



IMPACT OF TRANSPARENCY, ACCOUNTABILITY, AND MANAGEMENT QUALITY ON MUZAKKI INTEREST

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Abstract: There is a gap between the expected outcome and the implementation of zakat, although Muslims in Indonesia have great potential to donate zakat. This study aims to examine the impact of transparency, accountability, and quality of zakat management on the interests of Muzaki. This study relied on primary data collected through questionnaires on the entire Muzaki population of 5,803 people. A sample of 140 Muzakis was selected using the non-probability sampling method. Research shows that transparency, accountability, and quality of management at BAZNAS influence the increase in interest in Muzaki. Partial accountability has a positive effect on Muzaki interest, and transparency, and management quality have a significant negative impact. Transparency is the connecting variable between accountability and management quality, emphasizing the considerable influence on the interests of Muzaki.

Keywords: Transparency; Accountability; Quality Of Management

Abstrak: Terdapat kesenjangan antara hasil yang diharapkan dan pelaksanaan zakat, meskipun umat Islam di Indonesia memiliki potensi yang besar untuk menyumbang zakat. Penelitian ini bertujuan mengkaji dampak transparansi, akuntabilitas, dan kualitas pengelolaan zakat terhadap kepentingan muzaki. Penelitian ini mengandalkan data primer yang dikumpulkan melalui kuesioner terhadap seluruh populasi muzaki yang berjumlah 5.803 orang. Sampel yang berjumlah 140 muzaki dipilih menggunakan metode non-probability sampling. Penelitian menunjukkan transparansi, akuntabilitas, dan kualitas pengelolaan di BAZNAS secara bersama-sama mempengaruhi peningkatan minat muzaki. Akuntabilitas parsial berpengaruh positif terhadap minat muzaki, transparansi, dan kualitas manajemen berpengaruh negatif signifikan. Transparansi menjadi variabel penghubung antara akuntabilitas dan kualitas pengelolaan, dengan menekankan pengaruh signifikan terhadap kepentingan muzaki.

Kata Kunci: Transparansi; Akuntabilitas; Kualitas Manajemen

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Introduction

Indonesia is a predominantly Muslim country, and zakat is usually compulsory.¹ Zakat is part of the assets that every Muslim must pay if they have reached the specified conditions. As one of the pillars of Islam, zakat is given to those who receive it (asnaf).² Al-Qardhawi argues that Zakat can contribute significantly to addressing poverty and other socio-economic problems in the economy. He views Zakat as one of the most effective solutions to address these challenges. The Quran explicitly states that Zakat is intended to help those in need, regardless of race, ethnicity, or otherworldly attributes.³ Zakat is a potential source of funds to realize the welfare of the people. Numerous factors are interconnected between the management of assets and the application of zakat, such as their collection, distribution, and accountability.⁴ The Muzzaki trust in the zakat that has been deposited with the amil zakat body can be channeled to people who are entitled to receive zakat properly. Therefore, the amil zakat body as a government agency that has the obligation to distribute Muzzaki funds must provide an accountability report.⁵

This is supported by the existence of a zakat management institution established by the government through the National Amil Zakat Agency (BAZNAS), which is governed by Law No. 23 of 2011 on Zakat Management. The law states that the zakat management institutions are Badan Amil Zakat, which is managed by the government, and Amil Zakat Institution (LAZ), which is managed by the community. Statistics show that the collection and distribution of zakat carried out by many Zakat Collecting Organizations (LAZ/OPZ) in higher education in Indonesia do not exist yet. However, the Government Regulation of the Republic of Indonesia number 14 of the year 2014 on the implementation of law 23/2011 on the management of zakat, does not show an integrated systemic reporting. In fact, based on the Act of The Republic of Indonesia Number 14/2005 about teachers and lecturers, higher education must be the source of information to promote zakat.⁶

Management is a process or framework that involves directing a group of people towards the organization's goal or with real intention. Management terms refer to efforts made for a specific purpose by making the best use of the resources available within the organization.⁷ At this time, the position of these two institutions plays an important role in determining the success of zakat management that has the potential to develop the economy of Indonesian society, besides that these institutions also play an important role in realizing

¹ Mufti Afif, *Optimalisasi Pengelolaan Filantropi Islam Berbasis Masjid*, (Ponorogo: UNIDA Gontor Press, 2021), p. 35.

² Muhammad Syafiq Fadhlurrahman, Meichio Lesmana, Siti Nurma Rosmitha, Dan Muhammad Iqbal F, "Analisis Strategi Pendistribusian Zakat Produktif Dalam Mensejahterakan Masyarakat Indonesia," *ADILLA: Jurnal Ilmiah Ekonomi Syari'ah* 7, no. 1 (2024): 99.

³ Yusuf Qardawi, *Hukum Zakat*, (Jakarta: Pustaka Litera Antarnusa, 1996), p. 20.

⁴ Mufti Afif, "Analysis Of Zakat Management With Institutional Isomorphic Theorizing Approach," *Journal Of Islamic Economics And Finance Studies* 4, no. 2 (2023): 214.

⁵ Abdul Latif Rizqon, "Implementation Of Good Corporate Governance Principles In Increasing The Number Of Muzzaki," *Proceeding International Conference On Economy, Management, And Business* 1, (2023): 1916.

⁶ Caturida Meiwanto Doktoralina Dan Zakaria Bahari, "Zakat Accounting Information System In Private Higher Education," *European Research Studies Journal* 21, no. 3 (2018): 265.

⁷ Miftahul Huda, "Management And Development Of Productive Waqf In The Hospital Publicly Health Centre (PKU) Aisiyyah Boyolali City," *Annual International Conference On Islamic And Science Integration (AICCII)* 1, no. 1 (2023): 162.

the syiar of Islam. This is because formal zakat institutions are considered more professional in their management, which is supported by the Law on Zakat Management. The existence of the law aims to, first, increase the effectiveness and efficiency of services in the management of zakat. then the next goal of zakat management is to increase the benefits of zakat to realize community welfare and poverty alleviation. A country or government" 's role in managing zakat is very important due to the urgency in distributing resources between groups and as a poverty alleviation tool. After the enactment of Zakat Management Act No. 38 year 1999 which consists of 10 chapters and 25 articles, the Ministry of Religious Affairs established the General Directorate of Zakat and Waqf Development by the Minister of Religious Affairs Decree No. 1/2001 to strengthen zakat institution and optimize zakat management.⁸

Based on BAZNAS data, zakat funds collected in 2019 reached IDR 12.5 trillion.⁹ Meanwhile, the zakat funds collected in 2020 reached IDR 71.4 trillion. Although there is an increase every year, including the collection and distribution of zakat funds by BAZNAS, it is still far from the potential of zakat in Indonesia in 2020, which is expected to reach IDR 327.6 trillion, but the collected funds are around IDR 21.7 trillion. Still far from potential.

In Indonesia's Muslim community, there remains a significant gap between expectations and the actual practice of zakat. Although the majority of Indonesians are Muslims with the potential to give zakat, the amount collected by zakat institutions nationwide falls short of expectations. Several factors contribute to the sub-optimal collection of zakat, of which the lack of public awareness of their obligation to pay zakat is one of the main reasons. There is also a lack of willingness within the community to fulfill their zakat obligations. There is also a lack of trust in the zakat administration.¹⁰

Henceforth, zakat management institutions are poised to confront the forthcoming challenge of enhancing coordination among zakat organizations in Indonesia. If the Amil Zakat Authority can address Muzaki's reservations regarding the professionalism of the Amil Zakat Authority in upholding the principles of accountability and transparency, then the management of Zakat funds will be enhanced, and optimal Zakat collection will be attained. Zakat in Arabic refers to a monetary religious obligation paid by wealthy Muslims to the poor and other needy categories, as defined in the holy Qur'an. Zakat has significant economic purposes besides the purification of the souls and wealth of zakat payers. Hence, the act of paying zakat is a fulfilment of Allah's commands even in the absence of zakat authorities at the state level. The institution of zakat has played a crucial role in the socio-economic, moral, and spiritual development of Muslim societies throughout Islamic history. Zakat has been an integral part of the Islamic economic system because of its sizable impact in achieving social harmony and preserving decent living standards for the needy segments of Muslim communities. The success of zakat was recorded throughout the early days of

⁸ Tika Widiastuti, Imron Mawardi, Anidah Robani, And Aam Slamet Rusydiana, "Optimization Of Zakat Fund Management In Regional Zakat Institution," *Humanities & Social Science Reviews* 6, no. 2 (2018): 133-135.

⁹ BAZNAS-Sub Divisi Pelaporan, "Statistika Zakat Nasional 2019," pid.baznas.go.id, (09 May 2021).

¹⁰ Hikayah Azizi Nur Farida, "Variabel-Variabel Yang Mempengaruhi Pembayaran Zakat Oleh Para Muzaki (Studi Kasus Pengelolaan Lembaga Keuangan Syariah)," *Journal Of Slamic Business And Economics* 2, no. 2 (2008): 77.

Islam. It reached its height during the rule of ‘Umar ibn ‘Abd al-‘Azīz, the Umayyad Caliph.¹¹ Consequently, the BAZNAS must enhance its operations to augment the number of community donations and refine system management, particularly concerning transparency, accountability, and management quality, prompting institutions to elevate their standards. This aligns with the theory posited by Hussain Umar, suggesting that trust is contingent on institutions and the transparency they uphold. As a public institution, BAZNAS should embrace transparent management practices. It is imperative to undergo a supervisory process wherein the complete balance sheet of BAZNAS is available for auditing purposes. Furthermore, all past and ongoing programs must be accessible to the public. This commitment to transparency serves as a mechanism for ensuring accountability and maintaining quality control.¹²

A study that aims to assess how accountability and transparency affect Muzaki's tendency to make zakat payments at BAZNAS Sragen. The results of the study show that the accountability and transparency shown by the BAZNAS institution in Sragen Regency have a positive impact on Muzaki's willingness to fulfill Zakat obligations.¹³ Moreover, quality can profoundly influence consumer decision-making. As previous research has highlighted, production quality must begin with answering customer needs and end with consumer perception.¹⁴ As the Amil Zakat agency, BAZNAS Tasikmalaya Regency has played a significant role in alleviating the community's financial burdens, particularly in the collection and distribution of Zakat funds. Serving as the administrative body for Zakat, BAZNAS Tasikmalaya Regency has contributed to mitigating social inequality and poverty, particularly in addressing social and economic challenges. The presence of BAZNAS Tasikmalaya Regency facilitates the effective channeling of Zakat funds within the community. In 2020, the Zakat potential in BAZNAS Tasikmalaya Regency reached 42 billion annually, meeting the predetermined target for Zakat collection.¹⁵ The Zakat funds collected in 2020 met the established target. These funds are reported by BAZNAS in Tasikmalaya District to donors who contribute to BAZNAS in Tasikmalaya District. Hence, based on the provided information, it can be inferred that the Zakat funds were collected appropriately.

Zakat (Alms-giving) is an obligation for Muslims as stipulated in the Qur'an, Hadith, and Ijma' (consensus of Islamic scholars), and this obligation is equal to the obligation to pray. This shows the importance of the zakat. Zakat is also one of the main fiscal pillars in the Islamic economic system, so ideally, zakat should be managed by professional

¹¹ Abdulsalam Ahmed Sawmar And Mustafa Omar Mohammed, "Enhancing Zakat Compliance Through Good Governance: A Conceptual Framework," *ISRA International Journal Of Islamic Finance* 13, no. 1 (2021): 136.

¹² Arim Nasim Dan Muhammad Rizqi Syahri Romadhon, "Pengaruh Transparansi Laporan Keuangan, Pengelolaan Zakat, Dan Sikap Pengelola Terhadap Tingkat Kepercayaan Muzaki," *Jurnal Riset Akuntansi Dan Keuangan* 2, no. 3 (2014): 550.

¹³ Nur Kabib, Ahmad Ulil Albab Al Umar, Ana Fitriani, Lora Lorenza, Dan Muammar Taufiqi Lutfi Mustofa, "Pengaruh Akuntabilitas Dan Transparansi Terhadap Minat Muzzaki Membayar Zakat Di BAZNAS Sragen," *Jurnal Ilmiah Ekonomi Islam* 7, no. 1 (2021): 344.

¹⁴ Setyawardhana Nugraha, *Pengaruh Persepsi Penerapan Akuntabilitas Dan Transparansi Keuangan Terhadap Minat Muzaki Membayar Zakat Pada Lembaga Amil Zakat (LAZ), (Studi Kasus Baitul Maal Hidayatullah (BMH) Dan Lembaga Manajemen Infaq (LMI) Cabang Bondowoso*, (Jember: UNEJ, 2013).

¹⁵ Wawan, Personal Interview, (29 July 2023).

management. For this reason, zakat management agencies must use open organizational management to make it easier for the public to access information about the management of philanthropic funds.¹⁶ Zakat represents the act of worshipping Allah (Swat) by allocating a mandatory portion of certain assets to be given to a certain group or organization (Zakat). The term Zakat is derived from the root word "zaka - zanaa," which indicates "to grow," "to develop," or "to multiply." Similarly, "saka" means "purifying" or "purifying." Zakat refers to everything that has experienced an increase in number or volume. Strong plant growth is referred to as "zaka."¹⁷

As per Wahabah al-Zuhayri, Zakat signifies "an-num wa as-ziyada" (growth and growth). It also conveys the meanings of ath-taharah (holiness) and al-barakah (blessing). In its sacred context, Zakat entails purifying oneself, one's soul, and one's possessions. By giving Zakat, an individual demonstrates purification of oneself and one's soul from the ailments of stinginess and releases one's property from the claims of others. Additionally, Zakat, a signifying blessing, suggests that the remaining wealth after Zakat expenditure will undergo qualitative blessing and development, even if its quantitative aspect diminishes. Zakat stands as one of the five pillars of Islam and is obligatory in Medina during the month of Shawwal in the second year of the Hijri calendar, subsequent to Ramadan fasting and the obligation of Zakat Fitrah.

Zakat is one of the important sectors of Islamic philanthropy. As the third pillar of Islam, zakat must be paid by every Muslim who meets the requirements as Muzakki to purify his wealth by distributing his zakat to zakat recipients (Mustahik). Zakat does not only function to help the economy of Mustahik but can also be a balancing instrument in the national economic sector. In the long term, the main goal of zakat is to transform Mustahik into Muzakki.¹⁸ Woodworth and Marquis describe interest as a motivating factor that prompts individuals to engage with objects of interest. Interest, in this context, represents the inclination to interact with one's environment, and the propensity to explore, select, or pursue activities that capture one's interest. When an individual finds something interesting, it is often because that object fulfills their needs.¹⁹

As per Slameto, interest is defined as a sense of empathy or attraction towards something or an activity, even if it is not explicitly stated. Fundamentally, interest involves acknowledging the connection between oneself and external entities.

Interest theory is in line with planned behavior theory, which revolves around beliefs that influence certain behavioral attitudes. These attitudes are shaped by subjective norms and perceived control over behavior, driven by the belief that actions will produce desired or undesirable results. Aspects, including: First, displaying emotions of interest, focus, and happiness; Second, desire is expressed through the tendency to have; Third, an

¹⁶ Armiadi Musa, Teuku Zulfikar, And Bismi Khalidin, "Digital-Based Information System Of Zakat Management In Indonesia: Strategies For Increasing Revenue In Fiqh Muamalah Perspectives," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 6, no. 2 (2022): 614.

¹⁷ Muhammad Shalih Al-Utsaimin, *Ensiklopedia Zakat*, (Jakarta: Pustaka As-Sunnah), p. 45.

¹⁸ Zainal Arifin Haji Munir, "The Effect Of Financial Report Transparency And Zakat Management On Muzakki Trust In Baznas Lombok Timur," *Al-Risalah Forum Kajian Hukum Dan Sosial Kemasyarakatan* 21, no. 2 (2021): 194-195.

¹⁹ In Soraya, "Faktor-Faktor Yang Mempengaruhi Minat Masyarakat Jakarta Dalam Mengakses Portal Media Jakarta Smast City," *Jurnal Komunikasi* 6, no. 1 (2015): 11.

individual's confidence in the quality, usability, and profitability of the products they obtain shows their confidence.²⁰

Abidin defines transparency as the adherence to established rules and regulations in making decisions and implementing them within an institution. In Zakat management institutions, transparency serves the purpose of fostering trust, portraying these institutions as capable of generating interest and encouraging wealth accumulation. The principle of transparency seeks to establish confidence in the correlation between performance and promotion, ensuring the availability of accurate information. The effectiveness of transparency can be gauged by the level of interest individuals demonstrate in their endeavors.²¹ The Asian Development Bank (ADB) offers outstanding financial indicators to governments. Basically, the institution's budget is considered transparent as long as it is in accordance with the set standards.²² First, budget documents are easily accessible and easy to obtain. Second, accountability reports are given promptly and on time. Third, there is a structured system to disseminate information to the public.

In the Good Corporate Governance (GCG) Guidelines issued by the Indonesian National Governance Policy Committee (KNKG) in 2006, transparency is identified as a foundational principle essential for upholding objectivity in the governance of all institutions. In Zakat Administration, Zakat Administration must furnish pertinent and significant information in a format that is easily accessible and comprehensible to stakeholders.

Public accountability entails the responsibility of a trustee to clarify, report, and disclose all activities and actions for which it holds responsibility to the trustor; the trustor asserts the right to demand such accountability. Accountability represents an obligation that requires providers of public services to elucidate and address all inquiries pertaining to the decisions and processes undertaken, assuming accountability for the outcomes achieved.²³ The accountability function extends beyond mere compliance with relevant laws and regulations and encompasses the prudent, efficient, effective, and economical utilization of resources. The indicators of accountability include:²⁴ First, clear and transparent information disclosure. Second, the submission of financial reports on time. Third, independent audits conducted by external auditors. Fourth, ensuring an accurate distribution of funds to the Mustahik (beneficiaries) who are entitled.

Accountability is a fundamental principle that encompasses clarity regarding the functions, structural systems, and responsibilities of an agency, thereby ensuring effective management. According to the KNKG, accountability is deemed essential for zakat management institutions to sustain performance and uphold the trust of both Muzaki and

²⁰ Syaifusin Azwar, *Sikap Manusia Teori Dan Pengukurannya*, (Yogyakarta: Pustaka Pelajar, 2011), p. 35-37.

²¹ Eha Nugraha, "Pengaruh Akuntabilitas, Transparansi Dan Kualitas Pelayanan Lembaga Pengelolaan Zakat Terhadap Komitmen Muzaki: Kepercayaan Muzaki Sebagai Variabel Intervening", *Jurnal Penelitian Dan Pengembangan Akuntansi* 3, no. 2 (2019): 168-169.

²² Ricky Ary Syahputra, *Pengaruh Akuntabilitas Keuangan Daerah, Value For Money, Kejujuran, Transparansi Dan Pengawasan Terhadap Pengelolaan Keuangan Daerah*, (Medan: Universitas Sumatera Utara, 2012), p. 12.

²³ Rahmani Timorita Yulianti, *Good Corporate Governance Di Lembaga Zakat*, (Yogyakarta: Kaukaba Dipantara, 2016), p. 73-77.

²⁴ Eha Nugraha, "Pengaruh Akuntabilitas, Transparansi..., 171.

the community. Implementing accountability principles necessitates a comprehensive understanding of how to put them into practice.²⁵

According to Roger G. Schoeder, quality is defined as "fitness for purpose," implying that a product or service meets the customer's needs in terms of the value they receive and their satisfaction. Quality represents the inherent element in a product that ensures its value based on its manufacturing process. Kotler describes quality as a feature intrinsic to the nature of a good or service, influencing its capacity to fulfill consumers' explicit and implicit needs and desires. In this context, quality is entirely determined by the consumer, who is the user of the product. If the quality fails to meet the consumer's desired specifications, they may refrain from purchasing or ordering the product, resulting in a loss for the company. Gasperz defines quality as a set of characteristics of a product that support its ability to meet specified or applied.²⁶ Based on the aforementioned points, it can be inferred that a company's proficiency is rooted in its capacity to address consumer needs and fulfill them by offering a diverse range of products and services. To assess intangible services, consumers often employ several dimensions:²⁷ First, direct evidence. Second, reliability. Third, responsiveness. Fourth, empathy.

According to Suharshimi Alikunta, management embodies the essence of control, encompassing activities that include data preparation, planning, organization, implementation, monitoring, and evaluation. With this comprehension, management can be regarded as a process that leads to outcomes and serves as a foundation for enhancement or progress in subsequent management endeavors.²⁸ Additionally, Zakat management is governed by Law No. 23 of 2011, which outlines Zakat management as encompassing activities related to planning, implementation, and coordination in the collection, distribution, and utilization of Zakat funds.²⁹

Methods

This study was conducted at BAZNAS Tasikmalaya Regency. The research approach used in this study is based on a quantitative approach.³⁰ A quantitative approach is research that focuses on the analysis of numerical data (numbers) processed through statistical analysis using survey methods. Survey method is a method that uses questionnaires as a data collection tool. Judging from the problem, this research is comparative causal research, that is, research that captures the characteristics of the problem in the form of causal relationships between two or more variables. A sample is a subset of many characteristics

²⁵ Rahmani Timorita Yulianti, *Good Corporate Governance Di Lembaga Zakat*, (Yogyakarta: Kaukaba Dipantara, 2016), p. 74-75.

²⁶ Noor Arifin, "Analisis Kualitas Kehidupan Kerja, Kinerja, Dan Kepuasan Kerja Pada CV. Duta Senenan Jepara," *Jurnal Economia* 8, no. 1 (2012): 13.

²⁷ Nahdiatul Amalia Dan Tika Widiastuti, "Pengaruh Akuntabilitas, Transparansi, Dan Kualitas Pelayanan Terhadap Minat Muzaki Membayar Zakat," *Jurnal Ekonomi Syariah Dan Terapan* 6, no. 9 (2019): 1760.

²⁸ Suharsimi Arikunta, *Pengelolaan Kelas Dan Siswa*, (Jakarta: CV Rajawali, 1988), p. 8.

²⁹ Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat.

³⁰ Muhammad, *Metodologi Penelitian Ekonomi Islam Pendekatan Kuantitatif*, (Jakarta: PT Raja Grafindopersada, 2008), p. 175.

of a population, and the sample chosen must represent the existing population.³¹ The samples taken in this study were taken according to applicable methods to ensure that they were truly representative. This sample selection technique uses a probability sampling method. Sample size plays an important role when interpreting SEM results. The sample size is the basis for estimating sampling error. According to Sekaran, SEM analysis requires a sample with at least five times as many indicators as the number of variables used, or 5:1. Maximum likelihood estimation requires a sample range of 100 to 200 samples. The sample used is based on this study, which includes 14 indicators. The result of the multiplication to determine the sample for this study is $14 \times 10 = 140$. This result is considered sufficient to decide which sample to use. Therefore, the sample used for this study contained 140 muzaki.

In this study, the researchers used three exogenous variables: transparency, accountability, and management quality. The concept of transparency in this study is a mediating variable (Z) or a linking variable and is expected to be a variable that influences the increase in Mr. Muzaki's interest and the relationship between accountability regarding interest and management quality variables. The concept of responsibility in this study is an exogenous variable (X1) and is expected to be a variable that influences the increase in Muzaki's interest. The concept of management quality in this study is an exogenous variable (X2) and is expected to be a variable that influences the increase in interest in Muzaki. In this study, the researcher used an endogenous variable, namely the interest rate variable. The technical analysis of the data used in this study was quantitative analysis using structural equation modeling (SEM). SEM is a statistical method that can analyze not only direct measurement errors but also the relationships between latent constructs and their indicators, and the relationships between latent constructs. SEM allows for direct analysis between multiple dependent and independent variables.³² Before conducting an SEM analysis investigation, first test assumptions as prerequisites for the SEM analysis or structural equation model using the Smart PLS program. SEM is a set of statistical techniques that can test a large number of relationships simultaneously.³³

³¹ Sugiyono, *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, Dan R & D*, (Bandung: Alfabeta, 2019), p. 127.

³² Ramadiani, "SEM Dan LISREL Untuk Analisis Multivariate," *Jurnal Sistem Informasi* 2, no. 1 (2010): 181.

³³ Haryadi Sarjono Dan Winda Julianita, *Structural Equation Modeling (SEM) Sebuah Pengantar, Aplikasi Untuk Penelitian Bisnis*, (Jakarta: Salemba Empat, 2014), p. 1.

Result And Discussion

Table 1. Frequency Distribution

Variables	Answer				
	Negative		Positive		
	1	2	3	4	5
Accountability	0	0,93	6,36	29,36	63,35
Management Quality	0,18	0,52	8,45	37,2	53,83
Transparency	0,46	2,1	8,23	37,6	51,86
Interests	0,35	1,28	10,2	45,3	42,85

Source: Data processed 2023

The presented table illustrates the breakdown of respondents' responses across various indicators used for assessing the measured variables. The data reveals that a significant portion of respondents provided favorable evaluations of BAZNAS accountability in the Tasikmalaya region. Specifically, 29.36% of respondents rated the accountability very positively, while 63.35% rated it as good. Similarly, respondents expressed a positive perception of the quality control of BAZNAS in the Tasikmalaya district, with 37.2% considering it good and 53.83% rating it as very good. In terms of transparency, respondents in the Tasikmalaya Governorate gave relatively positive ratings, as 37.6% considered it fairly good and 51.86% rated it as very good.

Analyzing the results alongside responses related to accountability, management quality, and transparency of BAZNAS in the Tasikmalaya district, it becomes evident that respondents exhibit an inclination to contribute funds to their BAZNAS. Notably, 45.3% of respondents provided a very good rating, while 42.85% gave a good rating.

Evaluation of the Measurement Model (Outer Model)

Convergent Validity

Table 2. Outer Loading Final Results

Variable	Indicator	outer loading	Validity (0.7)
Accountability	AKN1	0.839	Valid
	AKN2	0.826	Valid
	AKN3	0.804	Valid
Management Quality	KUL1	0.817	Valid
	KUL2	0.770	Valid
	KUL4	0.811	Valid
Interest	MNT2	1,000	Valid
	TPR1	0.802	Valid
Transparency	TPR2	0.834	Valid
	TPR3	0.824	Valid

Source: Data processed 2023

Based on the re-estimation results, we can conclude that the index fee is 0.7. This indicates that all indicators meet the requirements of convergent validity.

Discriminant Validity

The following is the result of discriminant validity in the table of cross-loading values as follows:

Table 3. Cross Loading

	X1 (AKN)	X2 (KUL)	Y (MNT)	Z (TPR)
AKN1	0.839	0.631	0.529	0.681
AKN2	0.826	0.706	0.411	0.613
AKN3	0.804	0.598	0.513	0.608
KUL1	0.594	0.817	0.308	0.559
KUL2	0.615	0.770	0.381	0.545
KUL4	0.665	0.811	0.288	0.556
MNT2	0.592	0.409	1,000	0.636
TPR2	0.615	0.575	0.496	0.802
TPR3	0.604	0.549	0.552	0.834
TPR1	0.680	0.580	0.517	0.824

Source: Data processed 2023

Based on the information in the provided table, the estimated cross-loading outcomes suggest that the correlation values between indicators and constructs are higher than alternative values. This signifies distinctions in the values or loadings among each latent variable and its corresponding indicators, as well as with other latent variables. In summary, it can be inferred that all latent variables possess validity, as their loading values exceed 0.7, thereby meeting the criteria for discriminant validity.

Average Variance Extracted

Table 4. Average Variance Extracted

Code	Average Extracted Variance	Information
X1 (AKN)	0.677	Valid
X2 (KUL)	0.639	Valid
Y (MNT)	1,000	Valid
Z (TPR)	0.673	Valid

Source: Data processed 2023

Referring to the presented table, it is evident that the mean-variance values, which signify a substantial association between each latent variable and its indicators, exceed 0.50. Additionally, the square root of the Average Variance Extracted (AVE) for each correlation surpasses the correlations among the constructs in the model, indicating strong discriminant validity. The comprehensive examination of the tables and graphs affirms that the selected indicators in this study exhibit convergent validity, thereby validating their suitability for subsequent analyses.

Reliability Test

Table 5. Cronbach Alpha And Composite Reliability

	Cronbach's Alpha	Composite reliability
X1 (AKN)	0.762	0.863
X2 (KUL)	0.718	0.842
Y (MNT)	1,000	1,000
Z (TPR)	0.756	0.860

Source: Data processed 2023

According to the test outcomes, the researchers observe that both Composite Reliability and Cronbach's Alpha values exceed 0.70. This leads to the conclusion that the employed questionnaire demonstrates consistency and possesses commendable reliability.

Structural Model (Inner Model)

R-square

Table 6. R-square

	R Square
Y (MNT)	0.453
Z (TPR)	0.617

Source: Data processed 2023

The R-Square value for the variable Y (MNT)/interest is 0.453, indicating that 45.3% of the variance in this variable is explained by accountability, management quality, and transparency. The remaining 54.7% is attributed to other factors. Similarly, the R-Square value for variable Z (TPR)/transparency is 0.617, signifying that 61.7% of the variance in transparency is accounted for by accountability and management quality, with the remaining 38.3% influenced by other factors. Aside from testing the R-Square value, this study also considers the goodness of fit, represented by the (R^2) value.

Q-Square

Table 7. Q-Square

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
X1 (AKN)	420,000	420,000	
X2 (KUL)	420,000	420,000	
Y (MNT)	140,000	79.912	0.429
Z (TPR)	420,000	251.160	0.402

Source: Data processed 2023

The computed Q^2 value for variable Y (MNT) is 0.429, indicating that 42% of the variability in the research data can be accounted for by the structural model developed in this study. Similarly, for variable Z (TPR), the Q^2 value is 0.402, suggesting that 40% of the diversity in research data is explained by the structural model. These findings suggest that

the structural model in this study exhibits a favorable goodness of fit as both Q² values surpass 0.

Goodness of Fit

To evaluate the goodness of fit in research conducted with Smart-PLS, the assessment is based on the Normed Fit Index (NFI) value, as indicated by the test results table:

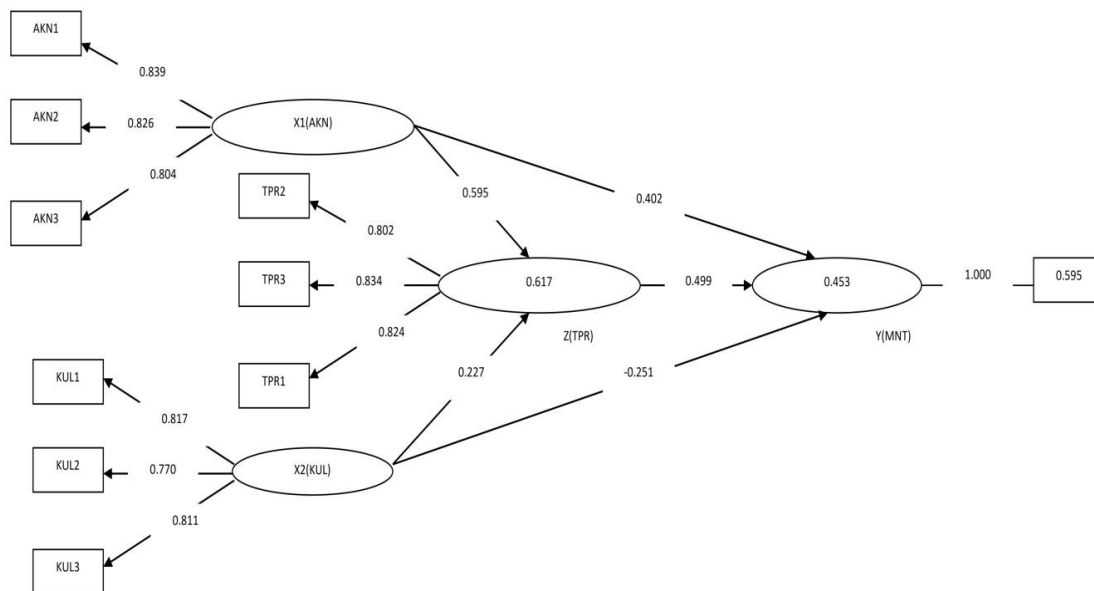
Table 8. NFI

	Saturated Model	Estimation Model
SRMR	0.080	0.080
d_ULS	0.356	0.356
d_G	0.208	0.208
Chi-Square	163.656	163.656
NFI	0.761	0.761

Source: Data processed 2023

The provided table reveals that the NFI in this study yielded a value of 0.761, suggesting that the study falls into the category of marginal fit. Additionally, a path diagram graph illustrates the extent of influence exerted by the independent variable on the dependent variable.

Figure1. Path Diagram



Hypothesis Test

Table 9. Path Coefficient

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 (AKN) -> Y (MNT)	0.402	0.381	0.138	2,906	0.004
X1 (AKN) -> Z (TPR)	0.595	0.581	0.096	6.216	0.000
X2 (KUL) -> Y (MNT)	-0.251	-0.231	0.124	2.028	0.043
X2 (KUL) -> Z (TPR)	0.227	0.246	0.104	2.183	0.029
Z (TPR) -> Y (MNT)	0.499	0.496	0.111	4.505	0.000

Source: Data processed 2023

Hypothesis one states that accountability (X1) has a positive and significant relationship with interest (Y), which means that accountability has a significant effect in increasing interest.

Hypothesis two states that management quality (X2) has a significant negative relationship with interest (Y), but has no meaningful effect, which indicates that management quality does not significantly affect interest.

Hypothesis three states that transparency (Z) has a positive and significant relationship with interest (Y), indicating that transparency has a significant effect in increasing interest.

Hypothesis four states that accountability (X1) has a positive and significant relationship with transparency (Z), indicating that accountability has a significant influence in increasing transparency.

Hypothesis five indicated that management quality (X2) has a positive and significant relationship with transparency (Z), indicating that management quality has a significant influence in increasing transparency.

Table 10. Indirect Effect

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 (AKN) -> Z (TPR) -> Y (MNT)	0.297	0.290	0.089	3.345	0.001
X2 (KUL) -> Z (TPR) -> Y (MNT)	0.113	0.120	0.054	2,097	0.037

Source: Data processed 2023

Based on the table above, the researcher can see the media hypothesis test based on the indirect effects table.

H6 suggests that there is a positive and significant indirect effect of accountability (X1) on interest (Y) through transparency (Z), indicating partial mediation.

H7 indicates that there is a positive and significant indirect effect of management quality (X2) on interest (Y) through transparency (Z), suggesting full mediation.

The findings of H1 suggest that increased accountability can boost Muzaki's interest. This is attributed to the capacity to furnish transparent information to Mr. Muzaki, especially concerning financial operations, which stands as a key criterion in assessing an organization's accountability level. This notion finds support in Tello Gray's assertion that accountability entails a dedication to supplying financial data as a tangible manifestation of organizational accountability.³⁴

The latter part of the year's findings indicate that management quality significantly impacts Muzakki's profits and negatively affects their Zakat payments. This implies that higher management quality correlates with decreased interest among Muzaki individuals in Baznath, Tasikmalaya District, to contribute Zakat, consequently affecting their overall willingness to do so. The significance of management quality is such that donors may feel reluctant to part with a portion of their wealth. BAZNAS Tasikmalaya Province is urged to enhance its management quality further to operate at peak efficiency and attract more donors. This outcome contradicts previous research findings.

The findings from H3 indicate that effective transparency positively influences Muzaki's interest. When transparency is appropriately practiced, Muzaki individuals will feel more confident in contributing Zakat in Baznath, Tasikmalaya, as they perceive that the distribution and management processes are well-regulated and within their oversight. According to the test results, transparency demonstrates a significant and positive impact on increasing Muzaki's interest in BAZNAS activities in Tasikmalaya province. As the level of Zakat transparency rises, so does the willingness to make Zakat payments. This underscores that BAZNAS Tasikmalaya Province openly disseminates information regarding its key operations, ensuring that information is conveyed honestly and comprehensively. These findings serve as evidence that BAZNAS Tasikmalaya Province effectively implements transparency principles through the SIMBA (BAZNAS Information System).

The findings from H4 indicate that accountability plays a crucial role in fostering transparent systems, as supported by the research experiment results. These results lead to the conclusion that accountability positively and significantly correlates with transparency. Therefore, the fourth hypothesis, implies that implementing proper accountability, as suggested in the first hypothesis, can enhance transparency. This enhancement, particularly in financial management transparency, is expected to attract more Muzaki individuals or donors to Baznath Tasikmalaya province.

The test results for the fifth hypothesis reveal that the path coefficient value of the relationship between management quality and transparency is 0.227, with a t-statistic value of 2.183. These findings lead to the conclusion that management quality positively and significantly influences transparency. In other words, according to the fifth hypothesis, enhancing management quality can lead to increased transparency. This implies that when BAZNAS adheres to transparency principles, the quality of management exerts a positive impact. Consequently, Mr. Muzaki will likely assess the effectiveness of management carried out by BAZNAS in Tasikmalaya district in terms of both management and distribution to

³⁴ Eha Nugraha, "Pengaruh Akuntabilitas, Transparansi..., 177.

Mustahik.³⁵ The test results indicate that the impact of accountability positively and significantly influences profits through transparency, as evidenced by a T-statistic value of 3.345 and a path coefficient value of 0.297.

These findings indicate that the intermediary variables, namely accountability and management quality, have positive and significant effects. Consequently, the indirect impact of accountability through adequate transparency positively and significantly influences interest rates. Similarly, the test results demonstrate a positive and significant impact of management quality on interest rates through transparency, as evidenced by a path coefficient value of 0.113 and a T-statistic value of 2.097. These results underscore the importance of intermediary variables in driving interest rates. It suggests that enhancing transparency, particularly through improved accountability and management quality, can positively affect interest rates. This improvement not only fulfills religious obligations but also strengthens public financial institutions by enhancing the quality of public administration.³⁶

Conclusion

The study concludes that transparency, accountability, and management quality in Baznath Tasikmalaya Regency collectively influence the increasing interest among Muzaki individuals. Specifically, partial accountability positively and significantly impacts the rise in Muzaki interest, transparency also exhibits a positive and significant effect on increasing Muzaki interest, while management quality shows a significant negative effect on the increase in Muzaki interest. This negative impact on Muzaki interest is attributed to a lack of trust stemming from management quality issues. The study suggests that interest among Muzaki individuals is fostered by the trust engendered by organizational transparency. Thus, all the mentioned variables in the study have a positive and significant effect, with transparency acting as the intermediary variable between accountability and management quality for Muzaki individuals. Therefore, it is crucial for the Amil Zakat institution to ensure oversight during the audit process, with the entire BAZNAS balance sheet being open to audit. Furthermore, transparent communication of all current and ongoing programs to the community is essential. These actions represent forms of transparency, accountability, and quality control, which are vital for fostering Muzaki's interest.

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³⁵ Rahmani Timorita Yulianti, *Good Corporate Governance In Zakat Institutions*, (Yogyakarta: Kaukaba Dipantara, 2016), p. 20.

³⁶ Nur Kabib, "Pengaruh AKuntabilitas dan Transparansi...", 347.

Author Contributions Statement

AL and IS understand the ideas presented. IS develops theories and conducts analysis. IA and AS contributed to analyzing the results of the theory and methods used, so IH analyzed the problem using quantitative methods. AM performs language translation and grammar checks.

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