

DETERMINANT ANALYSIS ON FACTORS AFFECTING MUZAKKI'S TRUST IN AMIL ZAKAT

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Abstract: *This research aims to analyze the factors that influence muzakki's trust in amil zakat. This type of research is quantitative. The population in this study were muzakki who started paying zakat in 2022 to 2024 which amounted to 19.503 muzakki. While the sample in this study amounted to 100 respondents. The data used in this study are primary and secondary data. This research data collection technique uses a questionnaire distributed via google form. The data analysis test uses partial least square analysis through smartpls 4.0 software. Based on the results showed that accountability has no significant effect on muzakki trust. Transparency variables, service quality and amil competence have a significant effect on muzakki trust. While the accountability variable through transparency has a significant effect on muzakki trust.*

Keywords: *Accountability, Transparency, Service Quality, Amil's Competence, Muzakki's Trust*

INTRODUCTION

Indonesia is not only the fourth most populous country in the world, but also the country with the largest Muslim population in the world. According to data from World Population Review (2024), 242,700 million people or around 88.25% of Indonesia's total population are Muslims. With the majority of its population being Muslim, Indonesia should have a large potential for zakat. However, the realization of zakat in Indonesia is very low.¹ According to Kabib et al,² Zakat is one of the pillars of Islam so that its law is mandatory. Therefore, every Muslim who is able is obliged to pay it with the appropriate provisions and applies in Islamic sharia. Zakat is also an important part of upholding social justice, and is considered to be able to improve the welfare of the people. Zakat is therefore considered a means of showing a

¹ Dwi Istikhomah, "Pengaruh Literasi Terhadap Kepercayaan Muzaki Pada Lembaga Pengelola Zakat Dengan Akuntabilitas Dan Transparansi Sebagai Variabel Intervening," 2019, <https://doi.org/10.15294/eeaj.v8i1.29763>.

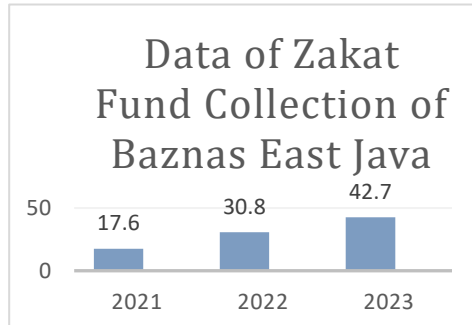
² "Pengaruh Akuntabilitas dan Transparansi Terhadap Minat Muzakki Membayar Zakat di BAZNAS Sragen," *Jurnal Ilmiah Ekonomi Islam* 7, no. 1 (22 Maret 2021): 341, <https://doi.org/10.29040/jiei.v7i1.2156>.

Muslim's gratitude to others. The extent to which they are compliant in paying zakat is also an indicator of the quality of a Muslim's Islamic faith. ³

According to Law Number 23 Year 2011, zakat is intended to improve the welfare of the community, increase social justice and reduce poverty so that there is no significant difference between the rich and the poor. Therefore, regular, clear and responsible management is required⁴. And based on the principles of trustworthiness, justice, honesty, benefits, integrated, and legal certainty ⁵. With the presence of this law, the government, namely the Ministry of Religion, has made various efforts to ensure that the management of zakat carried out by the National Amil Zakat Agency (BAZNAS) and Amil Zakat Institutions (LAZ) which have been encouraged and determined, can be carried out professionally, safely and transparently so that the purpose of organizing zakat can be achieved for the benefit and welfare of the people.⁶

East Java is one of the provinces in Indonesia that has experienced good economic growth nationally. This certainly has an impact on the high potential of zakat in East Java which reached Rp 547.4 billion. The acquisition of zakat collected by BAZNAS of East Java Province can be seen from the following graph:

Figure 1: Graph of ZIS fund collection (in billion)



Source: East Java Province Baznas Data

Based on the graph data above, it can be seen that the collection of East Java Province BAZNAS zakat funds has increased every year. Starting from 2021, the zakat funds collected amounted to IDR 17,622,578,248, which increased in 2022 by IDR 30,853,755,598, then experienced another increase in 2023 of IDR 42,708,659,924. although this figure is still far

³ Dzurorin Khumairoh dan Taufiqur Rahman, "Analisis Transparansi dan Akuntabilitas Pengelolaan Dana Zakat Yayasan Dana Sosial" 5, no. 4 (2024).

⁴ Khumairoh dan Rahman.

⁵ Akram Lababa, "Analisis Penerapan Akuntansi Zakat Dan Aplikasi Simba Pada Baznas Kabupaten Temanggung," *SENTRI: Jurnal Riset Ilmiah* 2, no. 3 (9 Maret 2023): 663–70, <https://doi.org/10.55681/sentri.v2i3.616>.

⁶ Fairuz Fanisa Rahma dkk., "Strategi Kepemimpinan Kepala Bagian Dalam Meningkatkan Kinerja Pegawai Pada Badan Amil Zakat Nasional Provinsi Jawa Timur: Laporan Kegiatan Kuliah Kerja Lapangan," *Jurnal Pengabdian Masyarakat* 3, no. 1 (26 Maret 2024): 112–28, <https://doi.org/10.30640/abdimas45.v3i1.2335>.

from the potential zakat of East Java Province which is targeted to reach IDR 547.4 billion, while in fact the funds collected are only IDR 42 billion. However, the increase in fund collection every year shows that there is an increase in the trust of muzakki in channeling ZIS to zakat management institutions. Meanwhile, the unachieved zakat potential shows that the low level of public awareness in channeling their zakat.⁷

Based on data from BAZNAS of East Java Province, 90% of muzakki who channel their zakat through BAZNAS are from ASN and the remaining 10% are from ordinary people and not ASN. This is because muzakki prefer to distribute their zakat directly to mustahik without going through BAZNAS East Java Province. As research conducted by Aristi & Azhari⁸ states that the cause of the low potential for zakat revenue in Indonesia is due to the lack of interest and trust of muzakki in the organization and prefer to channel their zakat funds directly to those entitled or 8 asnaf. The cause of the lack of interest and trust of muzakki in the Amil Zakat Agency and Amil Zakat Institution is due to the lack of transparency and accountability in the financial statements presented. Not only that, the quality of service provided by amil and the competence of amil are also the causes of muzakki's lack of trust in BAZNAS. As Meisuri's research⁹ states that Amil zakat is required to have good competence, such as competence in compiling and planning, implementing, controlling, collecting, distributing, utilizing zakat, having commendable manners and traits, being able to understand the law of zakat well, carrying out the duties of amil correctly in accordance with existing responsibilities.

Trust is closely related to perception because perception is a conscious mental processing of sensory stimuli. Public trust is fundamental for BAZNAS East Java Province in establishing relationships with customers (muzakki).¹⁰ Therefore, BAZNAS East Java Province must prioritize muzakki trust. Because muzakki will more often channel their zakat to BAZNAS East Java Province, which will increase fund revenue and increase muzakki's trust in zakat management institutions because these institutions will implement good zakat

⁷ Istikhomah, "Pengaruh Literasi Terhadap Kepercayaan Muzaki Pada Lembaga Pengelola Zakat Dengan Akuntabilitas Dan Transparansi Sebagai Variabel Intervening."

⁸ "Pengaruh Akuntabilitas, Transparansi Dan Kualitas Pelayanan Terhadap Kepercayaan Muzakki Dalam Menyalurkan Zakat Pada Baznas Provinsi Riau" 1, no. 1 (2021).

⁹ "Pengaruh Kompetensi Amil Terhadap Keputusan Berzakat Di Baitul Mal Kabupaten Aceh Selatan Berbasis Kepercayaan Muzakki" 7, no. 1 (2021).

¹⁰ Zulfadli Hamzah dan Izzatunnafsi Kurniawan, "Pengaruh Pengetahuan Zakat Dan Kepercayaan Kepada Baznas Kabupaten Kuantan Singingi Terhadap Minat Muzakki Membayar Zakat," *Jurnal Tabarru': Islamic Banking and Finance* 3, no. 1 (1 Mei 2020): 30–40, [https://doi.org/10.25299/jtb.2020.vol3\(1\).5114](https://doi.org/10.25299/jtb.2020.vol3(1).5114).

governance, such as submitting financial reports openly and relevantly.¹¹ To maintain the trust of muzakki, LAZ and BAZ zakat management institutions must pay attention to several things. The purpose of maintaining muzakki trust is to make zakat institutions accountable and transparent. Trust is a condition in which a person feels confident in their social environment.¹²

One of the important requirements of accountability is the effort to prevent people with power from abusing it and to ensure that it is used wisely and efficiently to achieve national goals¹³. In research conducted by Rahayu et al,¹⁴ found that the level of trust of muzakki in paying zakat is influenced by accountability and transparency. Building transparency in ZIS management will create a good relationship between the institution and the community. Because it not only involves the internal organization (ZIS institution) but also involves external parties, namely the community at large. It is recommended that institutions use this standard when operating to reduce public anxiety and distrust of the management of ZIS in them¹⁵. In addition to accountability and transparency, other factors such as service quality and amil competence can also affect the level of trust of muzakki in paying zakat. Service quality is not only about what customers give to the organization, but also about what customers get from the organization. Thus, a good impression of the service quality of the organization/institution will be directly linked to customer satisfaction and corporate image, which in turn can promote better loyalty.¹⁶ Based on research by Ratnasari et al,¹⁷ states that the professionalism and competence of amil have an effect on the trust of muzakki in paying zakat. So that if an amil is

¹¹ Aristi dan Azhari, “Pengaruh Akuntabilitas, Transparansi Dan Kualitas Pelayanan Terhadap Kepercayaan Muzakki Dalam Menyalurkan Zakat Pada Baznas Provinsi Riau.”

¹² Erdah Litriani, Disfa Lidian Handayani, dan Citra Lestari, “Korelasi Antara Transparansi Lembaga Pengelola Zakat dengan Tingkat Kepercayaan Muzakki dalam Membayar Zakat di Badan Amil Zakat Nasional (BAZNAS) Kota Palembang,” *Jurnal I-Philanthropy: A Research Journal On Management Of Zakat and Waqf* 1, no. 1 (14 Oktober 2021): 53–64, <https://doi.org/10.19109/phi.v1i1.9518>.

¹³ Ade Iskandar Nasution, Natasya Nur Hermawati, dan Mochamad Nur Rahmat Setia, “Pengaruh Transparansi dan Akuntabilitas Pengelolaan Dana Zakat Terhadap Kepercayaan Muzakki dalam Membayar Zakat di Baznas Provinsi Jawa Barat,” *Journal of Applied Islamic Economics and Finance* 4 (2 Februari 2024): 264–72, <https://doi.org/10.35313/jaief.v4i2.5741>.

¹⁴ “Pengaruh akuntabilitas dan transparansi lembaga zakat terhadap tingkat kepercayaan muzakki (Studi Kasus pada Lembaga Amil Zakat Masjid Jogokariyan Yogyakarta),” *Journal of Business and Information Systems (e-ISSN: 2685-2543)* 1, no. 2 (4 November 2019): 103–14, <https://doi.org/10.36067/jbis.v1i2.26>.

¹⁵ Nahdliatul Amalia dan Tika Widiastuti, “Pengaruh Akuntabilitas, Transparansi, Dan Kualitas Pelayanan Terhadap Minat Muzakki Membayar Zakat,” *Jurnal Ekonomi Syariah Teori dan Terapan* 6, no. 9 (17 Januari 2020): 1756, <https://doi.org/10.20473/vol6iss20199pp1756-1769>.

¹⁶ Kholid Musana, B. Syafuri, dan Efi Syarifudin, “Pengaruh Kualitas Pelayanan Terhadap Loyalitas Muzakki Dalam Membayar Zis (Studi Pada Baznas Provinsi Banten),” *Ekonomica Sharia: Jurnal Pemikiran dan Pengembangan Ekonomi Syariah* 9, no. 2 (27 Februari 2024): 297–314, <https://doi.org/10.36908/esha.v9i2.921>.

¹⁷ “Pengaruh Profesionalisme dan Kompetensi Amil terhadap Pengelolaan Zis pada Laznas PPPA Daarul Qur’an Sul-Sel,” *ANWARUL* 4, no. 1 (14 Februari 2024): 169–78, <https://doi.org/10.58578/anwarul.v4i1.2304>.

declared competent and professional in managing zakat, it will increase the trust of muzakki in paying zakat.

In the first research by Assa'diyah and Pramono¹⁸ entitled “Why Do Muzakki Trust the Amil Zakat Institution?”. The second research conducted by Aristi and Azhari¹⁹ with the title “The Effect of Accountability, Transparency and Service Quality on Muzakki's Trust in Distributing Zakat to Baznas Riau Province”. The third research conducted by Fudaili and Azis²⁰) with the title “Analysis of the Level of Trust of Muzakki in Giving Zakat at LAZISNU Sambit District”. The fourth research conducted by Musana et al,²¹ with the title “The Effect of Service Quality on Muzakki Loyalty in Paying ZIS (Study at Baznas Banten Province)”. The fifth research conducted by Isra Hayati et al,²² entitled “The Effect of Accountability and Transparency on Muzakki Trust in Zakat Management Institutions with Zakat Literacy as an Intervening Variable at the National Amil Zakat Agency (BAZNAS) Langkat Regency “. In the five previous studies, there have been several researchers who have examined the effect of accountability, transparency, and service quality on trust, interest and also muzakki loyalty. However, none of these studies tested the effect of accountability on muzakki trust through transparency or in the sense of not connecting accountability and transparency. So that researchers are interested in conducting research entitled “Determinant Analysis on Factors Affecting Muzakki's Trust in Amil Zakat”.

METHODS

This research is quantitative research.. The population used in this study are muzakki who have registered at BAZNAS East Java Province in the period 2022-2024 which amounted to 19,503 muzakki. The total population in this study was 19,503 muzakki, then the percentage of leeway used was 10%. to determine the number of samples carried out using the slovin

¹⁸ Halimah Assa'diyah dan Sigit Pramono, “Kenapa Muzakki Percaya Kepada Lembaga Amil Zakat?,” *JURNAL AKUNTANSI DAN KEUANGAN ISLAM* 7, no. 1 (26 Juni 2019): 81–100, <https://doi.org/10.35836/jakis.v7i1.68>.

¹⁹ Aristi dan Azhari, “Pengaruh Akuntabilitas, Transparansi Dan Kualitas Pelayanan Terhadap Kepercayaan Muzakki Dalam Menyalurkan Zakat Pada Baznas Provinsi Riau.”

²⁰ Muhammad Fudaili dan Mansur Azis, “Tingkat Kepercayaan Muzakki dalam Berzakat di Lazisnu Kecamatan Sambit,” *Journal of Islamic Philanthropy and Disaster (JOIPAD)* 2, no. 1 (17 Juni 2022), <https://doi.org/10.21154/joipad.v2i1.4504>.

²¹ Musana, Syafuri, dan Syarifudin, “Pengaruh Kualitas Pelayanan Terhadap Loyalitas Muzakki Dalam Membayar Zis (Studi Pada Baznas Provinsi Banten).”

²² Isra Hayati, Irfan, dan Widia Astuty, “Pengaruh Akuntabilitas dan Transparansi Terhadap Kepercayaan Muzakki pada Lembaga Pengelolaan Zakat dengan Literasi Zakat Sebagai Variabel Intervening pada Badan Amil Zakat Nasional (BAZNAS) Kabupaten Langkat,” *Economic Reviews Journal* 3, no. 2 (5 Juli 2024), <https://doi.org/10.56709/mrj.v3i2.346>.

formula so that a sample of 99.4 was obtained which was rounded up to 100 muzakki. The sampling technique is simple random sampling. The type of data used in this research is primary and secondary data. The results of the questionnaire were then processed using the SEM method based on Partial Least Square (PLS) 4.0. SmartPLS is used because this research requires latent variable scores in further analyzing with secondary data which may not have comprehensive evidence in measurement theory.²³

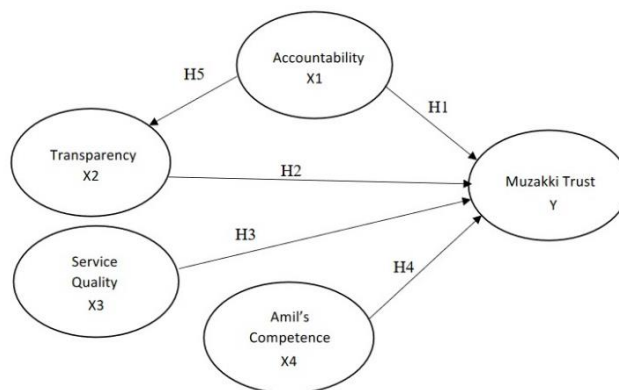
Table 1. Indicator of Variable

Variable	Indicator	Source
Accountability (X1)	(1) Establishing details of authority and responsibility and all activities pay attention to the needs and prioritize the welfare of the people.	(Atmaja & Anggraini, 2021; Rahayu et al., 2019; Yusra & Riyaldi, 2020)
	(2) Organizational activities are carried out fairly.	
	(3) Carry out their duties honestly in the preparation and implementation of the program.	
	(4) Zakat is managed in accordance with the sharia in the Qur'an and Assunah.	
	(5) Evaluate performance, and the institution is supervised by the community and or by institutions authorized to supervise	
Transparency (X2)	(1) Issuing announcements regarding income and financial and asset management.	(Atmaja & Anggraini, 2021; Rahayu et al., 2019; Yusra & Riyaldi, 2020)
	(2) The provision of the report is easily accessible by stakeholders	
	(3) Rporting is done on time.	
	(4) The availability of facilities for public proposals, and the existence	

²³ Joseph F. Hair dkk., “When to Use and How to Report the Results of PLS-SEM,” *European Business Review* 31, no. 1 (14 Januari 2019): 2–24, <https://doi.org/10.1108/EBR-11-2018-0203>.

	of a system for providing information to the public. (5) All information regarding zakat financial statements is disclosed honestly and completely	
Service Quality (X3)	(1) Tangible (2) Reliability (3) Responsiveness (4) Assurance (5) Empathy	(Alfaruki et al., 2023; Maryunia et al., 2024; Musana et al., 2024)
Amil'S Competence (X4)	(1) Competence based on the knowledge dimension. (2) Amil has sufficient knowledge about the laws of zakat. (3) Competence in preparing and making financial reports. (4) Having good manners and praiseworthy traits (5) Carrying out the duties of amil correctly in accordance with existing responsibilities	(Meisuri, 2021; Putra & Deviani, 2023; Ratnasari et al., 2024)
Muzakki Trust (Y)	(1) Credibility (2) Competency (3) Courtesy (4) Predictability (5) Reliability	(Fudaili & Azis, t.t.; Yusra & Riyaldi, 2020)

Figure 2: Conceptual Frame Work



RESULTS AND DISCUSSION

Data for this study were obtained by distributing online questionnaires filled out by respondents with the majority being male by 75% and female by 25%. The total data collected

was 100 respondents who met the criteria. The results of data tabulation will be presented in table 1 as follows:

Table 2. Data Tabulation

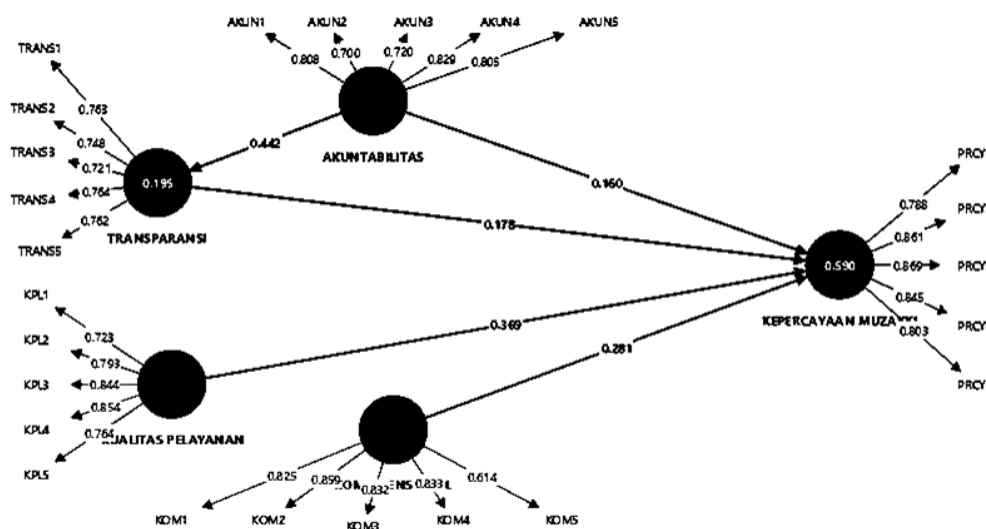
Respondent Characteristics	Frequency	Presentation
Gender	Male	75 75%
	Female	25 25%
Job	ASN	84 84%
	Non ASN	16 16%

Source : Google Form 2024

Outer Model Result Test

The initial stage in Partial Least Square analysis is to test the outer model or measurement model. The technique used in analyzing the outer model is the PLS algorithm. In this study, this outer model was tested using the convergent validity test and reliability test. The PLS software used is SmartPLS version 4.0. The following are the results of the PLS measurement algorithm that has been carried out:

Figure 3: Outer Loading



Source: Data processing on SmartPLS 2024

Convergent Validity Test

Convergent validity was tested using the outer loading and AVE values. According to Ghazali²⁴ the range of outer loading values between 0,5-0,6 is sufficient to demonstrate

²⁴ Ghazali, I. (2021). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26 Edisi 10. In Badan Penerbit Universitas Diponegoro. (10th ed.). Badan Penerbit Universitas Diponegoro.

convergent validity which is to prove that the indicators used adequately represent the construct being measured. Meanwhile, the AVE test is carried out to assess the extent to which an indicator has a greater correlation value than for other indicators. The AVE value must be more than 0.5 to prove that the indicator has good convergent validity.²⁵

Table 3. Value of Convergent Validity

Variable	Indicator	Outer Loading	AVE
Accountability	AKUN 1	0,808	0,599
	AKUN 2	0,700	
	AKUN 3	0,720	
	AKUN 4	0,829	
	AKUN 5	0,805	
Transparency	TRANS 1	0,763	0,565
	TRANS 2	0,748	
	TRANS 3	0,721	
	TRANS 4	0,764	
	TRANS 5	0,762	
Service Quality	KPL 1	0,723	0,636
	KPL2	0,793	
	KPL3	0,845	
	KPL4	0,854	
	KPL5	0,764	
Amil’s Competence	KOM 1	0,825	0,636
	KOM 2	0,859	
	KOM 3	0,832	
	KOM 4	0,833	
	KOM 5	0,614	
Muzakki’s Trust	PRCY 1	0,788	0,696
	PRCY 2	0,861	
	PRCY 3	0,869	
	PRCY 4	0,845	
	PRCY 5	0,804	

Source: Data processing on SmartPLS 2024

Based on the calculation of outer loading using the PLS-SEM algorithm above, the outer loading test results show that the value of each indicator exceeds the rule of thumb > 0,60. Thus it can be concluded that each question item asked in the questionnaire on the independent variable (X) and the dependent variable (Y) used in this study can measure what should be measured. Meanwhile, the AVE calculation value shows that all constructs obtained values above 0,5. Therefore, all variables can be said to meet the provisions of convergent validity.

²⁵ Hair dkk., “When to Use and How to Report the Results of PLS-SEM.”

Reliability Test

Based on data processing carried out in the smartPLS 4.0 program, the Cronbach's Alpha and Composite Reliability values are presented in the following table:

Table 4. Value of Reliabilitas

	Cronbach’s alpha	Composite reliability	Description
Accountability	0,833	0,882	Reliabel
Transparency	0,814	0,867	Reliabel
Service Quality	0,856	0,897	Reliabel
Amil’s Competence	0,853	0,896	Reliabel
Muzakki’s Trust	0,890	0,919	Reliabel

Source: Data processing on SmartPLS 2024

Based on table 4, the results of the Cronbach alpha and composite reliability tests show that each variable has met the rule of thumb $>0,6$. So it can be said that the questionnaire in this study is reliable. In addition, the value obtained is above 0,6 so it can be concluded that the existing data has a high level of reliability.

Inner Model Result Test

Inner model or structural model testing is carried out to see the relationship between constructs, predictive power value, model fit, and significance value. The structural model in this study uses the R-Square, F-Square and Path Coefficients tests.

R² Result Test

According to theory (Chin, 1998) the interpretation value of $R^2 \leq 0.19$ (low), $R^2 \leq 0.33$ (moderate model) and $R^2 \leq 0.67$ (high model). Based on data processing carried out using the SmartPLS 4.0 program, the R-Square value is presented in the following table:

Table 5. R-Square Test

	R Square
Muzakki’s Trust	0.593
Transparency	0.195

Source: Data processing on SmartPLS 2024

Based on the table above, the R-Square value in the muzakki trust variable is 0,593 or 59,3% which is included in the moderate, while the transparency variable includes a low influence which is worth 0,195 or 19,5%.

F² Results Test

The F-Square value is considered low if it is 0.02, moderate if it is 0.15, and high if it is 0.35, but values below 0.02 can be ignored or declared that there is no influence ²⁶. Based on data processing carried out using the SmartPLS 4.0 program, the F-Square value is presented in the following table:

Table 6. F-Square Test

	F-Square	Description
Accountability => Muzakki’s Trust	0,042	Low
Transparency => Muzakki’s Trust	0,055	Low
Service Quality => Muzakki’s Trust	0,181	Moderate
Amil’s Competence => Muzakki’s Trust	0,121	Moderate
Accountability => Transparency	0,242	Moderate

Source: Data processing on SmartPLS 2024

Based on this table, it shows that variables that have a low influence with the F-Square criteria < 0.15, namely the accountability variable on muzakki’s trust and the transparency variable on muzakki’s trust. While the variables that have a moderate with the F-Square > 0.15 criterion are the service quality variable on muzakki’s trust, the amil competency variable on muzakki’s trust and the accountability variable on transparency.

Path Coefficients Results Test

The Path Coefficient Estimation Test is carried out using bootstrapping to determine the correlation between variables. The results of the direct and indirect effect hypothesis testing can be seen in the path coefficients table below:

Tabel 7. Path Coefficients

	Original sample	T statistics	P Values	Hypothesis
Accountability => Muzakki’s Trust	0,160	1.850	0.064	Rejected

²⁶ Ejike Edeh, Wen-Juo Lo, dan Jam Khojasteh, “Review of Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R: A Workbook: By Joseph F. Hair Jr., G. Tomas M. Hult, Christian M. Ringle, Marko Sarstedt, Nicholas P. Danks, Soumya Ray. Cham, Switzerland: Springer, (2021). 197 Pp. \$0, Open Access; \$59.99, Hardcover Book.,” *Structural Equation Modeling: A Multidisciplinary Journal* 30, no. 1 (2 Januari 2023): 165–67, <https://doi.org/10.1080/10705511.2022.2108813>.

Transparency => Muzakki's Trust	0,178	2.342	0.019	Accepted
Service Quality => Muzakki's Trust	0,369	3.799	0.000	Accepted
Amil's Competence => Muzakki's Trust	0,281	2.740	0.006	Accepted
Accountability => Transparency	0,442	5.967	0.000	Accepted
Accountability => Transparency => Muzakki's Trust	0,079	2.111	0.035	Accepted

Source: Data processing on SmartPLS 2024

From the table above, it proves that the accountability variable on muzakki trust is rejected. Because although it has a positive influence with a value of 0,160, it is not significant to the trust of muzakki in distributing zakat at BAZNAS East Java Province with t-statistics ($1,850 < 1,96$) and P values ($0,064 > 0,05$).

Based on the table above, it shows that the transparency variable related to muzakki trust is accepted. Because it has a positive and significant influence with a value of 0,178 on the trust of muzakki in distributing zakat at BAZNAS East Java Province with a t-statistic ($2,342 > 1,96$) and P values ($0,019 > 0,05$).

Based on the table above, it shows that the variable service quality on muzakki trust is accepted. Because it has a positive and significant influence which has a value of 0,369 on the trust of muzakki in distributing zakat at BAZNAS East Java Province by t-statistic ($3,799 > 1,96$) and P values ($0,000 < 0,05$) so that H3 is accepted.

Based on the table above, it proves that the variable of amil competence on muzakki trust is accepted. Because it has a positive and significant influence with a value of 0,281 on the trust of muzakki in distributing zakat at BAZNAS East Java Province by t-statistics ($2,740 > 1,96$) and P values ($0,006 < 0,05$).

Based on this table, it proves that the accountability variable on transparency is accepted. Because it has a positive and significant effect which has a value of 0,442 on transparency with a t-statistic ($5,967 > 1,96$) and P values ($0,000 < 0,05$).

Based on this table, it proves that the accountability variable related to muzakki trust through transparency is accepted. Because it has a positive and significant influence which has a value of 0,079 on the trust of muzakki in distributing zakat at BAZNAS East Java Province by t-statistic ($2,111 > 1,96$) and P values ($0,035 < 0,05$).

Accountability has a Positive but Insignificant Effect on Muzakki Trust

From the results of data processing that has been carried out, the author can conclude that accountability is not able to significantly influence the trust of muzakki to channel their zakat to BAZNAS East Java Province. The accountability that has been carried out by BAZNAS East Java Province is in accordance with sharia principles and applicable PSAK accounting standards. In research conducted by Aristi and Azhari ²⁷ states that to increase muzakki's trust in the National Amil Zakat Agency can be done by carrying out accountability duties and functions such as submitting accountability reports and also being trustworthy in distributing zakat to mustahik. However, this study shows that although accountability has been implemented in accordance with these principles, there is no significant effect on muzakki trust. This can happen because muzakki pay more attention to other things such as programs organized by BAZNAS East Java Province.

These results support research by Isra Hayati et al ²⁸ which states that the accountability variable has no significant effect on muzakki trust. Similarly, research by Ilyas Junjuran ²⁹ states that the accountability variable is unable to significantly affect the level of muzakki trust. This is because amil zakat institutions do not fully convey information related to all their performance to muzakki, besides that some amil zakat institution programs are considered unable to improve the welfare of mustahik. However, these results contradict research conducted by Aristi and Azhari, ³⁰ and Hasrina et al, ³¹ which state that the trust of muzakki in channeling their zakat can be significantly influenced by the accountability factor of zakat management institutions.

Transparency has a Positive and Significant Effect on Muzakki Trust.

From the results of data processing that has been carried out, it can be concluded that transparency has a positive and significant influence on the trust of muzakki in channeling their

²⁷ “Pengaruh Akuntabilitas, Transparansi Dan Kualitas Pelayanan Terhadap Kepercayaan Muzakki Dalam Menyalurkan Zakat Pada Baznas Provinsi Riau.”

²⁸ “Pengaruh Akuntabilitas dan Transparansi Terhadap Kepercayaan Muzakki pada Lembaga Pengelolaan Zakat dengan Literasi Zakat Sebagai Variabel Intervening pada Badan Amil Zakat Nasional (BAZNAS) Kabupaten Langkat,” *Economic Reviews Journal* 3, no. 2 (5 Juli 2024), <https://doi.org/10.56709/mrj.v3i2.346>.

²⁹ “Pengaruh Transparansi, Akuntabilitas, dan IGCG terhadap Tingkat Kepercayaan Muzakki di Lembaga Amil Zakat Dompot Amanah Umat,” *Akuntansi : Jurnal Akuntansi Integratif* 6, no. 2 (1 Oktober 2020): 112–25, <https://doi.org/10.29080/jai.v6i2.289>.

³⁰ “Pengaruh Akuntabilitas, Transparansi Dan Kualitas Pelayanan Terhadap Kepercayaan Muzakki Dalam Menyalurkan Zakat Pada Baznas Provinsi Riau.”

³¹ “Pengaruh Akuntabilitas dan Transparansi Lembaga Zakat Terhadap Tingkat Kepercayaan Muzakki Dalam Membayar Zakat Di Baitul Mal Kota Banda Aceh.”

zakat at BAZNAS East Java Province. This indicates that the better the transparency of BAZNAS East Java Province, the more it will increase muzakki's trust in the BAZNAS. With the transparency of the management of zakat funds, muzakki will be more aware of the activities up to the management of zakat funds. Besides it will foster muzakki's trust in zakat institutions, the funds collected will also be more optimal in terms of utilization.³²

The results of this study are in line with previous research conducted by Cahyani³³, Assa'diyah and Pramono³⁴, and Litriani et al,³⁵ which state that transparency is able to increase muzakki trust in zakat management institutions. The increase in the collection of zakat funds is strongly influenced by the level of muzakki trust in the management of the institution. So that the transparency of the institution needs to be improved. However, these results contradict the opinion of Kabib et al,³⁶ which states that transparency does not encourage people to pay their zakat and prefer to distribute zakat directly to relatives, neighbors and relatives.

Service Quality has a Positive and Significant Effect on Muzakki Trust.

From the results of data processing that has been carried out, it shows that service quality has a positive and significant influence on the trust of muzakki in channeling their zakat at BAZNAS East Java Province. This means that organizations that set a good service quality strategy for consumers can have a direct influence on muzakki trust. In addition, it is relevant to the award that has been won by BAZNAS East Java Province at BAZNAS Awards 2024 with the category “Best Digital Office Utilization” (*baznas.go.id*). Where BAZNAS East Java Province is considered good and has been optimal in providing services by utilizing IT technology so that consumers, be it muzakki or mustahik, feel comfortable and satisfied so that they can increase their trust. Appropriate and accurate service in the form of the way staff dress, the building or office of BAZNAS East Java Province which is reliable, as well as the readiness and responsiveness of amil in carrying out their duties.

³² Litriani, Handayani, dan Lestari, “Korelasi Antara Transparansi Lembaga Pengelola Zakat dengan Tingkat Kepercayaan Muzakki dalam Membayar Zakat di Badan Amil Zakat Nasional (BAZNAS) Kota Palembang.”

³³ “Pengaruh Transparansi Laporan Keuangan, Akuntabilitas Pengelolaan Dana Terhadap Tingkat Kepercayaan Muzakki untuk Membayar Zakat Pada LAZ Inisiatif Zakat Sumut.”

³⁴ “Kenapa Muzakki Percaya Kepada Lembaga Amil Zakat?,” *Jurnal Akuntansi Dan Keuangan Islam* 7, no. 1 (26 Juni 2019): 81–100, <https://doi.org/10.35836/jakis.v7i1.68>.

³⁵ “Korelasi Antara Transparansi Lembaga Pengelola Zakat dengan Tingkat Kepercayaan Muzakki dalam Membayar Zakat di Badan Amil Zakat Nasional (BAZNAS) Kota Palembang.”

³⁶ “Pengaruh Akuntabilitas dan Transparansi Terhadap Minat Muzakki Membayar Zakat di BAZNAS Sragen.”

The results of this study are in line with the opinions of Musana et al³⁷ Supriyanto et al³⁸ and Maryunia³⁹ who argue that an organization that implements a good customer experience strategy can have a positive impact on the trust and loyalty of muzakki to guide their zakat. Because with a quality service that can make muzakki believe that the zakat funds paid are managed properly and safely BAZNAS East Java Province.

Amil's Competence has a Positive and Significant Effect on Muzakki Trust.

From the results of data processing that has been carried out, it can be concluded that the competence of amil has a positive and significant influence on the trust of muzakki in channeling their zakat at BAZNAS East Java Province. This means that the competence that has been owned by amil BAZNAS East Java Province has been assessed well. In research conducted by Solikha and Setiawan⁴⁰ which states that what can foster the trust of muzakki to channel their zakat at BAZNAS is to socialize or publish with several media both print and social media related to the importance of giving zakat. Therefore, an amil with qualified competence is needed so that the vision and mission of OPZ is achieved.

These results are also in line with the research of Putra & Deviani⁴¹ which states that if muzakki have a good perception of amil performance, then their level of trust will increase. And supported by Meisuri's research⁴² which states that amil competence affects muzakki's trust because if amil works with maximum competence, the quality of zakat management will be optimal, both in terms of revenue and distribution. However, this research is not in line with the opinion of Ratnasari et al⁴³ which states that there is no significant influence between amil competence on muzakki's trust in paying zakat. This is because there is still doubt or lack of confidence in the level of amil competence regarding ZIS management. This is because there is still doubt or lack of confidence in the level of competence of amil regarding ZIS

³⁷ "Pengaruh Kualitas Pelayanan Terhadap Loyalitas Muzakki Dalam Membayar Zis (Studi Pada Baznas Provinsi Banten)."

³⁸ "Effects of Service Quality and Customer Satisfaction on Loyalty of Bank Customers," ed. oleh Femi Olan, *Cogent Business & Management* 8, no. 1 (1 Januari 2021): 1937847, <https://doi.org/10.1080/23311975.2021.1937847>.

³⁹ "Pengaruh Kualitas Pelayanan dan Fasilitas Digital Terhadap Minat Membayar Zakat Profesi melalui BAZNAS Kabupaten Tegal dengan Kepercayaan Sebagai Variabel Intervening."

⁴⁰ "Revitalisasi Pentasharufan Dana Zakat, Infak, dan Sedekah Dalam Meningkatkan Kesejahteraan Umat Menggunakan Konsep Three Circles Model."

⁴¹ "Pengaruh Kompetensi Amil dan Akuntabilitas terhadap Kepercayaan Muzakki pada LAZISMU Payakumbuh."

⁴² "Pengaruh Kompetensi Amil Terhadap Keputusan Berzakat Di Baitul Mal Kabupaten Aceh Selatan Berbasis Kepercayaan Muzakki."

⁴³ "Pengaruh Profesionalisme dan Kompetensi Amil terhadap Pengelolaan Zis pada Laznas PPPA Daarul Qur'an Sul-Sel."

management. One of the problems is the lack of training activities for employees, such as in the areas of professional development and knowledge.

Accountability Through Transparency has a Positive and Significant Effect on Muzakki Trust.

From the results of data processing that has been carried out, a conclusion is obtained regarding transparency which can be an intervening variable between accountability and muzakki trust in channeling their zakat at BAZNAS East Java Province. Thus it means that accountability and transparency carried out by a zakat management institution are two principles that are closely related and become the foundation for a good system. This result is in line with the opinion of Hermansyah et al,⁴⁴ which states that accountability is positively related to transparency. This means that if the accountability implemented by BAZNAS East Java Province is getting better, it will be followed by the better transparency of BAZNAS East Java Province, so that when these two principles run optimally, it will be able to increase the trust of muzakki to channel their zakat at BAZNAS East Java Province.

CONCLUSION

Based on the research results and discussion obtained, it can be concluded that: (1) accountability variables have a positive but insignificant effect on muzakki's trust in channeling zakat at BAZNAS East Java Province. (2) the transparency variable has a positive and significant effect on the trust of muzakki in channeling zakat at BAZNAS East Java Province. (3) service quality variable has a positive and significant effect on the trust of muzakki in channeling zakat in BAZNAS of East Java Province. (4) the amil competency variable has a positive and significant effect on the trust of muzakki in channeling zakat at BAZNAS of East Java Province. (5) accountability variables through transparency have a positive and significant effect on muzakki trust in channeling zakat at BAZNAS East Java Province.

The results of this study can be a support for theories that discuss the influence of accountability, transparency, service quality and amil competence on muzakki trust. In addition, it can also be a consideration and information for BAZNAS to further improve the implementation of accountability which has a positive impact on muzakki in channeling their zakat.

⁴⁴ “Pengaruh Akuntabilitas Dan Transparansi Terhadap Kualitas Pelayanan Publik (Survei Pada Dinas Daerah Kotatasikmalaya).”

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