-sama maka akan mempengaruhi pendapatan yang diterima petani.

KESIMPULAN

Dari hasil penelitian dapat disimpulkan dana tersebut dikumpulkan dan nantinya akan dikelola dengan baik oleh BMT Muara Belida yang akan diberikan kepada mustahik dalam hal ini adalah petani miskin merupakan kelompok tani yang memiliki kendala dalam pengembangan usaha pertaniannya, baik dari segi peralatan maupun perlengkapannya. Lahan yang mereka miliki pun hanya berkisar 100m² hingga 1.000m² (1 ha). Dalam hal ini, bantuan yang diberikan kepada para petani miskin yaitu berupa bibit, racun hama, alat dan mesin pertanian yang dapat mereka gunakan secara gratis, serta penyuluhan-penyuluhan dari para petugas pertanian. Mereka tentunya perlu untuk dibimbing dan diarahkan. Walaupun lahan yang mereka miliki tak seberapa luas, namun mereka dapat menuai hasil yang maksimal, hingga pada akhirnya akan meningkatkan pendapatan mereka dan mensejahterakan hidup mereka.

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**WAKAF SUMUR YAYASAN AKSI CEPAT TANGGAP (ACT):
ANALISIS KONTRIBUTIF WAKAF SUMUR DALAM MENGATASI
KRISIS AIR BERSIH DI KECAMATAN GANDUS PALEMBANG**

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ABSTRACT

Penelitian ini membahas tentang permasalahan krisis akan air bersih di kalangan masyarakat terutama di desa-desa terpencil yang tidak terjangkau oleh PDAM. Instrument Islam yang berhubungan dengan krisis air ialah wakaf sumur yang bertempat di Kelurahan Pulokerto. Bagaimana Mekanisme Wakaf Sumur Oleh Yayasan Aksi Cepat Tanggap (ACT), Dan Bagaimana Kontribusi Wakaf Teersebut Dalam Mengatasi Krisis Air Bersih Dikecamatan Gandus. Pengumpulan data dengan observasi, wawancara dan dokumentasi. Penelitian ini menghasilkan beberapa hal yakni, kontribusi wakaf sumur oleh Yayasan Aksi Cepat Tanggap adalah salah satu program yang memberi solusi atas permasalahan yang dihadapi masyarakat Kelurahan Pulokerto Kecamatan Gandus terhadap krisis air bersih. Adapun kontribusi wakaf sumurdiantaranya wakaf sumur pesantren, wakaf sumur masjid dan wakaf sumur desa.

Keywords: Wakaf Sumur, ACT, Krisis

PENDAHULUAN

Pemberdayaan Yayasan ACT dalam meningkatkan kesejahteraan ekonomi masyarakat telah berperan banyak ke tempat-tempat yang membutuhkan bantuan. Dan Yayasan ACT memiliki program seperti modal usaha mikro, humanity care line, Indonesia darurat solidaritas, berqurban tanpa batas, wakaf, zakat, dan lainnya. Salah satu kinerja Yayasan ACT yakni wakaf, memiliki beberapa macam diantaranya termasuk wakaf sumur. Disini wakaf sumur berperan terhadap daerah-daerah yang terkena dampak kekeringan dan krisis akan air bersih. Dalam pemanfaatan dam pemberdayaan sumur ini sangat membantu masyarakat karena memberikan peluang baru untuk terpecahnya masalah terhadap air. (<https://aksi.cepat.tanggap.id/diakses>)

Air merupakan sumber daya alam yang sangat vital dan sangat diperlukan untuk menentukan keberlanjutan suatu kehidupan manusia yang ada di bumi ini (Mawardi, 2014). Dalam segala macam kegiatan baik keperluan rumah tangga, misalnya seperti minum, memasak, mandi, mencuci, keperluan perusahaan, perdagangan, peternakan, pertanian, perjalanan dan lainnya, air sangat diperlukan sebagai bahan pokok untuk melangsungkan kegiatan-kegiatan manusia. Oleh karna itu air sangat berperan penting dan berfungsi bagi kehidupan makhluk di bumi ini (Ambarwati, 2014). Namun krisis sumber air bersih tampaknya juga banyak menjadi permasalahan di berbagai negara. Menurut Perserikatan Bangsa Bangsa (PBB) pada 2019 mencatat bahwa 2,2 miliar orang atau sepermpat populasi dunia masih

kekurangan air minum yang aman untuk di konsumsi. Sementara 4,2 miliar orang tidak memiliki layanan sanitasi yang aman dan 3 miliar tidak memiliki fasilitas cuci tangan yang bersih. (Evhsafkm, 2021)

Beberapa faktor penyebabnya krisis air yakni perubahan iklim, populasi yang meningkat, dan beberapa akar masalah lainnya. Tidak hanya di Indonesia, di beberapa belahan duniapun juga merasakan dampak yang sama dari fenomena ini. Melansir *Science Daily*, kelangkaan air terjadi di setiap benua dan sekitar 2,8 miliar orang mendapatkan dampak selama satu tahun setidaknya kurang waktu sebulan. Jika ditinjau dari peta dunia dan posisi geografisnya, wilayah Indonesia memiliki 6 persen persediaan air dunia, atau sekitar 21 persen persediaan air pasifik. Namun kenyataannya Indonesia juga terkena beberapa dampak krisis air yakni seperti polusi air, sistem pertanian, over populasi, kekeringan.

Krisis air bersih tentunya juga memberikan dampak yang cukup serius bagi kelangsungan hidup manusia maupun makhluk hidup lainnya. Beberapa dampak krisis air bersih yakni kelaparan yang terjadi di karenakan pasokan kebutuhan pertanian yang tidak cukup. Ini menyebabkan hewan akan mati karna pasokan makanan terhenti sehingga krisis ini menyebabkan kelaparan secara masal bagi manusia dan hewan di wilayah tersebut. Selanjutnya dampak yang terjadi akan krisis air yaitu menurunnya standar kehidupan, hilangnya lahan basah, keursakan ekosistem dan mulai munculnya penyakit-penyakit seperti penyakit kulit, tipes, malaria dan lain sebagainya yang juga dapat menyebabkan masalah serius yakni kematian (voi.id).

Dari data yang di ambil oleh Pemerintah Kota Palembang, dari ratusan anak Sungai Musi, sekarang tersisa hanya 95 anak Sungai Musi. Ini di karenakan tertutupnya aliran-aliran anak Sungai Musi di karenakan tumpukan Sampah. Gotong royong yang menjadi salah satu gelar aksi untuk kelestarian anak Sungai Musi yang tersisa terus di terapkan. Gerakan ini sudah di sahkan dalam Peraturan Wali Kota menjadi salah satu cara untuk mengedukasi warga akan pentingnya menjaga kebersihan sungai. (Nefri, 2019)

Instrumen Islam yang berhubungan dengan krisis air ini ialah wakaf. Dimana wakaf berperan penting membantu perkembangan ekonomi seperti wakaf tanah, wakaf sumur dan lain sebagainya. Ada banyak jenis wakaf, salah satunya jenis wakaf produktif yakni wakaf sumur yang memanfaatkan tanah sebagai pondasi dalam rangka mengatasi krisis air. Wakaf sumur telah di terapkan oleh Utsman bin Affan pada zaman Rasulullah dahulu, bertepatan pada kota Madinah. Satu-satunya sumber air yang tersisa adalah sebuah sumur milik seorang Yahudi yaitu Sumur Raumah. Rasa airnya yang mirip dengan air zam-zam membuat masyarakat Madinah terpaksa harus rela antri dan membeli air bersih dari Yahudi tersebut. Prihatin atas kondisi umatnya, Rasulullah kemudian bersabda “Wahai Sahabatku, siapa saja di antara kalian yang menyumbang hartanya untuk dapat membebeaskan sumur itu, lalu menyumbangannya untuk umat, maka akan mendapat surga-Nya Allah Ta’ala,” demikian hadis riwayat (HR. Muslim).

Mendengar hal itu, Utsman bin Affan yang kemudian segera bergerak untuk membebeaskan Sumur Raumah itu. Utsman segera mendatangi Yahudi pemilik

sumur dan menawar untuk membeli Sumur Raumah dengan harga tinggi. Tetapi walau sudah di beri harga tinggi, Yahudi tersebut tidak ingin melepas sumur itu dikarenakan jika Yahudi tersebut menjual Sumurnya, maka Yahudi itu tidak bisa mendapatkan nafkah untuk kehidupannya. Utsman bin Affan tidak menyerah akan hal itu. Ia langsung menawarkan ingin membeli setengah sumur tersebut dan Yahudi tersebut langsung menyetujui penawaran Utsman pada hari itu juga.

Utsman pun segera mengumumkan kepada penduduk Madinah agar segera mengambil air di Sumur Raumah secara gratis karna hari itu sumur Raumah adalah miliknya. Dan juga Utsman mengingatkan kepada masyarakat Madinah agar mengambil air setidak cukup untuk dua hari ini karna esok hari sumur itu bukan lagi milik Utsman. Keesokan harinya Yahudi itu mendapati sumur miliknya sepi pembeli, karena penduduk Madinah masih memiliki persediaan cukup di rumah. Dan Yahudi itupun mendatangi Utsman dengan menawarkan Sumur Raumah itu dengan harga 20.000 dirham, dan Utsman pun setuju dengan itu. Utsman pun mendapatkan sumur itu secara utuh. Dan sampai sekarang sumur itu masih ada dan terus dikembangkan oleh masyarakat Madinah lebih dari 1.400 tahun silam, dengan nama rekening yang terus terjaga hingga kini. (<https://www.bwi.go.id/4222/2019/12/20/kisah-wakaf-sumur-utsman-bin-affan>)

Sebagai salah satu negara yang termasuk memiliki jumlah Islam terbesar, tidak menutup kemungkinan wakaf bisa menjadi salah satu solusi kesejahteraan masyarakat. Terjadinya kekeringan, kemarau panjang juga merupakan dampak salah satu alasan mengapa wakaf sumur menjadi solusi yang cukup efektif untuk pertumbuhan ekonomi masyarakat yang terkena dampaknya. Maka dari itu, penyaluran wakaf sumur pada saat ini dinilai sudah meluas ke segala penjuru wilayah. Ada banyak lembaga atau organisasi yang berpartisipasi dalam menangani krisis air melalui wakaf sumur. Tetapi tidak sedikit rencana yang dijalankan selalu lancar dan tepat waktu di karenakan hambatan dana dan pengetahuan akan wakaf di kalangan masyarakat. Salah satu lembaga yang memiliki kontribusi terhadap wakaf sumur yakni Yayasan Aksi Cepat Tanggap (ACT), sudah banyak menyalurkan tenaga untuk membuat program Wakaf Sumur. Kinerja Yayasan Aksi Cepat Tanggap (ACT) telah di nilai cukup efisien dalam menangani krisis air di berbagai daerah di Indonesia. Tetapi kelancaran yang ada pada pelaksanaan program ini juga terdapat beberapa hambatan yakni minimnya sumber air bersih ada di wilayah yang berdampak, kurangnya relasi donatur dan hambatan waktu pengumpulan dana yang belum efektif.

Dan juga kurangnya kesadaran masyarakat akan besarnya kebaikan yang di dapat dari wakaf, memicu salah satu kendala Yayasan Aksi Cepat Tanggap (ACT) untuk bisa melancarkan programnya. Pernyataan ini disimpulkan karenapermasalahan dan hambatan terhadap proses wakaf sumur belum efektif dan tepat guna, khususnya di kota-kota kecil yang minim akan informasi betapa baiknya wakaf bagi pertumbuhan ekonomi penduduk dan kebaikan serta pahala jariah yang dijanjikan Allah SWT. Dengan demikian diperlukan riset Wakaf Sumur Yayasan Aksi Cepat Tanggap (ACT): Analisis Kontributif Wakaf Sumur Dalam Mengatasi Krisis Air Bersih Di Kecamatan Gandus.

METODE

Metode yang dilakukan adalah metode deskriptif kualitatif. Data yang dikumpulkan menggunakan pendekatan kualitatif berupa pengamatan (observasi), wawancara, dokumentasi. Dalam penelitian ini menggunakan beberapa sumber data yaitu: Data primer data Data yang di ambil dalam ini merupakan data dari hasil ini wawancara dan observasi di Yayasan Aksi Cepat Tanggap dan juga langsung terjun ke lapangan di Desa Air Hitam Kelurahan Pulokerto Kecamatan Gandus, Data sekunder data yang dikumpulkan melalui studi kepustakaan dan sumber berita jurnal dan skripsi terdahulu yang berhubungan dengan pembahasan penelitian.

HASIL DAN PEMBAHASAN

Mekanisme Wakaf Sumur Oleh Yayasan Aksi Cepat Tanggap (ACT)

Mekanisme pada dasarnya merupakan sebuah kata serapan yang berasal dari bahasa Yunani yaitu kata *mechane*. Yang memiliki arti sebuah instrument, perangkat beban, peralatan dan kata *mechos* arti sebuah metode, sarana, dan teknis menjalankan suatu fungsi. Mekanisme adalah cara untuk mendapatkan sesuatu secara teratur sehingga menghasilkan suatu pola atau bentuk untuk mencapai tujuan yang diinginkan. Dalam proses pembangunan wakaf sumur ini pun tidak luput dari susunan mekanisme. Berkaitan dengan ini, mekanisme wakaf dilakukan secara tersusun mulai dari survei tempat, pengumpulan dana, penentuan tanah wakaf, dan pengerjaan pembangunan wakaf sumur. Mekanisme ini sudah di susun sebelum penempatan wakaf sumur akan dikerjakan. Berdasarkan hasil kutipan salah satu tim program wakaf sumur dari ACT Aris bahwa,¹ “Pertama kami melakukan survei dan mengajak salah satu relawan untuk mengumpulkan profil desa, keadaan desa apakah layak untuk mendapatkan bantuan, kondisi tanah dan lain sebagainya” (Aris, Tim Program ACT Kota Palembang, Wawancara, 20 Mei 2022)

Biasanya daerah yang layak mendapatkan bantuan wakaf sumur ini termasuk desa yang jauh dari perkotaan dan kurangnya sumber air bersih. Tidak masuknya sumber air bersih seperti PDAM juga termasuk pemicu daerah tersebut kurang akan fasilitas air bersih. Kondisi inipun tentu menyulitkan aktifitas warga untuk memenuhi kebutuhan pokoknya ataupun melakukan aktifitas sehari-harinya. Mengambil syarat-syarat yang telah ditentukan bahwa tempat tersebut layak untuk di bangun wakaf sumur seperti Kec. Gandus Desa Pulokerto ini, pihak ACT langsung melakukan pengumpulan dana dari donasi manapun. Sebagaimana hasil wawancara yakni:

“Ada beberapa cara yang pertama dari bantuan dinas yang mana dinas tersebut akan mengadakan wakaf besar seperti wakaf sumur ini. Kedua dengan menggunakan internet yakni sosial media berupa link berjudul “Kita Bisa Indonesia” yang di jalankan oleh kru dengan cara mempromosikan lewat sosial media seperti Wa, Instagram, twitter dan lainnya. Yang terakhir dengan cara langsung datang ke ACT untuk berdonasi. Apabila donasi sudah

¹ Hasil (wawancara) Aris Tim Program ACT Kota Palembang, yang dilakukan pada tanggal 20 Mei 2022

terkumpul sesuai target yang di capai, barulah ACT menjalan wakaf sumur tersebut.” (Aris, Tim Program ACT Kota Palembang, Wawancara, 20 Mei 2022)

Dalam melakukan penempatan sumur, memerlukan kelayakan kondisi tanah yang harus di cek terlebih dahulu. Baik dari segi kedalaman tanah sumur yang akan di buat, lebar tanah sumur, semuanya harus memerlukan perhitungan tepat seperti halnya yang disampaikan tim program bahwa:

Kami memberikan surat pernyataan bahwa surat tanah juga tidak termasuk hasil persengketaan pihak manapun. Surat ini juga ditanda tangani oleh RT, RW dan Tim Program ACT. Dan juga kami terjun langsung bersama tim pembangun untuk melakukan uji terhdap tanah yang akan dibangun sumur tersebut.” (Aris, Tim Program ACT Kota Palembang, Wawancara, 20 Mei 2022)

Biasanya pengerjaan akan langsung dilakukan ketika servei tempat, pengumpulan dana dan penentuan tanah wakaf telah mendapatkan hasil akhir. Menjalan pekerjaan ini memerlukan teknisi yang langsung di arahkan oleh tim kru dan relawan yang ada. Pembangunan tidak hanya sekedar membangun sumur semata. Sumur akan dialirkan langsung ke WC dan tempat wudhu yang langsung sekaligus dibangun untuk melengkapi fasilitas sumur tersebut. Hal ini langsung disampaikan oleh tim kru yakni Aris (20 Mei 2022) bahwa, “Saya terjun langsung ke desa tersebut bersama relawan dan tim pembangun untuk memulai membangun wakaf sumur yang terdiri dari WC dan tempat wudhu. Pembangunan ini juga dilakukan selama 1 bulan paling cepat dan membutuhkan dana kurang lebih 50.000.000”.

Proses pengumpulan data dilakukan dengan para informan terpilih sebagaimana dijelaskan dalam bagian bab sebelumnya. Pelaksanaan dilakukan dengan wawancara yang dilakukan dari satu sampai Sembilan informan. Hasil wawancara dengan tim program Yayasan Aksi Cepat Tanggap Berdasarkan uraian diatas dapat disimpulkan bahwa dalam memilih tempat yang akan dijadikan sebagai objek pembangunan wakaf sumur perlu memperhatikan hal-hal menjadi syarat pokok dalam pemilihan lokasi yang akan diberikan bantuan wakaf sumur. Untuk pemilihan lokasi tersebut mengacu kepada mekanisme. Adapun mekanisme pembangunan wakaf sumur tersebut akan dilakukan secara tersusun oleh pihak ACT. Yang pertama yakni survei tempat. Survei tempat yang juga disebut survei lokasi merupakan langkah pertama yang harus di lakukan dalam setiap perencanaan dalam setiap program tertentu. Sama halnya dengan program wakaf sumur yang tentunya sangat memerlukan survei ke lokasi yang dituju untuk memaksimalkan kelancaran melakukan penempatan material dan pengiriman jenis barang. Termasuk dari rute material yang akan masuk, membuat rute material yang masuk ingga ke lokasi proyek sangatlah penting karena bila kita menempatkan material terlalu jauh itu akan memboroskan waktu dan tenaga sehingga pekerjaan sangat molor atau material terlalu dekat dengan proyek sehingga dapat mengganggu pekerjaan yang akan dilakukan. Melakukan pemilihan alat berat yang juga harus efektif karna memerlukan biaya sewa yang mahal seperti yang dikatakan Aris selaku tim program wakaf sumur yakni:

“Alat berat yang masuk nanti juga kami pertimbangkan rutenya karna biaya sewa yang juga cukup mahal bila rute terlalu jauh. Dan juga dalam pemilihan alat berat juga kami pertimbangkan sesuai kondisi rute yang akan ditempuh.” (Aris, Tim Program ACT Kota Palembang, Wawancara, 20 Mei 2022)

Kegunaan pemilihan rute ini tentunya akan menentukan alat dan barang apa yang tepat harus digunakan untuk tidak mempersulit pengerjaan dalam proses pembangunan wakaf sumur nanti. Kedua yakni pengumpulan dana, yang mana pengumpulan dana dilakukan dengan cara menggalang dana seperti menerima donasi baik dari dinas, instansi, donasi online, kantor pekerjaan atau bahkan dari orang yang langsung berdonasi ke Yayasan Aksi Cepat tanggap. Selanjutnya ketiga penentuan tanah wakaf, yang mana tanah wakaf ditentukan berdasarkan kondisi baik dimana tanah yang akan dibangun sumur merupakan tanah yang kokoh. Dan juga tidak hanya akan membangun sumur, Yayasan Aksi Cepat Tanggap juga akan membangun beberapa fasilitas di antaranya WC umum dan tempat berwudhu seperti yang dikatakan tim program:

“Kami juga membangun beberapa fasilitas di antaranya WC dan beberapa keran yang bisa digunakan untuk berwudhu, mengambil air untuk mencuci baju, mencuci motor, dan juga bahkan bisa untuk memasak sesuai kebutuhan warga desa setempat.” (Aris, Tim Program ACT Kota Palembang, Wawancara, 20 Mei 2022)

Terakhir yakni pengerjaan pembangunan wakaf sumur. Pengerjaan wakaf sumur akan di lakukan ketika ketiga mekanisme di atas telah terlaksana dengan benar. Baik dari survei tempat, pengumpulan dana dan penentuan tanah wakaf sumur telah terlaksana dengan benar, maka tim program akan segera melakukan pembangunan sumur wakaf di desa tersebut. Dalam pemilihan jenis sumur yang akan dibangun oleh tim program Yayasan Aksi Cepat Tanggap adalah jenis sumur jet pump. Nantinya sumur ini akan mengalirkan air ke tedmond dimana tedmond akan menampung air untuk keperluan di WC umum dan keran yang sudah langsung tersedia seperti yang dikatakan oleh tim program bahwa:

“Nanti sumur yang di bangun ialah sumur jet pump. Pemompa air sumur nanti airnya akan dialirkan langsung ke fasilitas tambahan yakni yang tadi WC dan keran untuk wudhu, dan kebutuhan tambahan warga desa.” (Aris, Tim Program ACT Kota Palembang, Wawancara, 20 Mei 2022)

Dalam proses wawancara tersebut, Aris selaku tim program juga menyertakan gambar sketsa fasilitas yang akan dibangun oleh Yayasan Aksi Cepat Tanggap di Desa Air Hitam. Berikut gambar sketsa Fasilitas Sumur Wakaf yang akan dibangun oleh Yayasan Aksi Cepat Tanggap.

B. Kontribusi Wakaf Sumur dalam Mengatasi Krisis Air Bersih di Kecamatan Gandus

Fungsi sosial dari perwakafan mempunyai arti bahwa penggunaan hak milik oleh seseorang harus memberi manfaat langsung atau tidak langsung kepada masyarakat. Dalam ajaran islam kepemilikan terhadap harta benda seseorang agama

Islam mengajarkan bahwa didalamnya melekat hak fakir miskin yang harus diberikan oleh pemiliknya secara ikhlas kepada yang memerlukannya sesuai ketentuan yang telah ditentukan, diantaranya melalui zakat, infaq, shadaqah, hibah dan wakaf. Sebagaimana ketentuan dalam firman Allah dalam surat Adzaryyah ayat 19 yang artinya “Dan didalam harta-harta mereka ada hak untuk orang miskin yang tidak mendapat bahagian (yang tidak meminta-minta).

Kontribusi yang dimaksud adalah bagaimana pemanfaatan wakaf sumur tersebut sebagai salah satu sumber daya alam manusia dalam meningkatkan kesejahteraan masyarakat. Dan Yayasan Aksi Cepat Tanggap (ACT) melakukan kontribusi ini di berbagai lokasi dan tempat seperti pesantren, masjid dan desa.

Dengan berbagai pertimbangan yang bersyarat dari Yayasan Aksi Cepat Tanggap (ACT), tentunya upaya dari Yayasan Aksi Cepat Tanggap (ACT) memiliki beberapa tahap sesuai dengan mekanisme yang telah disusun Yayasan Aksi Cepat Tanggap (ACT) sebelumnya. Pembangunan sumur yang bertempat di wilayah yang terkena dampak kekeringan dan krisis air bersih tentunya menjadi target yang tepat bagi Yayasan Aksi Cepat Tanggap (ACT) menyalurkan kontribusinya yakni berupa wakaf sumur.

Berdasarkan data yang di dapat, perkembangan wakaf sumur pertahunnya terus meningkat terutama di daerah-daerah yang membutuhkan kontribusi ini. Penyaluran wakaf sumur ini tentunya menjadi minat baru masyarakat, menjadikan kontribusi yang efektif dari Yayasan Aksi Cepat Tanggap (ACT) untuk menangani masalah kekeringan dan krisis air bersih yang selama ini di rasakan beberapa wilayah yang kekurangan sumber air bersih. Banyaknya masyarakat yang berminat dan antusias terhadap program kontribusi ini, mengurangi krisis air bersih di beberapa tempat. Berikut data wilayah wakaf sumur yang di ambil dari Yayasan Aksi Cepat Tanggap (ACT) :

Sumur Wakaf Pesantren

No	Kota/Kab	Pesantren	Lokasi Sumur				Tahun Dibangun	Status
			Provinsi	Kecamatan	Desa/Kel.	Alamat		
1	Palembang	Sholahuddin	Sumatera Selatan	Gandus	Gandus	Gandus	2019	2019

Sumur Wakaf Masjid

No	Kota/Kab	Masjid / Musola	Lokasi Sumur				Tahun Dibangun	Status
			Provinsi	Kecamatan	Desa/Kel.	Alamat		
1	Palembang	Nurul Hidayah	Sumatera Selatan	Gandus	Pulokerto	Mekar Sari	2019	2019
2	Palembang	Keramasan	Sumatera Selatan	Kertapati	Keramasan	Jl. Dayang Rindu	2019	2019
3	Palembang	Mutaqin	Sumatera Selatan	Gandus	Air Hitam	Air Hitam	2019	2019
4	Palembang	Ar-Rodo	Sumatera Selatan	Gandus	Pulokerto	Papul Jaya	2020	2020

Sumur Wakaf Desa								
No	Kota/Kab	Desa	Lokasi Sumur				Tahun Dibangun	Status
			Provinsi	Kecamatan	Desa/Kel.	Alamat		
1	Palembang	Air Hitam	Sumatera Selatan	Gandus	Pulokerto	Dusun Air Hitam	2021	2021

Berdasarkan data yang di dapat dari Yayasan Aksi Cepat Tangg (ACT) di atas, memberikan beberapa gambadran bahwa kontribusi ini cukup efektif di tahun 2019 terutama di wilayah masjid-masjid yang sangat minim akan air bersih.

Mengambil kesimpulan dari beberapa data yang telah diambil, mempertimbangkan kondisi dan solusi kekeringan dan kemarau yang menyebabkan kesulitan dalam mengkonsumsi air bersih, tentunya membutuhkan salah satu sumber air bersih yang bisa digunakan kapanpun dan tentunya juga bermanfaat bagi seluruh warga. Sumber air yang dinamakan sebagai Wakaf Sumur tentunya akan berguna menjadi solusi terbaik dan efektif bagi warga Desa Air Hitam. Dengan menggunakan fasilitas baru yakni wakaf sumur, pemberdayaan aktifitas warga desa akan menjadi lebih efektif terutama dalam mengkonsumsi air minum yang langsung di ambil dari air sumur hasil wakaf sumur tersebut.

KESIMPULAN

Berdasarkan hasil penelitian dan pembahasan yang telah dilakukan dari penelitian Wakaf Sumur Yayasan Aksi Cepat Tanggap (ACT): Analisis Kontributif dalam Mengatasi Krisis Air Bersih Kecamatan Gandus Kota Palembang dapat disimpulkan, Mekanisme wakaf sumur Yayasan Aksi Cepat Tanggap dikelurahan pulokerto yaitu melalui beberapa prosedur diantaranya, survey tempat, pengumpulan dana, pengerjaan pembangunan sumur, Kontibusi Wakaf Sumur oleh Yayasan Aksi Cepat Tanggap adalah salah satu Program yang memberi solusi atas permasalahan permasalahan yang dihadapi masyarakat Kelurahan pulokerto Kecamatan Gandus terhadap krisis air bersih. Adapun kontibusi wakaf sumur diantaranya, wakaf sumur pesantren, wakaf sumur masjid, wakaf sumur desa.

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**THE EFFECT OF HALAL AWARENESS, SELLER REPUTATION AND
PRODUCT PROMOTION TOWARDS BUYING INTEREST
DURING SEKATEN EVENT AT SURAKARTA**

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ABSTRACT

The existence of Sekaten in Surakarta as a da'wah activity began to eliminate with economic activity, thus shifting the role of da'wah which includes awareness of the use of halal products. This study aims to analyze the effect of halal awareness, seller reputation and product promotion both partially on interest in buying food at the sekaten event in Surakarta. As for the type of research method is quantitative based on primary data sources and secondary data. The respondent were taken as many as 120 respondents with non-probability sampling technique. Based on the partial test, halal awareness has no positive and insignificant effect on buying interest with a significance level of 0.209, meaning that the majority of current visitors to Sekaten make their main interest in coming to Sekaten for culinary shopping (without considering halal awareness) and looking for entertainment. Seller reputation has a positive and significant effect on buying interest with a significance level of 0.000, this is supported by data that food sellers at sekaten events are famous for selling delicious, traditional and cheap food. While product promotion has a positive and significant effect on buying interest with a significance level of 0.001, product promotion is very important in an effort to revive products (sekaten) that are suspended due to the pandemic.

Keywords: Halal Awareness, Seller Reputation, Product Promotion, Buying Interest

INTRODUCTION

Sekaten is an Islamic royal ceremony in Java which at the beginning was carried out for seven days. The origin of this ceremony dates back to the kingdom of Demak. This ceremony is actually a ceremony to commemorate the birthday of the Prophet Muhammad. According to the story, the word Sekaten comes from the term credo in Islam, Syahadatain.

Sekaten in Arabic is Syahadatain which means two sentences of creed, namely two sentences that signify a person's conversion to Islam by acknowledging and believing that there is no God but Allah SWT and Muhammad SAW as his Messenger, by the Javanese, Syahadatain is pronounced as Sekaten.

The Sekaten event was previously designed by Walisongo to commemorate the birthday of the Prophet Muhammad SAW as well as a medium for teaching Islam. Sekaten was first started since the era of the first Islamic kingdom in Java (Demak kingdom) and was passed down from generation to generation until the

present era of the Surakarta and Jogjakarta kingdoms. The Origin is when the Islamic kingdom of Demak Bintoro was founded, the first King of Demak, named by Raden Patah, held a meeting with Walisongo consisting of Sunan Ampel, Sunan Gresik, Sunan Giri, Sunan Bonang, Sunan Kudus, Sunan Muria, Sunan Kalijaga, Sunan Drajat, and Sunan Gunung Jati discusses how to broadcast Islam in Java.

At that time, Sunan Kalijaga proposed a way of broadcasting Islam by allowing the implementation of the customs or procedures of the people who were Hindu at that time but were entered and replaced in accordance with Islamic teachings. For example, the Semedi is replaced with a shalat, the offering event is replaced with a zakat fitrah, and the crowd for the gods is replaced with an Islamic holiday celebration such Idul Fitri and Idul Adha. For the celebration of Islamic Holidays, because at that time the Javanese like gamelan, then on Islamic Day to commemorate the day of When the Prophet Muhammad SAW was born, some Wali suggested playing gamelan around the mosque to attract people to come. When people have come and gathered, then they are given a lesson about Islam. The proposal was then approved by the Guardians and immediately implemented.

Sekaten activity is not only seen as a religious activity, but also an economic. Sekaten in the modern era is not only to commemorate the birthday of the Prophet Muhammad at the Great Mosque of Surakarta, but also to be a meeting place for sellers and buyers in the square near the mosque. Various goods and food are sold by seasonal traders during sekaten, as well as rides for children's games and other community entertainment to complete the sekaten event.

Culinary when sekaten is one of the main destinations for sekaten visitors, various kinds of food, especially traditional foods from various regions are also sold in order to enliven sekaten in Surakarta. According to Prastiwi in (Fadillah et al., 2021), Today's consumers are different from past consumers, today's consumers are very critical, they demand high quality products with excellent service and competitive prices. So that consumers are interested in choosing or buying a product. The existence of halal food at the sekaten event in Surakarta has become a common thing, although on the other hand the city of Solo is also very famous for its non-halal food, named by *sate jamu* which comes from dog meat.

Food products are basic need for consumption. The wide variety of food menu choices at the sekaten event, Muslim consumers cannot be separated from the values of halal awareness in buying food. In Islamic teachings, it is important to understand the rules in religion when consuming food and drinks. The halal food industry actually has a great opportunity to develop. However, even so, consumers who buy food are sometimes less aware that the food they are consuming is not halal. Not only from the point of view of consumers who pay less attention to the halalness of a product. Halal awareness on the part of producers is still low. Seeing the cost of halal certification which is quite expensive, some people make the halalness of a product only an obligation to fulfill certification. After all processes are completed and certification is obtained, they no longer pay attention to the halal element (Iqbal, 2020).

The less of food products that are currently halal-certified makes Muslim consumers not get any guarantees. Other ways, people's consumptive behavior without paying attention to halal is also an important note. This requires special attention to increase the awareness level of Muslim consumers when buying food.

The less of halal awareness was conducted in previous reresearch by Fadillah et al., 2021 that halal awareness has a negative and insignificant effect on food buying interest. Another previous research by Nurcahyo & Hudrasyah, 2017 about halal awareness shows that halal awareness has a positive and insignificant effect on buying interest. Contrary to the results of research conducted by (Laila & Tarmizi, 2020) about halal awareness shows that halal awareness has a positive and significant effect on food buying interest. There is another study conducted by (Hamdani et al., 2021) also revealed that halal awareness has a significant influence on consumer buying interest. The difference from the results of previous research on halal awareness has become a special concern to do research.

In the food sales service at the sekaten, buyers can compare the reputation of one seller to another with a referral system. Reputation is a picture of a company that shows good or bad service according to consumer ratings. The better the service provided to consumers, the better the reputation of a store in the minds of consumers (Bella et al., 2016).

Seller reputation can certainly become a support consumer buying interest. Choosing a good food seller reputation is done by looking at testimony from other buyers who have bought the food. Research conducted (Lolika & Rosha, 2018) that the seller's reputation is able to significantly influence buying interest.

After the COVID-19 pandemic was declared as an endemic by the Indonesian Government, Sekaten was held again with promotional support from various parties, including the government of Surakarta City. The massif promotions that are full of innovation can indeed encourage consumer buying interest in a product, especially in order to restore the community's economic growth after being hit by a pandemic for 2 years (2020-2022).

Ardhya (2019) proves in his research entitled *The Effect of Promos on Consumer Buying Interest* that promotions have the greatest influence on buying interest. The main effect expected from this sales promotion program is to encourage consumers or distributors to make purchases (Suhatman et al., 2020).

From the background above, the question to be answered in this study is how the role of halal awareness, seller reputation and promotion on interest in buying food at the sekaten event in Surakarta.

LITERATURE REVIEW

Halal

Halal in Arabic : حلال ,ḥalāl its mean "permittedHalal is any object or activity that is permitted to be used or carried out, in Islam. This term in everyday vocabulary is more often used to indicate food and drink that are permitted to be consumed according to Islam, according to the type of food and how to obtain it.

Allah Said in QS. Al-Baqarah (2) Ayat 168 :

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

"O people! Eat from (food) that is lawful and good on earth and do not follow the steps of the devil. Indeed, Satan is a real enemy to you."

It is very important for a Muslim to know about the halalness of the product to be consumed and the haram of the product, according to the provisions of Allah in the Qur'an. According to the opinion of (Shaleh & Dkk, 2004) the types of non-halal food are carrion, blood, pigs, and animals slaughtered without mentioning the name of Allah.

Halal Awareness Concept

Halal awareness is the knowledge for a Muslim about the concept of halal, the halal process, and considers that using halal products is important for him (Sara et al., 2022). Halal awareness in addition to knowing the concept of halal, but also includes knowledge and understanding of the halal products to be consumed, as well as how the food or beverage production processed (Nofianti & Rofiqoh, 2019). Awareness in the context of halal food reflects a condition where customers have an interest, special attention, or have good experience and information about foods that are permissible under Islamic law (Gerungan & Karina, 2019).

Seller Reputation

Reputation is the view or perception of the assessment of consumers or other parties on certain people, companies or objects (Mulyanto et al., 2019). The quality of the seller's reputation in shopping is seen through reviews from consumers who have made previous purchases by telling other consumers (word of mouth) (Sari dan Hasbi, 2020)

Promotion

Promotion is an activity that must be carried out by a seller or a company that aims to change the decisions and behavior of buyers, who previously did not know to become aware, so that they are successful become the target market (Fadillah et al., 2021). Promotion is a way of communication made by the company to consumers or the target market, with the aim of conveying information about the product/company so that they want to buy. Promotion consists of advertising, direct marketing, personal selling, sales promotion, and public relations (Kotler & Keller, 2016).

Buying Interest

Buying interest is consumer behavior that appears in response to objects that indicate the customer's desire to make a purchase (Kotler & Keller, 2009). According Bisma in (Simatupang et al., 2021) Buying interest can be a stage in decision making, where consumers make a decision to make a purchase to enter a stage as a decision not to make a purchase or can make it a consumer buying interest.

Buying interest is formulated in consumer attitudes and behaviors that refer to *Theory of Planned Behavior*. According to Ajzen in (Seni dan Ratnadi, 2017) states that, Theory of Planned Behavior explains that attitude towards behavior is an important point that can predict an action, however it is necessary to consider a person's attitude in testing subjective norms and measuring the person's perceived behavioral control. The Theory of Planned Behavior explains the determinants of human conscious behavior. According to this theory, a person's behavior is determined by his behavioral intention (Herawati, 2019).

The Sekaten traditional ceremony at Surakarta Palace is a continuation of the ceremonies of the Islamic Kingdoms in Java. The sekaten ceremony is celebrated to commemorate the birthday of the Prophet Muhammad SAW by playing gamelan, starting during the Demak Kingdom on Raden Patah's reign era. The main purpose of sekaten at first was to celebrate the Prophet's Birthday and as a means of proselytizing the Islamic religion, but further developments of this main goal seem to be disguised (very little). Currently, apart from the purpose of sekaten for Islamic religious symbols (da'wah), almost 90% of those in the northern square of Surakarta where sekaten are held are shopping and entertainment. Shopping for food is the biggest activity that visitors do during sekaten. This is supported because the city of Surakarta is one of the cities that is quite famous for its various kinds of culinary. Many people who visit the sekaten event in Surakarta to shop for various kinds of culinary.

Based on the data generated by the number in this study, it showed that 47.5% were male or 57 people and 52.5% female or 63 people out of a total of 120 respondents.

The following table contains the results of the instrument validity test using the SPSS Program

Variabel	Statement	R Tabel	R Data	Information
<i>Halal Awareness (X₁)</i>	HA1	0.176	0.856	Valid
	HA2	0.176	0.952	Valid
	HA3	0.176	0.870	Valid
	HA4	0.176	0.858	Valid
	HA5	0.176	0.814	Valid
<i>Seller Reputation (X₂)</i>	SR1	0.176	0.837	Valid
	SR2	0.176	0.811	Valid
	SR3	0.176	0.659	Valid
	SR4	0.176	0.784	Valid
	SR5	0.176	0.806	Valid
	PP1	0.176	0.746	Valid
	PP2	0.176	0.794	Valid

<i>Product Promotion (X₃)</i>	PP3	0.176	0.826	Valid
	PP4	0.176	0.719	Valid
	PP5	0.176	0.825	Valid
Buying Interest (Y)	MB1	0.176	0.810	Valid
	MB2	0.176	0.866	Valid
	MB3	0.176	0.860	Valid
	MB4	0.176	0.837	Valid
	MB5	0.176	0.875	Valid

Source : Data 2022

From the table above shows the results of the validity test that all items of the instrument statement on the questionnaire can be said to be valid. This is because it can be seen from the large R value calculated for each statement item on the variables greater than the R table value.

Reliability Test			
Variabel	Cronbach		
	Alpha	Reliabel	Information
<i>Halal Awareness (X1)</i>	0.913	0.6	Reliabel
<i>Seller Reputation (X2)</i>	0.837	0.6	Reliabel
<i>Product Promotion (X3)</i>	0.837	0.6	Reliabel
Buying Interest (Y)	0.903	0.6	Reliabel

Source : Data 2022

From the table of reliability test results above, it can be seen that the independent variables halal awareness, seller reputation, promotion and Buying Interest as dependent variables can be stated as reliable or consistent and can be used in further research.

METHODS

This type of research is quantitative research (Sugiyono, 2017). This research is located in the Surakarta City area with a research time of one month during the sekaten in Surakarta City from September 16, 2022 to October 16, 2022.

While the sample in this study was conducted using a non-probability sampling technique because the population is not known for the number of members, with purposive sampling as the number of 120 respondents as the research sample with the provision that the respondents are visitors and make food purchases at the sekaten location.

RESULTS AND DISCUSSION

The Effect of Halal Awareness on Buying Interest

Data analysis shows that the regression coefficient of the halal variable is -0.113 (negative), the t-count value is -1.264 (negative) and the significance value is 0.209 or greater than 0.05. These results showed that halal awareness has no positive and insignificant effect on food buying interest at the sekaten in Surakarta. This means that the halal awareness variable does not affect the buying interest of food at the sekaten event in Surakarta. It is undeniable that da'wah activities and Islamic understanding have begun to shift from the core of organizing sekaten, so that the majority of sekaten visitors currently make their main interest in coming to sekaten for culinary shopping (without considering halal awareness) and seeking entertainment. On the other hand, the sekaten visitors think that all food sold in the sekaten market is halal food, even without the halal logo. People assume that as a country with a majority Muslim population, it is certain that the food is also Muslim-friendly (halal) even if it doesn't include the halal logo. The results of this study are in line with research conducted Nurcahyo & Hudrasyah (2017) where the results of his research also show that halal awareness does not have a significant effect on Buying Interest. Then in line with the results of research by Fadillah et al., (2021) which shows that halal awareness is negative and insignificant to buying interest.

The effect of Seller Reputation on Buying Interest

The results of data analysis show that the regression coefficient of the seller reputation variable is 0.708 (positive), the t-count value is 6.492 (positive) and the significance value is 0.000 or less than 0.05. Based on the results of data analysis in this study, it can be seen that seller reputation has a positive and significant effect on food buying interest at the sekaten event in Surakarta. Food vendors at the sekaten event are famous for selling delicious, traditional and cheap food. This reputation is still maintained and passed down from generation to generation when the sekaten event is held. The reputation of traders at the sekaten event really needs to be maintained, considering that the activities during the sekaten are not only economic activities (buying and selling) but also religious activities. Traders at religious events need to ensure a good reputation in accordance with religious teachings. Because the higher the seller's reputation will also increase the Buying Interest of the community. The results of this study are in line with research conducted by Lolika & Rosha (2018) able to show that seller reputation is able to influence Buying Interest. Then the research conducted by Agustin & Hellianto (2020) also proves that reputation is influential and significant to buying interest.

The Effect of Product Promotion on Buying Interest

The results of data analysis show that the regression coefficient of the product promotion variable is 0.328 (positive), the t-count value is 3.519 (positive) and the significance value is 0.001 or less than 0.05. This means that product

promotion has a positive and significant effect on buying interest. The results of data analysis in this study indicate that product promotion has a positive and significant effect on food buying interest at the sekaten event in Surakarta. The intervention of the Surakarta Regional Government in including the Sekaten agenda as a tourism promotion event in order to increase economic growth in the City of Surakarta has a positive impact on the Buying Interest of the community to shop at Sekaten. Promotion is very important in an effort to revive products (sekaten) that are suspended due to the pandemic. Efforts to increase product promotion will also have an impact on increasing public buying interest. Similar research previously conducted by Ardhya (2019) proves that promotion has a significant and significant effect on Buying Interest. Supported by the results of research conducted by Suhatman et al., (2020) also shows that promotion has an effect and is significant on buying interest.

CONCLUSION

The existence of sekaten in Surakarta City cannot be separated from religious traditions that have long been the cultural roots and image of the Surakarta Palace as an Islamic kingdom. Sekaten as a religious activity is currently shifting to an economic activity, so that awareness of halal-labeled products in this study is not significant, while those that have a significant impact are the reputation of the seller and the promotion of products from sekaten itself. It is time for the Ministry of Religion through the Agency for Assurance and Halal Products to join hands with the Surakarta Regional Government, Surakarta Kingdom to not only promote products and seller reputations, but also increase halal awareness for sellers and buyers in the sekaten market in order to maintain the religious nuances of sekaten itself.

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MONEY EXCHANGE CONCEPT WITH DIFFERENT EXCHANGE IN THE ISLAMIC VIEW

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ABSTRACT

Current technological advances make the world seem borderless and the economies between countries are becoming increasingly integrated and interrelated. This causes the development of a country's economy not only to be determined by the country's economy itself, but will also always be related to the global economic system, especially in the field of international trade. In international trading activities, each country has its own currency and the currency indicates the value of the goods. Likewise with the international monetary system which refers to institutions whose payments require that they be carried out through cross-border transactions. This system will determine how the foreign exchange rate is determined and how the government can influence the exchange rate. What is interesting now to study is how the concept of exchanging money with a different exchange rate is from an Islamic point of view. From what was analyzed it can be concluded that changes in exchange rates with different exchange rates in Islam can be justified and allowed by sharia when the legal requirements are met by not containing ribawi elements. In order to avoid the nature of usury, the classical scholars made several conditions that must exist in the transaction, namely: First, the handover of goods takes place at the place of the transaction right away before parting ways. Second, Nothing *khiyar*. Third, There must be no conditions that cause delays in handover. Fourth, must be worth.

Keywords: Money Exchange, Exchange Rate, Islamic Economics

INTRODUCTION

With the progress of the times, it is an impractical thing if to meet a need, each individual must wait or look for people who have the goods or services they need and simultaneously need the goods or services they have. Therefore, other means are needed that function as a medium of exchange and a unit of measure of value to carry out a transaction. Long before the West used money in every transaction, the Islamic world had known the means of exchange and measurement of value, even the Qur'an explicitly stated that the measuring instrument of value was gold and silver in various verses. (Novi, 2018)

The expansion in the use of digital technology has opened up various opportunities that can be used for the benefit of solving various problems, including inclusive economic activities (BI, 2020). Modern economy provides a variety of ways how to satisfy human wants, as long as they have access or the ability to manage economic resources. Modern economies do not have improvisational limits in their economy, unless they have to deal with market forces (initiable hand). The success

of modern economic development is claimed to be seen from progress in the form of complete infrastructure, facilities and technological advances that make life and human life easier.

Current technological advances make the world seem borderless and the economies between countries are becoming increasingly integrated and interrelated. This causes the development of a country's economy not only to be determined by the country's economy itself, but will also always be related to the global economic system, especially in the field of international trade. In international trading activities, each country has its own currency and the currency indicates the value of the goods. Likewise with the international monetary system which refers to institutions whose payments require that they be carried out through cross-border transactions. This system will determine how the foreign exchange rate is determined and how the government can influence the exchange rate. What is interesting now to study is how the concept of exchanging money with a different exchange rate is from an Islamic point of view.

METHODS

This type of research is included in the category of library research. Library research is research in which data collection is carried out by collecting data from various literatures. The literature studied is not limited to books but can also be in the form of documentation materials, magazines, journals, and newspapers. The emphasis of library research is to find various theories, laws, propositions, principles, opinions, ideas and others that can be used to analyze and solve the problems studied. (Jono, 2008)

The approach used in this research is a qualitative approach, namely by emphasizing the analysis on the process of inferring comparisons and on the analysis of the dynamics of the observed phenomena relationship using scientific logic (Saifuddin, 2001). According to Sugiyono, is a research method based on postpositivism, which is used to examine objects in natural conditions, where the researcher is the key instrument, and data collection techniques are carried out by triangulation (combined), inductive data analysis (qualitative), and results from research that emphasizes more on meaning than generalization (Sugiyono, 2015).

RESULTS AND DISCUSSION

The Concept of Currency Exchange Rates in the Economy

In human civilization, the existence of money provides many benefits. Money exists to fulfill various functions including as a transaction tool, a unit of account, and a store of money. Because of its various uses, people demand money with different motives. According to Keynes, the motives for people's demand for money are mainly three things, namely transactions, precautionary and speculative purposes (Pohan, 2017). Money is a major innovation in the civilization of the world economy. The position of money is seen as very strategic as a variable that is difficult

to replace and integrate in an economy. Money is an inseparable part of an economic system. (Chaira, 2019)

In economic history, money has traditionally been recognized as the official medium of exchange only in certain countries. Furthermore, in the modern economic system, currency exchange or foreign exchange transactions arise. In today's world economy, foreign exchange buying and selling transactions are common. If a country conducts international trade, then it needs foreign exchange as a means of paying abroad, in the trading world it is called foreign exchange. For example, Indonesian importers need foreign exchange to import from abroad. On the other hand, Indonesian exporters will earn foreign exchange from their exports. Thus, there will be a supply and demand for foreign exchange. Recording of currency exchange rates and foreign currency buying and selling transactions are carried out on foreign exchange exchanges, money changers, foreign exchange banks and foreign exchange business companies. (Rozalinda, 2016)

Sale and purchase of currency is a sale and purchase transaction in a financial form which includes several things, namely the purchase of foreign currency, the exchange of a currency for a foreign currency, the purchase of goods in a foreign currency, the sale of goods in a foreign currency, the sale of a promissory note (agreement letter). to pay a sum of money) in foreign currency, or the sale of shares in a certain company in foreign currency.

On the other hand it can also be explained that the existing liberalization and globalization brought consequences on the economic fundamentals of each country. The state's inability to maintain economic fundamentals can have an impact on macroeconomic stability. One of the macroeconomic indicators that is sensitive to external economic fluctuations is the exchange rate (currency rate). In this case, the exchange rate reflects the strength of the economy as a result of penetration and the effects of the global economy. The more stable the exchange rate of a country's currency against the currencies of other countries, the more it shows the fundamental strength of the country's economy. In other words, the government (monetary authority) is able to carry out monetary policy and from currency exchange rates that can encourage increased competitiveness of a country's economy. (Mukhlis, 2015)

Several factors affect the movement of exchange rates, namely: First, Fundamental Factors. Fundamental factors relate to economic indicators such as inflation, interest rates, relative income differences between countries, market expectations and Central Bank intervention. Second, Technical Factors. Technical factors relate to the conditions of supply and demand for foreign exchange at certain times. If there is excess demand, while supply remains, the foreign exchange price will rise and vice versa. Third, Market Sentiment. Market sentiment is mostly caused by incidental political rumors or news, which can push forex prices up or down sharply in the short term. If the rumors or news have passed, the exchange rate will return to normal. (Jeff, 1993)

In general, all transactions require a medium of exchange such as money. In international trade, whether in the form of goods or services, the medium of exchange

used is foreign exchange. Thus, it can be said that foreign exchange functions as money used as a medium of exchange in international trade in the form of goods or services.

Money Exchange Rates with Different Exchange Rates in the View of Islam

In Islam, the urgency of the presence of money is emphasized by the opinion of the Prophet Muhammad who stated that trade that is better (fair) is trading that uses money (dinars or dirhams). It is with the presence of money that the nature of the economy in an Islamic perspective can take place better, that is, it is maintained and the turnover of assets (velocity) increases between humans (economic actors). The presence of money also allows private, public and social sector activities to take place with a faster acceleration. (Ali, 2007)

According to Karim (2003), the exchange rate of a currency in Islam is classified into two groups, namely: Natural and Human. In discussing exchange rates according to Islam, two scenarios will be used, namely:

A. There are changes in domestic prices that affect the exchange rate. The causes of currency fluctuations are grouped as follows:

a. Natural Exchange Rate Fluctuation

- 1) Fluctuations in exchange rates are the result of changes in aggregate demand (AD). The expansion of AD will result in an increase in the overall price level (P), as we know that:

$P = e P$, if the domestic price level rises, while the foreign price level remains constant, the currency exchange rate will depreciate. On the other hand, if AD experiences a contraction, the price level will decrease which will result in the exchange rate appreciating.

- 2) Fluctuations in the exchange rate due to changes that occur in aggregate supply (US). If the US experiences a contraction, it will result in an increase in the overall price level, which will then result in a weakening (depreciation) of the exchange rate. Conversely, if the US experiences an expansion, it will result in a decrease in the overall price level which will result in a strengthening of the exchange rate.

b. Human Error Exchange Rate Fluctuation

- 1) Corruption and bad administration will result in rising prices due to the occurrence of misallocation of resources and high mark-ups that must be carried out by producers to cover hidden costs in the production process.
- 2) Extremely high taxes imposed on goods and services will increase the selling price of these goods and services.
- 3) Excessive Seignorage, printing full-bodied money or 100% reserve money will not cause inflation. However, if other than the two types of money printed, it will cause an increase in the price level in general.

c. Changes in prices that occur outside the country

Price changes that occur abroad can be classified for 2 reasons, namely:

- 1) Non-engineered/non-manipulated changes. Referred to as non emanated/non manipulated changes is because the changes that occur are not caused by manipulation (which is intended to harm) by certain parties. For example, if the central bank of Singapore (BSS) reduces the amount of SGD money in circulation, this will cause the IDR to depreciate unexpectedly. Therefore, BI will usually eliminate this effect by selling its SGD (foreign exchange reserves) either by means of sterilized intervention or by means of unsterilized intervention.
- 2) Engineered / Manipulated changes. Referred to as engineered/manipulated changes are because the changes that occur are caused by manipulations carried out by certain parties that are intended to harm other parties. For example, fund managers in Singapore released their IDR, resulting in a flood of rupiah which resulted in a sudden or drastic depreciation of the rupiah beyond BI's expectations.

According to the number of Fiqh scholars, the requirements that must be met in buying and selling and currency exchange rates are: *First*, there is an assignment (taqabudh) to the object of the contract by the two people who entered into a contract before separating (meaning cash). *Second*, the value is the same, if the sale and purchase is carried out against similar currencies, such as dinars for dinars, dirhams for dirhams, then the value must be the same and in balance even though the form is different. *Third*, there is no khiyar in the contract. *Fourth*, there is no delay in payment (delay).

In Islamic economics, the activity of exchanging currency or exchange rates is called harf activity. Fiqh scholars define harf by trading money with similar or dissimilar money. Currency trading activities must be free from the following elements: (Zainal, 2010)

- *First*, usury. To analyze whether or not there is an element of usury in buying and selling currency, the first thing that must be understood is the shari'ah provisions regarding usury based on the hadith of the Prophet that explains usury al fadhl.
- *Second*, maysir. Allah swt has prohibited maysir (gambling) or qimar (speculation) as stated in QS. Al Baqarah: 219 and QS. Al Maidah: 90-91.
- *Third*, gharar. Ibnu Taimiyah said that gharar is involved if a person does not know what is stored in him what will happen in the end a business/buying activity and every transaction that is open ended contains elements of gharar.

Thus, changes in exchange rates with different exchange rates in Islam can be justified and permissible in sharia when the legal requirements are fulfilled by not containing elements of usury or interest. In this case, the classical scholars made several provisions that must exist in a sale and purchase transaction to avoid the ribawi nature of exchanging currencies: *First*, the handover of goods takes place at the place of the transaction immediately before parting ways. This is based on the majority of the scholars agree on the meaning of the following hadith: *“Gold for gold, silver for silver, wheat for wheat, wine for wine, salt for salt (the exchange) must be commensurate, the surrender of both at once. And if these types are different (in*

exchange), then please sell (exchange) as you wish as long as you give them both at the same time.”

This handover applies both to buying and selling of the same or different currencies. Second, *Nothingkhiyar*. The majority of scholars from the Hanafi, Malikiyah and Shafi'iyah scholars are of the opinion that the contract *sharf* there can be no conditions *khiyar* (with various forms), because it is seen as stalling for ownership and denying handover that had previously taken place, while in the contract *sharf* handover is the main condition for ratification of the contract. Third, there must be no conditions that cause delays in the handover. This is intended to avoid usury *nasi'ah* which is etymologically *nasi'ahista'khūr* (ending). And the majority of Ulama are of the opinion that the condition for this delay is impermissible, because if it is allowed it will deny the existence of handover which must be carried out before the two parties part ways. Fourth, Must be worth. This is a basic and special condition for buying and selling like-kind money in fiqh. Requirements must be worth this can be known by both parties. (Huda, 2018)

CONCLUSION

In every economic activity, money cannot be separated, including foreign currency transactions, will always depend on the exchange rate of a country's currency and may change at any time, according to the economic conditions of that country. Exchange rates that can change at any time are also influenced by many factors. Changes in exchange rates with different exchange rates in Islam can be justified and allowed by sharia when the legal conditions are met without containing elements of usury or interest. In addition, when the transaction does not include elements that are prohibited by sharia, such as usury, *gharar*, and *maysir* where these elements are very detrimental to one party.

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تقدير المشكلات الزكوية للشركات وبيان المسائل الفقهية والمعالجات

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ملخص

تعتبر الزكاة الفريضة التي اقترنت بفريضة الصلاة في أكثر من ثمانين موضعاً في القرآن الكريم، لا سيما وأن أول ما يُسأل عنه العبد يوم القيامة صلاته، عندها تنجلي الأهمية البالغة لهذه الفريضة وعناية الإسلام الزائدة بها تعبيراً عن مكانتها، لذا لا بد من الواجب المترتب على القائمين عليها والمختصون بمجالها أن يولوها ما تستحق في سبيل تحصيلها وإدارتها، وعلى ذلك فإن فرضية الزكاة تستلزم وجود مؤسسة تعنى بتنفيذ الزكاة، وفق أوامر الله عز وجل وتبعاً لما جاء في القرآن الكريم، وهذا يبدو واضحاً في سيرة خليفة رسول الله صلى الله عليه وسلم الصديق رضي الله عنه في مقولته: (...والله لو مَنعوني عناقاً كانوا يُؤدُّونها إلى رسول الله صلى الله عليه وسلم، لقاتلتهم على مَنعها ..) فقد جاءت هذه الدراسة لبيان المعنى الحقيقي للزكاة كما أراده لها الإسلام، وبيان أهدافها والحكم التي شرعت من أجلها، ثم بيان السياسات التي ترسم من أجل جباية الزكاة وإدارتها وتوزيعها، وصولاً إلى المصارف التي توضع فيها الزكاة؛ إذ لا مجال للاجتهاد فيها، وأن الله جل وعلا قد بينها في كتابه العزيز، وما هي الأوعية التي تُخرج منها الزكاة من المؤسسات المالية الإسلامية.

مفتاح الكلمات : الزكاة، تحصيل الزكاة، تنفيذها، جباية الزكاة، مصارف الزكاة، وعاء الزكاة.

مقدمة

عُني الإسلام بعناية فائقة بالمجتمع الانساني وتولى حاجاته وخصوصياته لأنه دين الاسلام الذي جاء بتكريم الانسان، وبذلك تتظافر الجهود وتنقق المعاني والمفردات لإيلائه الحقوق التي تعينه في حياته من أجل استمرار عمارة الأرض وتحقيق خلائته فيها، وقد تولى ذلك تجاه أفراد المجتمع قويمهم وضعيفهم وغنيهم وفقيرهم، فالإسلام يتصور الانسان يعيش في المجتمع يتأثر به ويؤثر فيه، يقوم بما عليه كما يعطى ما يستحق.

وإذا كان الاسلام قد عني بالمجتمع بعمومه، فإنه تولى بعنايته الفئة الضعيفة فيه، حيث ورد هذا في مواطن متعددة في القرآن الكريم؛ بالدعوة إلى الإحسان لليتامى تارة ولتحقيق التكافل بينهم تارة أخرى، وذلك بأن تؤخذ صدقة أغنيائهم لترد على

فقرائهم، كما حدد القرآن الكريم المصارف التي توضع فيها الزكاة الواجبة ولا اجتهاد فيها، مما يؤكد عظيم الرعاية وبالغ العناية بهذه الفئات التي ألمّ بها الفقر والعوز. رغم عناية الشرع الحنيف بتنظيم أحكام الزكاة بشمول تام ودقة متناهية إلا أن الزكاة في العصر الحديث باتت تعاني من ظاهرة يكتنفها الغموض وتعزيرها الضبابية من جهة أحكامها العملية المعاصرة، ومن جهة كيفية حسابها، الأمر الذي أدى الى تعثر حساب فرضية الزكاة. لذا فإنه لا بد في هذه الدراسة من الوقوف على الجهات أو المصادر التي تتولى جمع الزكاة ممن تجب عليهم ثم صرفها في مستحقها وفقاً لما أمر به الله عز وجل وبما يتماشى مع حاجة الفقراء والمساكين.

تعتبر فرضية الزكاة الدعامة الثالثة من دعائم الاسلام، والتي جاءت مقترنة بفرضية الصلاة والتي تعد أول ما يُسأل عنه العبد يوم القيامة، فقيامها تقوم دعائم الاسلام وبفواتها يتم تقويض بناء الاسلام، لذا فإنه لا بد من الحضّ عليها طاعة لله عز وجل ولتتمام دوام النعمة التي هي من فضل الله جل وعلا وافترض فيه حقوقاً لمن قُدر عليهم رزقهم.

البحث

المبحث الأول: تنفيذ زكاة الشركات بين الواقع والمأمول

المطلب الأول: معنى الزكاة ومنزلتها في الشريعة

الفرع الأول: مفهوم الزكاة

أولاً: الزكاة في اللغة: لها عدة معان منها: البركة والنماء والزيادة، يقال: زكا الزرع أي: نما، وزكت البقعة أي: بوركنت، والزكاء: ما أخرج الله من الثمر، وأرض زكية: طيبة سميحة، حكاه أبو حنيفة، (ابن نجيم، 2018، ص217)

قال ابن منظور: وفي حديث علي، كرم الله وجهه: المال تنقصه النفقة والعلم يزكو على الإنفاق، فاستعار له الزكاء وإن لم يك ذا جرم، وقد زكاه الله أزكاه وتقول: هذا الأمر لا يزكو بفلان زكاء أي لا يليق به، (ابن منظور، 2003م، ص46)

والزكاة بمعنى: المدح، قال الله تعالى: (فلا تزكوا أنفسكم¹) سورة النجم آية: (32).. وبمعنى: الطهارة، سواء كانت طهارة حسية، أو طهارة معنوية، كما في قوله تعالى: قَدْ أَفْلَحَ مَنْ زَكَّاهَا، أي: طهرها من الأدناس. وفي الحديث: عن عائشة أم المؤمنين رضي الله عنها قالت: قال رسول الله صلى الله عليه وسلم (: إن الله ليربي لأحدكم صدقته كما يربي أحدكم فلوه» (المنذري: الترغيب والترهيب، برقم: 54/2). فنفس المتصدق تزكو، وماله يزكو: يَطْهُرُ ويزيد ويبارك فيه، وينمو بالخلف في الدنيا والثواب في الآخرة).

ثانياً: الزكاة بالمعنى الشرعي

1- هي: المال المؤدى، أي: الذي يخرج المزمكي، ليصرف في مصارف الزكاة، ويدل على هذا المعنى: نصوص الشرع مثل قوله تعالى: (ويؤتون الزكاة) أي: يؤدونها لمستحقيها، فهي: المال المؤدى؛ لأنه تعالى قال: (وآتوا الزكاة)، ولا يصح الإيتاء إلا للعين. (البهوتي، البحر الرائق شرح كنز الدقائق)

2- هي: حق يجبي في مال خاص، لطائفة مخصوصة، في وقت مخصوص «، وتسمى صدقة؛ لأنها دليل لصحة إيمان مؤديها وتصديقه. (ابو اسحق، المبدع شرح المقنع، 1421 هـ/ 2000 م، ج 2 ص 290)

الزكاة في اصطلاح علماء الفقه هي: حصة من المال يجب دفعه للمستحقين، أو الجزء المخصص للفقير والمحتاج من أموال الغني، أو هي: تملك المال من فقير مسلم غير هاشمي، ولا مولاه بشرط قطع المنفعة عن المملك من كل وجه لله تعالى؛ لقوله تعالى (وآتوا الزكاة) والإيتاء هو التملك ومراده تملك جزء من ماله، وهو ربع العشر أو ما يقوم مقامه (البهوتي، البحر الرائق)

الفرع الثاني: نظام الزكاة وحكمها

أولاً: نظام الزكاة

تتعدد أشكال التنظيم لمؤسسات الزكاة وتطبيقاتها في الدول الإسلامية على اختلاف مسمياتها باختلاف البلدان، وتعد الزكاة نظاماً إلهياً متكاملًا من جميع الجوانب، وعاملاً اقتصادياً مهماً، يهدف إلى محاربة الفقر والبطالة وكفالة اليتيم وإغناء السائل والمحروم ومعونة ذوي الحاجات، ومعالجة المشكلات الاقتصادية. وتطبيق هذا النظام بشكل متكامل كفيل بتحقيق نهضة اقتصادية شاملة، فالزكاة ليست مجرد إحسان بدفع مبلغ من المال، بل هي تنظيم اقتصادي واجتماعي لتطبيق فريضة الزكاة وأدائها، وإحياء فريضة الزكاة وتنظيم جمعها وتوزيعها، وبيان الأحكام والشروط المتعلقة بها وبمقاديرها ومستحقيها اعتماداً على الكتاب والسنة.

ولا يتم نظام الزكاة إلا بتأدية الحق المفروض كاملاً، وفي الحديث: أن أبا هريرة رضي الله عنه قال: قال أبو بكر رضي الله عنه "والله لو منعوني عناقاً كانوا يؤدونها إلى رسول الله صلی الله علیه وسلم لقاتلتهم على منعها". قال عمر رضي الله عنه: "فما هو إلا أن رأيت أن الله شرح صدر أبي بكر رضي الله عنه بالقتال فعرفت أنه الحق" (العسقلاني، 1986م)

ثانياً: حكم الزكاة ومنزلتها في الشريعة

تعد الزكاة فريضة من فرائض الإسلام، وشعيرة من شعائره العظام، وهي الركن الثالث من أركان الإسلام، قال الإمام الشافعي رحمه الله: (وفرض الزكاة مما أحكم الله عز وجل، وفرضه في كتابه، ثم على لسان نبيه صلى الله عليه وسلم (الشافعي، 1993 م، 76/2).

المطلب الثاني: محاسبة الزكاة.. مفهومها، وأهميتها، ووظائفها .
لما كان حساب الزكاة في شركات المساهمة يعتمد على مخر لما كان حساب الزكاة في شركات المساهمة يعتمد على مخرجات المحاسبة من القوائم المالية كان من المناسب أن يمهّد لهذه الدراسة بتعريف المحاسب المحاسبة وأهميتها ووظائفها، ثم يعرف بمحاسبة الزكاة باعتبارها مجالاً علمياً ومهنياً يجمع فقه الزكاة إلى المحاسبة.

الفرع الأول: مفهوم المحاسبة

أولاً: المحاسبة لغة:

المحاسبة مصدر حاسب يحاسب: إذا ناقشه الحساب وجزاه، ومادة (ح س ب) تدل على أصول؛ منها: العدّ؛ يُقال: حَسَبَ يحسب حَسَباً وحِسْبَةً وحساباً، إذا استعمل العدد والاحصاء، قال تعالى: (لِتَعْلَمُوا عَدَدَ السِّنِينَ وَالْحِسَابَ) سورة يونس، الآية (5)، والحسبان بالكسر: الظن، يقال: حَسِبْتَهُ وأحسبه حِسْبَاناً ، (مختار الصحاح، ص134).
ثانياً: المحاسبة في المفهوم المحاسبي

1- عرفت المحاسبة في أدبيات المحاسبة بتعريفات عدة، وتتنوع هذه التعريفات بسبب الاختلاف حول طبيعة المحاسبة ودورها إلى اتجاهات، يمكن اجمالها في اتجاهين رئيسين:

الاتجاه الأول: تعريف المحاسبة باعتبارها علماً.

2- وتعرّف المحاسبة بهذا الاعتبار بأنها: (العلم الذي يبحث في طرق تسجيل وتبويب وتحليل المعاملات المالية المختلفة للمنشأة لخدمة أغراض معينة، (الوابل، ص6).

الاتجاه الثاني: تعريف المحاسبة باعتبارها فناً وممارسة

وتعرّف المحاسبة بهذا الاعتبار بأنها: (فنٌ تسجيل وتصنيف وتلخيص الأحداث الاقتصادية، (الوابل، ص6).

ويتحصل من هذا التعريف ما يأتي:

أ- أن المحاسبة تمثل مجموعة من الأجزاء أو العناصر التي تعد بمثابة المدخلات (input) لهذا النظام، تجمع وتصنف وتبويب بهدف الحصول على مخرجات (Output).

ب- أن المعالجة لهذه المدخلات تكون وفق نظام محدد، وهذا النظام يتمثل في المبادئ والمفاهيم والفرضيات، وما تصدره الجهات الإشرافية والرقابية من معايير محاسبية، وما يلحق بها من تفسيرات أو تعليمات محاسبية.

ثالثاً: محاسبة الزكاة.. المفهوم والعلاقة.

عرفت محاسبة الزكاة أو المحاسبة الزكوية بتعريفات عدة، ويمكن تصنيفها من حيث علاقتها بالمحاسبة إلى ثلاثة اتجاهات: (صالح الزهراني، ص 16).

الاتجاه الأول: تعريف محاسبية الزكاة باعتبارها فرقا من المحاسبية.

تعرف محاسبة الزكاة بناء على هذا الاتجاه بأنها: (فرع من فروع المحاسبة يتناول الأسس والمبادئ والنظم والإجراءات الشرعية والفنية اللازمة لإعداد البيانات الخاصة بالزكاة؛ بغرض تحديد مقدارها، وكيفية توزيعها على مصارفها المحددة، وتقديم وتوصيل المعلومات المتعلقة بالزكاة للمستفيدين) ، (الهويل، ص403) ولكن يشكل على محاسبة الزكاة أمران:

- 1- أن المحاسبة تأصيلا وتطبيقا نتائج البيئة التي أنتجته، ومن المعلوم أن الإطار الفكري للمحاسبة والمعايير المحاسبية الدولية لم يكن نتاج المجتمعات المسلمة، ولم يكن مقصودا لواقعي الإطار الفكري للمحاسبة أو المعايير المحاسبية ملائمتها للمنهج الشرعي لحساب الزكاة، الأمر الذي انعكس على استخدام مخرجات هذا النظام المحاسبي لحساب الزكاة وفق المنهج الشرعي.
- 2- أن حساب الزكاة وفق المنهج الشرعي سابق للنظام المحاسبي، ويمكن تطبيق أحكامه دون استخدام مخرجات النظام المحاسبي، وإنما جاءت الحاجة إلى النظام المحاسبي في الأحوال التي يعسر فيها معرفة الأموال الزكوية وفق المنهج الشرعي لحساب الزكاة، فيكون حينئذ اللجوء لهذا النظام المحاسبي للحاجة أو الضرورة، وبناء عليه يكون النظام المحاسبي موضوعا للمنهج الشرعي لحساب الزكاة.

الاتجاه الثاني: تعريف محاسبية الزكاة باعتبارها فرقا من المحاسبية الإسلامية.

تعرف محاسبة الزكاة بهذا الاعتبار بأنها: (فرع مستقل من فروع المحاسبة في الفكر الإسلامي، يبحث في كيفية التحديد والقياس والتحقيق والتقرير عن الوعاء الزكوي لوحدة معينة؛ بهدف تحديد الزكاة المستحقة على ذلك الوعاء، والإفصاح عن ذلك للأطراف ذات العلاقة)، (الزهراني، ص24).

ويرى أصحاب هذا الاتجاه أن المحاسبية في المجتمع المسلم يجب أن تكون متوافقة مع قيم المجتمع، وعلى رأسها الالتزام بأحكام الشريعة الإسلامية، وهي (المحاسبة الإسلامية)، أو (المحاسبة في الفكر الإسلامي)، (الزهراني، ص22) ومع نبل مقصد هذا التوجه، إلا أن فكرة المحاسبة الإسلامية لم تتجاوز التنظير؛ لما يلي :

- 1 - أن تلبية المحاسبة لمتطلبات المجتمع المسلم هو اعتبار لا تغفله طبيعة المحاسبة باعتبارها علما اجتماعيا، وإن كانت قد قصرت عن ذلك تطبيقا.
- 2- أن التوجه - وفق متطلبات العولمة - لتوحيد المعايير المحاسبية من خلال المعايير الدولية- يقلل من دور المحاسبة في تلبية متطلبات البيئة المحلية وقيمها، مما يقلل دور هيئات الإشراف في المجتمعات المسلمة تطوير معايير محاسبية تلبى احتياج المجتمع المسلم.
- 3- أن التوفيق بين المعايير المحاسبية الدولية ومتطلبات المجتمع المسلم وقيمه= اجتهاد ظني يحتمل للخطأ والصواب، وهذا الجهد - وإن كان مشكورا إلا أنه قد يكون من

المتعذر الوصول للتوفيق التام مع أحكام الشريعة الإسلامية ومقاصدها، سواء في الإطار التأصيلي أو التطبيقي، (الزهراني، ص22).

الاتجاه الثالث: تعريف محاسبة الزكاة باعتبارها تطبيقاً لفقهاء الزكاة.
وتعرف محاسبة الزكاة بناء على هذا الاتجاه بأنها: (حصر الأموال التي تجب فيها الزكاة، وقياس مقدارها، فهي بمثابة المعالجات على المدخلات، فهي تقوم على أسس وقواعد مهمة، سميت بالقواعد المحاسبية المتعلقة بتحديد وعاء الزكاة في ظل المنهج الشرعي؛ للوصول إلى المخرجات، وتوزيع الحصيلة وفق المصارف المحددة) (حمودي، هشام، ص6)

الفرع الثاني: أهمية محاسبة الزكاة وأهدافها
أولاً: أهمية محاسبة الزكاة (محمد نور، 1441هـ، ص42).

تبرز أهمية محاسبة الزكاة مما يأتي:
١ - أنها تتعلّق بالزكاة التي هي ركن من أركان الإسلام، وشعيرة من شعائره العظام، ولا شك أن العلم يشرف بشرف موضوعه.
٢ - أنها وسيلة من وسائل تطبيق أحكام الزكاة في الوقت المعاصر، بل قد يتعيّن العلم بها لتطبيق الزكاة في بعض الأموال الزكويّة، ولا سيما في زكاة الشركات والمنشآت التجارية.

ثانياً: هدف محاسبة الزكاة (محمد نور، 1441هـ، ص42).

من خلال تعريف محاسبة الزكاة، يتبيّن هدف محاسبة الزكاة، وهو:
تحديد الأموال التي تجب فيها الزكاة، وقياسها وفق الأصول الشرعية، وتحديد الزكاة الواجب صرفها إلى المستحقين، وبيان توزيعها على مصارفها المختلفة، والإفصاح عن ذلك للمستفيدين؛ وهم: المكفون، والجهات المعنية بجباية الزكاة.

الفرع الثالث: مقاصد الشريعة في حساب الزكاة

قد تحقق في هذه الشريعة المباركة أنها جاءت لتحقيق مصالح وغايات عظيمة، والعلم بهذه المقاصد من أولى ما يعنى به في ترك الأحكام الشرعية، وتنزيلها على الوقائع؛ لما كان من المناسب أن يمهد لهذا البحث ببيان مقاصد الشريعة في الزكاة.
يقول الإمام الغزالي رحمه الله: (وإنما قبلة المجتهد مقاصد الشرع، فكيفما تقلب وهو يراعي مقصود الشرع، فهو مستقبل للقبلة، كالذي أحاطت به جدران الكعبة)، الغزالي (١٤٣٨هـ، ص١٠٣)،

أولاً: مقصد الوضوح والبيان. من المقاصد المعتبرة للشرع: الوضوح والبيان في أحكام الزكاة، وفي أسس معرفة الواجب في الزكاة حتى يكون إدراك الواجب في الزكاة ميسوراً على المكلف والساعي، وهكذا سمّت الشريعة في سائر أحكامها، كما يقول الإمام الشاطبي رحمه الله: (هذه الشريعة المباركة أمية؛ لأن أهلها كذلك) (الموافقات/2/109)؛ أي: إن الشريعة لا تحتاج في فهمها وفي تعرف أمرها ونواحيها

إلى وسائل علمية يختص بعلمها الخاصة من أهل العلوم والمعارف، وهذا من أوجه كونها صالحة لكل زمان ومكان، (الموافقات 2/109).

والاستدلال على هذا المقصد من وجهين، عام وخاص:

فأما الوجه العام، فهو عموم الأدلة على كون هذه الشريعة أنها أمية، وقد استدلل الشاطبي على ذلك بأوجه من الدلائل، من أهمها: (النصوص المتواترة اللفظ والمعنى؛ كقوله تعالى: (هُوَ الَّذِي بَعَثَ فِي الْأُمِّيِّينَ رَسُولًا مِنْهُمْ) سورة الجمعة، الآية: ٢، وقوله: فَأَمِنُوا بِاللَّهِ وَرَسُولِهِ النَّبِيِّ الْأُمِّيِّ الَّذِي يُؤْمِنُ بِاللَّهِ وَكَلِمَاتِهِ) سورة الأعراف، الآية: ١٥٨، وفي الحديث ((بعثت إلى أمة أمية) أبو داود الطيالسي في المسند يرقم (٥٤٥)، (ابن قيم الجوزية، 1439هـ - ١/١٠٩ - ١١١).

وأما الوجه الخاص، ويقصد به: خصوص الأدلة على قصد الشارع للوضوح والبيان في الزكاة، فيدلُّ عليه أن بيان النبي صلى الله عليه وسلم لأحكام الزكاة وأنصبتُها ومقاديرها على وجه يظهر فيه القصد إلى البيان والوضوح على نحو جليٍّ، فلم يقتصر فيه على التبليغ بالقول كما هو الغالب في تبليغه صلوات الله وسلامه عليه لشرائع الدين وأحكامه، بل كان يكتب الكتب المبيِّنة لأحكام الزكاة وأنصبتُها ومقاديرها، ويرسل بها إلى الأمصار.

والغاية من هذا البيان والوضوح: أن يكون المكلف على بينة مما أمر به، فيحصل له الطمأنينة بامتثاله الأمر الشرعي، وتكون له الحجة التي يأمن بها حيف السعاة على الزكاة، كما يدلُّ عليه قوله صلى الله عليه وسلم في صدر كتاب أبي بكر رضي الله عنه: (هذه فريضة الصدقة التي فرض رسول الله صلى الله عليه وسلم على المسلمين التي أمر الله بها رسوله، فمن سألها من المسلمين على وجهها فليعطها، ومن سئل فوقها فلا يعطها) (صحيح البخاري، يرقم (١٤٥٤).

ثانياً: اثر مقصد الوضوح والبيان في الاجتهاد الفقهي في الزكاة:

وقد اعتمد الفقهاء في الجملة على هذا المقصد في اجتهادهم في أحكام الزكاة، ولا سيما فيما يتعلق بالتيسير، وإن كانوا يختلفون في تحقيقه في بعض الفروع الفقهية، وفيما يلي مسائل يظهر فيها اعتبار الفقهاء لهذا المعنى في فهم النصوص الشرعية في الزكاة وفي تنزيلها، وهي:

المسألة الأولى: اتفق الفقهاء في الجملة على اشتراط النصاب في الزكاة، لكن اختلفت أنظارهم في وقت اشتراط اكتمال النصاب، وهل هو في أول الحول أو في آخرها مراعاة للمشقة في متابعة النصاب في أثناء الحول، فذهب الحنفية إلى اشتراط النصاب في أول الحول وأخره دون وسطه في جميع الأموال (المبسوط، ١٤١٤ هـ، ٢/١٧٢)، وذهب الجمهور من المالكية، (الدردير، الشرح الصغير ١/٦٢٥)، والشافعية (تحفة المحتاج ٣/٢٩٢) (والحنابلة، (البهوتي، ٤/327) إلى اشتراط كمال النصاب في الحول كله، والحنفية اعتبروا هذا المعنى في سائر الأموال لأنه يشق اعتبار الكمال في أثناءه؛ أما في أموال التجارة فظاهر؛ لأن التاجر دائماً يتصرف في المال، وتصرفه قد يكون

رابحاً وقد لا يكون بازدياد السعر وغلائه، وأما في السوائم، فإنها لا تخلو عن موت وولادة وربما يغيب بعضه (كشاف القناع 4/ 330).

المسألة الثانية: أن الشارع اعتبر الأموال المجتمعة في زكاة بهيمة الأنعام بمثابة المال الواحد، وهو محل اتفاق في خلة الأعيان، ومحل خلاف مع الحنفية في خلة المجاورة، وفي هذا تيسير على الساعي في حساب الزكاة على المال المجموع على ما يقتضي ذلك من زيادة في قدر الواجب أو تخفيفه، فإذا كان الساعي ينظر إلى جملة المال، ولا يسأل عن عين كل مال، فينبغي ألا يسأل عن قدر كل ملك، وإن سهل على الراعي بيان القدر، (معجم مصطلحات اقتصادية، ص 189)

المسألة الثالثة: أن الفقهاء مع اتفاقهم على اشتراط الحول في وجوب الزكاة، إلا أنهم اختلفوا في حكم المال المستفاد؛ فذهب الحنفية (فتح القدير 2/ 196)، إلى أن من استفاد مالا مما تجب فيه الزكاة بشراء أو ميراث أو غير ذلك، وعنده تصاب من جنسه، فإنه يضمه إلى ما عنده في الحول.

تحرير محل النزاع

أن الحنفية ينظرون للمشقة على المكاف في اعتبار حول لكل مال مستفاد؛ ولهذا جعلوا الحكم يشمل كل مال؛ لأن المجانسة يصعب معها التمييز، وفي هذا يقول ابن الهمام: (وكان اعتبارنا أولى؛ لأنه أدفع للحرج ... فإن في اعتبار المحول لكل مستفاد من درهم ونحوه حرجا عظيما، وشرع الحول للتيسير، فسقط اعتباره)، (ابن الهمام، 196/2).

واستند الحنفية والشافعية والمالكية في اشتراط النصاب للمخالط في تأثير الخلطة إلى أن العنى المعتبر لوجوب الزكاة معتبر بالنصاب، وقدموا عموم قوله: «ليس فيما دون خمس أواق صدقة»، واعتبر الحنابلة: (كشاف القناع 4/ 378)، المشقة في حساب المال المتفرق، فذهبوا إلى أنه إذا كانت المسافة بين المالكين مسافة قصر، فجعلوا لكل مال حكم المال المنفرد؛ لعموم: ولا يجمع بين متفرق»، فيكون في ذلك تيسير في حساب زكاة المال المتفرق (المبسوط 2/ 154).

المطلب الثالث: شركة المساهمة.. مفهومها وخصائصها وحكمها.

لما كان البحث يهدف إلى التقدير في حساب زكاة شركات المساهمة، كان من الأهمية أن يمهد هذا لذلك بتعريف لشركة المساهمة وخصائصها، وفيما يلي بيان ذلك:

الفرع الأول: مفهوم شركة المساهمة والأسهم أولا: شركة المساهمة لغة.

الشركة: مصدر، والفعل منه: شركة في الأمر، من باب (علم)، بشركه شركا وشركة. ويقال: شاركه يشاركه مشاركة، إذا صار شريكه (المصباح المنير، ص 200)، وفي الحديث: «من أفك شركا له في عبد...» (البخاري، برقم (1001)).

ومادة (الشين والراء والكاف) كما يقول ابن فارس: «اصلان، أحدهما بدل على مقارنة وخلاف الفراد، والآخر يدل على امتداد واستقامة؛ فالأول: الشركة، وهو أن يكون الشيء بين اثنين لا ينفرد به أحدهما) (مقاييس اللغة ٣/ ٢٠٥).

وأما المساهمة: فهي بفتح الهاء والميم، مصادر: ساهم يساهم مساهمة والسهم: واحد الشهام، وهو النبل، والشهمة، على وزن غرقة: النصيب، يقال: أسهمت له: أعطيت له سهما، ويجمع السهم على: أسهم، وسهام، وسهمان بالضم ، (مقاييس اللغة ٣/ 111).

وشاع في العصور المتأخرة استعمال الفعل (ساهم) و(أسهم) بمعنى المشاركة، يقال: أسهم في الشيء، بمعنى: اشترك، وساهم بمعنى: شارك، وهو معنى يناسب أحد أصلي المادة الذي يدل على: «حط ونصيب وشيء من أشياء» (مقاييس اللغة ٣/ 111).

ثانيا: خصائص شركة المساهمة في القانون : تمتاز شركة المساهمة بعدد من الخصائص

1 - أن شركة المساهمة شركة أموال، ولا أساس فيها للاعتبار الشخصي، فالغرض الرئيس من تكوين شركة المساهمة هو جمع المال اللازم للقيام بمشروع معين بصرف النظر عن شخصية المساهمين فيها، وبمجرد طرح أسهم هذه الشركة للاكتتاب يستطيع كل شخص أن يكون مساهما في هذه الشركة، بالمشاركة في رأس مالها.

2- المسؤولية المحدودة للمساهمة المسؤولية المساهم تكون بقدر نصيبه من الأسهم، فلا تتعدى مسؤوليته هذا القدر من المال.

٣- اسم شركة المساهمة مستمد من غرضها، ولا يعنون لها باسم أحد الشركاء، إلا في حدود استثنائية جدا.

4 - عدم اكتساب المساهم صفة التاجر، ويترتب على ذلك أنه لا يشترط في المساهم توافر أهلية احتراف التجارة، كما لا يلزم المساهم بالتزامات التجارة. (القليوبي، ص273)

ثالثا: حكم شركة المساهمة

استقر الاجتهاد الفقهي المعاصر على جوار شركات المساهمة إذا كان نشاطها وغرضها مباحا، و به صدر به قرار مجمع الفقه الإسلامي بجدة المنبثق من منظمة التعاون الإسلامي رقم (٦٣)، الذي جاء فيه: (بما أن الأصل في المعاملات الحل، قران تأسيس شركة مساهمة ذات أغراض وأنشطة مشروعة أمر جائز. (مجمع الفقه الإسلامي الدولي بمكة المكرمة عام ١٤٠١هـ)

الفرع الثاني: الأسهم مفهومها وتكييفها الفقهي

أولا: مفهوم السهم

1- في شركات الشريك يقدّمها التي (الحصة: بأنه التجاري القانون في السهم يعرف - صكّ في السهم ويتمثل الشركة، مال رأس من معيّن جزءا ويمثل المساهمة، الشركة. في حقوقه إثبات في وسيلته ويكون للمساهم، يعطى

2- تعريف السهم: السهم هو صك يمثل حصة من الحصص المتساوية المقسم إليها رأس المال المطلوب للمساهمة. وهذه المساهمة تخول صاحبها الحق في الحصول على ما يخصه من أرباح عند اقتسام الممتلكات (السدلان، 1417هـ، ص13)

وتتميز الأسهم التي تصدرها شركات المساهمة بعدد من الميزات؛ من أهمها: أنها متساوية القيمة، وأنها قابلة للتداول، وأنها غير قابلة للتجزئة في مواجهة الشركة،

بالإضافة للسمة الأساسية في شركات الأموال، وهي المسؤولية المحدودة للمساهم، فلا تتجاوز مسؤوليته قيمة ما يملكه من أسهم الشركة (مصطفى كمال، ص 192)

ثانياً: التكيف الفقهي للسهم ، (القره داغي742/9).

يتفق التكيف الفقهي للسهم مع النظرة القانونية في أنه يمثل حق ملكية للمساهم في شركة المساهمة، إلا أن طبيعة هذه الملكية وحدودها ليست موضع اتفاق بين الفقهاء المعاصرين، وقد ظهر ذلك على الاجتهاد في حكم زكاة الأسهم، وفيما يلي أهم الأقوال في تكيف الأسهم من الناحية الشرعية:

القول الأول: أن السهم وثيقة تمثل ملكية حصة نسبية شائعة في جميع موجودات الشركة التي أصدرته، من عروض ومنافع وديون.

ويعدُّ هذا القول هو السائد في مؤسسات الاجتهاد الجماعي؛ ومن ذلك. (الضريير، 536/4).

1- قرار مجمع الفقه الإسلامي الدولي بجدة في قراره رقم 63 (7/1)، جاء فيه ما نصه: (إن المحل المتعاقد عليه في بيع السهم هو الحصة الشائعة في أصول الشركة، وشهادة السهم عبارة عن الحق في تلك الحصة).

٢ - قرار المجمع الفقهي التابع لرابطة العالم الإسلامي، في قراره الرابع في الدورة الخامسة عشرة عام ١٤١٥ هـ، الذي جاء فيه: السهم يمثل حصة شائعة في رأس مال الشركة، والمساهم يملك حصة شائعة في موجودات الشركة.

القول الثاني: أن السهم ورقة مالية لا تمثل موجودات الشركة، ومالك السهم لا يملك تلك الموجودات، ولا حق له فيها، وإنما هي مملوكة للشركة بشخصيتها الاعتبارية.

القول الثالث: أن السهم ورقة مالية يمثل حصة شائعة في الشخصية الاعتبارية للشركة، وهذه الشخصية الاعتبارية لها ذمة مالية مستقلة عن ملاكها، وهم المساهمون، ولها أهلية كاملة، فهي قابلة للإلزام والالتزام، وإجراء العقود والتصرفات، وتحمل الديون والالتزامات، والأضرار الواقعة على الغير في حدود ذمتها فقط، ولا يتعداها إلى المساهمين، وكل ما يثبت لها أو عليها فهو بالأصل، لا على سبيل الوكالة عن المساهمين.

وعلى هذا؛ فإن مالك السهم بامتلاكه حصة في هذه الشخصية، فإنه يملك موجوداتها الحسية والمعنوية على سبيل التبعية.

الاختيار والترجيح:

الذي يظهر في حقيقة السهم أنه يمثل حصة من موجودات الشركة، كما أخذ بذلك الاجتهاد الجماعي في هذه المسألة، وهو الذي يتفق مع ما تقدّم في حقيقة الشخصية الاعتبارية، وأما ما تذكره القوانين المعاصرة من انتقال ملكية الأموال التي يساهم بها المساهمون إلى الشخصية الاعتبارية لشركة المساهمة = فلا يقصد منه نفي ملكية هذه الأعيان على الحقيقة؛ بدليل ظهور هذه الملكية عند تصفية الشركة لأموالها، وهو ما يعبر عنه د. القري أنه: ملكيةً ضمنية؛ لأن هذه الملكية لا تظهر إلا عند تصفية الشركة.

الفرع الثالث: كيفية تقدير زكاة شركات الأسهم إذا كانت الشركة ستخرج زكاتها فإنها تعتبر بمثابة الشخص الطبيعي وتخرج زكاتها بمقاديرها الشرعية بحسب طبيعة أموالها ونوعيتها، أما إذا لم تخرج الشركة الزكاة فعلى مالك الأسهم أن يزكي أسهمه تبعاً لإحدى الحالتين التاليتين:

الحالة الأولى: أن يكون قد اتخذ أسهمه للمتاجرة بها بيعاً وشراءً، فالزكاة الواجبة فيها هي ربع العشر (2.5%) من القيمة السوقية بسعر يوم وجوب الزكاة كسائر عروض التجارة.

الحالة الثانية: أن يكون قد اتخذ الأسهم للاستفادة من ريعها السنوي، فإن أمكنه أن يعرف من الشركة مقدار ما يخص السهم من الموجودات الزكوية للشركة فإنه يخرج زكاة أسهمه ربع العشر (2.5%)، وتبرأ ذمته بذلك، ويرى آخرون أن يخرج العشر من الربح (10%) فور قبضه، قياساً على غلة الأرض الزراعية، (القرضاوي، 1435هـ - 2014م، ص448).

المبحث الثاني: تقدير الوعاء الزكوي في شركات المساهمة

المطلب الأول: طرق تقدير الوعاء الزكوي في شركات المساهمة

الفرع الأول: وعاء الزكاة

أولاً: مفهوم وعاء الزكاة:

1- الوعاء في اللغة: ما يوعى فيه الشيء؛ أي يُجمع ويحفظ، ويجمع على أوعية. (وعاء الزكاة) أو (الوعاء الزكوي) من المصطلحات المعاصرة التي نقلت من محاسبة الضريبة. (المصباح المنير 2/666).

2- ويقصد به في الاصطلاح: الأموال التي تجب في الزكاة، (الفریان، ص51).

ثانياً: كل مال نام فهو وعاء للزكاة

بهذا الشرط يتبين شرط النماء – أن كل مال نام يصلح لأن يكون وعاءً أو مصدرًا للزكاة، ولو لم ينص النبي صلى الله عليه وسلم على وجوب الأخذ منه بذاته، وهذا يخالف ما ذهب إليه بعض الفقهاء المضيقين في إيجاب الزكاة، ومن الفقهاء من

يوسع حتى يشمل كل مال نام في عصره، وأوسع الفقهاء في إيجاب الزكاة هو الإمام أبي حنيفة؛ فهو يوجبها في كل ما أخرجت الأرض مما يقصد بزراعتها النماء، حتى أنه لا يشترط في ذلك نصاباً، ويوجبها في الخيل من الحيوانات وكذلك في الحلي (القرضاوي، ص136)

الفرع الثاني: طريقة حقوق الملكية: تعد هذه الطريقة أحد الطرق المشهورة والمعتمدة في حساب الزكاة، وتفضلها الجهات المختصة بتحصيل الزكاة الإلزامية. أولاً: مفهوم طريقة حقوق الملكية: وتسمى كذلك طريقة (صافي الأموال المستثمرة)، وهي تعتمد بشكل رئيس على الجانب الأيسر من قائمة المركز المالي، الذي يمثل مصادر الأموال في جانب الأصول والتي تُقسم إلى مصادر داخلية ممثلة في حقوق الملكية، وهي الأساس في حساب الوعاء الزكوي بناء على هذه الطريقة، ومصادر خارجية، وهي الالتزامات التي على الشركة، من الديون والتمويلات، والتي تضاف إلى حقوق الملكية باعتبارها رأس مال إضافياً على حقوق الملكية. ويمكن إجمال هذه الطريقة في المعادل المعادلة التالية

الوعاء الزكوي: (حقوق الملكية + الالتزامات غير الزكوية) - الأصول غير الزكوية
ويقصد بالالتزامات غير الزكوية الالتزامات التي لا تحسم من وعاء الزكاة، وهي الالتزامات التي مولت أصولاً غير زكوية بحسب ما أخذت به ندوة الزكاة والمعايير الشرعية.

ثانياً: مميزاتها: تمتاز هذه الطريقة بعدد من المزايا، يمكن إجمالها في الآتي:

- 1- أنها تمكن الجهات المختصة بتحصيل الزكاة من الحد من التهرب الزكوي الذي قد يحصل بالتلاعب في البنود المالية في قائمة الأصول، وذلك بتتبع مصادر الأموال، والتي تتكون من مصادر داخلية تتمثل في حقوق الملكية، أو مصادر خارجية متمثلة في الالتزامات التي على الشركة، وما آلت إليه من موجودات الشركة، وحسمها من وعاء الزكاة بعد التحقق من عدم وجوب الزكاة فيها.
- 2- أنها تمكن الهيئات من معالجة بعض البنود في قائمة الدخل، التي تؤثر على احتساب الربح الإجمالي للشركة، وعلى حساب الزكاة؛ مثل: الأرباح التي تعطى لأعضاء مجلس الإدارة مقابل أتعابهم في إدارة الشركة؛ لأنها في الأصل زيادة في الربح مقابل زيادة حصتهم في العمل، فتؤخذ الزكاة عليها من هذا الوجه.

الفرع الثالث : طريقة صافي الموجودات الزكوية.

أولاً: تعد هذه الطريقة أشهر الطرق في حساب الزكاة، واعتمد عليها دليل الإرشادات لزكاة الشركات، والمعيان الشرعي رقم (19) بشأن الزكاة، كما جرى عليها العمل في العديد من المؤلفات والدراسات في حساب الزكاة.

ثانياً: مفهوم طريقة صافي الموجودات ، (محمد نور، 2020م، ص386).

تعتمد طريقة صافي الموجودات في الوصول إلى حساب الوعاء الزكوي بشكل مباشر، وهي الطريقة المقررة لدى الفقهاء؛ ولهذا يسميها البعض (طريقة الفقهاء)، ويتم تحديد وعاء الزكاة باستخدام طريقة صافي الموجودات على النحو التالي: وعاء الزكاة = الأصول الزكوية - الالتزامات الزكوية.

الفرع الرابع: طريقة رأس المال العامل

أولاً: يمثل رأس المال العامل (المتداول) السيولة المتاحة لإدارة أعمال الشركة، ويحسب رأس المال العامل على أساس الفرق بين الأصول المتداولة والخصوم المتداولة، فإذا كانت الأصول المتداولة أكثر من الخصوم المتداولة، فإنه يدل على السيولة المالية المتوفرة للشركة لسداد التزاماتها قصيرة الأجل، وإذا كانت أقل من الخصوم المتداولة، فإن الكيان يعاني من نقص في رأس المال المتداول، ويسمى أيضاً عجز رأس المال المتداول. (محمد نور، 2020م، ص386).

ثانياً: مفهوم طريقة رأس المال العامل

تعدُّ طريقة رأس المال العامل طريقة مباشرة للوصول إلى حساب تقديري للزكاة، وتسمى: (طريقة صافي الأصول المتداولة) أو (صافي الموجودات المتداولة)، ويكون الوصول للوعاء عن طريق المعادلة التالية:

وعاء الزكاة = الأصول المتداولة - الخصوم المتداولة.
وقد ذكرها بيت الزكاة في السودان كإحدى الطرق المعتمدة للوصول إلى حساب الزكاة؛ لتقدير زكاة عروض التجارة في شركات المساهمة. (دليل زكاة الشركات، ص 12).

الفرع الخامس: طريقة صافي الربح.

تعد هذه الطريقة إحدى طرق حساب الزكاة على وجه التقدير، دون الفحص لموجودات الشركة والتزاماتها، وفيما يلي بيانها:

أولاً: مفهوم طريقة صافي الربح.

يعد صافي ربح الشركة وعاء الزكاة في طريقة صافي الربح، وتحسب الزكاة بناء على الربح الموزع أو المحقق، وقد أخذ بهذه الطريقة في حساب الزكاة على وجه التقدير في عدد من الاجتهادات المعاصرة، وفيما يلي بيانها:

الاتجاه الأول: أن المساهم يزكّي الأسهم زكاة مستغلات، ويكون الربح الموزع بمثابة الغلة التي تؤخذ منها الزكاة، وذلك في الحال التي لا تخرج فيها شركة المساهمة الزكاة بالنيابة عن المساهمين، ولا يعرف المساهم مقدار الزكاة الواجبة لو أخرجتها الشركة، وكانت نية المساهم الاستثمار طويل الأجل، فإنه يزكي أسهمه حينئذ زكاة مستغلات.

واعتبار الأسهم من المستغلات يشكل عليه أمران:

١ - عدم إخراج الزكاة عن الموجودات الزكوية، فتعتبر الموجودات الزكوية على أنه لا يجب فيها الزكاة، وهذا مخالف لواقع الحال، كما أنه يؤدي إلى الإجحاف بحق الفقراء في هذه الأموال الزكوية.

٢ - أن الأصل في الربح الموزع في أسهم شركات المساهمة أنه تبع لأصله من الموجودات الزكوية، من النقود وعروض التجارة، واعتباره من المستغلات يقضي بأن يستأنف الحول على هذه الأرباح، كما انتهى إليه قرار مجمع الفقه الإسلامي في المستغلات.

لهذا وغيره؛ فقد عدل مجمع الفقه الإسلامي عن هذا القرار فيما يتعلق بزكاة المساهم الذي لا يعلم موجودات أسهمه، فإنه يعمل بالتحري، كما ورد في قرار مجمع الفقه الإسلامي في دورته الثالثة عشرة.

الاتجاه الثاني: أن المساهم يزكى الأسهم زكاة مستغلات على أساس الربح الموزع ما دام أنه يقصد الاستثمار طويل الأجل، ولا يحتاج إلى النظر إلى موجودات الشركة، وبه أخذ الدكتور محمد القري (أعمال وأبحاث الندوة الحادية عشرة لقضايا الزكاة المعاصرة 166/1).

الاتجاه الثالث: أن الزكاة تجب في صافي الربح الذي تحققه الشركة، ويعدّ وعاء للشركة في الشركات التي يظهر وعاؤها الزكويّ بالسالب، أو التي يكون فيها الوعاء باعتبار الموجودات أقل من صافي الربح المعدل لأغراض الزكاة، ويخرج ٢,٥ % منه.

المطلب الثاني : التقدير في شروط الزكاة العامة في شركات المساهمة

الفرع الأول : التقدير في المكلف بالزكاة وشروطه ، (محمد نور، ص203).

أولاً: قد تمهّد فيما مضى شروط وجوب الزكاة التي تعود إلى المكلف، وهي:

الإسلام والغنى، ولما كانت شركات المساهمة تقوم على الأساس المالي، وأنه لا ينظر فيها للاعتبار الشخصي للمساهمين؛ لذا كانت التقارير المالية لشركات المساهمة تعنى ببيان المركز المالي لهذا الشخص المعنوي، ولا تعنى بالإفصاح عن معلومات المساهمين إلا في الحدود التي تؤثر على قرارات الشخص المعنوي، مثل حصص كبار الملاك الذين يؤثرون على قرارات الشركة.

ثانياً : المكلف بالزكاة في شركات المساهمة.

للفقهاء المعاصرين اتجاهان في المكلف بالزكاة في شركات المساهمة، وكلا هذين الاتجاهين مبنيان على قاعدة التقدير:

الاتجاه الأول: أن الشخصية الاعتبارية لشركة المساهمة هي المكلفة بالزكاة.

وعليه؛ فتقع المسؤولية من حيث الإثم على ممثلي هذه الشخصية الاعتبارية، كما أن الإثم لا يقع على الصبي والمجنون في حال عدم الإخراج، وإنما يقع على الولي في حال عدم الإخراج، (شحاتة، 1397هـ - 1977م، ص 119).

ومستند هذا القول ما يأتي، (شوقي شحاتة، ص 119)

أولاً: أن شرط وجوب الزكاة أهلية الوجوب في المخا طب والملك التام، وهما متحققان في الشخصية الاعتبارية التجارية، فلها أهلية كاملة، وذمتها المالية قابلة لتملك الحقوق وتحمل الالتزامات، وبناء على أن الزكاة تكليف متعلق بالمال نفسه، فإنها تجب على الشخص الاعتباري؛ حيث لا يشترط التكليف الديني، وأساسه البلوغ والعقل.

ثانياً: قياس أموال شركة المساهمة على المال المختلط في بهيمة الأنعام، والذي تجب زكاته باعتبار المال المجتمع، بجامع الشبه في عدم اعتبار الجانب الشخصي في حساب نصيب كل مخالط في هذا المال.

ثالثاً: أن الشخصية الاعتبارية لشركات المساهمة في طبيعتها القانونية مشابهة في استقلاليتها عن ذمة المساهمين لشخصية العبد المملوك المأذون له بالتجارة على القول بأنه يملك بالتمليك، فهما يشتركان في كون كل منهما له ذمة مالية وأهلية وجوب، وكونه مالكا ومملوكا.

وبناء عليه؛ تجب الزكاة على الشخصية الاعتبارية قياساً على قول من أوجب الزكاة في مال العبد المملوك على العبد نفسه، وبه قال ابن حزم من الظاهرية، وهو مروى عن ابن عمر، والمشهور من قول عطاء وأبي ثور. (الأموال، ٤٢٨هـ، 121/2).

الاتجاه الثاني: أن المكلف بالزكاة في شركات المساهمة هم المساهمون. وبناء عليه؛ فإن الشركة لا تخرج الزكاة إلا بالنيابة عن المساهمين، وذلك إذا نصّ في نظامها الأساسي على ذلك، أو صدر به قرار من الجمعية العمومية، أو كان قانون الدولة يلزم الشركات بإخراج الزكاة، أو حصل تفويض من صاحب الأسهم لإخراج إدارة الشركة زكاة أسهمه. (قرار مجمع الفقه الإسلامي، 881/1).

ومستند هذا الاتجاه ما يلي:

أولاً: أن الزكاة ليست حقا ماليا محضاً، بل تجمع بين كونها عبادة وحقا مالياً.
ثانياً: أن الشخص الاعتباري يتمتع بجميع الحقوق إلا ما كان منها ملازماً لصفة الإنسان الطبيعية، وذلك في الحدود التي يقرها القانون وسند إنشاء الشخص الاعتباري. (الصديق الضرير، ص5).

الفرع الثاني: تقدير شروط المكلف في شركات المساهمة

قد تقدّم فيما سبق بيان الاتجاهات في المكلف بالزكاة في شركة المساهمة، ويقصد هذا الفرع إلى بيان موقف كل اتجاه من شروط المكلف، وفيما يلي بيان ذلك:

أولاً: تقدير شروط التكليف على القول بتكليف الشخص المعنوي.

بناء على القول بتكليف شركة المساهمة بشخصيتها الاعتبارية، فلا بدّ من النظر في أسس تطبيق الشروط المتعلقة بالمكلف فيما يتعلق بوجوب الزكاة عليها، وهي كما تقدّم: الإسلام والغنى.

أما شرط الإسلام، على اعتبار الزكاة تكليفاً في المال، فكان للباحثين اجتهادات في تقدير شرط الإسلام، وهو أنه يحكم على الشخص الاعتباري بالإسلام، إذا أسس في

ديار إسلامية، ولو كان المساهمون غير مسلمين، وهذا الضابط مخرج على مسألة حكم اللقيط الذي لا يعرف له دين ووجد في دار الإسلام، فإنه يحكم بإسلامه، (السليم، ص72).

وبناء على هذا الضابط، فإنه يحكم على فروع الشركات متعدّدة الجنسيات التي تقام في بلدان إسلامية وغير إسلامية، بأن ما أقيم منها في بلدان إسلامية بأن لها حكم الإسلام، ويحكم على الفروع المقامة في بلدان غير إسلامية بأن لها حكم غير المسلم (السليم، ص72).

ثانياً: تقدير شروط التكليف على القول بتكليف المساهمين.

بناء على ما انتهى إليه عامة الفقهاء المعاصرين من أن المساهم هو المكفّف بالزكاة في شركة المساهمة، فإنه ينظر في شروط الزكاة لكل مساهم عند حساب زكاة شركة المساهمة، فإن كان المساهم ممن لا تجب عليهم الزكاة، مثل الأسهم المملوكة لغير المسلمين، أو للشركات والهيئات المملوكة للدولة، أو جهات النفع العام، أو ممن لا تجب عليهم الزكاة بسبب عدم اكتمال النصاب أو حوّلان الحول، ومقتضى ذلك حسم نصيبهم عند إخراج الشركة للزكاة، وهذا ما صدرت به فتوى مجمع البحوث الإسلامية في مصر، كما في المؤتمر الثاني؛ حيث جاء في توصياته: (في الشركات التي يساهم فيها عدد من الأفراد لا ينظر في تطبيق هذه الأحكام إلى مجموع أرباح الشركات؛ وإنما ينظر إلى ما يخص كل شريك على حدة. بحوث مؤتمرات مجمع البحوث الإسلامية) 170/2.

الاختيار والترجيح:

بعد عرض اتجاهات الفقهاء المعاصرين في المكفّف بالزكاة في شركة المساهمة وأدلتهم، وما يترتب على كل اتجاه من آثار، يمكن أن يخلص مما تقدم ما يلي:
أولاً: ظهور رجحان ما أخذ به الاجتهاد الجماعي من أن وجوب الزكاة في شركة المساهمة على المساهم، وأن إثبات التكليف الشرعي على الشخص المعنوي أمراً لا يعرف في الأحكام الشرعية.

ثانياً: أن الشركة لا تخرج الزكاة عن أموال المساهمين إلا في الأحوال التي قررها مجمع الفقه الإسلامي؛ لما تقرّر من أن الزكاة عبادة شرعية تفتقر إلى النية؛ فكان لا بد من رضا المساهم بإخراج الشركة الزكاة عن المساهمين. (محمد نور، ص225).

الفرع الثالث: التقدير في شرط الملك وتمامه.

تمهيد: في معنى الملك وتمامه.

أولاً: الملك في اللغة والاصطلاح.

الملك لغة: مصدر ملك يملك ملكاً - وفي (الصحاح): (والفتح أفصح): إذا حازه وانفرد بالتصرف فيه، والملك: ما ملك من المال، وملك المرأة: تزوّجها، وملكه الشيء تملكه: جعله ملكاً له، وأصل المادة يدل على قوة في الشيء وصحة، ومنه قيل: (الملك) على حيازة الشيء؛ لأنّ يده فيه قوية صحيحة، (الرازي، ١٤٠١هـ، ص298).

ويعرف الملك في الاصطلاح الفقهي فقد عرّف بتعريفات متقاربة، وفيما يلي بيان أهمها عرّف ابن الهمام الملك بقوله: (قدرة يثبتها الشارع ابتداء على التصرف (فتح القدير، مرجع سابق، 248/6) ، (وتعقّب ابن نجيم، ١٤٠٥ هـ، ص ٤١١).

وقد عرفه د. عبد السلام العبادي بأنه: (اختصاص إنسان بشيء يخوّله شرعا الانتفاع والتصرف فيه وحده ابتداء إلا لمانع) (العبادي، ١٤٣٨ هـ، 189/1).

ومعنى تمام الملك: ألا يتعلّق به حقّ غيره، بحيث يكون له التصرف فيه على حسب اختياره، وفوائده عائدة عليه. (شرح المنتهى ١٤٣٢ هـ، 178/2).

ثانياً: التقدير في شرط حولان الحول.

يقصد هذا المطلب إلى دراسة تقدير شرط حولان الحول في زكاة شركات المساهمة، والتي في الوقت الراهن تعدّ ميزانياتها وسائر أعمالها بالسنة الميلادية الشمسية، والتي يعسر معها اعتبار أحكام الزكاة بناء على السنة القمرية الهجرية عسر ومشقة، وفيما يلي بيان ذلك:

أن من شروط وجوب الزكاة حولان الحول؛ لما روي عنه صلى الله عليه وسلم: (لا زكاة في مال حتّى يحول عليه الحول) ابن ماجه في السنن، برقم (١٧٩٢) وأجمعت الأمة على ذلك.

أولاً: تقدير شرط حولان الحول في زكاة شركة المساهمة.

لما كانت قائمة المركز المالي لا تظهر أصول الشركة والتزاماتها إلا في تاريخ نهاية القائمة مع المقارنة بما كانت عليه في بداية الفترة، وهذا يقتضي أن هناك تغييراً في أصول الشركة خلال الحول القمري للأصول الزكوية، وهذا التغيير من حيث تأثيره على حساب الزكاة، إما ألا يكون مؤثراً على الحول؛ كالتحوّل من النقد إلى عروض التجارة أو العكس، وإما أن يكون مؤثراً بسبب ما يكون في المال من زيادة أو نقصان تؤثر على حساب الزكاة.

أن اعتبار الحول عند الفقهاء جميعاً يعتبر فيه عدم انقطاع النصاب في الحول، وهذا الاحتمال وإن كان وارداً في شركات المساهمة، إلا أنه لندرته لا يمكن اعتباره، فلا يعتبر به؛ لأنه خلاف الأصل. (محمد نور، ص 260-261).

ثانياً: التقدير في حساب زكاة شركات المساهمة: مفهومه، وأنواعه، والحاجة إليه.

1- مفهوم التقدير في حساب الزكاة.

يمكن تحديد مفهوم التقدير في حساب زكاة شركات المساهمة بأنه: الاجتهاد في تحديد الزكاة في شركات المساهمة على وجه التقريب).

والمقصود بـ (الاجتهاد): الاجتهاد والتحرّي في حساب الزكاة بالعدول عن الأصل في حساب الزكاة إلى تقدير يستند إلى أحد مسالك الاجتهاد المعتمدة؛ إما بإلحاقها بأصل فقهي، أو قاعدة فقهيّة، أو قياس معتبر؛ رفعا للخرج العام أو الخاص في حساب الزكاة، ويكون لهذا الاجتهاد حكم حساب الزكاة على سبيل التحقيق.

والمقصود بـ (التحديد) : بيان الواجب في الزكاة من حيث النوع ومن حيث المقدار .
والمقصود (على سبيل التقريب) : اعتبار أقرب المسالك إلى الأصل المعدول عنه،
ويضمن ذلك : التقريب من العدد المقدر في الشرع عن عدم اليقين. (محمد نور،
ص101).

وبناء عليه يتحرر محلّ البحث في مفهوم التقدير في حساب الزكاة في المحددات
التالية:

١ - أن مفهوم التقدير في حساب الزكاة يندرج في قاعدة التقديرات، التي هي إعطاء
الموجود حكم المعدوم والمعدوم حكم الموجود، لكنه أخص منه؛ لأنه يقتصر على
الاجتهاد في الصور التي يقصر فيها النظام المحاسبي عن إمداد المكلف بالمعلومات
اللازمة لحساب الزكاة وفقاً للمقايير الشرعية في الزكاة.

٢ - أنّ التقدير في حساب الزكاة لا يخرج عن دليل الاستحسان في الشريعة، والذي
يعرف بأنه:

(العدول في مسألة عن مثل ما حكم به في نظائرها إلى خلافه). (الباحسين، 1428، ص
٤١)

٣ - أن إدراك مواضع القصور في النظام المحاسبي للأصول الشرعية في حساب
الزكاة والاجتهاد في التقدير في هذه المواضع ينبني على ملاحظة المقدرات الشرعية
في الزكاة التي ورد به الشرع، ويجتهد في القرب منها ما أمكن. (تحصين المآخذ
547/1).

ثالثاً : أنواع التقدير في حساب زكاة شركات المساهمة.

أن التقدير في حساب زكاة شركات المساهمة نوعان:

١ -التقدير الكلي يكون تقدير الزكاة فيه بطريق لا تعتمد على القوائم المالية للشركات؛
وذلك بسبب عدم القدرة على الوصول لهذه القوائم، أو عدم القدرة على التعامل مع
مخرجات النظام المالي.

٢ -وأما التقدير الجزئي: فهو الذي يتعلّق بأحد المسائل الجزئية عند الاعتماد على
مخرجات النظام المحاسبي في حساب الزكاة.

اختتام

النتائج

1- تأتي الزكاة بمعنى النماء والبركة والطهارة، فهي بتأديتها تطهر أموال دافعيها
وتهر نفوسهم من الشح والبخل والأثرة، وكذلك تطهر نفوس أخذها من الغل
والحسد.

2- إن للشارع الحكيم مقاصد خاصة تتعلق بحساب الزكاة، ومنها: الوضوح والبيان في
أحكام الزكاة، وفي الأساس الذي يُرجع إليه في حساب الزكاة؛ حتى يكون
إدراك الواجب في الزكاة ميسوراً على المكلف والساعي.

- 3- أن المحاسبة تأصيلاً وتطبيقاً نتاج البيئة التي أنتجتها، وأنه لم يكن مقصوداً لواقعي الإطار الفكري للمحاسبة أو المعايير المحاسبية = ملاءمتها للمنهج الشرعي، الأمر الذي انعكس على استخدام مخرجات هذا النظام المحاسبي لحساب الزكاة، لحساب الزكاة وفق المنهج الشرعي.
- 4- أن التقدير في حساب زكاة شركات المساهم المساهمة نوعان: كلي وجزئي : فالتقدير الكلي يكون تقدير الزكاة فيه بطريق لا تعتمد على القوائم المالية للشركات؛ للشركات، وأما التقدير الجزئي فهو الذي يتعلق بأحاد المسائل الجزئية عند الاعتماد على مخرجات النظام المحاسبي في حساب الزكاة.
- 5- تظهر الحاجة للتقدير في حساب زكاة شركات المساهمة لأن التداخل والترابط الذي يكون بين شركات المساهمة يتعدى معه الوقوف على حقيقة تمثله أسهم هذه الشركات من موجودات.

التوصيات

- 1- الإشادة بالمعايير الشرعية والمحاسبية والأدلة ذات الصلة بحساب شركات المساهمة، وتطوير هذه المعايير الشرعية الأدلة بما يناسب العمل بمعايير المحاسبة الدولية وما استجد من المسائل في حساب الزكاة.
- 2- سن القوانين والتشريعات اللازمة لتطبيق هذه الفريضة عملياً بما يتناسب مع الأنظمة الضريبية القائمة، واستحداث الأطر التنظيمية التي تناسب كل حساب زكوي.
- 3- تعزيز أجهزة محاسبة الزكاة بالكوادر المحاسبية المدربة والمتخصصة في المجال.
- 4- اعتماد دليل فقهي ومالي محاسبي يتوخى الدقة في رصد المشكلات الزكوية، والبحث عن إيجاد سبل ووسائل للمحاسبة الزكوية التي تزيل الإلباس وما اختلط على أفهام الناس.
- 5- عمليات توعية وتنقيف علمية واعية في ضرورة بيان معاني الزكاة والحض على القيام بها، وأنها عبادة مالية جعلها الله عز وجل وسيلة تكافل بين أفراد المجتمع يعين بعضهم بعضاً، ومن نتائجها تفعيل الانتاج والاستثمار مع عدم الوقوف فقط على الاستهلاك.

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أحكام في إبدال الوقف و إستبداله

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ملخص

حث الشارع توقيف الأموال وتحبيسها على أبواب البر والإحسان، فإن الوقف من الصدقات الجارية في حياة المتصدق وبعد وفاته، يعم خيرها، ويكثر برها، لقول رسول الله صلى الله عليه وسلم قال : " إذا مات الإنسان انقطع عمله إلا من ثلاث : صدقة جارية، أو علم ينتفع به، أو ولد صالح يدعو له " (أخرجه مسلم في الوصية ، باب ما يلحق الإنسان من الثواب بعد وفاته ، ح 1631). والوقف تعتبر نوع من الصدقة الجارية مقصودة في هذا الحديث. فإن حفظ الوقف، وتنميته، وصرفه في مصارفه، وتشجيع الإقبال عليه: مسؤولية جميع المسلمين حكماً ومحكومين علماء وعامة، أغنياء وفقراء، وذلك لأهمية الوقف في حياة المسلمين، وبخاصة المحتاجين منهم في مجتمعات المسلمين. هدفت هذه الدراسة الي بيان أحكام في إبدال الوقف و إستبداله من خلال استعراض أقوال الفقهاء، ومقارنة أدلتهم، وتوصلت إلي نقطة مهمة في أن الدعوة إلي استبدال الوقف المراد هنا، فإنه لا يراد منها إنهاء الوقف وإفلاسه من أمواله، وإنما تنميره وتنميته بعين ثانية أخرى مما فيه المصالح أرجح من مصلحة الأولي لذا جواز استبدال أي وقف -سواء كان منقولاً أم غير منقول- بغيره للمصلحة، بل جواز إبدال مسجد بغيره، إذا كان في ذلك مصلحة يُنْتَفَعُ بها الموقوف عليهم، أو الناس عامةً. و النظر آخر بعدم جواز الاستبدال حرصهم على عدم التلاعب بالوقفية؛ فقد يُهْمَلُها الناظر عمداً، أو يشترك مع مَنْ يُريد شراءها في تخريبها؛ فتضيع بذلك مصلحة الموقوف عليهم، ومن هنا رأى أنه لا يجوز بيعها بحالٍ.

مفتاح الكلمات : الوقف، أحكام الوقف، الإبدال و إستبدال الوقف

مقدمة

إن دراستنا للوقف الإسلامي كأحد الأدوات التطوعية لتأكيد الهوية الإسلامية، وتحقيق المقاصد الشرعية، فهو يأتي تعبيراً عن صدق عقيدة المسلم وإيمانه باستخلاف الحق له سبحانه لما بين يديه من ثروة عقارية ومنقولة ، وهو في سبيل ذلك يتحمل مسؤولية تحديد أحكام الوقف، وأركانه جميعاً بصورة مفصلة، تضمن استمرار أدائه لرسالته، بعد انقضاء حياته، وحتى يأذن الحق سبحانه، على أن يكون في ذلك ملتزماً بأحكام الوقف الشرعية، ومبادئ الدين الحنيف.

فالوقف مؤسسة اجتماعية ذات أهمية عالية في تنمية مواردها، وتوزيعها، وهي ذات أهمية عالية في سد حاجة مجتمع في كثير من نواحي حياة المسلمين التي

يحتاجون فيها إلى مواد دائمة ونامية؛ كالتعليم، الذي يحتاجه الجميع، وربما يكون استعداد الفقراء والمتوسطين للتفوق العلمي أكثر من غيرهم. وكذلك الوقف تعتبر كفالة المحتاجين والأيتام من ناحية الأخرى وتاريخ الوقف على مدار حياة الدولة الإسلامية شاهد على أنه أدى دوره الاقتصادي والاجتماعي بنجاح وما زالت الأوقاف الإسلامية في الدولة المعاصرة تساهم بدور ملموس في التنمية الاقتصادية للمجتمع المسلمين، غير أنه يلاحظ في الوقت المعاصر تناقص جملة مؤسسات الوقف لعدم زيادة أموال جديدة إليها رغم كثرة الأموال في أيدي المسلمين، ومن هنا كان واجب المفكرين والعلماء بالدرجة الأولى التذكير بأهمية الوقف كنظام إسلامي، ومعالجات المشكلات الموجودة حديثاً، منها مشكلة الاستبدال الوقف. ولقد وضع الشرع المطهر للوقف صفة تضمن استمراره ونفعه وذلك بتحسيس الأصل وتسهيل المنفعة. ولاشك أن لهذه الشروط أثرها البين ونفعها الواضح في المحافظة على أوقاف المسلمين وفي استمرار نفعها، وبقاء عينها.

وهدفت هذه الدراسة الي بيان أحكام في إبدال الوقف و إستبداله من خلال استعراض أقوال الفقهاء، ومقارنة أدلتهم، ومعرفة حجج كل فريق من حيث القوة و الضعف ومن ثم الوصول إلى معرفة الراجح من المرجوح، و معرفة الأسباب التي أدت إلى وقوع الاختلاف بين هؤلاء العلماء، ومن ثم معرفة الحكم في المسألة، وعدم التشدد في الحكم. و تنقسم هذه الدراسة إلى المبحثين: المبحث الأول يتكون من ماهية الوقف، وبيان لأنواع الوقف بالشكل الموجز، والمبحث الثاني يتكون من الدراسة التفصيلية لموضوع إبدال و إستبدال لاموال الموقوفة و حكمه عند الفقهاء الأربعة. وتضمنت هذه الدراسة فيما يحدث لأموال الموقوفة ضد صفته مما يحتاج إلى إبدال و إستبدال بأي سبب من الأسباب و عرض موقف العلماء في حكم هذه المسألة ، فمنهم من اتجه إلى التضييق ومنهم من جعل في الأمر سعة.

طريقة تحليل البحث

المنهج الذي سار عليه الباحث في هذه الرسالة هو المنهج الوصفي والمقارنة، حيث يقوم الباحث بجمع البيانات والمعلومات واستعراض لكل من أقوال الفقهاء، ومقارنة أدلتهم، ومعرفة حجج كل فريق من حيث القوة و الضعف وأستعراض قول الراجح من المرجوح، و معرفة الأسباب التي أدت إلى وقوع الاختلاف ومن ثم عرض موقيف المطلوب من الطلب العلم.

ويتلخص المنهج الذي انتهجته في كتابة هذا البحث في النقاط التالية:

- 1- جمعت وقرأت الكتب المتعلقة بهذا الموضوع سواء من كتب المراجع أو الرسائل العلمية أو المجالات المحكمة أو قرارات المؤتمر والدورات التي أكثرها متوفرة في شبكة الانترنت باللغة العربية

٢- إبراز أقوال الفقهاء، ومقارنة أدلتهم، وعرض حجج كل فريق من حيث القوة و الضعف وعرض قول الراجح من المرجوح، والأسباب التي أدت إلى وقوع الاختلاف بين هؤلاء.

٣- وأما ما يتعلق بتعريفات المصطلحات العلمية فإنني أرجع إلى كتب التراث في الفقه الإسلامي وكتب المعاصرين؛ لأجل التثبت من صحة نسبة الأقوال وليتبين أوجه الفروق بين مسائل المعاملات المالية قديماً وحديثاً.

٤- عزوت الآيات والأحاديث إلى مصادرها الأصلية وبينت درجة الحديث إن كان في غير الصحيحين.

٥- مع استخدام علامات الترقيم على حسب قواعد اللغة العربية، وختمت بأهم النتائج والتوصيات التي توصلت إليها في الخاتمة.

الدراسات السابقة

1 - استبدال الأوقاف؛ الحكم الشرعي والأبعاد التنموية للباحث خضير باعلي وسعيد، و باحمد رفيس مجلة آفاق علمية، المجلد ١٣، العدد ٥، سنة ٢٠٢١م، ص ٦٧٢-٦٩١. يعالج البحث مسألة استبدال الوقف وأنواعه وضوابطه، ودور ذلك في التنمية بمختلف جوانبها. فقد يتعرض الوقف عبر الزمن إلى فقدان فاعليته أو محدوديتها، فلا بد من إعادة النظر فيه وتفعيله ليحقق ما وُقف له. وقد اعتمد المنهج الاستقرائي التحليلي؛ باستقراء النصوص الشرعية وأقوال الفقهاء وما توصلت إليه الدّراسات في الموضوع، ومحاولة فهمها استناداً إلى الأدلة الشرعية ومقاصد الشريعة. وقد توصل إلى أن الخلاف بين الفقهاء في أغلب قضايا استبدال الوقف يرجع إلى مراعاة مصلحة الوقف؛ لأن الآثار الواردة في مسألة الاستبدال قليلة جداً. والذي توصلت إليه الدّراسة جواز استبدال الوقف سواء المنقول أو العقار إذا انعدمت منفعته أو آلت إلى الضياع، أو أمكن استغلال الوقف إلى ما هو أكثر نفعاً ومردودية؛ على أن يكون هذا بضوابط لنلا يكون استبدالها وسيلة إلى إضاعتها أو استغلالها للمصالح الشخصية، وهذا بدوره يسهم في تفعيل الوقف لتحقيق أبعاده التنموية. كما قدمت الدّراسة نماذج لاستبدال الوقف للإسهام في التنمية.

2 - استبدال الوقف وبيعه" لعبد القادر عبد الله حسين الحواجري، إشراف الدكتور: مازن إسماعيل هنية، بالجامعة الإسلامية غزة، سنة 1437هـ/2015م، حيث تطرق صاحبها إلى ثلاثة فصول: الفصل الأول تناول فيه مفهوم الوقف ومشروعيته، وفي الفصل الثاني تناول أحكام استبدالالوقف وفي الفصل الثالث أحكام بيع الوقف، وقد استفدت من هذه الرسالة في كيفية استخراج مقاصد الاستبدال، إلا أن صاحب الرسالة ذكر أن للاستبدال مقاصدَ ضروريةً وهذا نفاه ابن تيمية قديماً، إذ أنّ الضرورات تبيح المحظورات، كما أنّه ذكرها كجزئية من أحكام الاستبدال ولم يخصص لها فصلاً أو مبحثاً.

البحث

المبحث الأول: تعريف الوقف و أنواعه

الوقف لغة هو : الحبس ، والتسييل (لسان العرب 359/9) ، يقال : وقفت الدابة وقفاً حبستها في سبيل الله . وفي الاصطلاح (مواهب الجليل 18/6 ، وشرح الخرشي على خليل 78/7):

اختلفت عبارات الفقهاء في تعريفهم للوقف إصطلاحاً و شرعاً ، و التعريف المختار عندنا: هو تحبيس مالك مطلق التصرف ماله المنتفع به مع بقاء عينه بقطع تصرف الواقف وغيره في رقبته، يصرف ريعه إلى جهة برّ تقرباً إلى الله تعالى . وهو التعريف عند الشافعية (الإقناع للشرييني 26/2 ، وتحفة المحتاج 235/6) ، والحنابلة (شرح المنتهى للبهوتي 489/2).

شرح التعريف :

قولهم : "تحبيس مالك" : سواء بنفسه أو نائبه .
وقولهم : "مطلق التصرف" : ومَنْ له مطلق التصرف هو : المكلف ، البالغ العاقل ، الحرّ ، الرشيد(مطالب أولي النهى 270/4).

وقولهم : "تحبيس " إشارة إلى الصيغة .
وقولهم : "ماله " : أي الشرعي ، فخرج ما ليس شرعياً كالمحرم .
وقولهم : "المنتفع به " : أي سواء كان الانتفاع به في الحال ، أم المؤجل كعبد صغير ، وخرج بذلك : ما لا يمكن الانتفاع به .

وقولهم : " مع بقاء عينه " : أي ولو مدة قصيرة أقلها زمن يقابل بأجرة ، وخرج به : ما لا ينتفع به إلا بذهاب عينه كريحان مقطوع للشم وطعام للأكل ، فلا يصح وقف شيء من ذلك ؛ لأنه لا يمكن الانتفاع به إلا مع ذهاب عينه (فتح الوهاب 256/2) .
وقولهم : " بقطع تصرف الواقف وغيره في رقبته " أي : إمساك المال عن أسباب التملكات بقطع تصرف واقفه وغيره في رقبته بشيء من التصرفات (مطالب أولي النهى 271/4).

وقولهم : "بصرف ريعه" : أي غلّة المال وثمرته ونحوها ، بسبب تحبيسه (مطالب أولي النهى 271/4).

وقولهم : " إلى جهة برّ " : المراد هنا كل جهة البرّ ما عدا الحرام ، ولذلك عبر بعض الفقهاء بقولهم : "على مصرف مباح" (تحفة المحتاج 235/6 ، قليوبي وعميرة 97/3) ، فيخرج به المصرف الحرام.

وقولهم : " تقرباً إلى الله تعالى " ، أي لأجل التقرب إلى الله تعالى ، وإن لم يظهر فيه قصد القرية كالوقف على الأغنياء تودداً(حاشية الباجوري 70/2) ، أو مَنْ يقف على ما لا يقع عليه غالباً إلا قرية كالمساكين والمساجد، قاصداً بذلك الرياء، فإنه يلزم ولا يثاب عليه؛ لأنه لم يبتغ به وجه الله تعالى" (مطالب أولي النهى 271/4).

أنواع الوقف باختلاف الاعتبارات ينقسم إلي :

أولاً : - أنواع الوقف باعتبار غرضه:

- 1- الوقف الذري أو الأهلي: هو الوقف على مصالح الأسرة من الأولاد والذرية، ثم يؤول تباعاً إذا ما انقرضت الذرية إلى وقف خيري.
- 2- الوقف الخيري: هو الوقف على المصالح الخيرية أي على جهات البر من فقراء، مساكين، يتامى، أرمال، وضحايا حروب، .. ولم يفرق علماءنا الذين تحدثوا عن أنواع الوقف باعتبار غرضه بين المصالح الخيرية والمصالح العامة. إلا أن أحد المعاصرين وهو الدكتور رفيع المصري عد الوقف الخيري جانباً مستقلاً عن الوقف العام، وبين أن الوقف العام هو الذي يستفيد منه المجتمع كله، دون تمييز بين فقرائه وأغنيائه، كالمساجد والمدارس والطرق والغابات ومياه الأنهار وقال ما نصه: « وهذا الوقف إنما يدخله العلماء في الوقف الخيري، وإنني أرى تمييزه، لأنه مخصص للعموم، أم الوقف الخيري فهو مخصص للفقراء دون الأغنياء (الأوقاف فقها واقتصاداً ، د. رفيع يونس المصري ، ص ٣٠ - 1999 - 1420 م).

ثانياً : - أنواع الوقف من حيث ترتيبه الإداري:

- 1- الوقف المضبوط: وهو الذي تتولى الجهة الرسمية إدارته مباشرة دون وكيل أو ولي من قبل الواقف.
 - 2 - الوقف الملحق: وهو الذي يتولى الواقف أو من ينوب عنه الإشراف عليه مباشرة، وتكون مهمة الجهات الرسمية متابعة مدى تطبيقه لقانون الوقف وأحكامه من عدمها.
- ### ثالثاً : - أنواع الوقف من حيث طبيعة الموقوف (حمل الوقف).
- 1 - وقف العقار: وهو ما قصد به الدوام والاستمرار، بحيث يكون صالحاً للبقاء مع فرضية وجود غلة ثابتة، ولو بطريق الانتظار حتى يتم استنجاهه، وإذا ما تضرر بعد مدة يكون صالحاً للتعمري، كالأراضي وما ينشأ عليها من زروع وبساتين وبناء دور وحوانيت وما شابه ذلك.
 - 2 - وقف المنقول: وهو ما قصد به استطاعة التحكم به من خلال المقدر على نقل العين من مكان لآخر، مثل الأثاث والثياب وآلات المسجد من فرش وأجهزة الصوت والتكييف والتدفئة وما في حكمها من مواد نستطيع التحكم بها، من ناحية نقلها من مكان لآخر، خلافاً للعقار الذي يتعذر نقله أو التحكم في مكانه.

المبحث الثاني : إبدال الوقف وإستبداله

التعريف إبدال الوقف و إستبداله، استخدم هذا المصطلح قديماً على مسألة بيع العين الموقوفة وشراء عين أخرى تحل محل الأولى، وهذه العين قد تكون من جنس العين المباعة أو قد تكون من غيرها. فكان هذا المصطلح جامعاً لعملية بيع العين الموقوفة وشراء الأخرى التي تحل محلها على حد سواء.

ويقصد بالإبدال هو بيع عين من أعيان الوقف ببديل من النقود أو الأعيان. وأما الاستبدال : شراء عين للوقف بالبديل الذي بيعت به عين من أعيانه لتكون وقفاً محلها. والبعض يفسر الإبدال بالمقايضة ، والاستبدال ببيع العين بالنقود ، وشراء عين أخرى بتلك النقود. ويسمى الفقهاء الإبدال بالمناقلة (ابن قاضي الجبل ، المناقلة والاستبدال بالأوقاف ، ص 47-48) .
وإذا ما ذكر أحدهما وحده فإنه يراد به معنى يشملهما، وهو بيع العين الموقوفة وشراء أخرى لتكون وقفاً بدلها.

وفرق بين إبدال- إستبدال و التبديل

أن أهل اللغة لم يفرق بين اللفظتين -الإبدال والاستبدال- إذ عرفوهما بتعريف واحد هو: جعل شيء مكان شيء آخر (لسان العرب ، مادة (بدل) 1 - 344). أما التبديل هو حق الواقف في تبديل طريقة الانتفاع بالموقوف بأن يكون داراً للسكن فيجعلها للإجارة ، أو التغيير في مصارف الوقف بحيث تصير مبالغ محددة بدل أن تكون حصصاً مثلاً (أبو زهرة ، محاضرات في الوقف ، ص 158-163).

الأسباب و الحالات في حدوث الإستبدال الوقف (على محيي الدين القره داغي في موقعه الإلكتروني : <http://www.qaradaghi.com>):

- 1- حالة الهدم والخراب بحيث تتعذر عمارة الوقف ، فالوقف لا بدّ من العمارة ليبقى على التأييد فيحصل مقصود الواقف . وذهب أحمد إلى أن الدار الموقوفة إذا خربت يباع نقضها ويصرف ثمنها إلى وقف آخر.
- 2- حالة عدم الانتفاع والاستغناء : قال ابن الهمام : (وينبغي للحاكم إذا رفعه إليه ولا منفعة في الوقف أن يأذن في بيعها إذا رآه أنظر لأهل الوقف).
- 3- حالة الهجر : وذلك بأن يترك أهل القرية ، أو المنطقة وقفهم فيهجر.
- 4- حالة رجاء منفعة أكبر : ذهب جماعة من الفقهاء إلى أنه يجوز بيع الوقف إذا رأى الموقوف عليه ، أو الناظر للوقف أن غيره أكثر نفعاً وريعاً.
- 5- حالة الإتلاف أو الغصب: لو أُلّف الموقوف عليه وعوض فيشتري ببذله مثله ويقوم مقامه.
- 6- حالة حاجة الوقف إلى التعمير أو الإنفاق وليس له مورد : إذا احتاج الوقف إلى التعمير وليس له مورد لذلك فإن جمهور الفقهاء ذهبوا إلى جواز بيع جزء من الوقف ليعمّر به بقية الوقف لأنه بدون ذلك يتعطل الوقف كله ، وما لا يتم الواجب إلا به فهو واجب .
- 7- الخوف من الغلبة عليه : ذهب جماعة من الفقهاء منهم طائفة من مشايخ الحنفية إلى أنه : إذا خاف المتولي على الوقف من وارث ، أو سلطان يغلب عليه قال في النوازل يبيعه ويتصدق بثمنها.
- 8- بيع أشجار الوقف حفاظاً على زيادة الثمرة.

9- حالة الاشتراط : وذلك بأن يشترط الواقف عند الوقف أن يكون له أو للقيم حق الاستبدال بوقف آخر إذا شاء ذلك وكذلك لو اشترط أن يبيعها ويشترى بثمنها أرضاً أخرى

آليات الإستبدال الوقف (المادة المؤتمر الثالث للأوقاف بالمملكة العربية السعودية الجامعة الإسلامية ١٤٣٠هـ - ٢٠٠٩م):
أولاً: تعطل مصالح الوقف

من السمات المميزة للوقف: الاستمرار حيث يحبس الأصل ويبقى مدرأً. وإذا كانت بعض الأوقاف لا زالت باقية ومحبوسة لمئات السنين فلا شك أن بعضها قد خرب لأسباب متعددة منها: خفاؤها أو عدم تسجيلها وإشهارها، وقد يكون من أسباب ذلك تعطل ريعها مع عدم الإذن باستبدالها. وقد تختلف الآراء في حصول التعطل بالنسبة لوقف معين؛ فقد يدعي الناظر تعطل الوقف، ويخالفه القاضي، أو هيئة النظر التي يبعثها القاضي لهذا الأمر. كما أن الفقهاء قد تختلف نظر في مفهوم تعطل الوقف؛ فلا يراه بعضهم معطلاً إلا إذا توقف نفعه بالكلية ويرى آخرون: أن مجرد نقص الريع عن مثيلاته نقصاً بيناً يكفي للحكم بتعطله.

ثانياً: رعاية المصلحة

يشترط لجواز استبدال الوقف أن يكون في استبداله مصلحة للوقف والموقوف عليه. ويقصد بمصلحة الوقف: المنفعة الحاصلة أو الغالبة من غير حظر شرعي. فيشترط لاستبدال الوقف بأخر تحقق المنفعة، أو غلبه الظن بحصولها، بأن يتفق العقلاء وأهل الرأي أو يرى أكثرهم ظهور المنفعة وحصولها إذا الاستبدال. كما يشترط أن يكون التصرف غير محظور شرعاً، كما لو كان الاستبدال لا يتم إلا عن طريق الربا، أو الميسر أو كان لا يتم إلا بتحويله إلى خمارة أو ملهى، أو ما شابه ذلك فلا يجوز الاستبدال حينئذ.

وكذا لو كان في الاستبدال مصلحتان وجب الأخذ بأعلاهما، أو كان في الاستبدال مفسدتان وجب ترك أعلاهما، وإن تعارضت مصالح ومفاسد قدم أرجحهما، وعند التساوي يكون الاجتهاد أو التوقف، وواجب الوالي والناظر الاجتهاد في تحقيق المصلحة ودرء المفسدة بقدر الإمكان.

ثالثاً: إذن القاضي

ومن الشروط التي اشترطها عموم الفقهاء للتصرف في الوقف بالاستبدال أو غيره: إذن القاضي الشرعي في بلد الوقف- باعتباره نائباً عن ولى الأمر الأعظم - للنظر فيما هو مصلحة الوقف، والتأكيد منها وإصدار حكم بذلك إذا اقتضى الأمر نقل وقف: فليس لناظر الوقف سواء كان ناظراً خاصاً، أو كان إدارة الوقف: أن يجري معاملة النقل إلا بعد استئذان القاضي الشرعي في البلد الذي فيه الوقف

رابعاً: الشروط الأخرى

وقد اشترط بعض الفقهاء شروطاً أخرى في الاستبدال للوقف منها:

١ - أن يكون الاستبدال في محلة الوقف المستبدل، أو في محلة، خيراً أو أفضل منها.

- ٢ - أن لا يكون البيع بغبن فاحش.
- ٣ - أن يكون البديل عقاراً وليس دراهم أو دنانير، لأن العقار أضمن في حفظ الوقف من الدراهم التي تتعرض للنقص وربما السطو والاعتداء.

اختلاف الفقهاء في حكم الإستبدال الوقف

والحق أن الفقهاء قد راعوا المصلحة عند كلامهم في إبدال الوقف، فكانت تقييماتهم الفقهية وكذلك فتاواهم مرتبطة بالمصلحة؛ سواء كانت هذه التقييمات بجواز استبدال الوقف أم منعه. فذهب جمهور الفقهاء إلى عدم جواز استبدال المسجد مطلقاً (قوانين الأحكام الشرعية ومسائل الفروع الفقهية، محمد بن أحمد ابن جزى المالكي، عالم الفكر، الطبعة الأولى، 1406، 1405-1985م، ص396. و منهاج الطالبين للنووي ص322، البحر الرائق 273-271/5)، خالفاً للحنابلة الذين لم يفرقوا في الإستبدال بين المسجد وبين غيره إذا خرب وتعطلت منافعه. أما عدا المسجد فقد تنوعت أقوالهم على النحو التالي:

المذهب الأول :- الحنفية

يعود حق الاستبدال والإبدال عند الحنفية إلى جهات أربع (ابن عابدين، الحاشية، 4 / 384-385):

أولاً - أن يكون الإبدال والاستبدال من حق الواقف وذلك إذا شرطه لنفسه. ثانياً - أن يكون له ولغيره، وذلك في حالة اشتراط الواقف أن يشرك غيره معه في هذا الحق. فقد نص ابن عابدين على جواز الإبدال والاستبدال في صورتين السابقتين على الصحيح وقيل اتفاقاً (ابن عابدين، الحاشية، 4 / 384-385).

ثالثاً - أن يكون حق الإبدال والاستبدال للقاضي إذا لم يشترطه الواقف، فالقاضي له الولاية العامة. فيجوز للقاضي في هذه الحالة إبدال واستبدال الوقف في حالة الضرورة بحيث صار لا ينتفع به بالكلية بأن لا يحصل منه شيء ولا يفي بمؤنته، وليس للوقف مالأ لإصلاحه، وهو قول أبي يوسف ومحمد. وكذلك إذا دعت المصلحة بحيث يمكن استبدال العقار بما هو أنفع منه.

رابعاً - يكون من حق الناظر في حالة غضب العين الموقوفة ورد الغاصب قيمتها، فيشتري الناظر عيناً بدلاً منها.

المذهب الثاني :- المالكية

قالوا لا يخلو محل الوقف من أحد أمرين: إما وقف منقول (وهو ما سوى العقار)، أو وقف عقار.

فالأول: جَوَّزوا استبدال الوقف المنقول، شريطة أن يجلب هذا الاستبدال المصلحة العائدة على الوقف والموقوف عليهم؛ لأن المنقول مُعْرَضٌ للتلف والخراب، واستبداله يكون بقاءً للوقف واستمراراً له. وقد أكد الخَرَشِيُّ ذلك بقوله: "إن الشيء الموقوف على مُعَيَّنٍ أو على غير مُعَيَّنٍ من غير عقار، إذا صار لا يُنتفع به في الوجه الذي وُفِّق فيه؛ كالثوب يخلق، والفرس يكلب، والعبد يعجز، وما أشبه ذلك، فإنه يُباع ويُشترى

بثمنه مثله ممَّا يُنْتَفَعُ به في الوجه الذي وُقِفَ فيه" (الخرشي: شرح مختصر خليل 94/7، 95).

الثاني : جمهور المالكيَّة منعوا استبدال العقار الموقوف غير المنقول، ورغم ذلك نراهم يُجَوِّزون الاستبدال في حالات الضرر البالغ، التي لا بُدَّ أن تُدرَأَ فيها المفسدة الغالبة قبل وقوعها؛ فقالوا: "إنه يجوز بيع ما خرب، ولم تُرَجَّ عمارته من العقار المُحْبَس على أن يُجعل ثمنه في مثله" (ابن عبد البر: الكافي في فقه أهل المدينة ص 541).

المذهب الثالث :- الشافعيَّة

فإنهم يفرق بين الوقف المنقول وبين الوقف غير المنقول كذهب المالكية، لكنهم اختلفوا في حكم الاستبدال.

أولاً- فمنهم مَنْ أجاز استبدال المنقول؛ مثل: النخلة إذا جَفَّت، أو الجذع في المسجد إذا كُسِرَ؛ وذلك ببيع الوقف المنقول الذي لا تُرجى منفعته، ويُشترى بالثمن ما يكون وقفاً مكان الذي أُتْلِفَ.

ثانياً- ومنهم مَنْ منع بيع أو استبدال الوقف المنقول وغير المنقول عامَّةً؛ فقد جاء في (فتح الوهاب): " (ولا يباع موقوف وإن خرب) كشجرة جَفَّت ومسجد انهدم، وتعدَّرت إعادته، وحُصِرَ الموقوفة البالية، وجذوعه المنكسرة؛ إدامةً للوقف في عينه"، قال جمهور الشافعية بعدم بيع أو استبدال الموقوف وإن خرب، وعلَّوا ذلك بجواز الانتفاع به، بأي صورة كانت، وهو ما اقتضاه كلام الجمهور وصرَّح به الجرجاني والبعوي والرواياني وغيرهم، وبه أفتى الإمام زكريا بن محمد السنكي. (السنكي: فتح الوهاب 444/1). والسبب في هذا المنع هو السبب نفسه الذي اعتمد عليه المالكيَّة، وهو منع التلاعب بالوقف.

ثالثاً- ومن فقهاء الشافعيَّة -وهم قليل- مَنْ أجاز بيع الوقف سواء كان منقولاً أو ثابتاً؛ إعمالاً للمصلحة العائدة على الوقف والمتمثلة في استمراريته، والمصلحة العائدة على الموقوف عليهم، والمتمثلة في ثبات المنفعة العائدة عليهم، وكذا المصلحة العائدة على الواقف نفسه في دوام عمله الصالح الذي بثَّه في وقفه، فقد أجاز الشافعي "بيعهما (الوقف المنقول وغير المنقول) لئلا يضيعا، ويُشترى بثمنهما مثلهما، والقول به يؤدي إلى موافقة القائلين بالاستبدال" (زكريا بن محمد السنكي: فتح الوهاب 445/1).

المذهب الرابع :- الحنابلة

فقد توسَّعوا في استبدال الأوقاف بصفة عامَّة؛ سواء كانت منقولة أم غير منقولة، وما فعلوا ذلك إلا لأنهم راعوا في المقام الأول مقاصد الشارع الكريم، والمصالح بأنواعها المختلفة العائدة على الوقف والموقوف عليهم.

وممَّا يَدُلُّ على توسُّع الحنابلة في إبدال الوقف بغيره جلباً للمصلحة، أو درءاً للمفسدة المتوقعة ما أفتى به شيخ الإسلام ابن تيمية رحمه الله بجواز استبدال أي وقف -سواء كان منقولاً أم غير منقول- بغيره للمصلحة، بل أفتى بجواز إبدال مسجد بغيره، إذا كان في ذلك مصلحة يُنْتَفَعُ بها الموقوف عليهم، أو الناس عامَّةً؛ إذ المسجد من المنافع العامَّة فأفتى بمسألة مفادها: "إن المسجد إذا كان موقوفاً ببلدة أو محلة، فإذا تعدَّرت انتفاع

أهل تلك الناحية به، صُرفت المنفعة في نظير ذلك، فبُني بها مسجد في موضع آخر (ابن تيمية: مجموع الفتاوى 213/31).

اختتام

أن للوقف هدفاً عاماً يتمثل من القيام بما أوجبه الله على المسلمين من التعاون والتكافل والتراحم، وهدفاً خاصاً يتمثل في تحقيق رغبة خاصة قائمة في نفس المسلم يدفعه إلى تحقيقها دوافع دينية و غريزية وواقعية واجتماعية لذا علينا المراعاة ضوابطها و حفظها من كل العوامل المؤدي الى انخراطها من أهدافها و العوامل التي تؤدي الي عدم فعليتها في سد الحاجات المجتمع.

وبعد دراستي علي هذا موضوع واستعراض أقوال الفقهاء، توصلت إلي نقطة مهمة في أن الدعوة إلي استبدال الوقف فإنه لا يراد منها إنهاء الوقف وإفلاسه من أمواله، وإنما تثميره وتنميته بعين ثانية أخرى مما فيه المصالح أرجح من مصلحة الأولى لذا جواز استبدال أي وقف -سواء كان منقولاً أم غير منقول- بغيره للمصلحة، بل جواز إبدال مسجد بغيره، إذا كان في ذلك مصلحة يَنْتَفِعُ بها الموقوف عليهم، أو الناس عامة. واما المالكية- السبب في تمسكهم بعدم الاستبدال حرصهم على عدم التلاعب بالوقفية؛ فقد يُهْمَلُها الناظر عمداً، أو يشترك مع مَنْ يُريد شراءها في تخريبها؛ فتضيع بذلك مصلحة الموقوف عليهم، ومن هنا رأى المالكية أنه لا يجوز بيعها بحال. ورغم تمسك المالكية بعدم إبدال الوقف؛ فإنهم يَنْتَفِقُونَ مع بقية الجمهور في الغاية من هذا النقاش؛ حيث الحرص الشديد على مصالح المسلمين، والاحتياط من كل ما من شأنه تبديد الأوقاف وضياعها.

فأرجح موقفنا كطالب العلم أن يسلك مسلكاً متوسطاً في اختيار الحكم عند وقوع في المسألة الموجودة في مجتماعتنا الحاضر، فإن رأي فيه مصلحة العامة في الاستبدال و دفع الأمة عن ضرر فرأى الحنابلة الأولى، و إن ظهر فيه التحيل في الاستبدال الوقف من جهة الناظر أو غيره فرأى المالكية أولى بالفعل، والله أعلم.

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**PENYELESAIAN SENGKETA WAKAF MENURUT UU NOMOR 41
TAHUN 2004 TENTANG WAKAF**

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ABSTRACT

Waqf functions to realize the potential and economic benefits of waqf assets for the benefit of worship and to advance public welfare. Problems that occur are generally waqf assets requested or taken back by the wakif or the heirs of the wakif, or conversely the waqf assets are controlled for generations by nazhir whose use deviates from the waqf contract, is not responsible for his obligation to maintain waqf assets, abandons or transfer to third parties by way of breaking the law. The use of waqf objects over time is sometimes irrelevant to the original purpose of waqf. Resolution of waqf disputes through methods in accordance with Article 62 of the Waqf Law, namely litigation and non-litigation through deliberations and mediation. The approach in this study uses the normative legal method, which is a process to find legal rules, legal principles, and legal doctrines to answer the legal issues faced.

Keywords: Waqf Disputes, Waqf Law

PENDAHULUAN

Wakaf sebagai bentuk ibadah yang bersifat sosial dilakukan dengan cara memisahkan sebagian harta milik dan melembagakan untuk selama lamanya atau sementara untuk kepentingan peribadatan atau kepentingan lainnya sesuai dengan syariat (hukum) Islam yang pahalanya terus mengalir kepada yang mewakafkan (wakif), meskipun ia telah meninggal dunia. Wakaf merupakan perbuatan hukum wakif untuk memisahkan dan atau menyerahkan sebagian harta benda miliknya untuk dimanfaatkan selamanya atau untuk jangka tertentu sesuai dengan kepentingannya guna keperluan ibadah dan atau kesejahteraan umum menurut syariah.(Riza, 2021)

Wakaf yang berarti “menahan” adalah menahan harta yang diambil manfaatnya tanpa musnah seketika, dan penggunaannya untuk hal-hal yang diperbolehkan *syara'* dengan maksud mendapatkan keridhaan dari Allah. Dengan melepaskan harta wakaf itu, secara hukum wakif telah kehilangan hak kepemilikannya sehingga ia tidak lagi memiliki wewenang atau hak untuk menggunakannya untuk kepentingan pribadi dan hak untuk memindahtangankan atau mengalihkan kepemilikannya kepada pihak lain, seperti menjual, menghibahkan termasuk mewariskan kepada ahli waris.(Riza, 2021)

Sesungguhnya wakaf berfungsi mewujudkan potensi dan manfaat ekonomis harta benda wakaf untuk kepentingan ibadah dan untuk memajukan kesejahteraan umum.(*Tantangan Pertama Dalam Tanah Wakaf Yaitu Terkait Validasi Data Aset*

Wakaf, Termasuk Wakaf Uang Atau Wakaf Tunai. Kedua, Peningkatan Pengumpulan Wakaf Uang. Ketiga, Sertifikasi Tanah Wakaf. Keempat, Sengketa Tanah Wakaf Yang Memerlukan Mediasi Dan Advokas, n.d.) Sehingga harta benda yang diwakafkan perlu dikembangkan pemanfaatannya sesuai dengan prinsip syariah. Namun kenyataannya, masih ditemukan permasalahan harta benda yang telah diwakafkan tidak sesuai dengan fungsinya.

Permasalahan yang terjadi umumnya harta benda wakaf diminta atau diambil kembali oleh wakif atau ahli waris wakif, atau sebaliknya harta benda yang telah diwakafkan dikuasai secara turun temurun oleh nazhir yang penggunaannya menyimpang dari akad wakaf, tidak bertanggung jawab atas kewajibannya memelihara harta benda wakaf, menelantarkan atau mengalihkan kepada pihak ketiga dengan cara melawan hukum.

Hal ini tentu menimbulkan persoalan hukum (sengketa) dalam bidang wakaf. Karena persoalan wakaf telah diatur dalam Undang-Undang Nomor 41 Tahun 2004 tentang Wakaf. Undang-undang tersebut mengatur cara mewakafkan harta benda, mengembangkan harta wakaf dan menyelesaikan sengketa perwakafan. Terjadinya sengketa didahului oleh konflik yang tidak berhasil diselesaikan secara musyawarah oleh nazhir dan wakif atau ahli waris wakif. Sehingga perbedaan kepentingan yang tidak dapat dicapai kesepakatan melalui musyawarah, akan diproses melalui pengadilan. Tentu hal ini tidak diinginkan oleh kedua belah pihak, sebab penyelesaian melalui proses pengadilan tidak menguntungkan daripada penyelesaian secara musyawarah. (Islamiyati, n.d.)

Terkait dengan pemanfaatan benda wakaf, ada kalanya telah ditentukan wakif, misalnya untuk masjid, rumah sakit, sekolah dan lain sebagainya. Jika wakif dalam ikrar telah menetapkan tujuan dalam pemanfaatan benda yang diwakafkan, maka bagi nazhir tidak ada pilihan kecuali harus mewujudkan yang ditentukan oleh pewakif. Ulama berbagai mazhab sepakat akan kewajiban mengamalkan syarat pewakif sebagai *nash syar'i*. Senada dengan itu, sebagian ulama fiqh mengatakan bahwa *nash-nash* pewakif seperti *nash-nash syar'i*.

Pemanfaatan benda wakaf seiring dengan perkembangan waktu terkadang tidak relevan dengan tujuan awal wakaf. Permasalahan seperti ini membuat benda wakaf tersebut dirubah pemanfaatannya, bahkan sampai dijual untuk diganti dengan benda wakaf yang lebih maslahat. Tidak hanya itu, bahkan pemanfaatan benda wakaf yang tidak sesuai dengan ikrar pun akan menyebabkan sengketa. (Hafsah, 209 C.E.)

Meskipun wakaf sudah dikenal dan dipraktekkan oleh umat Islam sejak masuknya Islam ke Indonesia, tetapi tampaknya permasalahan wakaf ini masih muncul dalam masyarakat sampai sekarang. Hal ini dapat dimaklumi karena pada awalnya permasalahan wakaf ini hanya ditangani oleh umat Islam secara pribadi, terkesan tidak ada pengelolaan secara khusus serta tidak ada campur tangan dari pihak pemerintah. Pada mulanya pemerintah tidak mengatur tata cara orang yang mewakafkan hartanya, pemeliharaan bendabenda wakaf, serta pengelolaanya secara lebih efektif, efisien dan produktif. (Fadhilah, n.d.)

Akibatnya karena belum adanya pengaturan dari pemerintah tersebut, sering kali terjadi keadaan-keadaan yang merugikan orang yang berwakaf, agama dan masyarakat misalnya :

Benda-benda wakaf tidak diketahui keadaannya lagi:

- 1) Penjualan kembali benda wakaf oleh ahli waris wakaf;
- 2) Sengketa tanah/benda wakaf, dan masalah-masalah lain yang merugikan masyarakat

Sedangkan di sisi lain, wakaf sebagai salah satu lembaga Islam sangat penting bagi pengembangan kehidupan keagamaan dan untuk kesejahteraan umat Islam. Mengingat sangat pentingnya persoalan wakaf ini maka Undang-Undang pokok Agraria No. 5/1960 telah mencantumkan adanya suatu ketentuan khusus mengenai masalah wakaf sebagaimana tersebut di dalam Pasal 49 yang memberikan ketentuan sebagai berikut :(1964, n.d.)

- 1) Hak milik tanah badan-badan keagamaan dan sosial sepanjang dipergunakan untuk usaha dalam bidang keagamaan dan sosial diakui dan dilindungi. Badan-badan tersebut dijamin pula akan memperoleh tanah yang cukup untuk bangunan dan usahanya di bidang sosial dan keagamaan.
- 2) Untuk keperluan peribadatan dan keperluan suci lainnya sebagai dimaksud dalam Pasal 14 dapat diberikan tanah yang dikuasai langsung oleh Negara dengan hak pakai
- 3) Perwakafan tanah milik dilindungi dan diatur dengan Peraturan Pemerintah

Dari ketentuan pasal 49 ayat (3) diatas jelas bahwa untuk melindungi berlangsungnya tanah perwakafan di Indonesia, Pemerintah akan memberikan pengaturan melalui Peraturan Pemerintah tentang perwakafan tanah milik. Peraturan Pemerintah itu baru dikeluarkan setelah 17 tahun berlakunya UU Pokok Agraria itu.

Keberadaan Undang-Undang No 41 Tahun 2004 tentang wakaf, yang secara khusus mengatur tentang wakaf, namun dalam prakteknya masih dijumpai adanya perselisihan tentang perwakafan. Perselisihan tentang wakaf, seringlah muncul disebabkan ketiadaan Akta Ikrar Wakaf. Penyebab timbulnya persoalan ini antara lain karena ikrar wakaf tidak memenuhi ketentuan sebagaimana mestinya. Pewakaf mewakafkan hartanya hanya dengan lisan saja kepada nazhir (biasanya seorang guru agama atau tokoh agama), bahkan terkadang tanpa ada saksi sama sekali. (*Implementasi Peraturan Mahkamah Agung Nomor 1 Tahun 2016 tentang Prosedur Mediasi di Pengadilan dan Undang-Undang Nomor 30 Tahun 1999 Tentang Arbitrase dan Alternatif Penyelesaian Sengketa (Studi Kasus Sengketa Wakaf di Pengadilan Agama, n.d.)*)

Akibatnya, setelah pewakaf dan/atau nazhir meninggal dunia sering terjadi persoalan. Antara lain terjadinya sengketa antara nazhir dengan keluarga atau ahli waris pewakaf. Atau sebaliknya nazhir meninggal dunia, kemudian harta wakaf dikuasai oleh keluarga atau ahli waris nazhir. Akhirnya banyak terjadi harta wakaf yang tidak jelas status dan keberadaannya lagi. Untuk meminimalisir persoalan-persoalan yang mungkin timbul terhadap harta wakaf dikemudian hari, maka

peraturan perundangan mencantumkan ikrar wakaf merupakan salah satu unsur yang harus dipenuhi pada saat perwakafan dilangsungkan di depan Pejabat Pembuat Akta Ikrar Wakaf. (*Implementasi Peraturan Mahkamah Agung Nomor 1 Tahun 2016 tentang Prosedur Mediasi di Pengadilan dan Undang-Undang Nomor 30 Tahun 1999 Tentang Arbitrase dan Alternatif Penyelesaian Sengketa (Studi Kasus Sengketa Wakaf di Pengadilan Agama, n.d.)*)

Wakaf akhirnya menjadi masalah di kemudian hari jika tidak diurus dan dikelola dengan baik. Apalagi dalam banyak kasus ahli waris menuntut pengambilan hak tanah tersebut untuk dibagikan pada ahli waris. Ini menimbulkan masalah dikemudian hari yang akhirnya berdampak pada masalah pada tanah wakaf tersebut. Dari uraian diatas maka penulis merumuskan masalah yakni *Bagaimana penyelesaian sengketa tanah waris menurut Undang-Undang Nomor 41 tahun 2004?*

METODE

Metode yang digunakan dalam penelitian ini adalah metode hukum normatif, yaitu suatu proses untuk menemukan aturan hukum, prinsip-prinsip hukum, maupun doktrin-doktrin hukum guna menjawab isu hukum yang dihadapi (Marzuki, 2010), yaitu aturan yang terkait dengan Penyelesaian Sengketa Wakaf di Indonesia. Adapun pendekatan yang digunakan adalah pendekatan yuridis empiris, yaitu penelitian lapangan berbasis hukum sosiologis yang menganalisis ketentuan hukum yang berlaku dan bagaimana kenyataannya di masyarakat (Mamudji, 2013), dalam hal ini yang berkaitan dengan penyelesaian sengketa wakaf menurut UU Nomor 41 Tahun 2004 tentang Wakaf.

HASIL DAN PEMBAHASAN

Fungsi Wakaf di Indonesia

Sesungguhnya wakaf berfungsi mewujudkan potensi dan manfaat ekonomis harta benda wakaf untuk kepentingan ibadah dan untuk memajukan kesejahteraan umum. Harta benda yang diwakafkan perlu untuk dikembangkan pemanfaatannya sesuai dengan prinsip syariah sebab tujuan wakaf adalah memanfaatkan harta benda wakaf sesuai dengan fungsinya. (Al-Kabisi, n.d.)

Permasalahan wakaf saat ini dikelola tidak sesuai dengan fungsi dan tujuannya, justru harta benda wakaf tak jarang diambil kembali oleh pihak yang berwakaf atau ahli warisnya, berpindah tangan, beralih fungsi atau terlantar. Harta benda wakaf harus dikelola dengan baik, terutama berkaitan dengan administrasinya. (Al-Kabisi, n.d.)

Pasal 40 Undang-Undang Nomor 41 Tahun 2004 Tentang Wakaf dinyatakan bahwa harta benda wakaf yang sudah diwakafkan dilarang: a. Dijadikan jaminan b. Disita c. Dihilangkan d. Dijual e. Diwariskan f. Ditukar g. Dialihkan dalam bentuk pengalihan hak lainnya. Ketidakpatuhan terhadap Pasal 40 Undang-Undang Wakaf pasti akan menimbulkan sengketa dan akan di proses secara hukum melalui dua cara yaitu di dalam pengadilan atau di luar pengadilan. Oleh karena itu,

pengelola atau penerima wakaf harus amanah jangan sampai melakukan alih fungsi terhadap harta benda wakaf.(40, 2004)

Pelaksanaan wakaf yang terjadi masih banyak dilakukan atas dasar rasa saling percaya, wakif hanya menyerahkan tanah wakaf kepada seorang nazhir tanpa dibarengi dengan adanya pembuatan Akta Ikrar Wakaf (AIW) atau sejenisnya. Kondisi ini pada akhirnya menjadikan tanah yang diwakafkan tidak memiliki dasar hukum, sehingga apabila dikemudian hari terjadi permasalahan mengenai kepemilikan tanah wakaf, penyelesaiannya akan menemui kesulitan khususnya dalam hal pembuktian.

Secara nyata wakaf yang terjadi dalam kehidupan masyarakat belum sepenuhnya berjalan tertib dan efisien. Hal ini disebabkan oleh perubahan sosial, pergeseran nilai dan tatanan masyarakat yang mempengaruhinya. Selain itu, tidak adanya bukti tertulis yang menyatakan bahwa status suatu harta sebagai objek wakaf. Sehingga penyelesaiannya dapat dilakukan melalui musyawarah yang dipimpin oleh tokoh agama dan tokoh masyarakat setempat.(Al-Kabisi, n.d.)

Adapun unsur-unsur atau rukun wakaf menurut sebagian besar ulama adalah:

- 1) Orang yang berwakaf (*waqif*). Wakif harus mempunyai kecakapan melakukan tabarru yaitu melepaskan hak milik tanpa imbalan materiil. Cakap *bertabarru* didasarkan pertimbangan akal yang sempurna pada orang yang telah mencapai umur *baligh* dan *rasyid* yang mengacu pada kematangan jiwa atau kematangan akal;
- 2) Harta yang diwakafkan (*mauquf*). Mauquf dipandang sah apa bila merupakan harta bernilai, tahan lama dipergunakan dan hak milik wakif. Harta wakaf dapat berupa benda tetap maupun benda bergerak;
- 3) Tujuan wakaf (*mauquf 'alaih*), tidak boleh bertentangan dengan nilai-nilai ibadah dan harus jelas peruntukannya;
- 4) Akad/pernyataan wakaf (*shighat*), dapat dikemukakan dengan tulisan, lisan atau dengan suatu isyarat yang dapat dipahami maksudnya hanya bagi orang yang tidak dapat menggunakan cara tulisan atau lisan.

Dalam Pasal 6 Undang-Undang Nomor 41 Tahun 2004 tentang Wakaf, unsur wakaf ditambah dua hal lagi yaitu: pengelola wakaf (*nadzir*) dan jangka waktu wakaf. Terkait dengan perubahan benda wakaf, Ibnu Taimiyah mengemukakan dua sebab kebolehan merubah wakaf, yaitu: a) karena kebutuhan, misalnya masjid yang rusak dan tidak mungkin lagi diramaikan, maka tanahnya dijual dan harganya dipergunakan untuk membeli apa yang dapat menggantikannya; b) karena *maslahah* yang lebih kuat (*rajih*), misalnya masjid, bila dibangun masjid lain sebagai gantinya dan lebih layak bagi penduduk kampung, maka masjid yang pertama di jual. Dengan demikian, pokok utama dalam hal mengganti dan menjual harta wakaf adalah kemaslahatan dan manfaatnya, sehingga tidak tepat jika harta wakaf yang rusak atau tidak memenuhi fungsinya lagi sebagai harta wakaf untuk tujuan tertentu, kemudian dibiarkan tanpa tindakan yang positif.

Adapun sebagai lembaga yang diatur oleh negara, pengaturan wakaf oleh negara di mulai sejak awal abad kedua puluh yang dilakukan pihak pemerintah Kolonial Belanda dan selanjutnya mengalami perkembangan sampai tahun 2004. Regulasi wakaf pada masa kolonial mulai ditetapkan pada tahun 1905 yang kemudian direvisi beberapa kali pada tahun 1931, 1934, dan 1935. Ketentuan-ketentuan hukum wakaf secara umum hanya mengatur wewenang dan prosedur perizinan dan pendaftaran tanah wakaf serta hal-hal administratif terkait.

Regulasi wakaf pada masa kemerdekaan dapat dikemukakan sebagai berikut:(Fadhilah, n.d.)

- 1) UU No. 5 Tahun 1960 tentang Peraturan Dasar Pokok-pokok Agraria yang secara resmi menyatakan perlindungan terhadap harta wakaf (Pasal 49 Ayat 3). Penegasan atas perlindungan tanah milik perwakafan tertuang dalam PP No. 10 Tahun 1961 tentang Pendaftaran Tanah. Peraturan ini meningkatkan penertiban sertifikasi tanah atas tanah wakaf yang telah diikrarkan, yang biasanya dipandang sah cukup hanya dengan ikrar lisan;
- 2) PP No. 28 Tahun 1977 tentang Perwakafan Tanah Milik. Peraturan ini tergolong peraturan pertama yang memuat unsur-unsur substansi dan teknis perwakafan;
- 3) Inpres No. 1 Tahun 1991 tentang KHI. Perluasan aturan perwakafan dalam KHI antara lain berkaitan dengan obyek wakaf dan nadzir;
- 4) UU No. 41 Tahun 2004 tentang Wakaf dan PP No. 42 Tahun 2006 tentang Pelaksanaan UU Wakaf. Ketentuan ini mencoba merevitalisasi institusi wakaf dengan mempertajam definisi, fungsi, cakupan, inovasi institusi, mekanisme pengawasan, serta tata kelola perwakafan.

Sengketa Dan Upaya Penyelesaiannya

Konflik merupakan situasi atau kondisi adanya pertentangan atau ketidaksesuaian antara para pihak yang akan dan sedang mengadakan hubungan atau kerja sama. Pada umumnya konflik akan terjadi di mana saja sepanjang terjadi interaksi atau hubungan antara sesama manusia, baik antara individu dengan individu maupun kelompok dengan kelompok dalam melakukan sesuatu. Kata *conflict* dan *dispute* keduanya mengandung pengertian tentang adanya perbedaan kepentingan di antara kedua pihak atau lebih, tetapi keduanya dapat dibedakan. Kata *conflict* sudah diserap ke dalam bahasa Indonesia menjadi konflik, sedangkan kata *dispute* dapat diterjemahkan dengan sengketa. Sebuah konflik, yakni sebuah situasi di mana dua pihak atau lebih dihadapkan pada perbedaan kepentingan, tidak akan berkembang menjadi sengketa, apabila pihak yang merasa dirugikan hanya memendam perasaan tidak puas atau keprihatinannya. Sebuah konflik berubah atau berkembang menjadi sebuah sengketa bilamana pihak yang merasa dirugikan telah menyatakan rasa tidak puas atau keprihatinannya, baik secara langsung kepada pihak-pihak yang dianggap sebagai penyebab kerugian atau kepada pihak lain. Dengan demikian sengketa merupakan kelanjutan dari konflik, atau sebuah konflik akan berubah menjadi sengketa apabila tidak dapat diselesaikan.(Hamami, n.d.)

Secara umum dikatakan bahwa terjadinya konflik dalam masyarakat bersumber dari persoalan-persoalan sebagai berikut:

- 1) Penguasaan, pemanfaatan dan distribusi sumber daya alam yang menjadi pendukung kehidupan manusia (*natural resource control and distribution*);
- 2) Ekspansi batas wilayah kehidupan suatu kelompok masyarakat (*territoriality expansion*);
- 3) Kegiatan ekonomi masyarakat (*economic activities*);
- 4) Kepadatan penduduk (*density of population*).

Adapun kasus sengketa tanah wakaf 24.000 m² di Desa Adisana, Kecamatan Bumiayu, Kabupaten Brebes, akhirnya ditangani polisi. Satuan Reskrim Polres Brebes yang menerima pengaduan tindak pemalsuan tandatangan dari Pengurus Yayasan Al Kautzar, H Abdul Khodir, kemarin mulai memeriksa sejumlah saksi. Sengketa tanah antara Yayasan Al Kautzar Bumiayu dan Muhammadiyah Cabang Bumiayu bermula pada 2001 lalu ketika Muhammadiyah Cabang Bumiayu menerima surat ikrar wakaf dari dokter Lisa Maulida (25), warga asal Bumiayu yang tinggal di Bekasi. Dalam surat tersebut, Lisa mewakafkan tanah Hak Milik Nomor 229 seluas 12.000 m² di Desa Adisana kepada Muhammadiyah Cabang Bumiayu. Upaya sertifikasi pembagian tanah ternyata mengalami hambatan di Badan Pertanahan Nasional (BPN) Brebes. Karena merasa di persulit, pengurus Muhammadiyah H Abdul Karim Nagib menyampaikan masalah itu kepada Lisa. Dalam sebuah pengajian akbar di Bumiayu yang dihadiri pengurus pusat Muhammadiyah Dien Syamsudin pertengahan 2002 lalu, Lisa kemudian memberikan seluruh tanah wakaf kepada Muhammadiyah. Selang beberapa bulan, berdirilah Pondok Pesantren Al Kautzar milik Muhammadiyah di atas tanah tersebut. Melalui rapat organisasi, Ketua Cabang Muhammadiyah H Sudarmo selanjutnya memberikan wewenang H Abdul Khodir untuk mengelola pondok tersebut. (Wawancara dengan Hakim Pengadilan Agama Kendal, n.d.)

Pada perkembangan selanjutnya, pengurus Muhammadiyah menilai, Khodir telah melampaui wewenang. Dia yang mendirikan Yayasan Al Kautzar mengklaim sebagai pemilik pesantren. Atas hal itu, Muhammadiyah melayangkan surat peringatan. Dalam waktu enam bulan terakhir, Muhammadiyah telah melayangkan tiga kali surat peringatan. Namun, hingga ketiga kalinya Abdul Khodir tidak menanggapi peringatan. Tahu-tahu, Abdul Khodir telah melaporkan kasus itu ke polisi. (Wawancara dengan Hakim Pengadilan Agama Kendal, n.d.)

Dari beberapa sengketa tanah wakaf sebagaimana dikemukakan di atas, jika ditinjau dari sudut pandang teori penyelesaian konflik (*conflict resolution theory*) Ralf Dahrendorf, maka faktor penyebab atau akar konfliknya dapat dikemukakan sebagai berikut : (Siregar, 2015)

Pertama, masalah *resources*. Tanah merupakan salah satu sumber daya alam (*natural resources*) yang tidak dapat di perbaharui (*unrenewable*) dan salah satu modal yang amat vital bagi semua kegiatan produksi, baik itu tanah pertanian di pedesaan maupun tanah yang strategis di perkotaan. Oleh karena itu, tanah menempati kedudukan penting dalam kehidupan sehari-hari dan memiliki makna

yang multidimensional bagi masyarakat. Sehubungan dengan hal ini, penggunaan tanah wakaf yang masih bersifat konsumtif dan belum didayagunakan secara produktif serta faktor kelangkaan dan keterbatasan lahan dibandingkan jumlah penduduk, menyebabkan pihak ahli waris wakif melakukan penyimpangan dan pelanggaran terhadap tanah yang sudah diwakafkan, baik itu dengan cara menjual ataupun dengan meminta kompensasi sejumlah uang pada nadzir (Siregar, 2015).

Banyak faktor yang mendorong seseorang untuk tidak mengakui adanya ikrar wakaf atau untuk menarik kembali harta yang telah diwakafkan, baik oleh yang mewakafkan sendiri, maupun oleh ahli warisnya. Di antaranya, makin langkanya tanah, makin tingginya harga, menipisnya kesadaran beragama, dan bisa jadi juga disebabkan orang yang berwakaf telah mewakafkan seluruh atau sebagian besar dari hartanya, sehingga keturunannya merasa kehilangan sumber rezeki dan menjadi terlantar. Praktek wakaf yang tidak memperhitungkan sumber rezeki bagi keturunan yang menjadi tanggung jawabnya, bisa menjadi musibah dan malapetaka bagi generasi yang ditinggalkan. Oleh sebab itu, dijumpai ahli waris yang mengingkari adanya ikrar wakaf dari orang tuanya, tidak mau menyerahkan tanah wakaf kepada nadzir yang ditunjuk, atau sama sekali tidak mau memberitahukan kepada petugas adanya ikrar wakaf yang didengarnya dari orang tuanya. Di samping faktor-faktor tersebut di atas, tidak mengakui adanya ikrar wakaf bisa jadi juga disebabkan karena sikap serakah ahli waris, atau karena memang sama sekali tidak mengetahui adanya ikrar wakaf, karena tidak pernah diberitahu oleh orang tuanya. (Al-Alabij, n.d.)

Kedua, masalah *interest* atau *needs* (kepentingan atau kebutuhan yang berbeda). Salah satu sengketa tanah wakaf di atas disebabkan adanya benturan kepentingan antara pihak pengembang untuk membangun pemukiman dalam rangka memenuhi kebutuhan papan bagi masyarakat dengan kepentingan untuk tetap melestarikan dan mengekalkan tujuan, fungsi, dan peruntukan tanah wakaf sebagai makam. Ada juga sengketa tanah wakaf yang disebabkan adanya benturan kepentingan antara ahli waris wakif yang merasa berhak atas tanah yang sudah diwakafkan dengan pihak nadzir yang berkepentingan menjaga fungsi dan peruntukan tanah wakaf sebagai tempat ibadah atau mushalla (Al-Alabij, n.d.).

Terkait dengan perubahan, penukaran, dan penjualan benda wakaf dalam hukum Islam dapat dikemukakan beberapa pendapat sebagai berikut; 1) Ibnu Qudamah, salah seorang ulama mazhab Hambali dalam kitab al Mughni menyatakan bahwa apabila harta wakaf mengalami rusak sehingga tidak dapat memberi manfaat sesuai dengan tujuannya, hendaklah dijual saja, kemudian harga penjualannya dibelikan barang lain yang akan mendatangkan manfaat sesuai dengan tujuan wakaf dan barang yang dibeli itu berkedudukan sebagai harta wakaf seperti semula. 2) Ijtihad Umar bin Khattab r.a. telah mengganti masjid Kufah dengan masjid yang baru dan tempatnya pun oleh Umar bin Khattab dipindah ke tempat yang baru, sebab tempat yang lama telah dijadikan pasar sebagai tempat jual beli umum. 3) Ibnu Taimiyah mengemukakan 2 sebab kebolehan merubah wakaf, yaitu: a) karena kebutuhan mendesak, misalnya masjid yang rusak dan tidak mungkin lagi

diramaikan, maka tanahnya dijual dan harganya dipergunakan untuk membeli apa yang dapat menggantikannya; b) karena masalah yang lebih kuat (rajih), misalnya masjid yang sudah tidak layak guna bagi kaum muslimin setempat, maka boleh dijual dan digunakan untuk membangun masjid yang baru, sehingga kaum muslimin dapat menggunakan dan memakmurkannya dengan maksimal.(Hamami, n.d.)

Ketiga, masalah *values* (nilai-nilai: agama, budaya, moral, dan sebagainya). Salah satu faktor penyebab sengketa tanah wakaf pada dasarnya berawal dari tindakan ahli waris wakif yang menjual sebagian tanah yang sudah diwakafkan oleh orang tuanya, meskipun tanah wakaf tersebut sudah mempunyai AIW (Akta Ikrar Wakaf). Dalam hal ini terjadi benturan nilai agama-untuk tetap menggunakan dan memanfaatkan tanah wakaf sesuai dengan fungsi dan peruntukannya dengan motivasi ekonomi dari ahli waris wakif, mengingat nilai jual (*exchange value*) dari tanah yang semakin tinggi. Sedangkan faktor penyebab yang lain adalah tidak adanya bukti otentik dan dokumen tertulis terkait dengan tanah wakaf, sehingga ahli waris wakif merasa berhak atas tanah tersebut. Dalam hal ini faktor penyebab sengketa adalah benturan antara nilai agama bahwa wakaf telah sah secara agama jika telah memenuhi syarat-syarat yang di tentukan oleh agama meskipun tidak didaftarkan atau tidak ada AIW (Akta Ikrar Wakaf) dengan nilai hukum positif yang memerintahkan dan mengamanatkan agar wakaf tanah didaftarkan sebagaimana di tegaskan oleh PP Nomor 28 Tahun 1977 Pa sal 9 dan 10, KHI Pasal 223 dan 224, UU Wakaf Pasal 32-39. Disamping itu, sengketa ini juga disebabkan adanya benturan nilai agama dan motivasi ekonomi dari ahli waris wakif.(Hamami, n.d.)

Keempat, masalah *relationship* dan *information*. Hubungan kekeluargaan antara wakif dan ahli warisnya telah memicu anggapan dari pihak ahli waris bahwa tanah yang sudah diwakafkan adalah tanah warisan dari orang tuanya, sehingga ahli waris wakif merasa berhak untuk menjual tanah itu kepada pihak lain. Ada juga sengketa tanah wakaf yang berawal dari tuntutan kompensasi atas tanah wakaf dari pihak ahli waris wakif karena beranggapan bahwa tanah wakaf itu adalah warisan dari orang tuanya (wakif), padahal sejak puluhan tahun di atas tanah tersebut berdiri bangunan mushalla atau fasilitas umum yang telah digunakan dan dimanfaatkan oleh masyarakat sekitar.

Kondisi diatas dipicu oleh kurangnya informasi dan minimnya pengetahuan tentang wakaf baik menurut hukum Islam maupun peraturan perundang-undangan mengakibatkan: a) masih adanya persepsi masyarakat bahwa wakaf adalah “*ibadah*” sehingga merasa tidak perlu jika wakaf di ketahui orang lain, ditulis, bahkan sampai harus dengan “*akta*”; b) masih ada jalan pikiran atau anggapan bahwa tanpa sertifikat kedudukan hukum tanah wakaf sudah cukup kuat karena selama 30- 40 tahun bahkan lebih tanah tersebut digunakan dan dimanfaatkan sesuai dengan fungsi dan peruntukan wakaf, tidak ada gugatan atau tuntutan dari pihak manapun. Kedua anggapan ini mendorong terjadinya penyimpangan dari hakekat hukum dan tujuan wakaf sehingga terjadi sengketa tanah wakaf.

KESIMPULAN

Penyelesaian sengketa wakaf melalui metode yang sesuai dengan Pasal 62 UU Wakaf, yakni jalur litigasi dan non litigasi melalui musyawarah dan mediasi. Musyawarah merupakan penyelesaian sengketa dari para pihak yang terlibat dalam sengketa, yang diawali dengan mendengarkan keluhan pihak yang merasa dirugikan, kemudian dijawab oleh pihak lain yang menyebabkan sengketa wakaf terjadi. Setelah para pihak saling mendengar dan menjawab keluhan yang terjadi, kemudian mereka bersama-sama menemukan penyelesaiannya melalui kesepakatan dan saling merelakan atau saling berlapang dada. Penyelesaian dengan cara ini merupakan penyelesaian yang mudah, sederhana, murah, dan terjamin kerahasiaannya. Selain itu, penyelesaian sengketa wakaf yang diselesaikan dengan musyawarah, biasanya terjadi pada masalah sederhana, karena para pihak mempunyai daya toleransi tinggi untuk menyatukan atau mencari persamaan dari perbedaan pendapat demi terselesaikannya sengketa wakaf, sehingga menimbulkan hubungan baik pasca sengketa.

Bahwa banyak ditemukan kasus sengketa wakaf yang upaya penyelesaiannya tidak hanya dilakukan oleh beberapa pihak yang terlibat dalam sengketa saja, namun melibatkan pihak lain (mediator) untuk membantu penyelesaian sengketa wakaf, hal inilah yang disebut mediasi. Mediasi merupakan alternatif penyelesaian sengketa melalui proses perundingan para pihak yang dibantu oleh mediator. Mediasi menjadi alternatif penyelesaian sengketa apabila para pihak tidak berhasil menyelesaikan sengketa wakaf dengan cara damai atau musyawarah, para pihak meminta bantuan mediator untuk membantu menyelesaikan sengketa wakaf. Fungsi mediator dalam proses mediasi, selain sebagai penengah atau wasit, juga memberikan alternatif pilihan penyelesaian sengketa menuju pada kesepakatan kedua belah pihak dan pelaksanaan kesepakatan tersebut.

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Tantangan pertama dalam tanah wakaf yaitu terkait validasi data aset wakaf, termasuk wakaf uang atau wakaf tunai. Kedua, peningkatan pengumpulan wakaf uang. Ketiga, sertifikasi tanah wakaf. Keempat, sengketa tanah wakaf yang memerlukan mediasi dan advokas. (n.d.).

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