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Imitating Success of Japanese Entrepreneurs and Benefits in Entrepreneurial Activities

Eddy Soeryanto Soegoto, Nadya Vian Anisa

This study aims to explain how Japanese entrepreneurs achieve success and replicable benefits in entrepreneurial activities. Data for this study was gathered through observations on articles and books. This study used a qualitative method. As a nation that experienced a war defeat, Japan has similarities...

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Business Strategy of Fisherman's Equipment in Wakatobi District

La Hasimu, Dedi Sulistiyo Soegoto

The purpose of this study is to create a Business Strategy Of Fishermans Equipment in Wakatobi District. SWOT identification is carried out to identify internal and external factors. TOWS Matrix was used to design strategies based on internal and external factors. The result of the research is a focused...

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The Role of Information Technology in Handicraft and Entrepreneurship Subjects on the Students' Entrepreneurial Interest

Muhammad Yasin Nasrulloh, Yeffry Handoko Putra

The purpose of this study is to determine the impact of information technology on student learning practices in understanding the importance of entrepreneurship by applying social media as a learning medium and online sales as a practical tool in Handicraft and entrepreneurship subjects. The results...

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Developing Strategy for Solar Panel Package Business in Kupang

Shadli Rolaskhi, Herman Surdiatno Soegoto

This research aims to develop a strategy for the solar panel package business in Kupang. This research used SWOT analysis and SWOT matrix. SWOT analysis used from the start

to improve internal and external business factors, where this research is a business strategy that focuses on production by considering...

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Factors Influencing Entrepreneurial Intention (Study on 2018 New Entrepreneur Program Participants in West Java Province)

Yudi Satriadi, Herman Surdiatno Soegoto

This study aims to investigate the factors influencing entrepreneurial intention on participants of the new entrepreneur program, which is a program from the Government of West Java Province to create new entrepreneurs. There were 105 participants in the New Entrepreneur Program involved as the research...

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Online Learning as a Learning Innovation and New Business Models in the World of Education

Eddy Soeryanto Soegoto, Zulkifli Ismail, Natasha Puspa Dewi

The purpose of Online-Learning research is as a form of learning innovation and new business models in the world of education to find out the effectiveness of learning through E-learning methods and social-economic impacts. As the time passes, internet and the development of the world of technology are...

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Effect of Internet Banking on E-Commerce

Dedi Sulistiyo Soegoto, Agil Fauzan Ilhamuddin, Putri Amirah

Currently, e-commerce is a new trend in the world of buying and selling that unites sellers and buyers who are very far away but can still trade safely and quickly also certainly easier with internet banking. The purpose of this study is to analyze how internet banking can significantly influence the...

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Impact of E-Ticketing Application on Bus Transportation in Bandung

Eddy Soeryanto Soegoto, Rudy Setiawan, Rizky Jumansyah

This study aims to determine the impact of the e-ticketing application system on bus transportation for the peoples of Bandung. To support the research, the method used was qualitative. The results show that there are some positive impact on the implementation of e-ticketing system, one of which is to...

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Developing Strategic Marketing Plan for Artificial Flower Bouquet Business in Bandung

Abdullah Al Aliyi Surtawijaya, Dedi Sulistiyo Soegoto

This study aims to develop strategic marketing plan for the artificial flower bouquet business in Bandung City. The method used in this study was qualitative analysis descriptive through marketing mix 4Ps theory and Porters five competitive forces theory. The result of the research produced strategic...

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Implementation of Management Information System, Implication on the Performance of Entrepreneur in West Bandung Regency

Neng Susi Susilawati Sugiana, Deden Abdul Wahab Syaroni

Business competition in the region especially in West Bandung regency, businessman who cannot stand competition. The purpose of this research is to learn the application of information system management implications for the performance of entrepreneurs MSMEs businessman in West Bandung Regency. Theories...

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Attracting Consumer Interests from Display of Hotel Booking Sites and Airline Tickets in Indonesia

Dedi Sulistiyo Soegoto, Supriatna, Raiswati Untsa Mega

The purpose of this study is to attract the interest of domestic and foreign tourism consumers in the ease, speed, accuracy of hotel bookings, airplane tickets, and more. The

method used in this study was descriptive. The results of this study indicate that the influence of a dynamic website appearance...

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Analysis of Entrepreneurial Marketing Canvas on Small-Scale Business

Danica Elma Edwina, Rahma Wahdiniwaty

This research aimed to analyze the entrepreneurship and marketing model adopted from the newest model of Entrepreneurial Marketing Canvas (EMC). This marketing model was combination of marketing strategy, financial strategy, and organization. The subject of this research is one of muslim fashion industries...

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Design Business Continuity Plan of Data Center Using ISO 22301:2012

Rahadian Arief, Yeffry Handoko Putra

The purpose of this study is to design a BCP framework that adapts to the needs of the company. Research design using qualitative method. Data collection in this research using observations, interviews, and questionnaires. Stages in evaluating are planning research, determining the scope of the evaluation,...

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The Effect of Innovation on Performance in Micro, Small, and Medium Enterprises

Rudi Asfar Rifai, Deden Abdul Wahab Syaroni

This paper aims to know much influence innovation has on the performance of Micro, Small, and Medium Enterprises in Bandung Regency. This research used descriptive method with the aim of collecting detailed data so that it can describe how much influence innovation has on the performance in detail. The...

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Effect of Manager Competency on Innovation in Small and Medium Enterprises

Angga Dwiputra Solihin, Deden Abdul Wahab Syaroni

This research was conducted to determine the relationship between managers' competency towards innovation in small and medium enterprises. The method used in this study was descriptive with a quantitative assessment. The unit of analysis in this study was small and medium businesses in Bandung Regency...

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Assessment of Lecturer Satisfaction, Working Quality and Productivity Toward Learning Management System

Senny Luckyardi, Deden Abdul Wahab Syaroni

The purpose of this research is to assess the lecturer satisfaction, working quality, and productivity toward Learning Management System (LMS) and to know the extent the effectiveness of LMS for the lecturers. The study case was conducted in a Private University in Bandung. This research used quantitative...

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Analysis of Strengths, Weaknesses, Opportunities, and Threats (SWOT) for Business of Laboratory Competency Training

Novy Lousiane, Deden Abdul Wahab Syaroni

This study aims to analyze business opportunity of laboratory competency training and analyze development of the potential factor on the services of laboratory competency training. The subjects of this study are the expert chemical analysts in Bandung. This research method used descriptive qualitative...

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A Dynamic Strategical Plan to Strengthen Food Security

Arjuna Rizaldi

This study aims to build a strategical planning to improve the agricultural sector in Subang Regency, West Java Province especially in accordance to central government's

establishment of Subang as one of Indonesian national granary to strengthen Indonesian food security. The research method used was...

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The Role of Market Orientation and Innovation Capability to Create Superior Value

Rizki Zulfikar

This research aims to excavate the impact of the market orientation and innovation capability to value creation in Small and Medium Enterprises (SMEs) of knitting industry located in Bandung, West Java Province. The descriptive and verification methods were used in this research while the data obtained...

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Inflation Effects and World Crude Oil Prices on Combined Stock Price Index (CSPI) in Indonesia Stock Exchange (IDX) of 2015–2018 Period

Windi Novianti, Ajeng Perwati

The purpose of this study is to find the evidence of whether the World Inflation and Crude Oil Prices had an effect on the Composite Stock Price Index (CSPI) in the Indonesian Stock Exchange (IDX) of the 2015-2018 periods by taking samples for 4 years on the IDX. This method used in this research was...

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Marketing Approach on Competitive Advantage of Online-Based Public Transportation

Muhammad Iffan

The aim of this research is to determine the competitive advantage using marketing approach of online-based public transportation. Marketing approach used in this research is a service marketing mix that includes product, price, promotion, place, people, process, and physical evidence. The method used...

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Consumer Perception about Paid Cutlery Programs at Online Food Delivery Company

Candra Sari Triyana, Deden Abdul Wahab Syaroni

The purpose of this research is to analyze the perception of consumer of paid cutlery program at the online food delivery company. This research aims to determine the effectiveness of the program towards changes in consumer purchasing behavior related to decrease the used of plastic materials. The variable...

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Purchasing Decisions in Terms of Perceived Quality and Product Knowledge

Raeni Dwi Santy, Siti Daniyah Atika

The purpose of this study is to find out the Quality, Product Knowledge, and Purchase Decisions on Samsung smartphone products as well as to determine the effect of Quality Perception and Product Knowledge on Purchasing Decisions simultaneously and partially on samsung smartphone products. This study...

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Effect of Career Planning and Self-Efficacy of the Performance of Employees

Lita Wulantika, Niesfa Ayuningtias

This research aims to determine the effect of Career Planning and Self-efficacy on Employee Performance at PT Perkebunan Nusantara VIII Bandung. The data collection was conducted by questionnaire to 75 employees. The samples were carried out by probability sampling with simple random sampling. The data...

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Enterprise Architecture Information System Planning for the Procurement of Goods and Services

Hangga Tri Saputra, Yeffry Handoko Putra

The objective of this research is to support the operational and investment activity for company efficiency, transparency, rivalry, affordability, quality of goods, and services

procurement system in Regional Cleaning Company of Bandung or PD. Kebersihan Bandung. With the implementation of the TOGAF...

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The Effect of Customer Value on Customer Loyalty at Bandung Tourist Location

Diki Ganthika, Rahma Wahdiniwaty

The purpose of this research is to explain and evaluate the effect of customer's value on customer loyalty at Bandung tourist attraction location. The method used descriptive verification. The analysis unit is the customer in one of Bandung tourist location. The data was collected by a questionnaire...

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Event Study of Obtaining Investment Grade in Indonesia

Suryanto

This research aims to analyze the market reaction to the announcement of the acquisition of share prices due to the announcement event Indonesia's debt rating of Investment Grade Indonesia. This study used comparative descriptive research design. The sample used in this study was 41 companies included...

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The Factor Influencing Customer Satisfaction in Health Insurance Companies

Alam Gumilang Ramadhan, Dedi Sulitiyo Soegoto

The aim of this research was to know the effect factor of participant satisfaction on health insurance companies. By using quantitative methods with descriptive and verification approaches. The test equipment used Structural Equation Modeling Partial Least Square (SEM-PLS) and questionnaire distributed...

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The Effect of Information System on Employee Performance

Arif Darma Sukmawan, Rahma Wahdiniwaty

Information systems are experiencing rapid development that has become a necessity for organizations, companies and individuals. It became a basic requirement for large companies because they can provide convenience, speed and accuracy in processing data to become necessary information. This research...

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The Process of Product Purchasing Decision Through E-Marketing

Rizky Fauziah, Rahma Wahdiniwaty

The purpose of this research is to determine whether the online marketing can influence purchase decisions of the internet users in buying a product. The method used in this research is multiple linear regression where the data is processed by SPSS programs. The unit of analysis in this research is the...

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The Effect of Trust Dimension Towards E-Commerce Customer Participation

Nikita Astria, Rahma Wahdiniwaty

The purposes of this study are to analyze the effects of the level of participation of e-commerce users in Indonesia each through the variables of benevolence, integrity, and ability and to analyze the effect of the trust variable on the level of e-commerce customer participation in Indonesia. This research...

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The Influence of Motivation on Employee Satisfaction and the Impact of Employee Performance in Cooperation

Andriyati Tanjung, Rahma Wahdiniwaty

The purpose of this study is to determine the effect of motivation on job satisfaction and its impact on employee performance at the Daarut Tauhiid Islamic Boarding School cooperative. The sample in this study used saturated sampling with a total sampling of 113 respondents. The analytical method used...

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The Development Strategy of Fish-Processing Products

Neni Setiarini, Herman Surdiatno Soegoto

This research aims to formulate a strategy for developing processed fishery products at CV X in the future. This research was conducted with a case study in CV X. This research used a qualitative method. The type of data collected includes primary data and secondary data. The technique of deciding the...

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Early Retirement Program: Study on the Motivating Factors

Mantiq Al Kindy, Deden Abdul Wahab Syaroni

This study aims to determine the factors that motivating employees in taking early retirement program. In this study, the author uses the theory of intuition, the theory of dismissal, the theory of retirement, and the theory of early retirement. This research used descriptive with a qualitative approach....

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Financial Behavior Impact to Determine Dividend Policy at Indonesian Companies

Linna Ismawati

This research aims to find evidence on the impact of financial behaviour in determining dividend policy. The method used in this research was the Qualitative Research Method using Explorative Survey. The Qualitative research method used Nvivo software version 10.0. The units of research are all companies...

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Impact of Teacher Certification Toward Learning Quality: A Case Study in Elementary School

Linda Setiawati

The purpose of this research was to obtain an overview of the impact of teacher certification on improving the quality of learning. This study used a qualitative descriptive

method with the research instrument used was a questionnaire and interview. The respondents in this study were 50 certified elementary...

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Education World Disruption: Digital Communication Impact on Quality of Vocational School Graduates

Isniar Budiarti

Along with technological development, especially in the field of education, vocational school is required to produce quality graduates. However, the lack of digital technology utilization in the education process becomes an obstacle. In this case, a comprehensive and good digital technology simulation...

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Strategy to Increase Consumer Purchasing Decisions in Supermarket Business

Agus Supandi Soegoto, Een N. Walewangko

This study aims to determine strategies to improve consumer purchasing decisions through Product Quality, and Servicescape in the Supermarket business both partially and simultaneously. The method used is associative and aims to uncover the model of the relationship between variables, with multiple linear...

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The Influence of Collateral Assets on Stock Prices (Empirical Study of Basic and Chemical Industry Companies Listed on the Indonesia Stock Exchange Period 2012–2016)

Aryanto Wibisono, Dedi Sulistiyo Soegoto

This study aims to find out how the description of collateral assets and stock prices in the Basic and Chemical Industry companies listed on the Indonesia Stock Exchange for the period 2012-2016, and how the influence of collateral assets on stock prices in Basic and Chemical Industry companies listed...

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Formulation of Business Strategy and Implication on Marketing Strategy in Janji Laut Resort, Manado

Yuke Luviana, Dedi Sulistiyo Soegoto

The tourism sector is one of the largest sources of income for the country. This is not apart from the support of the hospitality industry that becomes supporting means to meet the needs of tourists. This research aims to determine which variables are the sources of strengths, weaknesses, opportunities,...

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Social Media Marketing Application in Indonesian Travel Industry

Tina Setriani, Herman Surdiatno Soegoto

This research aimed to analyze the effectiveness of promotion using digital platforms by content marketing, advertising, and influencer who promote the products. The research method used was a qualitative descriptive analysis with SWOT tools. SWOT Analysis is a process that includes four areas into two...

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Return on Assets, Debt to Equity Ratio, and Earning per Share Impact on Stock Price in Property Companies Stock Exchange

Devi Lutfiah, Dedi Sulistiyo Soegoto

This study aims to determine the rate of return on assets, debt to equity ratio, and earnings per share impact on stock price, either partially or simultaneously, on a property company listed on the Indonesia Stock Exchange 2014-2018 period. The data analysis method used was multiple linear regression...

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Ability to Pay Personal People Mandatory Taxes in KPP Pratama Majalaya Bandung

Wati Aris Astuti, Adnesha Mutia

Willingness to pay tax can be interpreted as a value that is willing to be contributed by someone (determined by regulation) that is used to finance the general expenditure of the country by not receiving reciprocal services directly. The willingness of taxpayers to pay taxes is important in tax collection....

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E-Budgeting to Enhance the Quality of Information

Adeh Ratna Komala

Regional Organization (RO) in implementing the budgeting system has not yet integrated the system. The budget is one of the government finances that must be appropriately managed where the funds collected must be adequately budgeted. The purpose of this study was to find out the implementation of e-budgeting...

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Reliability Analysis of Islamic Financial Statements: Zakat, Infaq, and Shodaqoh

Sri Dewi Anggadani, Deden Abdul Wahab Syaroni, Rio Yunanto

The purpose of this study is to analyze the reliability of the financial reporting system in amil zakat institution. This study used a descriptive method that was a method of collecting data from various written sources such as books, journals, and articles. The result of the analysis shows that financial...

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Quality of Audit System Information for Internal Control Effectiveness

Inta Budi Setya Nusa

Information system audit is a tool used in the supervision and evaluation of inputs, data processes, and results of financial statements. This study aims to determine the effectiveness of information systems audits in helping control business processes that have an impact on improving internal control...

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Effectiveness and Contribution of Land and Building Tax to Local Revenue

Angky Febriansyah

This study aims to analyze the achievement of land and building tax targets in Bandung city during 2014-2018 and to find out how much the effectiveness and contribution of land. Also, building tax revenues to the total revenue of the Bandung municipal government for five years. The research method used...

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Tracing Tax Violation by Taxation Information System

Siti Kurnia Rahayu

There is a problem of tax violation or non-compliance of taxpayers that occur every year in Indonesia. The Directorate General of Taxes needs to endeavor more intensive ways in which to strengthen the policy countermeasures to combat this problem. From various scholarly studies concerning this matter,...

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The Effect of Macro Economic Variables on Value Added Tax (VAT)

Lilis Puspitawati, Wiko Ramdhani Hartono

Tax is one of the sources of state income that used to finance expenditures in a country. Therefore tax revenue is the dominant factor in sustaining national development in a country. The problem that occurred at this time that there is a condition of an increase in the number of taxable entrepreneurs,...

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Kansei Analysis using Analytical Hierarchy Process

Chandra Nur Huda, Ana Hadiana

In determining a choice that is not based on specifications, it is important to know the aspects of feelings in a product. Kansei is a technology that translates feelings into product design. The application of Kansei in the development of decision support systems can help facilitate decision making...

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Achievements Strategy for Unqualified Opinion in Bandung Government

Poni Sukaesih Kurniati, Suryanto

The purpose of this study is to analyze the Regional Government's strategy in the effort to achieve a Fair Opinion without Exception (WTP) opinion. This research is descriptive research with a qualitative approach. The sources of data are obtained from interviews and results of searches for scientific...

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Relationship Between Regional Economic Growth and Regional Original Revenue to Regional Financial Independence

Ony Widilestariningtyas

Regional autonomy requires independence and genuine regional income which reflects regional economic growth. This study provides empirical evidence about the relationship between regional economic growth, regional own- source revenue, and financial independence. Descriptive and explanatory methods were...

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Reliability Analysis of Islamic Financial Statements: *Zakat, Infaq, and Shodaqoh*

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Abstract— The purpose of this study is to analyze the reliability of the financial reporting system in amil zakat institution. This study used a descriptive method that was a method of collecting data from various written sources such as books, journals, and articles. The result of the analysis shows that financial reports on amil zakat institutions are reliable and more complete are also complex than conventional organizations. Therefore, financial statements on amil zakat institution have the reliability that can be held to make a report.

Keyword— Zakat, Infaq, Shodaqoh, Financial Statements

I. INTRODUCTION

Vivin et al said that amil zakat institution in Indonesia in a relatively short span of time, have shown significant progress and increasingly show their existence in the national economic system.[1]. Muhammad said Islamic organization is a world financial segment that is developing very fast. Islamic organization should ideally operate in accordance with the principles governed by Islamic law (Shariah) [2]. Kusumo explained that there are several methods that can be used to measure the performance of Amil zakat institution and one of them is Organization Indonesia Regulation No. 9/1 / PBI / 2007 which in its assessment uses the CAMELS approach (Capital, Assets, Management, Earnings, Liquidity, and Sensitivity Market Risk). This is an official measurement toolset by Organization Indonesia to calculate the health of the Amil zakat institution in Indonesia [3].

Padmantlyo said that financial reporting and accounting systems in Islam are designed according to the Islamic business economic system that comes from the Qur'an and Sunnah (hadith). Allah says in the Qur'an, "even though they are not told except to worship Allah by purifying obedience to Him in (running) religion in a straight line and so that they establish prayer and perform zakat and that is the right religion "(QS Al Bayyinah: 5)" [4].

Sulistiyowati said that financial reports are prepared and presented to users / external users by all companies throughout the world. The purpose of financial statements is to provide information about the financial position, performance, and flow of cash companies [5]. Aprianti et al said information according to the data that has been organized so that gives meaning and value to the recipient [6]. The purpose of this research is to analyze the reliability of financial statements on the Amil zakat institution.

II. METHOD

This paper used a descriptive method of research by collecting data and theory from several sources besides detailed reference books on the theory of the contents of a complete financial statement device, the flow of data to ledgers, how to calculate the financial ratios of Amil zakat institution, the reliability of Amil zakat institution, and parts - Islamic organization financial statement section. Description of this paper explains the zakat, infaq and shodaqoh must report and transparent financial report.

III. RESULTS AND DISCUSSION

Based on Figure 1 that the financial statements of the NU Amil Zakat Institution (LAZISNU) can be obtained from zakat, infaq, and shodaqoh. These three elements are important indicators that influence the amount of acceptance for the welfare of the people. Financial statements in which there are funds from the public must be accounted for transparently and analyzed to determine the presentation of the increase or decrease and the factors causing it.

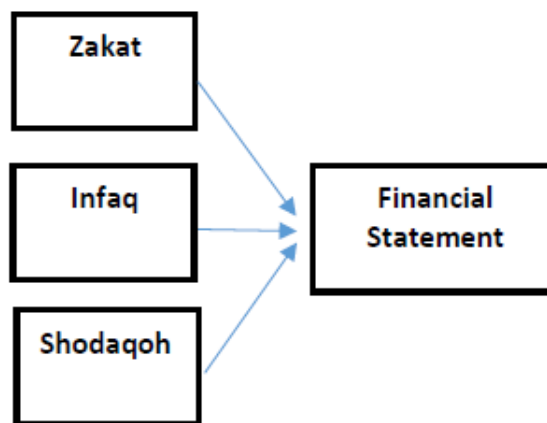


Fig 1. Research paradigm

The complete financial statement, data flow to ledgers, how to calculate the financial ratios of Amil zakat institution, the reliability of Amil zakat institution, and parts of Islamic organization financial statements :

Financial Statement

The complete set of financial statements that must be issued by Amil zakat institution consists of :

- a. Balance sheet financial position report
- b. Income statement
- c. Cash flow statement
- d. Reports of changes in owner's capital and retained earnings reports
- e. Limited investment change report
- f. Report on sources and uses of zakat funds and donations (if the organization is responsible for collecting and distributing zakat)
- g. Report on sources and uses of qard funds
- h. Financial report notes
- i. Statements, reports and other data that help provide the information needed by users of financial statements as determined in the statement of objective.

These reports must be published in the form of comparative reports, which at least include financial statements from the previous period that can be compared. The purpose of Islamic organization financial statements is the same as the general purpose of the financial statements in addition to, among others, providing:

1. Information on organization compliance with sharia principles, as well as information on income and expenses that are not in accordance with sharia principles if there are and how the income is obtained and used.
2. Information to help evaluate the fulfillment of organizational responsibilities for trust in securing funds, invest in a reasonable level of profit, and information about the level of investment profits obtained by owners and owners of bound investment funds.
3. Information about fulfilling organization social functions, including managing funds and distributing zakat.

Chart Of Flow Data to General Ledger Syariah Organization Financial Ratio In Indonesia

Until now, the financial ratio analysis of the Amil zakat institution still uses the rules that apply in conventional organizations. This type of financial ratio analysis can be done in two ways, namely: Internal comparison. Analysis using the ratio of the current period to the past and future periods for the same company. External comparison. The analysis is done by comparing the ratio of companies with other companies that are similar to the industry average at a similar point.

Types Of Organization Financial Ratio

Financial ratio analysis of Amil zakat institution is carried out by analyzing the balance sheet position and income statement consisting of :

- A) Liquidity Ratio
Current Ratio = (Cash + Placement) / (Current Debt)
- B) Quick ratio (quick ratio / acid test)
Current Ratio = Cash / (Current Debt)

- C) Financing Ratio
Financing Ratio to third party funds = (Total Financing) / (Total Deposit)
- D) Activity Ratio
Fixed Assets Turnover = (Fixed Assets) / (Total Assets)
- E) Total Asset Turnover
Turnover of Total Assets = (Operating Income) / (Total Assets)
- F) Profitability ratio
Margin Profit = Profit / (Total Revenue)
- G) Return on assets (Return On Asset)
Returns on Assets = Profit / (Total Assets)
- H) Cost ratio
Cost Ratio = (Operating Costs) / (Operating Income)

Analysis Of Islamic Organization Financial Ratio

Analysis of the financial ratios of Islamic Amil zakat institution: the case with Al-Baraka Islamic investment ban B.S.C, consisting of :

- a. A profitability ratio is a general description of the organization's ability to generate profits, which can be searched by the following formula:
 - 1) Return on total assets (ROTA): Net Profit Before Tax / Average Total Assets
 - 2) Return on fixed assets: Net profit before tax / Average fixed assets
 - 3) Margin profit: Net profit Before Tax / Total Revenue
 - 4) Composition of Revenue, calculated by:
 - Revenue from organization service / Total revenue
 - Revenue from Islamic financing / Total revenue
 - Other investment revenue / Total revenue
- b. Compositioning of operating expenses
- c. Staff costs / Total operating expenses
- d. Premises & equity costs / Total operating expenses
- e. Other overhead / Total Operating expenses
- f. Profitability performance Mudharabah
- g. Net profit / mudaraba revenue
- h. Mudharabah expense / total mudharabah revenue
- i. Shahibul maal share of profit / total investment deposits
- j. Organization share of profit/capital invested in mudharabah
- k. The liquidity ratio is a picture of the ability of Amil zakat institutions to fulfill their short-term obligations.
- l. The capital adequacy ratio is the figure, regarding the ability of a syraiah organization to be able to meet its capital adequacy.

- m. The asset quality ratio is used to measure how well the asset quality of the Amil zakat institution.
- n. The ratio of financial market investment (investment) is a picture of the ability of Amil zakat institution seen in the capital market or the form of investment.
- o. Measuring indicators and growth, is a measure or a big indicator and the growth of syariah organizations in a certain period, including organization size and organization growth.

Reliability Of Syariah Organizations (Amil Zakat Institution)

If reviewed through visual or non-visual media, Amil zakat institution has good performance, and Amil zakat institution has a lot of progress, including Health growth and resilience. When monetary experiences fluctuations in the form of high-interest rates, Amil zakat institution is free of negative spreads or negative interest income because basically Amil zakat institution or Amil zakat institution are not interest-based. For example, organization muamalat is one of the strong Amil zakat institutions because it can remain standing after a storm of crisis that occurred in Indonesia which caused a number of organizations to be closed. This can be overcome because several things cause it, namely operating based on sharia, namely profit sharing and not based on interest or usury, does not experience negative spread, because Amil zakat institution rely on revenue sharing, do not take positions to speculate currencies, so they do not experience NOP problems (Net Open Position), Relies on ownership of small and medium enterprises Assets Commitments carried out by Amil zakat institution in demonstrating increasingly good dynamics can be seen from assets that continue to grow FDR (Financing to Deposit Ratio) which is always > 80% every year.

Loan to Deposit Ratio

LDR is a traditional measurement used to fulfill borrowing requests for customers, such as demand deposits, savings, etc. As an indicator of an LDR loan, the amount or position of the loan given as which is stuck on the asset side. The purpose of the LDR calculation is to know and evaluate an organization that has a healthy condition in carrying out its operations or business activities.

Part Of The Syariah Organization Financial Statements

The financial position report (Balance Sheet), includes assets, liabilities, equity, from the owners of unlimited investment accounts and the like, and capital owned at a date that was disclosed. Sri Dewi said the Profit and Loss Report includes investments, costs, loss, and profit that must be disclosed based on the type during the period covered by the income statement [7]. Cash Flow Statement must distinguish between cash flows from operations, investment activities and financing activities and must disclose the components of

each cash flow category [8]. Reports on changes in Capital or Retained Earnings reports [9], including paid-in capital, capital contributions of owners during the period, income (loss), net during the period, distribution to owners during the period, increases (decreases) in legal reserves and options during the period [10]. Accounting information in the form of financial statements can not be separated from an integrated information system [11].

IV. CONCLUSION

Basically the financial statements of Amil zakat institution and conventional organizations are the same and influenced by the integrated information system. It is just that in the Islamic organization's financial statements, the accounts in the report are more complete and lead to Islamic Sharia. Such as the existence of qardh funds, donations, and zakat that are calculated in financial statements. reports of Islamic and conventional organizations have the same goal, namely for decision making for users.

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