

THE INFLUENCE OF ACCOUNTABILITY, TRANSPARENCY, AND PROFESSIONALISM OF INSTITUTIONS ON THE LEVEL OF MUZAKKI'S TRUST IN PAYING ZAKAT AT LAZISNU DIY

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Abstract: *The purpose of this research is to determine the influence of accountability on the level of trust of Muzakki in Paying Zakat at PWNU Care LAZISNU DIY (Daerah Istimewa Yogyakarta, the influence of transparency on the level of trust of muzakki in paying zakat at PWNU Care LAZISNU DIY, the influence of professionalism on the level of trust of muzakki in paying zakat at PWNU Care LAZISNU DIY, and the influence of accountability, transparency, and professionalism on the level of trust of muzakki in paying zakat at PWNU Care LAZISNU D.I.Y. This research falls under the category of quantitative research, where the study is associated with numbers, tables, and graphs, utilizing the SPSS 26 tool to determine the results of validity tests, reliability tests, multiple linear regression, t-tests, F-tests, and coefficient of determination (R²). The sample used consisted of 83 Muzakki with a random sampling technique, and a questionnaire was employed as the data collection method. The results of this research indicate that accountability, transparency, professionalism, and accountability have a significant negative effect on the level of trust of Muzakki. Additionally, the variables of Accountability, Transparency, and Professionalism of the institution collectively and significantly influence the Level of Trust of Muzakki.*

Keywords: *Accountability, Transparency, Professionalism, Level of Trust of Muzakki, LAZISNU*

INTRODUCTION

Islamic Sharia mandates that Muslims contribute a portion of their wealth to those who are entitled, known as *zakat*. *Zakat* can be translated literally to mean purifying, increasing, and blessing. As stated by Allah SWT in the Quran: "Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon

them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing." (Q.S. At-Taubah [9] 103).¹

As *zakat* is interpreted literally, several meanings arise, including purifying and cleansing reprehensible attitudes within the soul, fostering social ties between the giver (Muzakki) and the recipient (Mustahik), and among the contributors (Muzakki). Practicing *zakat* results in blessings, both in this world and the hereafter. According to Islamic law, *zakat* is wealth that must be given by a Muslim or a legal organization and then distributed to those who are entitled to receive it according to Islamic principles.²

The act of giving *zakat* has several wisdoms, benefiting both Allah SWT and fellow human beings, fostering a spirit of mutual assistance and compassion for the economically weak. *Zakat* strives to fulfill the worship of Muslims towards Allah SWT, making it an essential practice for the Islamic community. Indonesia is one of the countries with a majority Muslim population. The Ministry of Home Affairs of the Republic of Indonesia claimed that the Muslim population in Indonesia, as of December 31, 2021, is 237.6 million people, equivalent to 86.9% of the country's population.

Due to the majority of its population being Muslim, Indonesia has a high potential for *zakat*. It indicates that Indonesia has a significant number of Muzakki (those who pay *zakat*), coupled with the obligation for Muslims to pay *zakat* for those who are able and have surplus wealth. According to research by the Statistics Study Agency of BAZNAS (National Amil *Zakat* Agency), the potential *zakat* in Indonesia in 2021 reached IDR 327.6 trillion. This optimistic figure has encouraged *Zakat* Management Institutions (LPZ) because *Zakat*, Infaq, and Shadaqah (ZIS) have great potential to be used as tools to improve social security and the welfare of the Indonesian people.³

However, the actual collection of *Zakat* funds still needs to reach its potential. BAZNAS published the realization of ZIS in 2021 by the National *Zakat* Management Institution, amounting to IDR 12.7 trillion, which is only 3.9% of its potential.⁴

¹ Syamil Al-Qur'an Team, *Syamil Qur'an and Translation Per Word* (Syigma Creative Media Corp, Bandung).

² BAZNAS Indonesia, "Law Number 23 of 2011 Regarding the Management of Zakat," n.d., https://pid.baznas.go.id/download/001_UndangUndang_Nomor_23_Tahun_2011_Tentang_Pengelolaan_Zakat_FC.pdf.

³ Hamang Najid Nasri, *Economics of Zakat: Jurisprudence, Teachings, History, Management, Connection with Taxes, Infaq, Sedekah, and Wakaf* (LbH Press STAIN Parepare - South Sulawesi, 2015), <http://repository.iainpare.ac.id/275/1/Ekonomi%20Zakat.pdf>.

⁴ PUSKAS BAZNAS, *Outlook of Zakat in Indonesia 2020* (Center for Strategic Studies of BAZNAS RI, 2019).

Table 1 The Potential of *Zakat* in Indonesia 2021

No	Type of <i>Zakat</i>	<i>Zakat</i> Potential
1.	Income <i>Zakat</i>	Rp. 139, 84 Triliun
2.	Money <i>Zakat</i>	Rp. 58, 76 Triliun
3.	Agricultural <i>Zakat</i>	Rp. 19, 79 Triliun
4.	Corporate <i>Zakat</i>	Rp. 6, 71 Triliun
5.	Livestock <i>Zakat</i>	Rp. 8 Triliun
	Amount	Rp. 233,1 Triliun

Management of *Zakat* Management Institutions (LPZ), as mandated by the Republic of Indonesia Law No. 23 of 2011 concerning *Zakat* Management, regulates all activities related to planning, organization, implementation, and supervision in the collection, distribution, and utilization of wealth and *zakat*. It is divided into two entities: the National *Zakat* Amil Institution (BAZ Nasional), the Provincial, City/District *Zakat* Amil Institutions (BAZ Provinsi, Kota/Kabupaten) and The *Zakat* Amil Institution (LAZ - Lembaga Amil *Zakat*) is an organization established by private or non-government entities, while the *Zakat* Amil Body (BAZ - Badan Amil *Zakat*) is a *zakat* management organization established by the government. The *Zakat* Amil Institution (LAZ) assists BAZNAS in the management of *Zakat* through its collection, distribution, and utilization.⁵

PWNU CARE LAZISNU D. I. Yogyakarta is a *Zakat* Amil Institution that has been officially recognized through the decree (SK) of the Nahdlatul Ulama Board (PWNU) No. 039/PW/A-II/V/2022 regarding the Composition of the Management of the Nahdlatul Ulama *Zakat* Amil Institution (LAZISNU) for the term 2022-2027. This recognition is further strengthened by the decree of the Ministry of Religious Affairs of the Republic of Indonesia No. 89 of 2022 regarding the authorization of Nahdlatul Ulama *Zakat* Amil Institution (LAZISNU) as a National *Zakat* Amil Institution (LAZNAS), as well as the decree of the Ministry of Religious Affairs of the Yogyakarta Special Region No. 96 of 2022 regarding the authorization of the representative of Nahdlatul Ulama *Zakat* Amil Institution (LAZISNU).⁶

⁵ The Ministry of Religious Affairs of the Republic of Indonesia, Practical Guide to *Zakat* (Directorate of *Zakat* Empowerment, 2013).

⁶ NU CARE LAZISNU, "Profile of NU CARE LAZISNU Institution" (LAZISNU, n.d.).

Table 2
The amount of potential and realization of ZIS (*Zakat*, *Infaq*, and *Shadaqah*) in the Special Region of Yogyakarta

Year	ZIS Potential	Realization of ZIS (<i>Zakat</i> , <i>Infaq</i> , and <i>Shadaqah</i>) Revenue
2018	Rp 5.300.000.000	Rp 1.203.324.800
2019	Rp 5.700.000.000	Rp 706.857.769
2020	Rp 6.800.000.000	Rp 1.654.740.943
2021	Rp 8.700.000.000	Rp 2.297.277.354,00
2022	Rp 12.000.000.000	Rp 2.577.367.000

Table 2 shows the potential and realization of ZIS (*Zakat*, *Infaq*, and *Shadaqah*) receipts in the Special Region of Yogyakarta from 2017 to 2022. During this period, the realization of ZIS receipts experienced fluctuations. In this condition, the realization indicates an unstable or variable state of ZIS receipts. It is due to the gap between the potential of ZIS and the realization of ZIS receipts. The realization of ZIS receipts has yet to reach the potential of ZIS, as seen from several factors. The first factor is low literacy, the second is related to the level of public trust in BAZ (National Amil *Zakat* Agency) and LAZ (*Zakat* Amil Institutions), and the third is the high number of people who directly distribute *zakat*, making it unaccounted for.

Factors contributing to the potential and realization of ZIS receipts include the low level of public trust (stakeholders) in the institutions, knowledge of ZIS, education level, lack of awareness among Muzakki (those who pay *zakat*), and short-term-focused behavior of Muzakki. All of these factors can impact the collection of ZIS funds that do not align with the potential of *zakat*.⁷ The collection of *zakat* is hindered by the low trust of the community or Muzakki (those who pay *zakat*) in *zakat* institutions. There is a perception that existing *zakat* organizations still need to fully socialize the concept of *zakat* to the public, necessitating the development of a vision and mission for *zakat* that aligns with the needs of the wider community.⁸

⁷ Dwi Istiqomah and Asrori, "The Influence of Literacy on the Trust of Muzaki in Zakat Management Institutions with Accountability and Transparency as Intervening Variables," *Economic Education Analysis Journal* 8 (April 2019): 95–109, <https://doi.org/10.15294/eeaj.v8i1.29763>.

⁸ Mujahiddin Ahmad, *Islamic Economics* (PT Raja Grafindo Persada: Jakarta, 2017).

The increasing number of professional *zakat* amil institutions in Indonesia poses external challenges to LAZISNU DIY. Based on the results of this preliminary survey, most Nahdhiyin citizens channel their *zakat* through institutions other than LAZISNU.⁹ Because they need full trust in *zakat* management institutions, people prefer to give their ZIS directly to Mustahiq (those eligible to receive *zakat*) or anyone they choose.

In the study by Jamaluddin discussing the Sharia Enterprise Theory (SET), it is stated that in establishing accountable, transparent, and professional principles and procedures for institutions to increase the level of stakeholder trust, management must run the company or organization responsibly in terms of usage, methods, and objectives in accordance with principles set by Allah SWT and other stakeholders as the instructor. The values in this theory establish efforts in the form of accountability to Allah SWT, including justice, truth, honesty, trustworthiness, and responsibility. Therefore, these values do not only consider the interests of specific individuals and specific businesses or organizations but also the interests of various other parties.¹⁰

Companies and organizations must pay attention to humans. Humans play a crucial role in the growth of organizations, directly or indirectly. In this regard, PWNU CARE LAZISNU D. I. Yogyakarta must consider human stakeholders such as muzak or donors whose *zakat* is managed by the *Zakat* Management Organization. Thus, the *Zakat* Management Organization can gain the trust of Muzakki by ensuring the management of *Zakat* using the principles of accountability, transparency, and professionalism.

In carrying out its duties, PWNU CARE LAZISNU D. I. Yogyakarta has a quality management policy to support all institutional activities. This quality management policy is encapsulated in an acronym "MANTAP," which stands for Modern, Accountable, Transparent, Trustworthy, and Professional. Further details about the general explanation of the quality policy are as follows:

1. Modern: Using principles and policies to shape the mindset and behavior of the institution in accordance with the demands of the times.
2. Accountable: Being responsible for all institutional and financial activities in accordance with the laws and Islamic Sharia.

⁹ Hafid Ismail and Nurul Huda, "Donation Behavior and the Potential of Philanthropy of Nahdlatul Ulama Citizens" (Survey conducted by LAZISNU in 15 cities and regencies in Indonesia, 2019).

¹⁰ Jamaluddin, "Implementation of Shariah Enterprise Theory in Manufacturing Companies," *Journal of Islamic Economics and Business Sciences* 3, no. 2 (2021): 136–46.

3. Transparent: The *Zakat* Management Organization reports its activities openly in the management of *Zakat*, Infaq, and Shadaqah.
4. Trustworthy: The community can trust LAZISNU PWNU DIY as a *Zakat*, Infaq, and Shadaqah Management Organization.
5. Professional: LAZISNU PWNU DIY prioritizes the best service in *zakat* management as part of its duties and responsibilities.

Accountability is the obligation of an individual or a group of people (organization) who stakeholders have authorized to communicate accountability to the stakeholders. Therefore, accountability is the first factor that impacts the trust of Muzakki (those who pay *zakat*) in fulfilling their *zakat* payment. To enhance the trust of Muzakki in *zakat* payments, accountability must be the top priority in *zakat* implementation. How a Muzakki continues to visit the *Zakat* Management Organization (OPZ) while fulfilling their *zakat* to mustahik is an indication of how accountability influences the degree of trust of Muzakki. According to the research by Kasmaniar, accountability increases the level of trust of Muzakki.¹¹ On the other hand, according to Mohammad Ilyas Junjunan's research, accountability does not significantly impact the level of trust in Muzakki.¹²

Transparency is the ability of the *Zakat* Management Organization to present all reports to all stakeholders openly and without any concealment regarding the implementation and management of ZIS (*Zakat*, Infaq, and Shadaqah). Therefore, transparency is another factor that influences the trust of Muzakki (those who pay *zakat*) in fulfilling their *zakat* payment, in addition to accountability. This knowledge allows Muzakki to see and understand how the management of *Zakat* is carried out. Transparency is a crucial component of *zakat* management; hence, *zakat* management organizations transparently display all activities related to both collection and distribution. Therefore, there needs to be more attention to transparency in the management of ZIS. This discussion aligns with the research conducted by Septi Budi Rahayu, which states that transparency significantly affects the level of trust in Muzakki.¹³

¹¹ Kasmaniar, "The Influence of Transparency and Service Quality on the Level of Trust of Muzaki in Increasing the Motivation of Muzaki to Pay Zakat at Baitul Mal City of Banda Aceh," *Serambi Konstruktivis Journal* Vol. 4 (June 2022): 163–70, <https://doi.org/10.32672/konstruktivis.v4i2.4698>.

¹² Mochamad Ilyas Junjunan, "The Influence of Transparency, Accountability, and IGCG on the Level of Trust of Muzaki in the Zakat Institution of Dompot Amanah Umat," *Journal of Integrative Accounting* Vol. 6 (October 2020): 112–25, <https://doi.org/10.29080/jai.v6i2.289>.

¹³ Septi Budi Rahayu, Sri Widodo, and Enita Binawati, "The Influence of Accountability and Transparency of Zakat Institutions on the Level of Muzaki Trust (Case Study at Masjid Jogokariyan Yogyakarta Zakat Amil Institution)" Vol. 1 (2019): 103–14, <https://doi.org/10.36067/jbis.v1i2.26>.

Another factor influencing the trust of Muzakki in paying *zakat* is the Professionalism of the institution. Professionalism is an attitude and behavior that demonstrates sincerity and commitment to work and shows the highest possible quality of institutional work. Since *zakat* management institutions are organizations oriented towards serving the community and rely on their staff members to provide the best service and meet their expectations, institutional Professionalism becomes crucial for gaining and enhancing the trust of Muzakki and the community. Considering the increasing potential of ZIS in LAZISNU every year, the institution needs to determine whether the Professionalism of the institution affects the trust of Muzakki.

This research's discussion aligns with the research by Muhammad Alfi Alhubbullah et al., which states that the Professionalism of *zakat* officers has a significant impact on the effectiveness of economic empowerment development for the mustahiq community.¹⁴ From the explanation above, the researcher is interested in conducting a study titled "The Influence of Accountability, Transparency, and Institutional Professionalism on the Level of Trust of Muzakki in Paying *Zakat* at PWN CARE LAZISNU D. I. Yogyakarta."

LITERATUR REVIEW

1. Definition of *Zakat*

From a linguistic perspective, the word *zakat* has several meanings: *al-barakatu* 'blessing,' *annama* 'growth and development,' *ath thaharatu* 'purity,' and *ashshalahu*¹⁵ 'cleanliness.' It means that *zakat* purifies those who give it and increases their rewards.¹⁶ In Sharia terminology, *zakat* refers to the transfer of specific ownership to those who are entitled to receive it under certain conditions. It means that those who possess the minimum amount of wealth (*nisab*) are obliged to give a certain portion of their assets to people experiencing poverty and others who are eligible to receive *zakat*, as will be explained later, in a manner that grants them ownership (*tamlik*).

Zakat is one of the five pillars of Islam that every capable Muslim is obligated to fulfill. It refers to the mandatory act of giving a specific portion of one's wealth to designated

¹⁴ Muhammad Alfi Alhubbullah, Didin Hafidhudin, and Henri Tanjung, "The Relationship between Professionalism and Accountability in Zakat Management towards the Effectiveness of Economic Empowerment of the Ummah," *Journal of Management and Business Application* Vol. 5 (2019): 285–94, <https://doi.org/10.17358/jabm.5.2.285>.

¹⁵ Didin Hafidhudin, *Zakat in the Modern Economy*, (Jakarta: Gema Insani, 2002), 1st Edition, p. 83.

¹⁶ Syaikh Wahbah al Zuhaily, *Zakat: A Study of Various Schools of Thought*, (Bandung: PT. Remaja Rosdakarya, 1997), 3rd Edition, p. 83.

beneficiaries (*mustahik*) as prescribed by Islamic law (*Sharia*). The term "*zakat*" linguistically means "cleanliness," "purity," "growth," and "blessing." In the context of *Sharia*, *zakat* is the required almsgiving intended to purify wealth and assist those in need.

2. Purpose of *Zakat*

Zakat aims to purify the wealth and soul of the giver, assist the poor and needy, and reduce social and economic disparities in society. The purpose of *zakat* is: (1). Purification of Wealth and Soul: *Zakat* purifies the wealth of the giver by setting aside a portion for those in need, thereby cleansing both the wealth and the soul of the giver; (2). Social Equity and Justice: It helps to reduce the economic disparity between the rich and the poor, promoting social equity and justice (3). Support for the Needy: *Zakat* provides financial assistance to those who are less fortunate, including people experiencing poverty, people in need, and other eligible beneficiaries (4). Economic Growth and Prosperity: By circulating wealth within the community, *zakat* encourages economic growth and prosperity (5). Spiritual Growth: It fosters a sense of responsibility, empathy, and compassion among Muslims, encouraging spiritual and moral growth (6). Obedience to Allah's Commandments: Fulfilling the obligation of *zakat* is a demonstration of obedience to Allah and adherence to Islamic principles.

3. Legal Basis for *Zakat* in Qur'an and Hadith

The legal basis for *zakat* in Al Qur'an is: (1) Surah Al-Baqarah, 43: "*And establish prayer and give zakat and bow with those who bow [in worship and obedience].*" (2) Surah At-Tawbah, 103: "*Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.*" (3) Surah Al-Muzzammil, 20: "*And establish prayer and give zakat and loan Allah a goodly loan. And whatever good you put forward for yourselves – you will find it with Allah. It is better and greater in reward.*"

Meanwhile, in the Hadith, it can be explained as follows: (1) Hadith narrated by Bukhari and Muslim: "*Islam is built upon five pillars: bearing witness that there is no god but Allah and Muhammad is the Messenger of Allah, establishing prayer, giving zakat, fasting during Ramadan, and performing Hajj for those who are able.*" (2) Hadith narrated by Tirmidhi: The Messenger of Allah (peace be upon him) said: "*Allah has made zakat*

obligatory upon them, to be taken from their rich and given to their poor." (3) Hadith narrated by Abu Dawood: The Messenger of Allah (peace be upon him) said: *"Whoever is given wealth by Allah and does not pay its zakat, then on the Day of Resurrection, his wealth will be transformed into a bald-headed, venomous snake with two fangs that will encircle him."*

RESEARCH METHOD

This research employs a quantitative research approach, which is characterized by numbers, tables, and graphs. Quantitative research is an effort to discover knowledge and investigate problems based on empirical abilities and involves various theories, designs, hypotheses, and determining research subjects.¹⁷ This type of research utilizes survey research because it aligns with the research objective regarding the influence of variables such as accountability, transparency, and institutional Professionalism as independent variables on the level of trust of Muzakki as the dependent variable.

DISCUSSION

The Movements of LAZISNU DIY

LAZISNU DIY, or *Lembaga Amil Zakat, Infaq, and Sedekah Nahdlatul Ulama Daerah Istimewa Yogyakarta* (LAZISNU DIY), is a prominent *zakat* institution located in the Special Region of Yogyakarta, Indonesia. Established under the umbrella of Nahdlatul Ulama (NU), the largest Islamic organization in Indonesia, LAZISNU DIY plays a pivotal role in collecting and distributing *zakat* funds to support various charitable initiatives within the region.

LAZISNU DIY is committed to promoting social welfare, poverty alleviation, and community development through the effective utilization of *zakat*, *infaq*, and *sadaqah* funds. The institution aims to empower underprivileged communities, improve access to education and healthCare, and foster sustainable economic growth in the region.¹⁸

The main objectives of the LAZISNU DIY movement can be understood as follows:

¹⁷ Munandar Arif, *Research Methodology: Quantitative, Qualitative, and Mixed Methods*, (Bandung: Media Sains Indonesia, 2022), p. 2.

¹⁸ Mutbadiatul Khusna. (2018). "History of the Nahdlatul Ulama Zakat, Infaq, and Shadaqah Management Institution in the Special Region of Yogyakarta (LAZISNU DIY) from 2006 to 2016." Bachelor Thesis, UIN Sunan Kalijaga.

1. *Zakat* Collection and Management: LAZISNU DIY collects *zakat* contributions from individuals, businesses, and organizations in accordance with Islamic principles. The institution ensures transparent and accountable management of *zakat* funds to maximize their impact on beneficiaries.
2. *Zakat* Distribution: LAZISNU DIY allocates *zakat* funds to support various programs and projects, including education scholarships, healthCare services, economic empowerment initiatives, and humanitarian aid activities. The institution prioritizes vulnerable groups such as orphans, widows, older people, and people with disabilities.
3. Community Empowerment: LAZISNU DIY implements community development programs aimed at empowering marginalized groups and enhancing their socio-economic resilience. These programs include skills training, entrepreneurship development, and capacity-building workshops.
4. Advocacy and Awareness: LAZISNU DIY engages in advocacy efforts to promote the importance of *zakat*, infaq, and sadaqah in Islam and raise awareness about the institution's activities and impact. The institution collaborates with religious leaders, community organizations, and government agencies to foster a culture of philanthropy and social responsibility.

The various achievements that LAZISNU DIY has obtained so far can be seen as follows that over the years, LAZISNU DIY has made significant contributions to the socio-economic development of the Yogyakarta region. The institution has successfully disbursed *zakat* funds to support thousands of individuals and families in need, enabling them to access education, healthCare, and livelihood opportunities. LAZISNU DIY's efforts have helped alleviate poverty, reduce inequality, and promote inclusive growth within the community.¹⁹

The future direction of LAZISNU DIY can be understood that looking ahead, LAZISNU DIY is committed to expanding its reach and impact by enhancing its fundraising efforts, strengthening partnerships with stakeholders, and adopting innovative approaches to *zakat* management and distribution. The institution aims to leverage technology and digital platforms to streamline operations, improve donor engagement, and increase transparency and accountability in *zakat* administration. Additionally, LAZISNU DIY seeks to collaborate with

¹⁹ *Ibid.*

local and international organizations to address emerging challenges and maximize the effectiveness of its socio-economic development programs.²⁰

The theory of influence in LAZISNU DIY focuses on how one variable or a series of variables can affect another variable within a specific context. This theory is commonly used in both academic and practical settings to understand cause-and-effect relationships and to evaluate how changes in one aspect can impact other aspects. In the field of *zakat* management, the theory of influence helps explain how factors such as accountability, transparency, and Professionalism within *zakat* institutions can influence the level of trust among muzakki in paying *zakat*.²¹

For LAZISNU DIY, accountability is an essential element in the governance of *zakat* institutions. According to Hameed and Yusoff (2003), accountability in *zakat* institutions includes honest and responsible reporting on the use of *zakat* funds. High accountability increases Muzakki's trust because they believe that the funds they provide are managed well and in accordance with Islamic law. Research by Sulaiman and Adnan (2016) shows that good accountability in *zakat* institutions is positively related to the level of Muzakki's trust. It is because accountability reflects the transparency and openness of the institution in managing funds.

Transparency in *zakat* of LAZISNU DIY includes openness of information regarding the collection, management, and distribution of *zakat* funds. According to research by Farouk et al. (2018), transparency is key to building public trust in *zakat* institutions. Transparency allows Muzakki to monitor how their funds are used, thus increasing their trust and satisfaction. Another study by Mohd Noor et al. (2014) found that transparent *zakat* institutions are more trusted by muzakki because transparency reduces the risk of fraud and fund mismanagement.

Professionalism of LAZISNU DIY is defined as the skills, competence, and ethics in performing duties. According to research by Hassan and Noor (2013), the Professionalism of *zakat* institution staff significantly contributes to muzakki's trust. The professional staff shows that the institution is serious about managing *zakat* efficiently and effectively. A study by Ahmad and Ma'in (2016) also revealed that high Professionalism in *zakat* institutions enhances

²⁰ Mutbadiatul Khusna. (2018). "History of the Nahdlatul Ulama Zakat, Infaq, and Shadaqah Management Institution in the Special Region of Yogyakarta (LAZISNU DIY) from 2006 to 2016." Bachelor Thesis, UIN Sunan Kalijaga.

²¹ Yusnita Ulfah Munthe; Fauzi Arif Lubis. (2022). "The Influence and Effectiveness of Social Media on the Process of Collecting Zakat, Infaq, and Sedekah: A Case Study at the Al-Washliyah Amil Zakat Charity Institution (LAZ WASHAL) in North Sumatra." *Journal of Computer Science, Economics, and Management*. Vol. 2 No. 2. Pages 2536-2546.

the institution's reputation and strengthens muzakki's trust. It is because Muzakki tends to trust institutions run by competent and ethical individuals.

Muzakki's trust of LAZISNU DIY is the belief that the *zakat* funds they provide will be managed well and distributed fairly. According to research by Wahid and Ahmad (2012), muzakki's trust is influenced by their perception of the accountability, transparency, and Professionalism of *zakat* institutions. Another study by Zainal et al. (2017) shows that Muzakki's trust is crucial for the sustainability of *Zakat* institutions. This trust can be strengthened by improving the practices of accountability, transparency, and Professionalism in *zakat* institutions.

Based on the literature review, accountability, transparency, and Professionalism are key factors influencing Muzakki's trust in paying *Zakat*. Previous studies show that improvements in these three aspects can enhance Muzakki's trust, which in turn supports the sustainability and effectiveness of *Zakat* institutions like LAZISNU DIY.

Therefore, it is important for *zakat* institutions to continuously improve their accountability, transparency, and Professionalism to build and maintain Muzakki's trust. With this literature review, further research can be conducted to explore the relationship between accountability, transparency, Professionalism, and muzakki's trust in the specific context of LAZISNU DIY, as well as to identify best practices that can be implemented to increase Muzakki's trust.

The Primary Goal of This Research

The primary goal of this discussion is to delve into how accountability, transparency, and Professionalism within *zakat* institutions influence Muzakki's trust. LAZISNU DIY, a significant *zakat* institution in the Special Region of Yogyakarta, serves as the focal point of this study. The findings provide insights into enhancing the trust of *zakat* payers, ensuring the institution's sustainability and effectiveness. It can be explained as follows:

1. Influence of Accountability on the Level of Trust of Muzakki: The Accountability variable has a significant negative effect on the Level of Trust of Muzakki. It is evident from the regression coefficient value, which is negative at -0.319, and the t-value is greater than the t-table ($-3.469 > 1.664$) at a 5% significance level. Additionally, the Significance constant=5% ($0.001 < 0.050$) indicates that the Accountability variable significantly affects the Level of Trust of Muzakki.

2. Influence of Transparency on the Level of Trust of Muzakki: The Transparency variable has a positive and significant effect on the Level of Trust of Muzakki. It is evident from the positive regression coefficient value, which is 0.960, and the t-value is greater than the t-table ($7.766 > 1.664$) at a 5% significance level. Moreover, the Significance constant % ($0.000 < 0.050$) indicates that the Transparency variable significantly affects the Level of Trust in Muzakki.
3. Influence of Professionalism on the Level of Trust of Muzakki: The Professionalism variable has a significant negative effect on the Level of Trust of Muzakki. It is evident from the negative regression coefficient value, which is -0.222, and the t-value is greater than the t-table ($-1.688 < 1.664$) at a 5% significance level. Additionally, the Significance constant % ($0.095 < 0.050$) indicates that the Professionalism variable significantly affects the Level of Trust in Muzakki.
4. Influence of Accountability, Transparency, and Professionalism on the Level of Trust of Muzakki: The variables Accountability, Transparency, and Institutional Professionalism have a positive and significant effect on the Level of Trust of Muzakki. It is evident from the F-value being greater than the F-table ($21.184 > 2.721$) at a 5% significance level. Moreover, the Significance constant % ($0.000 < 0.050$) indicates that the variables Accountability, Transparency, and Institutional Professionalism significantly and simultaneously affect the Level of Trust in Muzakki. The Multiple Determination Coefficient (R^2) obtained is 0.425, meaning that the Level of Trust in Muzakki can be explained simultaneously by the variables Accountability, Transparency, and Institutional Professionalism at 42.5%. In comparison, the remaining 57.5% is influenced by other variables not explained in this study. The constant value of 13.554 indicates that if the independent variables Accountability, Transparency, and Institutional Professionalism are zero, the value of the Level of Trust of Muzakki will be 13.554.

CONCLUSION

Muzakki's degree of trust is significantly impacted negatively by the accountability element. Furthermore, the significance constant of 5% ($0.001 < 0.050$) suggests that the Accountability variable has a noteworthy impact on Muzakki's degree of confidence. The Level of Trust of Muzakki is positively and significantly impacted by the Transparency variable. Additionally, the significance constant (%) ($0.000 < 0.050$) shows that the transparency variable has a substantial impact on Muzakki's degree of trust. The Level of Trust in Muzakki is

significantly impacted negatively by the Professionalism variable. Furthermore, the significance constant percentage ($0.095 < 0.050$).

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