


The Effect of Accountability and Transparency on Interest in Paying Zakat at the National Amil Zakat Agency of Buton Regency With Religiosity as a Moderation

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Article History:	Abstract
<p>Submitted: January 12th, 2024</p> <p>Revised: February 19th, 2024</p> <p>Accepted: March 27th, 2024</p> <p>Published: May 17th, 2024</p> <p>By: International Journal of Islamic Economics (IJIE)</p> <p>Copyright: ©2024. Lestari Rezki Nurul Amalia</p>  <p>This article is licensed under the Creative Commons Attribution-Share Alike 4.0 International License http://creativecommons.org/licenses/by-sa/4.0/</p>	<p>Introduction: The Buton Regency National Zakat Amil Agency has the potential to pay zakat by increasing accountability, transparency, and religiosity which can be a factor in advancing the level of community welfare.</p> <p>Objectives: This research aims to determine the effect of accountability and transparency on interest in paying zakat and the relationship between religiosity as moderation in strengthening the influence of accountability and transparency on interest in paying zakat.</p> <p>Method: This research was conducted quantitatively and used a questionnaire as a data collection method. The subjects of this research were 150 <i>muzakki</i> BAZNAS (National Amil Zakat Agency) located in Buton Regency. The data analysis method uses Structural Equation Models with Partial Least Square (PLS).</p> <p>Results: The research results show that accountability and transparency regarding interest in paying zakat have positive and significant results. This research also proves that accountability and transparency on interest in paying zakat are significant with religiosity as a moderating variable that strengthens the influence of accountability and transparency on interest in paying zakat.</p> <p>Implications: These results contribute to the development of a model in research that accounting and transparency in zakat institutions with religiosity as moderation can influence interest in paying zakat.</p> <p>Keywords: Accountability; Interest in Paying Zakat; Religiosity; Transparency.</p>

A. Introduction

Economic development has been carried out significantly since the beginning of independence, but until now economic problems are still being overcome, one aspect of the problem is the level of poverty. Poverty is a problem that will always arise in every country, whether absolute poverty or relative poverty (Sinta & Billah, 2022). Even though many programs have been implemented to eradicate poverty, this problem has never been resolved. This problem can be a reference for the government on how to find solutions in every aspect

to reduce the poverty rate which occurs not only from the economic aspect but also through the social aspect. Handling poverty can be overcome from various aspects of life because you know that each country has different solutions to overcome the problems of their respective countries.

Poverty still occurs in developing countries which is a problem that needs to be overcome, especially in Indonesia. It is known that Indonesia is still aggressively improving people's living standards with the government issuing various programs to overcome the problem of poverty. Poverty is still a problem in Indonesia, including Buton Regency. In Buton district, where many residents are still classified as poor, there has even been an increase in poverty from 2022 data, an average of 13.27%, increasing to 13.77% in 2023 (Sultra.bps.go.id, n.d.).

Zakat is an obligation for a Muslim who can pay according to the provisions and is intended for those who are entitled to receive zakat. It is known that zakat in Islam is the third pillar of Islam, where every Muslim is required to pay zakat by the provisions of Islamic Sharia. With directed management, zakat is one way that can be used to promote the welfare of financially disadvantaged people. The order to pay zakat is in the Koran and Hadith. One of them is in the words of Allah in the Koran (QS. At-Taubah [9]: 103) "Take zakat from some of their wealth, with that zakat you cleanse and purify them and pray for them. Indeed, your prayers are a source of peace for their souls. And Allah is All-Hearing, All-Knowing." Zakat is a legal instrument and waqf which is a voluntary instrument to serve the poor and those in need to achieve social welfare (Kabib et al., 2021). In general, zakat is distributed by Muslims to comply with the sharia and there is a social value embedded in the zakat. In Indonesia, there are organizations that manage zakat, one of which is the zakat management organization, namely the Zakat Amil Agency (BAZNAS) which is recognized by Law No. 23 of 2011 relating to zakat management (Peraturan Pemerintah RI, 2011). There is a BAZNAS institution that makes the collection, management and distribution of zakat in Indonesia more focused in accordance with the goals of BAZNAS.

Zakat has enormous potential, especially in Indonesia, which is the country with the largest Muslim religion in the world, making BAZNAS as a zakat institution targeting IDR 41 trillion in zakat income in 2024, but in this case, it is still far from the zakat potential that we want to achieve of IDR 327 trillion a year in Indonesia (Kementerian Agama RI, 2023). From this it can give an idea that the zakat income received by the government is still insufficient, whereas we know that in 2023 BAZNAS RI has eradicated poverty for 54,081 beneficiaries or 58.76% and as many as 21,140 of the beneficiaries are considered extreme poor (BAZNAS, 2023). Also look at one of the fastest zakat revenues in the province of Southeast Sulawesi in BAZNAS for 2021, approximately IDR 1 billion (BAZNAS, 2021). It is known that compared to the desired expectations, there is definitely still a lack of zakat receipts, so how can the government look for a role in increasing *muzakki's* interest in paying zakat so that the zakat can be distributed to more people below the poverty line.

Zakat management organizations such as BAZNAS, in many studies, experts say there are causes that influence people's interest in paying zakat in the form of transparency, accountability and religiosity regarding interest in paying zakat. It is known that accounting

and transparency have value as the basis of Good Corporate Governance (GCG) to achieve good institutional management (Pratiwi & Ridlwan, 2019). This provides knowledge that to improve institutional management there must be accountability and transparency which can be applied to zakat institutions. In the sense of accountability, the trustee must provide accountability, present, report, and disclose all activities and activities that are their responsibility (Mardiasmo, 2018). Meanwhile, what is known about transparency is a situation where a company can provide material and relevant information that is easily accessible and can be understood by stakeholders (KNKG, 2006).

Several studies support the research conducted by (Ghofur & Suhendar, 2021) on the same variables with similar results explaining accountability and transparency at the National Zakat Amil Agency (BAZNAS) of Lampung and Banten Provinces stating positive assessments on both variables. This shows that accountability and transparency within the BAZNAS institution in Lampung and Banteng Province can increase trust in *muzakki*. However, research conducted by (Lesmana et al., 2022) stated that transparency had no significant and partial effect on interest. This happens because there is something about zakat management that is still little known by the public or *muzakki*, where zakat distribution must be on target through transparency at the Asahan National Zakat Amil Agency.

Furthermore, different research discusses religiosity which can strengthen the influence of *muzakki*'s interest in paying zakat. According to Jalaludin, religiosity is an action whose source comes directly or indirectly from Nash (Adistii et al., 2021). Religiosity related to the revelation of Allah SWT which was revealed directly to the Prophet Muhammad SAW that there is Nash is a bond that is always attached to every Muslim. Within the scope of zakat institutions, the religiosity factor is very embedded in the perspective of every society, especially *muzakki* and *amil zakat*. In *zakat amil*, accountability and transparency at zakat institutions will certainly be tied to religiosity factors in the form of faith because every person who has confidence in conscience creates quality information at zakat institutions both in terms of accountability and transparency. So everything will be tied to the religiosity factor in strengthening the relationship with *Muzakki*'s interest in paying zakat to the National Zakat Amil Agency (BAZNAS). In the research discussed by (Lesmana et al., 2022), religiosity has a significant and partial effect on interest, because as a Muslim you will often be associated with religion, where the person will believe that their obligation to pay zakat is one of the pillars of Islam that must be fulfilled.

Based on previous research, research with variables of accountability, transparency, and religiosity can be a factor that can increase *muzakki* in paying zakat to the National Zakat Amil Agency (BAZNAS). From the three factors mentioned, we can find out whether they influence previous research or whether it will be the same in future test results. Based on the background of the problem, the research will be conducted with the title The Effect of Accountability and Transparency on Interest in Paying Zakat at the National Zakat Amil Agency of Buton Regency with Religiosity as a Moderation.

B. Literature Review

The Effect of Accountability on Interest in Paying Zakat at the Nasional Amil Zakat Agency

Muzakki decides to pay their zakat to an institution by looking at several aspects, one of which is accountability. Accountability in zakat institutions provides knowledge about a financial report that is presented to the organization. Accountability is an obligation for institutions to provide accountability, present, report, as well as activity reports and all their responsibilities to certain parties that have the right and authority to hold them accountable (Mardiasmo, 2018) (Baidhowi & Triwibowo, 2023). Meanwhile, it is known that interest is an attraction to something that makes the conscience move to understand it. Interest arises because of an impulse from within each individual that brings direct benefits that are felt tangibly by outsiders and can provide a sense of belief. Associated with zakat, a sense of trust in the organization of zakat in the financial statements of accountability makes the interest of *muzakki* in paying zakat even greater. Attribution Theory is relevant to the accountability of zakat institutions because it affects the interest of *muzakki*, where external causes can affect *muzakki*'s trust in paying zakat (Purnaditya & Rohman, 2015). According to research conducted by (Kabib et al., 2021) the results of the study state that accountability can significantly affect the interest of *muzakki* to pay zakat at BAZNAS Sragen. Research by (Tanjung et al., 2022) stated that accountability has a significant and partial effect on public interest in paying zakat to the National Amil Zakat Agency of North Sumatra Province. Referring to some of the research and study results above, it state that accountability factors can affect *muzakki* in paying zakat. Based on these empirical and theoretical studies, the first hypothesis is as follows:

H1: The effect of accountability (X1) on interest in paying zakat (Y) at the Nasional Amil Zakat Agency.

The Effect of Transparency on Interest in Paying Zakat at the Nasional Amil Zakat Agency

Transparency in zakat organizations influences interest in paying zakat because transparency makes information easily accessible to interested parties and provides matters relating to zakat to facilitate *muzakki* in distributing their zakat. The purpose of this information is to form a sense of trust in *muzakki* about the choice of paying at BAZNAS. Transparency is a condition in which the company can provide material and relevant information that is easily accessible and can be understood by stakeholders (KNKG, 2006). Attribution theory is relevant to the transparency of zakat institutions; explaining the transparency of the financial statements the zakat institution provides affects the interest of *muzakki*; this external factor affects trust *muzakki* in paying zakat (Purnaditya & Rohman, 2015) (Haikal & Efendi, 2023). There is research that discusses how transparency has a relationship with the reaction of *muzakki*, including that conducted by (Rahayu et al., 2019) states that transparency has a positive effect on *muzakki*. From this research, it is stated that transparency has a positive relationship with *muzakki* and a positive value in zakat management. This means that the transparency of zakat institutions must always be applied

to every zakat institution in an attempt to increase *muzakki's* trust in paying zakat. Based on these empirical and theoretical studies, the second hypothesis is as follows:

H2: The effect of transparency (X2) on interest in paying zakat (Y) at the Nasional Amil Zakat Agency.

The Effect of Religiosity as Moderation in the Effect of Accountability on Interest in Paying Zakat

Accountability is a form of responsibility for activities in presenting reports containing results according to accounting principles. Reporting is presented by zakat institutions in an accountable manner that is used by parties (*muzakki*) according to the rules and authorities. In practice, accountability has a relationship line between the organization and stakeholders in exchange for mutual benefits; this increases the values of *hablumminannas* (Buanaputra et al., 2022). To achieve this, it is important to have a perception of *hablumminallah*. When it is related to the relationship with Allah SWT, indirectly, *hablumminannas* will follow, so the religiosity variable is needed to strengthen the values to achieve it. Religiosity comes from the Latin *relegare*, in the sense of tightly binding or tying together. Religiosity is an individual's spiritual expression regarding belief systems, values, laws, and rituals (Setiawan, 2018) (Jahan, 2021). Someone must have guidelines in determining a decision, especially trust in zakat organizations with the image of accountability information following Islamic views. This is in line with the relevant attribute theory that religiosity is an internal factor that can strengthen the relationship between accountability and *muzakki's* interest in paying zakat. There is research by (Kabib et al., 2021) with the result that accountability has a significant effect on *muzakki's* interest in paying zakat at BAZNAS Sragen. In line with research by (Lesmana et al., 2022), a person's religiosity is significant to their interest. This provides positive results because the religiosity of a *muzakki* can increase interest in paying zakat. So based on these empirical and theoretical studies, the third hypothesis that can be proposed is as follows:

H3: The effect of religiosity (Z) as moderation in strengthening the influence of accountability (X1), on interest in paying zakat (Y).

The Effect of Religiosity as Moderation in the Effect of Transparency on Interest in Paying Zakat

Transparency is the state of the institution providing material and relevant information that requires the availability of information about the performance of the institution following applicable regulations. Transparency in an institution is very important because it provides open and honest financial information to the public, based on the consideration that the public has the right to know openly and thoroughly (Tanjung et al., 2022). To increase transparency, you must have an honest spirit in your heart so that the religiosity variable strengthens the image of transparency in zakat institutions. Religiosity is a condition in a person that encourages behavior following the level of adherence to the religion (Adistii et al., 2021) (Pratama, 2023).

Someone who believes in religion believes that creating an image of transparency in a zakat institution requires rules that are directly related to elements of religious belief, so that *muzakki*, as one of the stakeholders, has a sense of trust to pay zakat at the BAZNAS organization. This is in line with the theory of attribution relevant to religiosity, as an internal factor strengthening the relationship between the transparency of zakat institutions can affect the interest of *muzakki* in paying zakat. Research conducted by (Amalia & Widiastuti, 2019) provides an explanation that transparency has a significant effect on *muzakki*'s interest in paying zakat. Furthermore, there is research conducted by (Lesmana et al., 2022) with the results of the study showing that religiosity has a significant and partial effect on interest. A positive effect means that if the level of religiosity of a *muzakki* increases, one's interest in paying zakat will also increase. This is because, as Muslims, religious means someone who believes in his obligation to pay zakat, which is one of the pillars of Islam that must be fulfilled. So based on these empirical and theoretical studies, the fourth hypothesis that is proposed is as follows:

H4: The effect of religiosity (Z) as moderation in strengthening the influence of transparency (X1), on interest in paying zakat (Y).

C. Research Methodology

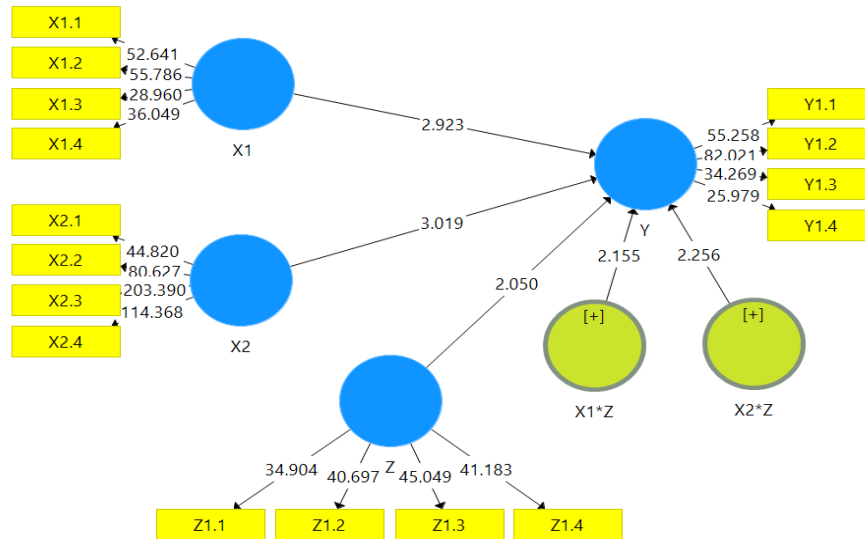
This study is descriptive-based research with a quantitative approach. Quantitative research is the study of how to collect and present data by describing or providing descriptions of data, circumstances, or phenomena (Ulum & Cahyono, 2020). The type of data used is primary data using questionnaires from respondents. The population in this study is the people of Buton Regency, Southeast Sulawesi Province, who have met the requirements for paying zakat. The requirements for drawing samples using purposive sampling, namely that the sample is determined with certain considerations, according to (Firdaus, 2015) that a group of subjects in the purposive sampling technique is based on certain characteristics that are considered to be closely correlated with previously known population characteristics. The criteria determined by the researcher are that the respondents of the Buton Regency community have met the requirements to pay zakat and already have a fixed income. So the sample size in this study was 150 respondent.

D. Results and Discussion

Outer Model Test

The outer model measurement test requires individual checks consisting of convergent validity, discriminant validity, average variance extracted, Cronbach's alpha, and composite reliability.

Figure 1. Outer Model Test Results (Measurement Model) showing Outer Loading



Source: Primary data processed (2024)

Validity test

The validity test is conducted to determine whether the construct is adequate to continue as research or not. In this validity test, there are two types of evaluations carried out, as follows:

Convergent Validity

Table 1. Outer Model test results showing Outer Loading

Validity & Reliability	Test Result		Cut off	Status
	Effect	Original Sample		
Outer Loading	X1.1	0.914	0.7	Valid
	X1.2	0.937	0.7	Valid
	X1.3	0.872	0.7	Valid
	X1.4	0.895	0.7	Valid
	X2.1	0.957	0.7	Valid
	X2.2	0.965	0.7	Valid
	X2.3	0.986	0.7	Valid
	X2.4	0.976	0.7	Valid
	Y1.1	0.934	0.7	Valid
	Y1.2	0.954	0.7	Valid
	Y1.3	0.882	0.7	Valid
	Y1.4	0.906	0.7	Valid
	Z1.1	0.927	0.7	Valid
	Z1.2	0.945	0.7	Valid

	Z1.3	0.952	0.7	Valid
	Z1.4	0.933	0.7	Valid

Source: Primary data processed (2024)

Based on Table 1, the results of the outer model value on convergent validity show the results of all valid indicators because the outer loading value > cutoff (0.7). So the outer model test on convergent validity is valid and can be continued with further testing.

Discriminant Validity

Table 2. The Correlation Between the Constructs (Root AVE)

	X1	X1*Z	X2	X2*Z	Y	Z	AVE	Criterion (Correlation between constructs > AVE)	Status
X1	0.905						0.818	0.905 > 0.818	Valid
X1*Z	-0.723	1					1	1 ≥ 1	Valid
X2	0.789	-0.887	0.971				0.943	0.971 > 0.943	Valid
X2*Z	-0.705	0.981	-0.914	1			1	1 ≥ 1	Valid
Y	0.876	-0.797	0.831	-0.762	0.920		0.846	0.920 > 0.846	Valid
Z	0.882	-0.813	0.808	-0.768	0.902	0.939	0.882	0.939 > 0.882	Valid

Source: Primary data processed (2024)

In Table 2, the results of the AVE root on all constructs, namely accountability (X1), transparency (X2), accountability*religiosity (X1*Z), transparency*religiosity (X2*Z), on interest in paying zakat (Y) have a lower value than the correlation between variables. It is concluded that all variables have good discriminant validity, so the validity test is fulfilled.

Reliability Test

The reliability test can be seen from Cronbach's alpha and composite reliability values. The results of the test can be seen in the following table:

Table 3. Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability
X1	0.926	0.927	0.947
X1*Z	1	1	1
X2	0.98	0.981	0.985
X2*Z	1	1	1
Y	0.939	0.942	0.956
Z	0.956	0.957	0.968

Source: Primary data processed (2024)

Based on Table 3, it can be concluded that the highest composite reliability value is the transparency variable, with a value of 0.985, and the lowest is the accountability variable, with a value of 0.947. The results show that this research instrument is reliable because each

construct has a value above the minimum requirement, namely a composite reliability value above 0.70. Based on the Outer Model test results using SmartPLS, the results of the model are valid and reliable, so the model is fit and inner model testing can be tested.

Inner Model Test

Table 4. The Value of R-Square

	R Square	R Square Adjusted
Interest in Paying Zakat (Y)	0.871	0.866

Source: Primary data processed (2024)

Based on Table 4, it is found that the determination test (r^2) on the intention of paying zakat is 0.871, or 87.1%. The test results show that the variable interest in paying zakat can be explained by the variables of accountability, transparency, and religiosity. Which is 87.1%, the remaining 12.9% cannot be explained in this study because it is outside the construct under research.

Hypothesis Test

Table 5. P-Value Test Result

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Y	0.294	0.296	0.100	2.923	0.004
X1*Z -> Y	-0.300	-0.291	0.139	2.155	0.032
X2 -> Y	0.385	0.393	0.128	3.019	0.003
X1*Z -> Y	0.254	0.250	0.113	2.256	0.024

Source: Primary data processed (2024)

Based on the table above and observing the P Values, it can be explained as follows:

- The test results show that the beta coefficient value on accountability for interest in paying zakat is 0.294 (positive) and the p-value is 0.004. From these results, it is stated that the t-table is significant because the p-value is <0.05 , so the hypothesis is accepted. This proves that accountability positively and significantly affects the interest in paying zakat.
- The test results show that the beta coefficient value for transparency on interest in paying zakat is 0.385 (positive) and the p-value is 0.003. From these results, it is stated that the t-table is significant because the p-value is <0.05 , so the hypothesis is accepted. This proves that transparency has a significant positive effect on interest in paying zakat.
- The test result shows that the beta coefficient value on accountability for interest in paying zakat with religiosity as moderation is -0.300 (negative) and the p-value is 0.032. From these results, it is stated that the t-table is significant because, with a p-value <0.05 , the hypothesis is accepted. This proves that religiosity has a moderating effect on the relationship between accountability and interest in paying zakat, because religiosity as a moderation of accountability has a negative but significant effect on interest in paying zakat.

- d. The test results show that the beta coefficient value for transparency on interest in paying zakat with religiosity as moderation is 0.254 (positive) and the p-value is 0.024. From these results, it is stated that the t-table is significant because, with a p-value <0.05, the hypothesis is accepted. This proves that religiosity has a moderating effect on the relationship between transparency and interest in paying zakat, because religiosity as a moderation of transparency has a positive and significant effect on interest in paying zakat.

The Effect of Accountability on Interest in Paying Zakat at the Nasional Amil Zakat Agency

The accountability of zakat institutions is positively and significantly related to the interest in paying zakat at BAZNAS; this is by research conducted by (Kabib et al., 2021). In this study, it is proven that *muzakki* thinks that interest in zakat management institutions is due to the accountability created at BAZNAS. Accountability is the obligation of the trustee to provide accountability, a present, a report, and activities that are his responsibility to the trustee, who has the right and authority to hold the trustee accountable (Mardiasmo, 2018). Furthermore, interest is an interest in something that makes the conscience move to find out. An interest arises because a person feels that it can bring something useful into his life. Accountability of zakat institutions (BAZNAS) is related to professional institutions that can make the image of the institution trusted by the public. This illustrates that the accountability factor in the institution makes *muzakki* feel a positive impact, which makes the interest in paying or channeling Zakat to BAZNAS increase. So, with the accountability created in zakat organizations as an external factor, people become more confident in channeling zakat to the National Amil Zakat Agency.

The Effect of Transparency on Interest in Paying Zakat at the Nasional Amil Zakat Agency

The transparency of the zakat institution has a positive and significant effect on the interest in paying zakat at BAZNAS. This is to research conducted by (Rahayu et al., 2019) and (Ghofur & Suhendar, 2021), in which the same variables and the same observation results state that transparency has a positive effect on *muzakki*. Transparency is a transparent zakat management activity for *muzakki*, the community, and organizations, which provides the authority for easy access to information transparently and accurately in organizational development activities (Amalia & Widiastuti, 2019). In this case, it is following the theory used in this study, namely the attribution theory, which is relevant to the transparency of zakat institutions, where the transparency of zakat institutions can affect zakat interest, where external causes can affect *muzakki*'s trust in paying zakat. This thing causes the transparency that is created to make the public believe in paying zakat at the National Amil Zakat Agency.

The Effect of Religiosity as Moderation in the Effect of Accountability on Interest in Paying Zakat

Accountability with religiosity moderation shows that the stronger the accountability with religiosity moderation, the interest in paying zakat increases. Religion as moderation

has a significant impact. This is by research conducted by (Amalia & Widiastuti, 2019) which explains that accountability is significant to muzaki interest in paying zakat. Furthermore, there is research conducted by (Lesmana et al., 2022) with the results of the study showing that religiosity has a significant and partial effect on interest. Accountability is the legal and moral obligation of individuals, companies, or organizations to clarify the use of equipment, money, or authority handed over by third parties as a responsibility to interest owners and beneficiaries (Nurul et al., 2022). BAZNAS is a zakat management institution that is closely related to religiosity. Religiosity is an understanding of the best religion, and its application is also good. In the estimation of every *muzakki*, paying zakat is a mandatory law in Islam. This means that religiosity has an impact as moderation in strengthening accountability and increasing the interest of *muzakki* to pay zakat. So religiosity is used as a basis for *muzakki* in considering choosing to channel zakat to the right institution, namely the National Zakat Amil Agency.

The Effect of Religiosity as Moderation in the Effect of Transparency on Interest in Paying Zakat

Transparency with religiosity moderation has a unidirectional (positive) relationship and shows that the strength of transparency with religiosity moderation increases interest in paying zakat; religiosity as moderation has a significant impact. This is in line with research conducted by (Amalia & Widiastuti, 2019) that the transparency variable partially has a positive and significant effect on the interest of *muzakki* in paying zakat. Furthermore, in research by (Lesmana et al., 2022), religiosity is significant to the interest variable. This explains, by the existing hypothesis, why it is that religiosity moderation can strengthen the relationship between transparency and *muzakki*'s interest in paying zakat. Religiosity is a condition in a person that encourages him to act by his level of adherence to religion (Adistii et al., 2021). Meanwhile, transparency is a condition under which the company can provide material and relevant information. When zakat institutions carry out transparency with full responsibility and based on religion, they will provide information that is trusted by the public, so that religiosity acts as moderation in strengthening the relationship between transparency and interest in paying zakat at the National Amil Zakat Agency.

E. Conclusion

In the research conducted, it can be concluded that accountability and transparency have a significant effect on the interest in paying zakat at the National Amil Zakat Agency. Furthermore, part of the moderation is that religiosity, as a moderation of accountability and transparency, has significant results on interest in paying zakat at the National Amil Zakat Agency. Based on the results of these conclusions, that is input for every institution that manages zakat to increase innovation and increase public interest in paying zakat because it is not only an obligation but also a worship practice of caring for other humans.

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