

Godly accountability: reflection on ethics for zakat accountants

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Abstract

Purpose - This research aims to explore the forms of accountability of zakat institutions and their importance and to uncover the meaning of accountability from zakat accountants.

Method - To achieve this goal, this study uses qualitative methods with a phenomenological approach. There are three key informants interviewed in this study. Data analysis in this study was divided into four stages: bracketing, noema, noesis, and eidetic reduction.

Result - This study found that accountability is reflected in financial reporting and accountability is essential for zakat institutions to increase good governance and trust in the community. Accountability can be interpreted as having faith and ethics, righteousness, accountability to God, and accountability to humans.

Implication - Internalizing ethics to become a zakat accountant is more honest and professional and upholds integrity in carrying out its duties.

Originality - This research discusses the meaning of accountability from zakat accountant's perspective and forms of accountability in zakat institutions. Empirical findings can be used to develop insight into accountability in zakat institutions.

Keywords: accountability; ethics; accountant; zakat institutions



Introduction

Accountability is a type of ethic that scientists have previously discussed and studied (Fitria & Syakura, 2017; Rahmatika & Isnalita, 2019; Syailendra & Hamidah, 2019; Tanasal et al., 2019; Waluya & Mulauddin, 2020). Ethic is a critical and independent mindset used by every individual enabling him to produce a decision to reflect the moral attitude of the individual (Vallaster et al., 2019). Every individual must have ethics, even in an accounting profession. Based on the Indonesian Association of Accountants, the code of ethics highly upholds the high standards of ethical behavior expected of accountants (Djasuli, 2018; Indonesia, 2021).

This becomes important regarding the stigma of accountant compliance and a distinguishing feature in professionalism, considering that accountants are closely related to the public. Ethic is also closely related to religious values taught by religion. Religious values can become the basis of guidelines in carrying out the duties of an accountant based on conscience according to the teachings of the religion that is believed. Religious values as a way of life will make an accountant think to always comply with all orders justified by religion and always avoid things prohibited by religion (Alfian, 2016).

In the modern era, every profession is required to prioritize responsibility in carrying out its duties (Triyuwono, 2015). As an example of the accounting profession, accountability is one of the main elements or foundations in carrying out its professional activities. Accountants must have a responsibility to act in the public interest. This concerns the accountant himself and the reputation of the institution where the accountant works (Triyuwono, 2015). With the development of accountability theory, a person is not only responsible to stakeholders, but also responsible vertically, namely to God (Triyuwono, 2015). This indicates the importance of this ethic that the accounting profession must uphold in carrying out their duties, especially accountants in zakat institutions. Today, zakat institutions are demanded not only to collect and distribute ZIS funds, but also to be institutions with the title

of good corporate governance (Alfian, 2016; Karim et al., 2019; Muhammad, 2006; Nurhasanah, 2018; Sawmar & Mohammed, 2021; Zakiy et al., 2022).

Zakat institutions with a high level of accountability and transparency have a high level of reputation and trust for muzakki (Indrarini, 2017; Karim et al., 2019). In forming accountability and transparency, it requires the competence of an accountant who is quite good at carrying out his duties (Triyuwono, 2015). Interestingly, the accountant must be able to interpret accountability to implement it within the accountant. Rahmatika & Isnalita (2019) have discussed interpreting accountability and transparency from Al-Kindi's perspective. The study suggests that there must be an integration of the meaning of the principles of accountability and transparency according to accounting with the truth value according to Al-Kindi so that a deepening of meaning is obtained that is useful for accountants and auditors in carrying out their duties by the code of ethics and upholding ethical and moral values.

Much research has discussed accountability, but it is more about institutional accountability and not the meaning of individual accountability. Researchers will present previous studies related to meaning studies that still intersect with accountability. Research conducted by Syailendra & Hamidah (2019) reveals a new meaning of professionalism in tax audit. The new meaning of professionalism is defined as the process of examining taxpayers following applicable procedures. In line with research conducted by Tanasal et al. (2019), the meaning of accountability is based on metta and kamma from the Buddhist perspective. The results show that metta accountability is interpreted through a leadership style using a heart approach and empowerment as a form of channeling love. Then karmic accountability is interpreted as trust in and obedience to the law of kamma. It is concluded from these two meanings that managers must be transparent and comply with applicable regulations.

Fitria & Syakura (2017) in their research try to trace accountability to bloody Kutai accountants. They produce religious accountability, which shows that every activity is the responsibility of humans as caliphs on this earth. Therefore, it can be interpreted that every work carried out by

accountants is their responsibility to Allah. Studies on the accountability practices of NGO organizations have been discussed by Fikri et al. (2010). The result of the research show that the public is more concerned with action accountability than reporting accountability. Action accountability is how the organization can manage and empower the community. Society assumes action is a mirror of accountability itself. Rayyani & Abbas (2020) in their research found that the theology of Al-Ma'un at the Muhammadiyah University of Makassar is interpreted as servitude to God. Its products are manifestations of social performance accountability that provide the values of ukhuwah and sincerity in carrying out work programs, professionalism and independence.

In a study conducted by Tran et al. (2021), accounting competence directly influences the quality of financial reporting and accountability. This indicates that an accountant with good competence and ethics will produce quality financial reporting as well, and it will also form accountability to an institution. Institutions that have competent accountants will ensure the provision of good-quality financial reports and proper accountability. Compliance is substantial because it helps an institution improve and minimizes fraud that occurs, such as fraud, corruption or manipulation.

This topic is important to study because there are many cases of misappropriation and corruption of zakat funds in zakat institutions. Misappropriation was carried out by marking up funds for assistance for business capital activities, education, health, and assistance to the poor. This shows that there is a lack of integrity, ethics and even spirituality from the managers of zakat institutions. The result is a loss of public trust. According to Triyuwono (2015), humans are homo economicus whose goal is personal interest to gain wealth. Homo economicus is trapped in a calculating, materialist, anti-social, immoral, greedy, and unheroic. Therefore, accountability and ethics of zakat accountants is an important role for zakat institutions (Syafiq, 2016).

Accountability can be understood with different meanings by an accountant. The difference from this understanding is natural because

humans have free will to think and behave according to their principles. The existence of differences in the meaning of accountability will affect the quality of financial reports prepared by an accountant. The occurrence of fraud or embezzlement of zakat funds in one of the zakat institutions in the Central Java region is a form of the lack of accountability and transparency from an accountant in that institution. Therefore, this situation is considered the basis to conduct research with an interpretive paradigm. This study aims to explore the forms of accountability for zakat institutions and their importance and to understand the views of an accountant on the meaning of accountability.

Literature Review

Basic Principles of Accountant Ethics

Accountants must comply with the fundamental principles set out in section 110 and apply the conceptual framework set out in section 120 to identify, evaluate, and address threats to compliance with the fundamental principles. Accountants have a responsibility to support the employing organization in achieving its goals. This Code of Ethics is not intended to deter accountants from fulfilling this responsibility but to address circumstances that could compromise adherence to the fundamental principle (Indonesia, 2021). The five basic ethical principles for accountants are integrity, objectivity, competence and professional due care, confidentiality, and professional conduct (Indonesia, 2021).

Internalization of the Code of Accountant's Ethics

Ethics and professionalism of accountants play an important role in building sound corporate governance (Bonaci et al., 2013). Poorly enforced collective ethical standards have led to countless conflicts, tensions, and scandals and emerged as critical issues worldwide (Fassin & Drover, 2017). The application of ethics in organizational activities, called work ethics, is the embodiment of personally held values such as attitude, behavior, and character. One's morals at work, of course, cannot be separated from belief in

spiritual values that originate from one's conscience. The application of work ethics will vary depending on the environment in which the individual is located. These differences occur because of the influence of aspects such as culture, religion, demography, integrity, vision and goals, attitudes, skills, knowledge, motivation, and experience, ultimately affecting the meaning of doing work (Abbasi et al., 2010).

Good internalization can be reflected in the practical application of the conceptual framework by accountants which is enhanced when the importance of ethical values is aligned with the basic principles of ethics (Indonesia, 2021). The doctrine of the code of ethics for accountants instills the belief in the accounting profession which is embodied in attitudes and behavior. Regularity in carrying out the profession coupled with ethical behavior is a point of continuity and connectivity of conscience. The manifestation pattern of conscience is between the balance of thoughts and feelings with a vertical relationship with God and horizontal with humans. When attached to accountants, this kind of understanding will make it easier to meet standards and clarify meaning (Fenwick, 2006).

Accountability According to Islam

Islami becomes a *taklif* word that broadly captures the idea of accountability about an accountability for what and whom. Specifically, *taklif* refers to the day of judgment, when everyone is held accountable for their actions to God (Rahim & Goddard, 1998). Accountability is seen as an all encompassing relationship both reciprocal, non-temporal by involving fellow human beings (including stakeholders such as: shareholders, customers, employees, etc.), the wider community (ummah), and ultimately God (Alaudin et al., 2015). Islamic accountability (known as Ihtisab) systems, in modern devotion, must reflect various evaluation criteria of interested constituents, especially underrepresented groups (Alaudin et al., 2015). Accountability can be explained further in QS. Al-Baqarah verse 282.

Some studies explain that responsibility comes from the word *mas'uliyah* which means morality, one's commitment to be responsible for

what is said or done (Waluya & Mulauddin, 2020). Trust from a public perspective is the same as administration with accountability and responsibility. The element of establishing trust is responsibility. A trustworthy person is a person who can be responsible and accountable for the trust given to him. It can be concluded that accountability in Islam is different from conventional accountability. According to Islam, the relationship of responsibility involves not only the relationship between stakeholders, but also the relationship between management and God. This is in line with the theory put forward by Islamic tradition, humans as *khalifatullah fil ardh* (representatives of God on earth) with a special mission to spread mercy to all nature as a mandate from God (Triyuwono, 2015). With this particular mission, humans are mandated to manage the earth based on God's will (the will of God). This means that humans must manage the earth based on sharia ethics, the consequences of which must be accountable to God. This is the central premise of accountability, namely vertical accountability. Humans seem to have a contract with God. In this contract, God as The Ultimate Principal assigns humans to spread grace or prosperity in economic, social, spiritual, political, and other forms to other humans (stakeholders) and nature (natural environment). Consequently, humans must be responsible for this task assigned to God based on His laws or horizontal accountability. According to Triyuwono (2007), accountability in sharia accounting includes accountability to God, humans and the natural environment which can function as a binder for values that can awaken divine awareness.

Research Methods

This study uses a qualitative method. Qualitative here helps to understand the phenomenon of what is experienced by the research subject holistically (Kamayanti, 2016b). This study was chosen to avoid the process of isolating the individuals studied into variables and hypotheses (Bungin, 2012). This is also in line with what was explained by Purhantara (2010). This research seeks to find an understanding of reality from an individual perspective and in the research process, the data obtained are not wrong

because the data will be considered all true. Then, with the various approaches that exist in qualitative research, this study uses a transcendental phenomenological approach. Transcendental phenomenology emphasizes the interpretation and elaboration of experiences experienced by informants (Kamayanti, 2016b).

The primary data from this research are in the form of individuals. The informants studied were three accountants at zakat institutions. Three informants had different experiences even though they worked in the same office. The first informant is an accountant who is fully in charge of recording daily transactions in the office, the second informant was an accountant who served as a financial companion and the third informant is an internal monitoring unit in the office. Judging from the criteria of the two informants in carrying out their duties, it is hoped that information regarding the meaning of accountability can be obtained comprehensively. The selection of informants in this study was adjusted to the person's capacity so that they could provide valid information to researchers. In line with Bungin (2012), the selection of informants is called purposive sampling. Informants are used not to make statistical generalizations or represent the population. They tend to represent the completeness and depth of the information. Because the qualitative research that is assessed is the quality of the data studied, not the quantity (Bungin, 2012). This aligns with Kamayanti (2016b), that a phenomenologist must be individual-centered because each forms different perceptions, memories, expectations, and fantasies.

Interviews were conducted face to face with three informants. Researchers ask questions to dig in depth regarding informants' experiences, behaviors, characters, and perspectives according to the research theme. The experience was felt directly by informants in the office. Data can be taken from observations of informants' behavior while working at zakat institutions. These observations will also produce data in the form of writing and descriptions of informant behavior. These observation observers come directly to the office and observe informants, but they are not involved in the

activity and must be able to personally develop their observations in seeing an object.

This study uses a transcendental phenomenological approach. The stages of the research started with noema, noesis, epoche (bracketing), intentional analysis, and eidetic reduction. According to Kamayanti (2016a), phenomenological analysis begins with the identification of noema or what is known as textural analysis. Based on identifying this noema, the researcher brackets or places brackets on what he perceives from other textures under the texture to get noesis, as a deeper level of meaning. The deeper meaning and pure awareness is noesis, namely the awareness that arises from experience at a specific time and place. This understanding of noema-noesis relations allows phenomenologists to further understand how noesis forms noema. This is an understanding of intentional analysis. Finally, a phenomenologist will be able to get the result of a condensation of all the meanings or ideas that underlie all pure awareness (Kamayanti, 2016b).

Results and Discussion

Accountability Forms of Zakat Institutions

The accountability that zakat institutions have carried out includes supervisions, namely financial supervision, policies supervision as well as the programs implemented by the institution. Another form of accountability other than supervision is internal control. Internal control has been carried out in compliance with predetermined regulations and operational standards. Routine reporting is not only in the form of financial reports but also reporting on the effectiveness and efficiency of operations and internal control in the form of compliance with applicable laws and regulations, both internal and external rules.

Supervisions in zakat institutions carry out several forms of accountability. One of the supervisions in zakat institutions is to supervise zakat distribution programs, where the program must have a beneficial value for *mustahik*. Meanwhile, the internal control system is a process carried out by an institution to assure several matters, namely financial reports (Interview, Informant A, Internal Supervisory Unit).

This is in line with the findings of Indrarini (2017) and Syafiq (2016) that internal accountability includes organizational governance, risk management, financial control and performance appraisal. Zakat institutions must have clear standards and procedures to regulate using zakat funds and manage organizational resources. Regular performance appraisal is also required to ensure that zakat institutions can operate effectively and efficiently.

Meanwhile, external accountability that zakat institutions have carried out is to serve *muzakki* is a form of accountability carried out by zakat institutions. With good service, it will create trust from the community. In addition, channeling funds to those who are entitled is also accountable, because these funds are entrusted by the public which are immediately distributed to those who are entitled, so that zakat institutions have an obligation to carry them out immediately.

Updating data into the database is an important thing that must be done by zakat institutions. These records are in the form of donor data, daily cash, guest lists, etc. Making financial reports that are reliable and understandable both internally and externally, especially the community, is a form of accountability that zakat institutions must carry out. The financial reports presented are in the form of a statement of financial position, a report on changes in funds, a cash flow statement, and notes to the financial statements. These reports are in accordance with generally accepted accounting standards. Reports are presented monthly, and these reports are matched or reconciled so that the financial statement records follow the records in each institution's account.

Serving donors and *muzakki*. Distributing zakat funds to those who are entitled. Supervise financial reports. Supervision of managed funds. Supervision of managed funds (Interview, Informant B, Finance Department).

One form of accountability that has been carried out at zakat institutions is making financial reports that are reliable and understandable for internal institutions and external parties, especially people who donate their wealth to be given to *mustahik* (Interview, Informant C, Finance Department).

Transparency of information and timely and accurate financial reporting is a form of external accountability (Karim et al., 2019; Rahayu et al., 2019).

Zakat institutions must publish information regarding resources, expenditures, and the impact of zakat programs to be accountable to the public and related parties. The community also plays a vital role in supervising the activities of zakat institutions. The public can provide input, seek information, or report non-compliance and irregularities committed by zakat institutions. Therefore, zakat institutions must be able to establish good relations with the community, communicate and provide reports openly and clearly to gain the public's trust (Firmansyah & Devi, 2017; Tahliani, 2018). In practice, zakat institutions must be able to integrate all of these forms of accountability to ensure that their zakat funds are used effectively and on target. Maintaining public trust and building a positive image for zakat institutions is very important (Widiastuti et al., 2021).

The Importance of Accountability in Zakat Institutions

Accountability is significant for internal and external institutions in any case. The existence of accountability in an institution can build the level of public trust in an institution. On the other hand, accountability has a sizable social role, that accountability brings to the welfare of the wider community, because the funds raised by the *muzakki* has assisted many people. Accountability of an obligation is in the form of work, and it gives impact on increasing trust and service to donors in zakat institutions. And accountability affects the level of donor trust in the institution. If the institution is trusted, the *muzakki* will continue to channel their obligations through the zakat institution.

Accountability is significant for zakat institutions' accountability for internal parties (institution managers) and external (general public). Accountability also has a social role, where the *muhtasib* (accountant) believes that sharia law has been implemented and community welfare is the main objective in the activities of zakat institutions (Interview, Informant A, Internal Supervisory Unit).

Because accountability is an obligation in the form of responsibility at work, therefore the existence of accountability in an institution is very important to improve service to donors (Interview, Informant B, Finance Department).

This affects the level of trust from donors so that the institution remains trusted as a *muzakki* way to fulfill zakat or alms and infaq obligations (Interview, Informant C, Finance Department).

Accountability to zakat institutions is vital to ensure transparent and effective management of zakat funds and to maintain public trust (Nurhasanah, 2018). According to Rahayu et al. (2019), public trust is the primary key to the continuity and success of zakat institutions. Clear accountability will strengthen public trust in zakat institutions and ensure that zakat funds collected and distributed are used on target. In managing zakat funds, transparency and supervision are very important to ensure that zakat funds are not misused and distributed correctly. Responsible zakat institutions must follow strict procedures and accounting standards to ensure transparency in using zakat funds (Karim et al., 2019). An accountable and trusted zakat institution will have high credibility in public. This will help enhance the positive image of zakat institutions and become an attraction for people to make donation (Firmansyah & Devi, 2017; Yolanda et al., 2020). In addition, with accountability, zakat institutions can monitor and evaluate the effectiveness of the zakat programs being implemented (Lubis et al., 2022). This will help ensure that zakat funds are appropriately used and achieve their intended goals. In managing zakat funds, zakat institutions must obey and comply with existing regulations by government regulations and sharia provisions. Accountability can help ensure that zakat institutions fulfill their legal and ethical obligations (Nurhasanah, 2018).

The Ethics of Godly Accountants

Accountability also has a social role, where the *muhtasib* (accountant) believes that sharia law has been implemented and the welfare of society is the main goal in the activities of zakat institutions. With accountability, it will be easy for a company or organization to determine the following steps and policies to be established (Interview, Informant A, Internal Supervisory Unit).

Accountability can be interpreted as social responsibility or responsibility among human beings. This accountability has a social role, where the accountant believes that sharia law is implemented and social welfare is the main goal in the activities of zakat institutions. Besides that, accountability can

also be interpreted as accountability to God, which means it is more moral and has a strong foundation of faith. If the foundation of faith is strong, an accountant can sort out what is good and bad, and an accountant knows and understands what is written in the Al-Quran and Hadith.

Accountability with God is more to the moral. An accountant who has a high spiritual foundation can distinguish between good and bad. And an accountant understands what is in the Al-Quran and Hadith (Interview, Informant A, Internal Supervisory Unit).

Ethic or moral is a form of the meaning of accountability. Ethic is the highest order that must be instilled in the accounting profession. Ethic is also a limit for an accountant to do things that deviate from his duties. It is a critical and independent thinking mechanism that individuals use to produce a decision to reflect the individual's moral attitude. The practical implementation of ethic becomes an understanding of morality because translating complex concepts creates something more natural and applicable in society (Vallaster et al., 2019).

The Spirit of Devotion

Mainly honest and thorough and responsible. Then you have to be careful. All depends or returns to the intentions of each accountant. Should be according to ethic, accountants uphold honesty (Interview, Informant B, Finance Department).

Someone with a high spiritual soul can sort out what is good and bad. Ethic is the science of what is good and what is wrong and about the rights and obligations of a group or society. In Islam, the term moral is known and occupies an essential position in Islam. Moral is one of the three scopes of Islam along with Aqidah and Worship. In several verses of the Al-Quran (QS. Al-Ahzab verse 21, QS. An-Nahl verse 90, QS. Ali Imran verse 159, QS. Al-Bayyinah verse 5, QS. Al-Baqarah verse 83;45;152, QS. Al-Mulk verse 29), Allah mentions a lot about moral or ethic. One of the ethical codes of auditing and accounting is much alluded to in the concept of fairness or fairness (Kusumaningtyas, 2018). In the view of Islam, the accountant and auditor profession is necessary as *fardu kifayah*. Muslim accountants and auditors

must carry out their profession with good morals to fulfill their goals (Kusumaningtyas, 2018).

Understanding human nature is very important, because this understanding influences how an individual understands, behaves, and responds to every symbol around the individual. Homo economicus, for example, is recognized as an individual with economic rationality and self-interest. He, beneath his character, has a solid inclination to regard human life as being spared for its own sake. For homo economicus, maximizing utility is self-interest to get his wealth. Homo economicus is trapped in a calculation box, materialist, anti-social, immoral, greedy, and not heroic. Under this assumption, our modern economic system was developed and implemented. All kinds of systems are designed according to the character. For example, a company is thus conceptualized and operationalized to maximize profits to satisfy the needs of homo economicus (Triyuwono, 2015).

Choose the Path of Truth

Honesty and thoroughness are forms of the path of truth chosen by the accounting profession in carrying out their duties. Preparing the financial statements must be based on what happened. This means that the accountant must record the transactions that occur and present reasonable financial reports in accordance with generally accepted accounting rules. The accounting profession must have independence. The meaning of independence is not easily intervened in the institution's interests. Intervention can potentially cause fraud or manipulation in preparing an institution's financial reports. The path of truth can help develop awareness of professional ethics by bringing their attention to the ethical issues inherent in professional practice and whether any act can be considered ethical behavior from a sharia point of view in addition to regular professional ethics commitments. It ensured the accuracy and reliability of financial reports, to increase credibility and trust in the services provided by accountants. Besides, it can increase credibility and trust in accountants' services. In

addition, it can increase the protection of the interests of both institutions and parties related to these institutions (Kusumaningtyas, 2018).

Accountability can be interpreted as an ethical form of responsibility for something that is charged or given. Honest is one of the ethics that must be upheld by an accounting profession (Interview, Informant C, Finance Department).

The accounting profession requires a person to be honest and objective towards financial statements based on real evidence, accurate competent knowledge and experience possessed, independent of the most important ethical values in the accounting profession (Interview, Informant B, Finance Department).

Accountability to God

An accounting profession is a form of manifestation of the meaning of the caliph on this earth. So accountability is not just a duty, but as a means of worship and caliph on this earth. This can be reflected in the values of honesty, thoroughness, trust, and responsibility carried by accountants. In fact, humans are God's creatures who obey His commands and stay away from his prohibitions. Heaven's taste here is defined as an accountant who surrenders to God for his tasks. Because accountants understand that what is done is observed by God.

One form is what we do as our responsibility or obligation to do. The form of responsibility of an accountant is to make financial reports. God gave the task to his servant as a servant of Allah and caliph, an accountant became one of the representatives of the duties of a caliph on this earth (Interview, Informant C, Finance Department).

This is in line with the theory put forward by Triyuwono (2015) in the Islamic tradition, humans as *khalifatullah fil ardh* (representatives of God on earth) with a special mission to spread grace to all nature as a mandate from God. With this special mission, humans are mandated to manage the earth based on God's will (the will of God). This means that humans must manage the earth based on sharia ethics, the consequences of which must be accountable to God. This is the main premise of accountability, namely vertical accountability. Humans seem to have a contract with God. This finding is also in line with QS. Shad verse 26, which is written "*O David, indeed*

We have made you caliph (ruler) on the face of the earth, so judge (cases) between people fairly and do not follow your desires, because they will lead you astray from the path of Allah. Indeed, those who stray from the path of Allah will suffer a severe punishment, because they forgot the day of reckoning."

Accountability to Human

The social role for the welfare of the people is a form of accountability for the tastes of the earth or horizontal responsibility or fellow human beings. The accounting profession is not only responsible to God, but as human beings created by God, humans have to also be responsible to fellow human beings. The social role is significant. The essence of zakat institutions is that humans help humans or help each other. This accountability can be in the form of channeling funds mandated by *muzakki*. Then, the accountants must document and present reports on these transactions and republish them internally and externally.

Accountability also has a social role, where the *muhtasib* (accountant) believes that sharia law has been implemented and the welfare of society is the main goal in the activities of zakat institutions. With accountability, it will be easy for a company or organization to determine the next steps and policies to be established (Interview, Informant A, Internal Supervisory Unit).

Accountability to humans refers to the responsibility of organizations or institutions for their decisions and actions that impact human life. This includes the obligation to act responsibly and to be accountable for such actions to society. Accountability to humans can be realized in various ways, such as providing transparent and accurate information about organizational activities, active participation of the community in decision-making, as well as law enforcement and supervision from the competent authorities (Muhammad, 2006). The nature of accountability can also be reflected in the willingness of organizations or institutions to accept feedback and criticism from the community, as well as make necessary changes in response to community problems or needs. In practice, accountability to humans can be implemented by various institutions, ranging from government, non-governmental organizations, to business and industry. This is important

because the success and survival of the institution depends on the support and trust of the community (Waluya & Mulauddin, 2020). In the context of zakat institutions, accountability to humans is essential to maintain public trust in zakat institutions and ensure that zakat funds collected and distributed are used on target and in accordance with sharia principles. Therefore, zakat institutions must be committed to fulfilling the demands of accountability to humans through transparency and strict supervision, as well as participating in dialogue and discussions with the community to strengthen their social responsibility and service quality (Fitria & Syakura, 2017).

Conclusion

This study found that zakat institutions have practiced accountability through internal supervision and control. Actual accountability affects the transparency of an institution. The importance of accountability carried out by zakat institutions is to increase public trust, transparency, credibility, ensure the effectiveness of the zakat program, compliance and adherence to regulations. Zakat institutions can carry out their duties effectively and reliably with good accountability. In addition, the public will also feel more confident and trust in donating to the zakat institution. This study also found that accountability is the ethic of accountants having faith in God, the soul of piety, choosing the right path, accountability to God, and accountability to humans. In connection with the theory of accountability and ethics, accountability is significant for an institution and internalization of ethics in accountants and is also essential in carrying out their duties. The empirical findings in this study have significant implications for zakat institutions and accountants. The implications of this finding are regarding the importance of implementing accountability and the internalization of ethics and spirituality in accountants in carrying out their duties. The impact is transparency and credibility; accountants uphold integrity, honesty, and spirituality in carrying out their duties. Future research is expected to be able to empirically test the role of ethics, spirituality, and accountability on organizational performance.

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