

The Influence of Transparency and Accountability of The “Amil Zakat Persatuan Islam” Institution on Muzakki Beliefs

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Abstract

This study aims to determine the effect of transparency and accountability on muzakki trust in the Islamic Union Amil Zakat Institution Ciamis Regency Service Office. The research uses an associative quantitative approach with a descriptive verification method, which describes the variables as they are and tests the relationship between variables through collecting, processing, analyzing and interpreting data from questionnaires. The results showed that the transparency variable has a positive and significant effect on muzakki trust, with a significance value of $0.000 < 0.05$, $t_{count} 5.402 > t_{table} 1.665$, and regression coefficient 0.438 . Accountability also has a significant effect on muzakki trust with a significance value of $0.005 < 0.050$, $t_{count} 2.905 > t_{table} 1.665$, and regression coefficient 0.395 . At the same time, transparency and accountability together have a positive and significant effect on muzakki trust with a F_{count} value of $19.788 > F_{table} 3.06$ and a significance value of $0.000 < 0.05$.

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh transparansi dan akuntabilitas terhadap kepercayaan muzakki pada Lembaga Amil Zakat Badan Amil Zakat Nasional Kantor Pelayanan Kabupaten Ciamis. Penelitian ini menggunakan pendekatan kuantitatif asosiatif dengan metode deskriptif verifikatif, yaitu mendeskripsikan variabel apa adanya dan menguji hubungan antar variabel melalui pengumpulan,

pengolahan, analisis dan interpretasi data dari kuesioner. Hasil penelitian menunjukkan bahwa variabel transparansi berpengaruh positif dan signifikan terhadap kepercayaan muzakki, dengan nilai signifikansi $0,000 < 0,05$, thitung $5,402 > ttabel 1,665$, dan koefisien regresi $0,438$. Akuntabilitas juga berpengaruh signifikan terhadap kepercayaan muzakki dengan nilai signifikansi $0,005 < 0,050$, thitung $2,905 > ttabel 1,665$, dan koefisien regresi $0,395$. Sedangkan transparansi dan akuntabilitas secara bersama-sama berpengaruh positif dan signifikan terhadap kepercayaan muzakki dengan nilai Fhitung $19,788 > Ftabel 3,06$ dan nilai signifikansi $0,000 < 0,05$.

Keywords: Transparency, Accountability, Trust, Muzakki, Amil Institution Zakat

Introduction

Zakat is an asset that must be issued by muzakki (a Muslim who has the obligation to pay zakat) according to Shariah provisions, which is then given to mustahiq, namely people who are entitled to receive zakat and consist of eight groups (PSAK 109) (Indonesia, 2018). Zakat can be interpreted as one of the third of the five pillars of Islam that must be fulfilled by Muslims. There is an explanation from the Prophet's Hadith, so its existence is equal to other acts of worship such as prayer and fasting, and becomes an absolute factor in one's Islamic faith (Rahman, 2015).

Raising public awareness about the importance of Zakat is part of the responsibility of Amil Zakat Institution. The application of the principle of transparency in Amil Zakat Institution can be used as a benchmark that the implementation of zakat management in the institution is quite good. Transparency is important, where transparency means that there is openness, where every process of managing Zakat funds must be recorded. If the Amil Zakat Institution does not implement the principle of transparency, the public, especially the muzakki, will doubt the credibility of the institution responsible for managing these funds (Solihah & Mulyadi, 2018).

Amil Zakat Institution according to (Ministry of RI, 2013) as an organization that manages public funds must report the results of its zakat management. Public reporting of resources is a fulfillment of current governance demands related to the enforcement of good governance. Any management related to the utilization of public resources must be managed transparently and accountably. Reporting

the results of zakat management is a report on all activities covering planning, implementation, administration, finance, accountability, and financial supervision of zakat management. Therefore, the management of zakat must be carried out in an orderly manner, obeying the laws and regulations, effective, efficient, economical, and responsible so that the reporting can be made accountable and transparent (Dwianto, 2005).

The government has regulated the reporting process for the Amil Zakat Agency and Amil Zakat Institution with the Decree of the Minister of Religious Affairs of the Republic of Indonesia number 581 of 1999 concerning the implementation of Law Number 38 of 1999 which was later replaced by the Decree of the Minister of Religious Affairs of the Republic of Indonesia Number 373 of 2003, as well as through the Technical Guidelines for Zakat Management through the Decree of the Director General of Bimas Islam and Hajj Affairs Number D/291 of 2000. Article 31 of the Decree of the Minister of Religion of the Republic of Indonesia Number 373 of 2003 states that "Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ) provide annual reports on the implementation of their duties to the government according to their level no later than 3 months after the end of the year" (Munjiah, 2017).

Low public trust in zakat management institutions can also be the cause of the gap between the potential amount of zakat and the realization of the amount of zakat received. So that many people are found in issuing their zakat directly given to mustahiq. because they think that this action is better than paying zakat through the Amil Zakat Institution. Zakat that is handed over directly from Muzakki to mustahiq in sharia law is valid, but in addition to neglecting the benefits of the existence of zakat institutions, also the wisdom and function of zakat, especially those related to the welfare of the people in general, will be difficult to realize. The handing over of zakat to zakat officials is something that the Prophet and his Companions used to do and modeled after him. Even the scholars afterward still require the submission of the management and management of zakat to the officers (Huda, 2017).

The potential for Zakat in Ciamis Regency is quite large because more than 99% of the population is Muslim, and there are many types of Zakat objects that can be issued Zakat. The people of Ciamis Regency are arguably a society that prioritizes Islamic law. This can be seen in the daily life of the people, such as praying five times in congregation, holding regular recitations and other religious activities. Based on field observations of zakat management, zakat collection is done in mosques only at certain times, such as during the month of Ramadan, or is distributed directly to those closest to them. The congregation gives its

zakat to the amil in the mosque, and then the amil distributes it to the mustahik around the mosque.

To see the level of trust of the muzakki towards the transparency of financial reports and reports on the distribution of zakat, infaq, sadaqah of the Islamic Union Amil Zakat Institution Ciamis Regency Service Office can be seen from the increase in the amount of asset data that enter through Amil funds and the number of donors that increase every year. The level of health in zakat institutions must be assessed and considered as well as possible, this aims to find out how the condition of the zakat institution is whether it is in a healthy, less healthy or even in a very bad condition.

Table 1 Zakat Collection and Distribution

Year	Collection	Distribution
2018	3.207.958.600,00	3.207.958.600,00
2019	3.624.528.350,00	3.621.150.150,00
2020	6.243.426.850,00	6.248.026.750,00
2021	2.439.021.100,00	2.427.219.500,00
2022	4.264.763.868,00	4.245.086.742,00

(Source: Report of Lembaga Amil Zakat Ciamis 2023) taken from the report of Lembaga Amil Zakat Persatuan Islam.

From Table 1, we can see that the collection of zakat funds at the Islamic Union Amil Zakat Institution Ciamis Regency Service Office fluctuates every year. In 2018-2019, the amount of zakat fund collection increased but not too much, but in 2020, the collection of zakat funds experienced a fairly high increase. Meanwhile, in 2021, the collection of zakat funds decreased compared to 2020 and increased again in 2022. The people who channel zakat to the Amil Zakat Institution of the Islamic Association of Ciamis Regency Service Office are also relatively small compared to the potential and population of 1,229,069 people.

The lack of confidence to pay their Zakat to Zakat institutions because of the thoughts of people who still doubt that the funds deposited through Zakat institutions are being used improperly or misused. This happens because of the weak control and reporting system. Even any mosque or foundation can claim to receive and distribute zakat. Another factor that can affect the muzakki's distrust is due to the lack of transparency in financial reports, accountability of zakat institutions, and not getting greater benefits if the zakat funds are channeled through the Amil Zakat Agency and Amil Zakat Institution compared to channelling them directly (Septiarini, 2011). Based on the data described above, it shows that transparency and accountability have a significant effect on increasing public trust. So the authors will

conduct research with the title "The Effect of Transparency and Accountability of Amil Zakat Institutions on the Level of Muzakki Trust in the Islamic Union Amil Zakat Institution Ciamis Regency Service Office".

Theoretical review

Zakat

Zakat according to the language is pure, develop and grow. While Zakat according to the concept is part of the individual's property that is spent with the aim of worshiping Allah and given to people who are entitled to receive it according to the provisions of Islamic law (mustahik). Surah Al-Baqarah verse 110 explains that people who are Muslims must pray and pay Zakat. In fiqh terms, many definitions are found, viz: Zakat is the giving of part of one's wealth at a certain time with a certain value, namely 2.5%, 5%, 10%, or 20%, which is also distributed to certain people. From the definition of zakat according to language and terms, it has been explained that some of the property that we spend on zakat is another way to purify our souls and a way to perfect religion (Sahroni, 2019).

The concept of Zakat is one of the worship in the field of property that has social values, so in its implementation requires procedures for calculation and distribution as well as a group of people in charge of the calculation and distribution. A group of people is needed who are responsible for managing all aspects of Zakat, not left to the awareness of each individual (Sumarni, 2018)

Transparency

Transparency is the nature of openness in making decisions and their implementation by following the rules of the mechanism set by the institution. Transparency can also be called the submission of financial reports to all parties in detail. Transparency in zakat management institutions aims to build trust in zakat management institutions that zakat management institutions are trustworthy, professional and reliable. Therefore, the creation of trust between zakat management institutions and muzaki in obtaining accurate information (Kaimiyaul, 2021).

Transparency is a principle that guarantees access or freedom for everyone to obtain information about government administration, namely information about policies, the process of making and implementing them, and the results achieved. With this principle, the public or those concerned can freely access information (Ghafur, 2021)).

Accountability

Accountability is responsible matters or circumstances that can be held accountable (KBBI). Webster defines accountability as a state that can be accounted for, responsible, and accountable. The meaning of the word accountable is accountable, can answer to superiors, as a person is accountable to his God for what has been done, and can be explicitly accountable (Rismayadi, 2019).

According to Law No. 23 of 2011, LAZ Amil Zakat Institution is required to submit reports on the implementation of the management of Zakat, Infaq, Sadaqah and other religious social funds to the National Amil Zakat Agency and local government periodically. The annual balance sheet report of the National Amil Zakat Agency is announced through print or electronic media. While the reporting procedures have been described in PSAK 109. PSAK 109 has also provided the components of financial statements that must be reported by AMIL such as balance sheet, statement of changes in funds, statement of changes in assets under management, statement of cash flows and notes to the financial statements (Rahman, 2015).

Muzakki Trust

Trust in zakat institutions can be interpreted as the desire and willingness of muzakki to choose a zakat institution to distribute their zakat to mustahiq based on the belief that the institution is reliable, trustworthy, transparent in its management, and fair in its distribution of zakat funds to be right on target. In addition to fostering high public trust in the chosen zakat institution, the zakat collected will also be more optimal and its use will be felt by more mustahiq. Thus, people will prefer the Zakat Institution as the main choice for channeling their Zakat and invite others to give Zakat to the institution they trust.

Amil Zakat Institution

The Amil Zakat Institution must report the audited implementation of Zakat collection, distribution and utilization to the National Amil Zakat Agency on a regular basis. National scale Amil Zakat Institution can open 1 (one) representative in each province after receiving permission from the head of the provincial office of the Ministry of Religious Affairs. To obtain permission to open a representative office of Amil Zakat Institution is done by submitting a written application to the Head of the Provincial Office of the Ministry of Religious Affairs by attaching:

1. Permission to establish an Amil Zakat Institution is granted by the Minister of Religious Affairs;
2. Recommendation from the Provincial National Amil Zakat Agency;

3. Data of Muzzaki and Mustahik.

The birth of Amil Zakat Institution is certainly inseparable from the principles of Zakat management, which are listed in Law. No. 23 Year 2011, namely: Islamic Sharia, Amanah, Benefit, Justice, Legal Certainty, Integrated, Accountability.

- a. Islamic Shari'a. In performing its duties and functions, Amil Zakat Institution shall be guided by and in accordance with Islamic Shari'a, starting from the procedure of hiring employees to the customs of distributing Zakat.
- b. Honesty. Amil Zakat Institution must be an institution that people can trust. Management must be professional. Mustahik must be in accordance with 8 asnaf recipients of zakat rights.
- c. Benefit. The Amil Zakat Institution must be able to provide the maximum benefit to the Mustahik.
- d. Justice. In distributing zakat, Amil Zakat Institution must act fairly, without favoritism and, of course, on target.
- e. Legal certainty. Muzaki and Mustahik must have security and certainty of rules in the process of Zakat administration.
- f. Integrated. Zakat management must be carried out hierarchically as a result of which it can improve the performance of collection, distribution and utilization of Zakat.
- g. Accountable. Zakat management must be accountable to the people and practically accessible to the public and other interested parties.

Method

The research methods used in this research are descriptive quantitative and descriptive verification methods. Descriptive quantitative is a technique used for testing, measuring, and hypotheses based on mathematical and statistical calculations. The data collection method can use surveys, observations, or interviews. Data samples in quantitative descriptive techniques are more objective and structured, which can be in the form of graphs, tables or matrices, reports, and numbers that can be measured in value.

According to Sugiyono (2022), verification method is defined as a research method through evidence to test the hypothesis of descriptive research findings with statistical calculations to obtain evidence results that show the hypothesis is rejected or accepted. In this study, the authors used the following data collection methods: Questionnaire (Questionnaire) is the collection of data by giving the respondents a set of written questions to answer. The questionnaire is suitable for use when the number of respondents is large enough and spread over several regions, the questionnaire can be in the form of closed or open-

ended questions. The questionnaire used by the researchers is a closed questionnaire so that the respondents are expected to choose one of the alternative answers available. The measurement scale used to measure the negativity of this study uses a Likert scale (Nurhawati, 2015).

The data analysis method used in this research is multiple linear regression analysis. Before analyzing the data, a classical assumption test is first carried out so that the independent variable as the dependent variable estimator is free from bias. The classical assumption test used in this research is normality test, multicollinearity test and autocorrelation test. For hypothesis testing in this research, t-statistic test, F-statistic test and coefficient of determination (R²) test were used.

Results and Discussion

The effect of transparency on the level of trust of muzakki at the Amil Zakat Institution of the Islamic Association of Ciamis Regency Service Office.

Based on the research results through the t-test described above, it shows that the transparency variable has a tcount value of 5.402 and a significance value (Sig) of 0.000. Thus, it can be seen that the $tcount > ttable$ value ($5.402 > 1.665$) and sig value < 0.05 ($0.000 < 0.05$). This means that the first alternative hypothesis (H_a) in this study that "Transparency affects the trust of Muzakki Amil Zakat Institution in Islamic Union Amil Zakat Institution Ciamis Regency Service Office" is accepted. So that there is a significant influence between the variable of transparency and the trust of muzakki of Amil Zakat Institution at Amil Zakat Institution of Islamic Union of Ciamis Regency service office.

This principle of transparency will work well if a company or institution provides information in the form of reports to the party concerned. In this case, Amil Zakat Institution of Islamic Union of Ciamis Regency Service Office is able to carry out transparency to the muzakki so that the muzakki know what kind of management has been carried out. What happens when this principle is carried out is the respect of donors and muzakki. So that they believe in what has been entrusted to them.

The effect of accountability on the level of trust of muzakki at the Amil Zakat Institution of the Islamic Association of Ciamis Regency Service Office.

Based on the research results through the t-test described above, it shows that the accountability variable has a tcount value of 2.905 and a significance value (Sig) of 0.005. Thus, it can be seen that the $tcount >$

ttable value ($2.905 > 1.665$) and sig value < 0.05 ($0.005 < 0.05$). This means that the first alternative hypothesis (H_a) in this study states that "Accountability affects the trust of Muzakki of Amil Zakat Institution in Amil Zakat Institution in Ciamis Regency.

Islamic Association of Ciamis Regency Service Office" is accepted. So that there is a significant influence between the accountability variable and the trust of Muzakki of Amil Zakat Institution at Amil Zakat Institution of Islamic Association of Ciamis Regency service office.

Similar research by Aditya Surya Nanda (2017) that the results of his research show that accountability is very important for the stakeholders because with an accountability system, muzakki will know what the performance of employees, so there will be trust of muzakki to entrust zakat, infaq and alms funds.

The effect of transparency and accountability on the level of trust of muzakki at the Amil Zakat Institution of the Islamic Association of Ciamis Regency Service Office.

Based on the analysis test that has been carried out, it shows that the variables of transparency and accountability simultaneously have a positive and significant effect on the trust of muzakki. This is evidenced by the test results obtained sig. value of 0.000 (5%) with Fcount of 19.788. Since $F_{hitung} > F_{tabel}$ ($19.788 > 3.06$) and the significance value < 0.05 ($0.000 < 0.05$), the third alternative hypothesis in this study which reads "Transparency and accountability affect the trust of muzakki at the Islamic Union Amil Zakat Institution Service Office in Ciamis Regency" is accepted.

The alternative hypothesis for this variable is supported by the results of multiple regression tests which show that the coefficient of determination (R^2) is 0.303 or 30.3%, which means that the trust of muzakki in Ciamis is 30.3% influenced by the variable factors of transparency and accountability, while 69.7% is influenced by other variables not tested in this study. If according to previous theories, other variable factors that are influenced by Yakti include service quality, fund collection, fund management.

Conclusion

There is a positive and significant effect on the Transparency variable, as evidenced by the results of the T-test, with a tcount value of 5.402 and a significance value (Sig) of 0.000. Thus, it can be seen that the tcount value is $>$ ttable ($5.402 > 1.665$) and the sig value is < 0.05 ($0.000 < 0.05$). This means that the first alternative hypothesis (H_a) in

this study which states that "Transparency affects the trust of Muzakki at the service office of Islamic Union Amil Zakat Institution in Ciamis Regency" is accepted. So that there is a significant influence between the variable transparency on the trust of Muzakki in the Amil Zakat Institution of the Islamic Association of Ciamis Regency Service Office.

There is a positive and significant effect on the Accountability variable as evidenced by the results of T test, with a tcount value of 2.905 and a significance value (Sig) of 0.005. Thus, it can be seen that the tcount > ttable value (2.905 > 1.665) and sig value < 0.05 (0.005 < 0.05). This means that the first alternative hypothesis (Ha) in this study that "Accountability has a significant effect on Muzakki Trust at Islamic Union Amil Zakat Institution Ciamis Regency Service Office" is accepted. So that there is a significant influence between the variable Accountability on Muzakki Trust in the Amil Zakat Institution of Islamic Association of Ciamis Regency Service Office.

There is a positive and significant influence on the variables of transparency and accountability as evidenced by the results of F test, with a sig. value of 0.000 (5%) with an Fcount of 19.788. Because Fhitung > Ftabel (19.788 > 3.06) and the significance value < 0.05 (0.000 < 0.05), it can be concluded that in this study transparency and accountability affect the trust of Muzakki in the Amil Zakat Institution of the Islamic Union of Ciamis Regency Service Office is accepted.

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