

The Influence of The Characteristics of Zakat Financial Information on The Quality of Financial Reports of Zakat Institutions in Riau

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Abstract

This study aims to analyze the effect of the characteristics of zakat financial information on the quality of financial reports of zakat institutions in Riau. This study uses primary data obtained by distributing questionnaires to 204 stakeholders who always interact with zakat institutions. Data analysis methods used in this study include research instrument testing and hypothesis testing using multiple regression analysis. The results of this study concluded that partially the characteristics of zakat financial information "understandable", "comparable", and "complete" affect the quality of zakat institutions' financial reports. On the other hand, the characteristics of zakat financial information are "relevant", "reliable", "neutral", and "timely" do not affect the quality of zakat institutions' financial reports. Then, simultaneously, zakat financial information is relevant, understandable, reliable, neutral, timely, comparable, and complete which together affect the quality of zakat institutions' financial reports.

Keywords: *Characteristics of Zakat Financial Information, Quality of Financial Statements*

A. BACKGROUND

Zakat financial reports are an important part of the public accountability process (the concept of trust). Quality zakat financial reports are a form of transparency in the management of zakat to stakeholders. Zakat financial reports must be presented fairly with reference to the suitability of preparing financial reports based on Generally Accepted Accounting Principles. Statement of Financial Accounting Standards 109 requires every zakat institution to prepare financial reports which are regulated therein, which consist of Statements of Financial Position, Reports of Changes in Funds, Reports on Assets Managed, Statements of Cash Flows, and Notes to Financial Statements. If the zakat institution does not make it, it will have an impact on reputation risk and a lack of public trust in it. In recent years, there have been many cases that indicate a decline in the quality of financial reports at zakat institutions in

Riau, including: First, the case of a former employee of the Riau Regional Revenue Agency who committed corruption. Zakat money was taken from salary deductions for state civil servants (ASN) at the Agency. Regional Revenue (Bapenda) Riau Province. The zakat money was collected over the past year and the perpetrators did not deposit the funds in 2021. The Head of the Regional Revenue Agency (Bapenda) of Riau Province at that time checked the ASN zakat money in his office. However, at that time there was a difference in money between the receipt of zakat funds amounting to IDR 1.4 billion and the amount deposited to the Riau National Zakat Agency (Baznas) of only IDR ,300 million and there is a significant difference when confirmation is carried out. In this case, the coordination of BAZNAS Riau was not fast enough in providing financial report information on zakat funds that had been received from the Riau regional revenue agency so that this case took a long time to be revealed (Tanjung & Khairina, 2022). In the next case, the Dumai District Prosecutor's Office, Riau Province detained the former treasurer of the Dumai City National Amil Zakat Agency, suspected of corruption, irregularities in the financial management of Baznas for the 2019 to 2021 Fiscal Year worth IDR 1.4 billion. The suspect is strongly suspected of being the perpetrator of a criminal act of corruption with the modus operandi of deducting money from activities, and creating and disbursing funds from aid recipients fictitiously. This number is the result of an audit calculation by the Dumai City Inspectorate. As a result of his actions, the suspect will be subject to Article 2 paragraph (1), subsidiary to Article 3, more subsidiary to Article 8 of Law Number 31 of 1999 concerning the eradication of criminal acts of corruption as amended by Law No. 20/2001. This case proves that zakat financial reports are not presented honestly (Adha & Razak, 2023).

Until now, there are very few zakat institutions in Riau that prepare financial reports for zakat funds by implementing SAK 109 and publish them transparently via a website for the public to know, including the Swadaya Ummah zakat institution, Rumah Zakat representative of Riau, Lazizmu Pekanbaru, Baznas Riau, Dompot Dhuafa Representative Riau. Meanwhile, there are still zakat institutions that have not published financial reports on their websites, including: the Ibadurrahman Duri Foundation zakat institution, the Bina Insan Madani Dumai zakat institution. The decline in the quality of financial reports at zakat institutions is allegedly influenced by the failure to implement the financial information characteristics that zakat institutions should fulfill. Research by Rusmanto (2017) and Hasan (2016) proves that fulfilling the characteristics of financial information can improve the quality of financial reports and ultimately increase stakeholder trust in an institution.

B. LITERATURE REVIEW

Stakeholder Theory

The Stanford Research Institute first developed the stakeholder theory in 1963, which is defined as a group that can support an organization's existence. The theory essentially holds that a company is an entity that not only acts in its own best interests but also owes its stakeholders benefits (Handoko, 2021). By delivering accurate financial reports, zakat organizations are required by this idea to benefit the user community, the social environment, and the government.

Characteristics of Zakat Financial Information

The qualitative characteristics of the information in financial reports according to the Statement of Financial Accounting Standards (2017) are as follows:

1. **Understandable** : Information in financial reports is considered of high quality if it is easily understood by users. Users are deemed to have adequate knowledge of economic and commercial activities, accounting and a willingness to study the information carefully.
2. **Relevant** : Information must be relevant to meet the needs of users in the decision-making process. The quality of the information must be able to influence the economic decisions of users by helping evaluate past events.
3. **Materiality**: Information is considered material if negligence or errors in recording it can affect the economic decisions of users of financial statements.
4. **Reliability**: Information has reliable quality if it is free from misperception, material misstatement, and can be considered by users to be a true representation of what should be presented fairly and should be presented.
5. **Honest presentation**: In general, the financial information contained in the financial statements is not exposed to the risk of presentation being deemed less correct than it should be.
6. **Substance prevails over form**: If the information is to fairly present the transactions and other events it purports to represent, those events must be accounted for and presented in accordance with their nature and economic reality, not just their legal form. The content of a transaction or other event does not always correspond to what appears to be a legal form.

7. Neutrality: Information should be directed to the general needs of users, not to the needs and desires of certain parties. Don't try to present information that is only useful for certain parties, because doing so will be detrimental.
8. Healthy considerations: Financial reporting is sometimes exposed to uncertain events and circumstances, such as bad debts, the estimated useful life of plant and equipment, and warranty claims that may arise.
9. Completeness: To be reliable, the information in the financial statements must be complete within the limits of materiality and cost.
10. Comparable: Users can compare company financial reports between periods to identify trends in financial health and performance. Users can also compare financial statements between companies to assess relative financial position, performance and changes in financial position.

Zakat Financial Report Quality

The quality of financial reports can be considered as financial reports that contain relevant, accurate, complete and unbiased information (CFA Institute, 2022). The quality of financial reports is a broad concept that not only refers to financial information but also includes other non-financial information that is useful for making decisions (Herath&Albarqi, 2017). Tang, et.al (2008) defines the quality of financial reports as the extent to which financial reports can provide true and fair information about the performance position and financial position that underlies the fulfillment of the interests of different stakeholders. Zakat financial reports are an important part of the public accountability process (the concept of trust). The main problem faced by zakat management organizations is the search for sources of funds and the allocation of funds. The use of funds and the role of the budget are very important in public sector organizations. Zakat management activities by zakat institutions include collection, distribution, utilization, and reporting of managed zakat, infaq, and alms funds. One form of zakat institution reporting is the presentation of financial reports based on applicable financial accounting standards. The Statement of Financial Accounting Standards that regulates zakat and infaq/alms transactions at zakat institutions is Statement of Financial Accounting Standards 109 Accounting for Zakat and Infaq/Alms (Gustani,2020).

Based on Statement of Financial Accounting Standards 101 Presentation of Islamic Financial Statements on the Appendix sheet of zakat institutions' financial reports consists of 5 types, namely (Gustani,2020):

1. Statement of Financial Position

The Zakat Institution Financial Position Report consists of three elements, namely Assets, Liabilities, and Balance of Funds. Fund balance describes the position of managed funds consisting of zakat funds, infaq/alms funds, Amil funds and other religious social funds.

2. Report on Changes in Funds

The Changes in Funds Report describes the performance of managed funds, namely the receipt and distribution of zakat funds, infaq/alms funds, amil funds, and other funds such as other social-religious funds and funds from the State/Regional Revenue and Expenditure Budget if any.

3. Report on Changes in Managed Assets

The Report on Changes in Managed Assets describes changes in zakat assets and infaq/alms assets managed by zakat institutions. There are assets under management that are current assets such as sharia securities and revolving receivables. There are also non-current assets, such as buildings, vehicles and other fixed assets.

4. Cash flow statement

The cash flow statement is a report that shows the cash receipts and disbursements of the institution during a certain period which are grouped into operating, investing and financing activities.

5. Notes to Financial Statements

Notes to the financial statements are additional information to what is presented in the statement of financial position, reports on changes in funds, reports on changes in assets under management and statements of cash flows. The notes to the financial statements provide a description or segregation of items presented in the financial statements and information about items that do not meet the recognition criteria in the financial statements.

On May 31, 2022, the Sharia Accounting Standards Board of the Indonesian Institute of Accountants has approved a revision of the Statement of Financial Accounting Standards 109: Accounting for Zakat and Infaq/Alms which also revises the Statement of Financial Accounting Standards 101: Presentation of Islamic Financial Statements, especially Appendix C which regulates the types of and illustrations of the zakat institution's financial statements. there was a change in the types of

zakat institution financial reports from previously 5 types, in the Statement of Financial Accounting Standards 101 revision 2022, the types of zakat institution financial reports were reduced by one to 4 types, where the Report on Changes in Assets Managed was removed from the type of zakat institution financial reports. Information relating to the Assets Under Management is sufficiently disclosed in the Notes to the Financial Statements. The types of zakat institution financial reports according to PSAK 101 revision 2022 are: Statement of Financial Position, Activity Report, Cash flow statement, Notes to Financial Statements.

In addition, there has also been a change in terms of naming, where the term Report of Changes in Funds has been replaced with the term Activity Report, the aim is to be consistent with the terms used for other non-profit entities. From the aspect of the format of presentation, there is no significant change from the previous format, only the term Balance of Funds in the Statement of Financial Position is replaced with the term Net Assets which presents information on zakat funds, infaq/alms funds, and amil funds. While the format of the Activity Report is the same as the previous Change of Funds Report format.

Previous Research

Several previous studies related to the quality of financial reports that have been carried out by previous researchers include: according to Agung and Gayatri (2018), the quality of financial reports is positively and significantly impacted by leadership style, human resource competency, internal control system, organizational commitment, and information technology use. Suhardjo (2019) demonstrates that internal control systems influence financial report quality, whereas human resource expertise and regional financial accounting systems have little bearing on it. Ismunawan & Septyani (2020) demonstrate that accounting knowledge has no bearing on the quality of financial reports, however internal control systems and human resources do. Information technology has no bearing on the quality of financial reports. Fitriana & Febrianto (2020) prove that company size, ownership structure and market concentration have a significant effect on the quality of financial reports. Safiri & Zulkarnain (2021) demonstrate that internal control mechanisms and human resources have little bearing on the caliber of financial reports, however the usage of information technology does. Maratama et al. (2021) demonstrate that internal control, the use of information technology, the competency of human resources, and the adoption of Statement of Financial Accounting Standards Number 109 all affect the caliber of financial

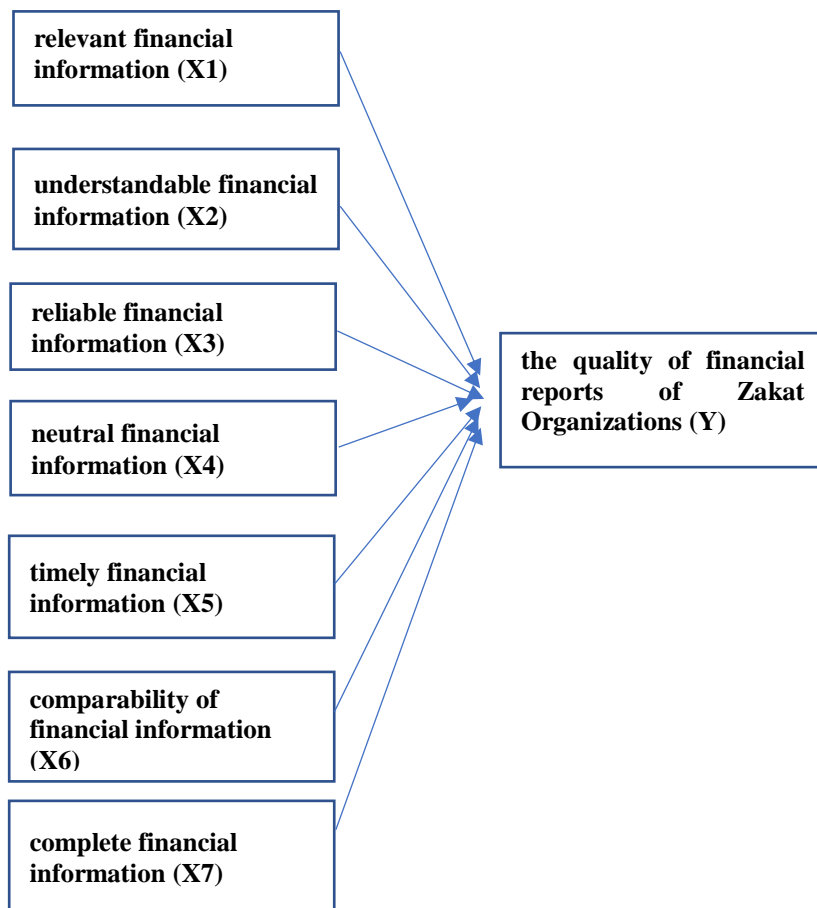
reports. Krisandi & Sayekti (2021) demonstrate that internal control and human resource competency cannot affect the quality of financial reporting, however the use of technology does.

Qomah and Ismunawan (2021) demonstrate that internal control systems and the application of government accounting standards have an impact on the quality of financial reports, whereas human resource competency and the use of information technology do not. According to Laitera et al. (2021), the usage of information technology, internal control systems, human resource skills, and regional financial accounting systems all affect the caliber of financial reports. Ramdany and Setiawan (2021) demonstrate that internal control and the Agency Level Financial Application System application have an impact on the quality of financial reports, however human resource competency has no impact. Bame et al. (2021) demonstrate that whereas the application of government accounting rules has no impact on the quality of financial reports, human resource competency and the use of information technology do. Nilawati et al. (2021) demonstrate that internal control systems, regional financial accounting systems, and the quality of human resources all have a favorable and significant impact on the accuracy of financial reporting. According to Suryanti et al. (2022), the use of information technology, the capacity of human resources, and the reconciliation procedure all significantly improve the caliber of financial reports. Suswanda & Purwanti (2022) demonstrate that accounting knowledge, company experience, and accounting education all contribute to the accuracy of financial reports. Adiwijaya & Kusmayadi (2022) demonstrate that zakat amil professionalism affects the caliber of financial reports, whereas zakat accounting and internal control implementation have no impact on the caliber of financial reports. Darlen et al. (2022) demonstrate how application of government accounting standards, internal control systems, organizational commitment, and HR expertise all affect the caliber of financial reports. Handayani et al. (2022) demonstrate that the effectiveness of internal control systems, regional financial management information systems, and human resource competency have a favorable impact on the informational quality of financial reports.

According to Seber and Fajriyanti (2022), comprehending accounting and human resources has a big impact on the accuracy of financial reports. Sari & Murtanto (2022) demonstrate that the usage of information technology and the internal control system affect the caliber of financial reports. Zulhaninta & Ardhiarisca (2022) demonstrate that while comprehending accounting has no impact on the accuracy of financial reports, the use of accounting information systems does. Wijaya (2023) demonstrates that the quality of financial reports is influenced by the application of Statement of Financial Accounting Standards Number 109, the internal control system, and organizational culture, but

is unaffected by human resource competence or information technology use. Kolut, et al. (2023) demonstrate how human resources and accounting information systems affect the caliber of financial reports. Kariani et al. (2023) demonstrate that organizational commitment has a negative impact on the quality of financial reports, whereas leadership ethics, understanding accounting standards, the role of supervisory bodies, and the use of information technology have positive effects. Shofiyah, et al. (2023) establish the beneficial effects of fixed asset management, internal control frameworks, and information technology utilization on the caliber of financial reports. Mulyati, et al. (2023) demonstrate that the use of information technology, internal control, human resource competency, and the adoption of government accounting standards all have a favorable impact on the quality of financial reports. Putra et al. (2021) provide evidence that internal control systems and information technology sophistication have an impact on the accuracy of financial reports. Financial report quality is unaffected by human resources competency. Organizational commitment does not moderate the relationship between human resource competency and the quality of financial reports, or the relationship between internal control systems and the quality of financial reports. Neither do organizational commitment and the sophistication of information technology, human resource management, or internal control systems.

Conceptual Framework



C. RESEARCH METHODS

The population of this study is all people who are stakeholders of zakat institutions. In this study, the sample used was 204 respondents. Therefore, the consideration of the qualitative aspects of the respondents is prioritized as well as aspects of the minimum eligibility criteria in the statistical analysis of data. The sampling technique is purposive sampling with the following criteria: respondents are over 20 years old and always interact with zakat institutions. Respondents have the option of completing the questionnaire only once, and respondents are free to accept or reject the survey.

Table 1
Research Instruments

Dimensions	Indicators
Relevant Financial Information (X1)	
	<ol style="list-style-type: none"> 1. Zakat financial information according to the facts 2. Zakat financial information helps the decision process
Understandable Financial Information (X2)	
	<ol style="list-style-type: none"> 1. Zakat financial information is clear 2. The terms used in zakat financial information are easy to understand
Reliable Financial Information (X3)	
	Zakat financial information has been checked by an independent party
Neutral Financial Information (X4)	
	Zakat financial information does not side with anyone
Timely Financial Information (X5)	
	Zakat financial information according to the accounting period
Comparability Of Financial Information (X6)	
	Zakat financial information uses the same accounting principles
Complete Financial Information (X7)	
	Zakat financial information has been reported in full
The Quality Of Financial Reports Of Zakah Organizations(Y)	
	<ol style="list-style-type: none"> 1. Zakat institution financial reports are presented honestly 2. The zakat institution's financial reports are free from material errors

D. RESEARCH RESULTS AND DISCUSSION

Respondents in this study totaled 204 respondents, namely 82 men (40.19%), while 122 women (59.81%). The results of the F test in this study are shown in the following table:

**F Test Results (Simultaneous)
ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	232.817	7	33.260	22.880	.000 ^b
Residual	284.910	196	1.454		
Total	517.727	203			

a. Dependent Variable: The Quality Of Financial Reports Of Zakat Organizations

Based on the results of the ANOVA output above, the calculated F value is 22.880 with a significantly smaller number of 0.000 (<0.05), this means that Ho is rejected and Ha is accepted. This means that the zakat financial information variables are relevant, understandable, reliable, neutral, timely, comparable, and complete which together influence the variable quality of the zakat institution's financial reports. The influence of the seven characteristics of zakat financial information characteristics on the quality of zakat institutions' financial reports can be seen in the following table:

**Determination Test
Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.671 ^a	0.450	0.430	1.20566

a. Predictors: (Constant), Relevant ,Understandable , Reliable, Neutral, Timely, Comparability, Complete Financial Information

b. Dependent Variable: The Quality Of Financial Reports Of Zakat Organizations

Based on the table above, the r^2 value obtained is 0.450 or 45%, meaning that the dependent variable is the quality of the zakat institution's financial reports that can be explained by the independent variables, namely Zakat Financial Information Relevant, Understandable, Reliable, Neutral, Timely, Comparable, and Complete. Meanwhile, the remaining 55% is explained by other variables outside the research variables used. The hypothesis test in this study can be seen in the table below. The influence of each independent variable and dependent variable can be explained as follows:

Multiple Linear Regression Test Results

Model		Coefficients ^a		Standardized Coefficients Beta	t	Sig.
		Unstandardized Coefficients B	Std. Error			
1	(Constant)	0.957	0.527		1.814	0.071
	Relevant	0.054	0.066	0.048	0.810	0.419
	Understandable	0.245	0.063	0.249	3.893	0.000
	Reliable	0.112	0.105	0.066	1.067	0.287
	Neutral	0.059	0.102	0.035	0.574	0.567
	Timely	0.093	0.106	0.056	0.882	0.379
	Comparability	0.244	0.113	0.145	2.159	0.032
	Complete	0.604	0.099	0.359	6.101	0.000

a. Dependent Variable: The Quality of Financial Reporting Of Zakah Organizations

Effect of Relevant Financial Information (X1) on the Quality of Financial Reports of Zakat Organizations (Y)

The research results show that the Zakat Relevant Financial Information variable (X1) has no effect on the Quality of Zakat Institution Financial Statements (Y). This is based on the calculated t value of 0.810 with a significance level of 0.419 (> 0.05) and t table 1.972141. This shows that t count is smaller than t table ($0.810 < 1.972141$). The results of this study prove that relevant zakat financial information is not closely related to the quality of zakat institutions' financial reports in the view of stakeholders. Stakeholders view that relevant zakat financial information is not really needed in improving the quality of zakat institution financial reports. The results of this study show differences with research conducted by Hasan in 2016 and Rusmanto in 2017 which proves that relevant financial information affects the quality of financial statements.

Effect of Understandable Financial Information (X2) on the Quality of Financial Reports of Zakat Organizations (Y)

The results of the study show that the Zakat Financial Information variable can be understood (X2) has an effect on the Quality of Zakat Institutions' Financial Statements (Y). This is based on the calculated

t value of 3.893 with a significance level of 0.000 (<0.05) and t table 1.972141. This shows that t count is greater than t table ($3.893 > 1.972141$). The results of this study prove that understandable zakat financial information is closely related to the quality of zakat institutions' financial reports in the view of stakeholders. Stakeholders view that understandable zakat financial information is needed in improving the quality of zakat institution financial reports. The results of this study support research conducted by Hasan in 2016 and Rusmanto in 2017 which proves that understandable financial information has an effect on the quality of financial statements.

Effect of Reliable Financial Information (X3) on the Quality of Financial Reports of Zakat Organizations (Y)

The results of the study show that the Reliable Financial Information variable (X3) has no effect on the Quality of Zakat Institution Financial Reports (Y). This is based on the calculated t value of 1.067 with a significance level of 0.287 (> 0.05) and t table 1.972141. This shows that t count is smaller than t table ($1.067 < 1.972141$). The results of this study prove that reliable zakat financial information is not closely related to the quality of zakat institutions' financial reports in the view of stakeholders. Stakeholders view that reliable zakat financial information is not really needed in improving the quality of zakat institutions' financial reports. The results of this study show differences from research conducted by Hasan in 2016 and Rusmanto in 2017 which proves that reliable financial information affects the quality of financial reports.

Effect of Neutral Financial Information (X4) on the Quality of Financial Reports of Zakat Organizations (Y)

The research results show that the Zakat Neutral Financial Information variable (X4) has no effect on the Quality of Zakat Institution Financial Reports (Y). This is based on the calculated t value of 0.574 with a significance level of 0.567 (> 0.05) and t table 1.972141. This shows that t count is smaller than t table ($0.574 < 1.972141$). The results of this study prove that neutral zakat financial information is not closely related to the quality of zakat institutions' financial reports in the view of stakeholders. Stakeholders view that neutral zakat financial information is not really needed in improving the quality of zakat institution financial reports. The results of this study show differences with research conducted by Hasan in 2016 which proved that neutral financial information affects the quality of financial reports.

Effect of Timely Financial Information (X5) on the Quality of Financial Reports of Zakat Organizations (Y)

The results of the study show that the Timely Financial Information variable (X5) has no effect on the Quality of Zakat Institution Financial Reports (Y). This is based on the calculated t value of 0.882 with a significance level of 0.379 (> 0.05) and t table 1.972141. This shows that t count is smaller than t table ($0.882 < 1.972141$). The results of this study prove that timely zakat financial information is not closely related to the quality of zakat institutions' financial reports in the view of stakeholders. Stakeholders view that timely zakat financial information is not really needed in improving the quality of zakat institution financial reports. The results of this study show differences with research conducted by Hasan in 2016 which proved that timely financial information affects the quality of financial reports.

Effect of Comparability of Financial Information (X6) on the Quality of Financial Reports of Zakat Organizations (Y)

The results of the study show that the Comparative Financial Information variable (X6) has an effect on the Quality of Islamic Social Finance Reports (Y). This is based on the calculated t value of 2.159 with a significance level of 0.032 (< 0.05) and t table 1.972141. This shows that t count is greater than t table ($2.159 > 1.972141$). The results of this study prove that the comparability of zakat financial information is closely related to the quality of zakat institutions' financial reports in the view of stakeholders. Stakeholders view comparability of zakat financial information as needed in improving the quality of zakat institution financial reports. The results of this study support research conducted by Hasan in 2016 and Rusmanto in 2017 which proves that Comparative Financial Information affects the Quality of Financial Statements.

Effect of Complete Financial Information (X7) on the Quality of Financial Reports of Zakat Organizations (Y)

The results of the study show that the Complete Zakat Financial Information variable (X7) has an effect on the Quality of Zakat Institution Financial Reports (Y). This is based on the calculated t value of 6.101 with a significance level of 0.000 (< 0.05) and t table 1.972141. This shows that t count is greater than t table ($6.101 > 1.972141$). The results of this study prove that complete zakat financial information is closely related to the quality of zakat institutions' financial reports in the view of stakeholders.

Stakeholders view that complete zakat financial information is needed in improving the quality of zakat institution financial reports. The results of this study support research conducted by Hasan in 2016 and Rusmanto in 2017 which proves that complete financial information affects the quality of financial reports.

E. CONCLUSION

Based on the results of the hypothesis tests discussed above, it can be concluded that partially the characteristics of zakat financial information "understandable", "comparable", and "complete" affect the quality of zakat institutions' financial reports. On the other hand, the characteristics of zakat financial information are "relevant", "reliable", neutral", and "timely" do not affect the quality of zakat institutions' financial reports. The results of this study indicate that the influence of the characteristics of zakat financial information is "relevant", "reliable", neutral", and "timely" is less positive in the view of stakeholders. This means that zakat institutions must convince stakeholders that the financial reports produced have presented relevant, "reliable", neutral, and "timely" financial information. Then, simultaneously, zakat financial information is relevant, understandable, reliable, neutral, timely, comparable, and complete which together affect the quality of the zakat institution's financial reports.

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