

## The Role of Accounting to Increase Awareness of SME in Paying Zakat

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**Abstract.** *This research aims to see the role of accounting in increasing awareness of SME households in paying zakat. This study used descriptive qualitative method. Data collection was carried out through interviews. The research results show that accounting is used to make it easier for SMEs to explain whether their wealth has reached the nisab and haul. This information can be seen from the notes for current assets and current liabilities in the business financial statements. In addition, it was found that good understanding or literacy of zakat can suppress opportunistic behavior, so that SMEs' awareness of paying zakat can increase, especially when SMEs have information to determine whether their SMEs have reached the nisab or haul.*

**Keywords:** *Accounting, Awareness, Zakat, Opportunist*

### Introduction

Zakat is an obligation inherent in every capable Muslim community, where this command is written in the QS. At Taubah verse 103 in Holy Qur'an, namely "Take zakat from some of their wealth, with that zakat you cleanse and purify them and pray for them..." (*Al Qur'an tafsir perkata*, 2014). The impact of the implementation of zakat is not only on the muzakki but will also have an impact on solving the problems of the community, Zakat plays a role by reducing community poverty, which in turn will increase the productive capacity of the community so that the community is able to become empowered again and improve the standard of living through education and welfare. The more muzakki who pay zakat, the greater the community's potential for prosperity to be achieved, so that the economic gap in society will be narrower. Poverty is the opposite of prosperity, where poverty comes from the income a person earns that does not meet the standards of his or her needs ((Awaworyi Churchill et al 2020); (Awaworyi Churchill, S., & Smyth 2020); (Baloch et al. 2020); (Yang, Y., de Sherbinin, A., & Liu 2020)). It is a common problem for both the government and society to reduce existing poverty, this is not only homework in Makassar City but in various parts of the world.

Until now, poverty is still a concern that needs to be addressed together, in 2022 the number of poverty in Makassar City will be 71,830 people and Makassar City will be in second place in terms of poverty level in the South Sulawesi region (*Badan Pusat Statistik Kota Makassar*, 2022). One of the driving factors for reducing poverty is through efforts to collect and distribute zakat. Islam, through the obligation of zakat attached to its followers, becomes an

intelligent means to make fellow humans share and reduce poverty rates ((Abdul-Majeed Alaro, A. R., & Alalubosa, 2019); (Gamon, A. D., & Tagoranao 2018);(Kuran 2019); (Ridwan, M., Andriyanto, I., & Suharso 2019) ). Achieving the zakat collection target itself depends on the awareness of the muzakki in terms of making zakat payments. Bearing in mind that in zakat regulations, Indonesia adheres to a partial typology. This shows that even though there is a push for zakat regulations, the government does not require Muslims to pay zakat (Gustiningsih et al., 2022) . In other words, collecting zakat, which is one of the pillars of Islam and an obligation for those who can afford it, can only be done if there is awareness and the will of the muzakki (BAZNAS 2022).

The muzakki awareness and willingness to pay zakat is sometimes still influenced by the muzakki ability to carry out the process of calculating the amount of zakat to be issued. Muzakki lack of understanding in carrying out calculations will be an obstacle for muzakki (Gustiningsih et al. 2021), especially for muzakki, some of whom are SMEs (Small and Medium Enterprises). SME players often do not carry out accounting activities in their business, so they do not have written information regarding their business finances. This is of course the result of a lack of understanding of accounting among SME players. Meanwhile, calculating trade zakat requires information regarding the amount of current assets along with the amount of short-term debt in the business. Lack of understanding of accounting means that the required information is not available appropriately, causing SMEs to choose not to pay zakat. This reason also causes SMEs to be more likely to only spend alms and donations (Br Ginting 2020). Zakat obligations are neglected, as a result of SMEs not understanding accounting. The choice to pay alms and donations while ignoring the zakat obligations carried out by SMEs is not only due to the condition of SMEs who do not understand accounting but also because SMEs do not understand how to pay zakat as a form of ignoring obligations, while alms and donations are not able to replace it. This obligation, understanding the obligation to pay zakat is also an important factor that causes SMEs to be interested in paying zakat.

## **Research Methods**

This research uses qualitative methods with analytical tools using the Nvivo12 Pro application, analysis carried out using content, thematic and constant comparative analyzes methods. This content analysis aims to codify the qualitative data obtained, usually quantitatively, in this case it is carried out to analyze content to explore a theme that is most widely used by sources (Shauki 2018). Therefore, by using content analysis, the deep meaning of the interview results can be revealed based on the words that they most consider and often convey. Then use thematic analysis to understand various responses, themes, topics (speech or

dialogue) and others in the written and verbal qualitative data collection which is used to test a hypothesis about a phenomenon (corpus) (Shauki 2018). This analysis was carried out by reading the transcription repeatedly in order to understand the data structure and ideas of the themes raised by the sources. Next, use Nvivo12 Pro software to process the data by auto coding or manual coding, namely determining themes that suit the research problem. Then codifications that have similarities are combined into the theme and analyzed to see the relevance of the information to the research problem. Apart from that, the author uses constant comparative analysis which according to Conrad et al. in du Plessis & van der Westhuizen (2018) is to combine systematic data collection, coding, and analysis steps with theoretical sampling to produce a theory that is close to the data, integrated and expressed in a form that is clear enough to carry out further testing. By using this analysis technique, the author analyzes whether there are similarities or differences in the answers of the two groups. Next, the results of the analysis will be used to draw conclusions in order to understand the actual problems that occur and thus answer the research questions.

In qualitative research the researcher acts as a research instrument. In the data collection process, researchers must be able to interact with the subjects who are the targets of the research. The demand for researchers to be creative and active and then create a data atmosphere can enable data to be explored well so that data adequacy can be met. However, being creative and active here does not mean that the researcher deliberately influences the scientific atmosphere being studied, or directs the opinions and actions of the research subjects. As with other qualitative research, the focus of this research is on the nature and dynamics of interactions that occur at the research site. How social structures interact with individual behavior is expected to be captured in this research panel. Therefore, researchers must be really careful in observing all interactions that occur. To explore the role of accounting in increasing awareness of SME households (small and medium enterprises) in paying zakat, this research uses households that own businesses in the SME cluster. Information on the number of SMEs in the city of Makassar currently amounts to more than 1300 SMEs. Latest SME Criteria PP No. 7 of 2021. Furthermore, the latest criteria for SME business capital based on Article 35 paragraph (3) of PP 7 of 2021 is a small business cluster if it has business capital of more than IDR 1 - 5 billion, excluding land and buildings where the business is located. Meanwhile, it is included in the middle class Usama cluster if it has business capital of IDR 5 - 10 billion, not including land and buildings where the business is located (Peraturan Presiden, 2021).

The informants in this research are people who are in the research environment. Determining supporting informants uses a snowball approach. This approach has a mechanism for determining key informants at the beginning, and other informants are determined later . The

criteria for determining the SMEs that are the research site are SMEs owned by Muslim households. The research location is in the city of Makassar, with the reason that Makassar city is the second largest contributor to poverty in the province of South Sulawesi. The unit of analysis in this research is the SME household, below the author presents the demographics of the sources.

**Table 1.** Interviewees Demography

Interviewees	SME sector	Length of Business	Education
Interviewees 1	Fashion	> 10 Years	S2 Accounting
Interviewees 2	Food	> 10 Years	S1 Accounting
Interviewees 3	Trade	< 10 Years	S1 Accounting
Interviewees 4	Leasing	> 10 Years	S3 Economic
Interviewees 5	Laundry	< 10 Years	S1 Accounting
Interviewees 6	Contractor	> 10 Years	S2 Management
Interviewees 7	Trade	< 10 Years	S2 Accounting
Interviewees 8	Fashion	> 10 Years	S3 Economic
Interviewees 9	Trade	< 10 Years	S1 Accounting
Interviewees 10	Food	< 10 Years	S1 Accounting

Source: descriptive interviewee, 2023

## Results and Discussion

The results of research by conducting semi-structured interviews obtained a distribution of results for 10 informants where the author obtained the top 3 topics that often appeared during interviews. From these topics the author will use them as content analysis, the results of these three topics can be seen in table 2. The content analysis aims to codify the qualitative data obtained, usually quantitatively, in this case it is carried out to analyze content to explore a theme that is most widely used by sources (Prabu Rizal & R. Shauki 2019). The content analysis in table 2 is a combination of content analysis resulting from initial interviews conducted with respondents at the beginning, where the researcher then carried out analysis for the top 3 topics that emerged from each respondent.

**Table 2.** Interview Results – Content Analysis

Theme	Percentage	Descriptions
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Financial recording	42,63%	For SMEs, the first statement of the purpose of carrying out accounting records for their business is for the purposes of making decisions in running their business.
Intention	47,86%	Most MSME actors stated that their desire to give zakat stems from their intentions
Zakat literacy	64,89%	The model for SMEs paying zakat, prioritizing intentions without taking into account the haul and nisab, all SMEs know that 2.5% is spent but sometimes they spend more.

*Source: out put nvivo, 2023*

## Discussion

Based on the results of the analysis, findings regarding the role of accounting in increasing awareness of SME households to pay zakat, based on the Theory of Planned Behavior (TPB), are as follows:

### Theory of Planned Behavior (TPB)

Development of the Theory of Reasoned Action (TRA) by adding behavioral control as a construct which changes the theory to the Theory of Planned Behavior (TPB). (Ajzen 1991) added behavioral control because according to him this also influences behavior where perceived behavioral control is the ease or difficulty of making perceptions. (Ajzen 1988) argues that a person's behavior is based on a motive called intention, while the cause of someone having an intention can be caused by two things, namely attitude towards behavior, which is the influence of evaluating beliefs and Social factors in the form of norms that influence and regulate social society, which can have an influence on someone considering whether to behave or not. The influence of social norms such as religion, principles of meaningful life and professional rules, can shape the agent's perception as an evaluation of confidence in behavior.

Martono et al (2019) said that the stronger the attitudes and subjective norms towards a behavior and the greater the perceived behavioral control, the stronger a person's intention to carry out the behavior he is considering. Based on TPB theory, the author examines the behavior of SME households in the form of awareness in paying zakat. According to the author, awareness of paying zakat is basically an obligation for every Muslim who has a business and

the business has reached the nisab and haul. This means that devout Muslims should show an attitude towards paying zakat and not be negligent, which is a form of attitude towards behavior. Devotion in Islam is a form of real attitude of a Muslim, of course in this case Muslims who are UKM players will try to carry out their religious sharia, including giving zakat.

This attitude, when combined with subjective norms, where paying zakat is an obligation for Muslims who have fulfilled the requirements for fulfilling the obligation to pay zakat, in fact the importance of this makes zakat a pillar of the Islamic religion which should be carried out by its followers. There is social pressure which views that SMEs are deemed to have met the nisab to pay zakat worth 85 grams of pure gold according to BAZNAS, where the calculation of zakat for businesses is calculated based on the value of current assets minus current liabilities first. Next, it will be seen whether the nisab is reached, if it is achieved then the rate charged is 2.5%. Returning to the community's perspective, in PP no. 7 of 2021 for business criteria that are categorized as SMEs, it is possible to have assets that exceed the zakat allowance. The categorization of small businesses has assets in the range of 1 billion to 5 billion, while the categorization of medium businesses is in the range of 5 billion to 10 billion (Peraturan Presiden 2021). So the assumption that SMEs are a group of people who are able to pay zakat, indirectly creates a normative belief.

Meanwhile, what the author considers as perceived behavior control in this research is the perceived ease and difficulty of carrying out the behavior. SME households will have the awareness to pay zakat as a Muslim, when complicated things start to happen when the SME does not have valid, measurable, biased or unreasonable information regarding financial information for its business. Business financial information is needed to calculate the zakat that must be paid, because in paying zakat, muzakki also need to pay attention to the nisab and haul. For this reason, the role of accounting is in presenting initial data for calculating whether the wealth of an SME has reached the specified nisab or haul.

In table 1, it was found that on average the interviewees had relatively good knowledge to carry out accounting activities in their business. However, accounting is not the main activity that must be carried out by business owners, where in small and medium businesses, the owner acts as a manager and works directly for production management and marketing while also spending time, so he no longer makes financial reports for his business, only a few records of sales and expenses that they were able to make, while for several sources who had financial reports for their business, they admitted that they submitted them to a financial report preparation service outside of their business.

**Table 3.** SME Financial Reporting

Interviewees	Finance report	Finance Report Type	Information
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Interviewees 1	Yes	Book keeping of revenue + cash flow	Work independently
Interviewees 2	Yes	Book keeping of revenue + cash flow	Work independently
Interviewees 3	Yes	Book keeping of revenue + cash flow	Work independently
Interviewees 4	Yes	Statement of financial position + Statement of Profit or Loss + cash flow	Financial consulting services
Interviewees 5	Yes	Book keeping of revenue + cash flow	Work independently
Interviewees 6	Yes	Statement of financial position + Statement of Profit or Loss+ cash flow	Financial consulting services
Interviewees 7	Yes	Book keeping of revenue + cash flow	Work independently
Interviewees 8	Yes	Book keeping of revenue + cash flow	Work independently
Interviewees 9	Yes	Book keeping of revenue + cash flow	Work independently
Interviewees 10	Yes	Book keeping of revenue + cash flow	Work independently

*Source: descriptive interviewee, 2023*

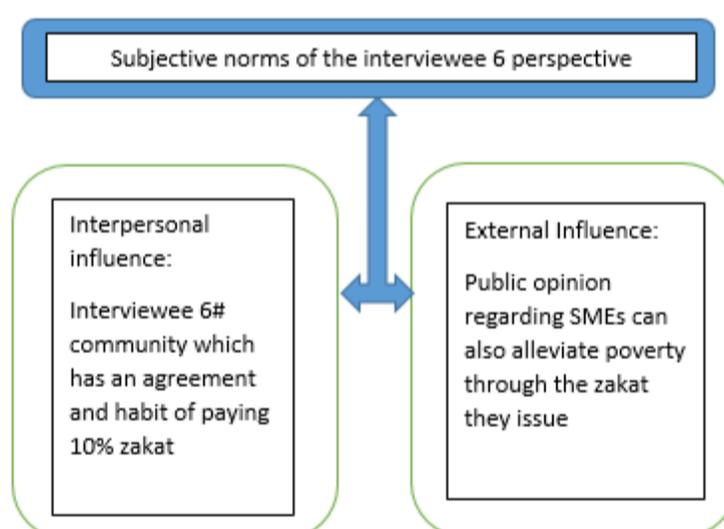
Complications will arise when most of the data shows the weak resources owned by SMEs, the author says, such as not enough time to do calculations, let alone make financial reports. The tendency of SMEs where the owner also acts as an agent in the business, is a culture of an SME that is mostly found in the field, namely that there is no separation of wealth between the owner and the business assets, as evidenced by the financial reporting standards required in the presentation of financial reporting that do not require reporting changes in capital (Ikatan Akuntan Indonesia, 2018). Even with the busyness of carrying out dual jobs, perpetrators tend to hand over the preparation of their financial reports to financial consultants or third parties, rather than recruiting accountants as employees. The reason is again related to limited resources, in this case including capital. Alam et al., (2022) Even though they are busy carrying out multiple jobs, perpetrators tend to hand over the preparation of their financial reports to financial consultants or third parties, rather than recruiting accountants as employees. The cause is again related to limited resources, in this case including capital. In line with this research, MSME actors must also involve their staff to understand their duties and social duties, namely complying with paying zakat, which will encourage business development, and need to coordinate with Baznas to connect with financial consultants, so that they can also provide understanding to SMEs regarding their zakat responsibilities. , meaning that a person's interest will be stronger in carrying out the behavior he is considering, the more attractive his attitude, his subjective norms towards a behavior and the greater the control he feels over his behavior.

Control of perceived behavior is also when SMEs have problems in understanding the

procedures for paying zakat, zakat literacy varies among SMEs, where the basis for calculating zakat for business businesses is the data contained in the financial position report of their business. It was found from the results of interviews that there are even those who pay zakat directly from their business turnover in the amount of 10%, apart from that, there are also SMEs who pay zakat without information based on their financial position report data, this model of paying zakat is as stated by interviewee 6 as follows:

*"I always pay 10% zakat for my business, we in the community always pay that amount, ..... Because there are also many entrepreneurs who make financial reports but don't pay zakat, in my community there are also many entrepreneurs who don't make financial reports but pay zakat." (interviewee 6, 2023)*

The provisions for paying zakat have been understood by every SME actor, but how to apply it in carrying out calculations to determine the achievement of the specified nisab, which must be calculated based on information on current assets and current liabilities, is not carried out and prefers to use the turnover basis. Even the source admitted that in his community he did not make reports and paid zakat based on the desired amount without taking into account current assets or current debts, the zakat payment model found in this community arises from the perception of behavioral control over the absence of accounting activities for his business activities. The community around resource person 6 is an interpersonal influence where friends in the community are considered experienced individuals and are influences who have the potential to influence. Meanwhile, community opinions or perspectives that provide views on economic independence and poverty alleviation through zakat and alms can also be carried out by each individual, can be external influences, these two influences in TPB theory are a decomposition of existing subjective norms.



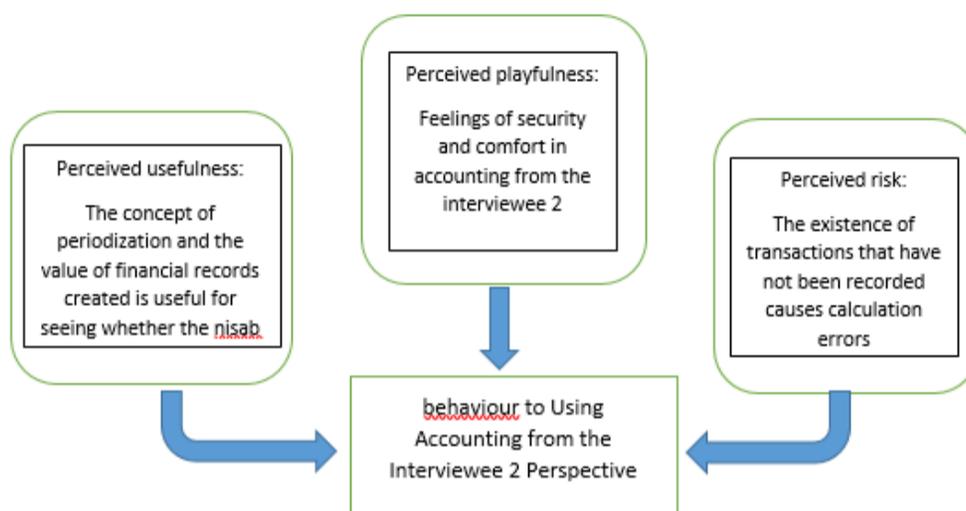
**Figure 1.** Decomposition of Subjective Norms in Interviewee 6

Meanwhile, the confessions from sources 1, 2, 3, 5, 7, 8, 9 and 10 were found to be quite a real obstacle when not making a financial position report, because the data on current assets and current liabilities is contained in it. Meanwhile, the habit of these sources is to just recalculate by collecting information to find out the total value of current assets and current liabilities without calculating the details of the changes. All sources do the same thing and then find out whether the business run by the sources has reached its nisab or not.

*"...At the end of the year I recalculated..... in 2018 and 2019, for those 2 years, the shop income that we saved in the bank was enough for the zakat nishab. And we only realized that in 2020, from the checking account we got from the bank. It's just that we already paid the money for the house in 2020, so we are counted as having zakat debt for those 2 years." (Interviewee 2, 2023)*

In the statement of interviewee 2, it was found that accounting provides information not only on the nisab, with an amount orientation, but also on the time orientation or haul that has been achieved. If the haul and nisab are reached then paying zakat becomes mandatory. The increase in awareness can be seen from the resource person's statement of calculating time and considering it as a zakat debt for that period. This is a finding where the statement of debt, is something that must be paid, refers to the desire to make payment. If there are no accounting activities, namely recording, the resource person will not get a calculation of whether his business has reached the nisab or not and resource person 2 will not realize that the time has come to pay zakat.

In time orientation, it is possible to make calculations easier, because of the concept of periodization in financial reporting, and the amount of value of both current assets and current liabilities is also information formed from SME accounting activities, showing the extent to which a person believes that the use of a particular system will improve their performance ( Perceived Usefulness). Meanwhile, when resource person 2 carries out accounting activities by making income and expenditure reports, it is a form of comfort because there is a feeling of security, as well as preventing negligence in paying zakat. If a feeling of comfort arises then this is also perceived playfulness. Repetition of calculations at the end of 2019 which were repeated again in 2020 by resource person 2, indicates the possibility of a risk of calculation errors resulting in the resource person needing to recalculate, which is a common feature of accounting activities when there is a transaction regarding an activity that has not been recorded, for example business income ., this error is also a perceived risk. This is the attitude construct depicted by interviewee 2.



**Figure 2.** Decomposition of Accounting Attitudes in Interviewee 2

**The Role of Accounting to Increase Awareness in Zakat Payments in SME Households**

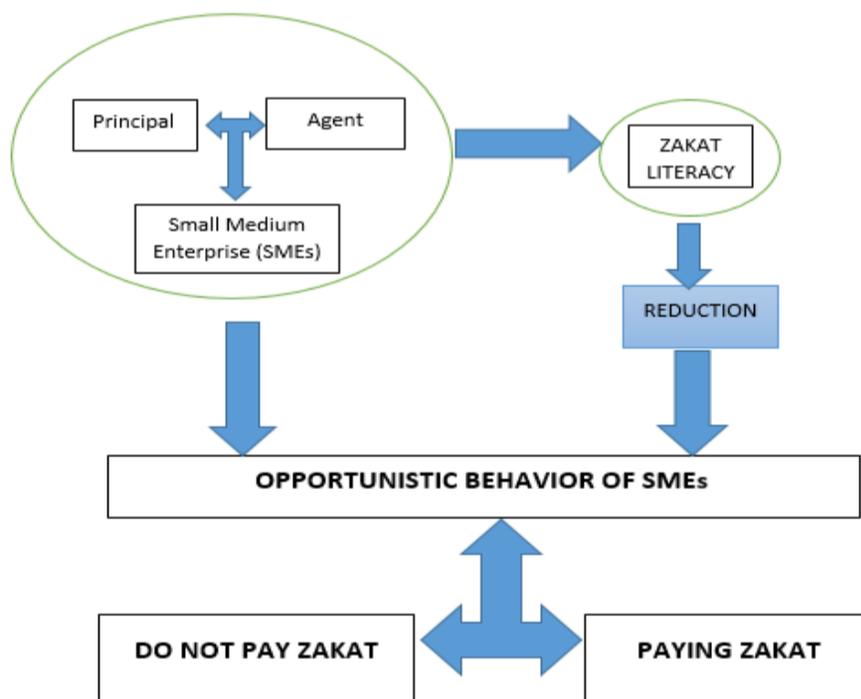
In content and thematic analysis, the topic that has the highest concern is zakat literacy, which means that every resource person considers zakat to be an obligation. Issuing zakat from some wealth for those who are entitled, so that assets are purified, is the understanding of all sources. Wealth obtained by humans is not a full right for humans. Understanding that everything is only a gift from the Creator (Interviewee 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10, 2023). Even for interview 8, he stated that zakat is an implementation of gratitude.

*"For me .... Gratitude is not just saying Alhamdulillah but is implemented by giving zakat and alms... I really think so ma'am.... I once lost something... so I thought that if there was an obligation that we haven't done... it's just there... it's like wealth will come out by itself." (Interviewee 8, 2023).*

The understanding held by resource person 8 is that if it is not released, there will be impacts, even though they are not direct. In this way, the resource person will always try to fulfill his zakat obligations. The reason why resource person 8 was negligent in carrying out his obligations was because there was financing in the business that was being carried out temporarily. This assumption of more important activities is based on the view that the profits obtained can be greater for their efforts, after these activities are carried out. This means that greater business profits are the source's main concern. In general, this behavior is a top priority for every business entity (Alimuddin et al., n.d.) without exception for SMEs. In this behavior, profits are usually generated by business management for capital owner (Ali 2010). It's just that in SMEs, SME actors are both managers and owners of capital. So it is possible to suppress the opportunistic behavior that usually haunts every big business, where managers act negatively by carrying out earnings management to gain profits, so that capital owners will suffer losses later.

This behavior is generally based on the innate mindset that each person tends to fulfill their needs, and always think materially (Lestari & Septyan 2023), so that the perpetrators seem to only be oriented towards profit or one-sided gain and thus behave opportunistically.

The condition where SMEs are managers and owners of capital means that managers should not behave opportunistically. Good zakat literacy will suppress opportunistic behavior from SME owners, because there are benefits in the activity of paying zakat, where the owner's assets will be purified, so that when these assets are used they will grow well. Putting aside the obligation to pay zakat and prioritizing the pursuit of additional profits is also opportunistic behavior. Basically, when the manager is also the business owner, this creates greater opportunities for opportunistic behavior. Several cases often discuss behavior related to minimizing profit recognition to reduce tax expenditure (Prastiwi et al. 2019) or say tax avoidance. If this behavior occurs in SMEs, it is possible for zakat calculations to also experience changes from what they should be because the information values in financial reporting are different from what they actually are. The greater profits desired by reducing tax costs will have an impact on the value of zakat issued.



**Figure 3.** Reduction of Opportunistic Behavior

The role of accounting in these conditions is to provide actual information for calculating zakat that should be paid by SME households. Accounting is the activity of recording all financial activities that occur in a business. If the recording is carried out in accordance with actual conditions, it will make it easier to calculate whether the company's assets have reached

the nisab and haul.

## Conclusion

The author found that accounting has a role in increasing awareness of paying zakat in SME households, by making it easier for SMEs to calculate whether their wealth has reached the nisab and haul. This information can be seen from the notes for current assets and current liabilities in the business financial statements. In addition, it was found that good understanding or literacy of zakat can suppress opportunistic behavior which is initially aimed at tax avoidance, but has an impact on income recognition and influences zakat calculations. Through good accounting activities, it also makes it easier for SMEs to make decisions, especially for cost efficiency, so that businesses can continue to operate and generate the desired profits. SMEs that show good performance also open up opportunities to achieve nisab and haul so they can pay zakat.

The strength of this research is that the researcher tries to look in depth at the role of understanding zakat accounting to increase awareness of paying zakat in SME households, the researcher tries to use the Nvivo analysis tool as a coding tool, the researcher also tries to use the Theory of Planned Behavior (TPB) to answer the research questions. This research still has research limitations in that the research was only conducted on SME households in Makassar and respondents were limited to several SMEs operating in a small number of existing fields. Therefore, it is recommended that future research increase the variety of respondents in all existing SME fields.

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