

The influence of transparency and accountability of financial statements on the level of trust of Muzakki at the Amil Zakat, Infaq and Shadaqah Institution of Nahdatul Ulama Nusa Tenggara Barat

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Abstract

This study aims to determine whether transparency and accountability affect the level of muzakki trust in amil zakat institutions at the Amil Zakat Infaq, Shadaqah Nahdatul Ulama Institute of Nusa Tenggara Barat. This type of research is a quantitative approach with primary data where the data collection method uses a questionnaire method distributed within the scope of LAZISNU NTB. The independent variables in this study are Transparency (X1) and Accountability (X2) and the dependent variable is Muzakki Trust (Y). The sample method used is nonprobability sampling, and there are 61 respondents. The data analysis technique used is multiple linear regression. The results of this study indicate that partial transparency has no significant effect on muzakki trust can be seen from the r test count on the variable relationship of 1.157 with a significant $0.252 > 0.005$, Accountability partially has a positive and significant effect on muzakki trust in the amil zakat infaq and shadaqah Nahdatul Ulama Nusa Tenggara Barat can be seen from the t test count on the variable relationship of 3.233 with a significant $0.002 < 0.005$, transparency and accountability seen from the F test counted 34,294 with a significance of 0.000 simultaneously have a positive and significant effect on muzakki trust in amil zakat institutions, infaq and shadaqah nahdatul ulama Nusa Tenggara Barat.

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1. Introduction

Based on the Law of the Republic of Indonesia No.23 of 2011 concerning Zakat Management, the management of zakat is carried out by the Lembaga Amil Zakat (LAZ) both formed by the government and the community confirmed by the government (Indonesia, 2011). Several zakat management institutions have been formed, starting from the central BAZNAS level, BAZNAS Provention, BAZNAS Regency / City. Likewise with the existing LAZ, in terms of reporting and evaluation starting from collection, distribution, utilization, calculation and supervision, the performance is still considered not optimal (Qutaiba et al., 2024; Zakiy et al., 2023). Thus, zakat management institutions both Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ) must

implement these management functions so that the potential of zakat becomes a potential source of funds to improve the welfare of the community and alleviate poverty (Arwani et al., 2022; Yahya, 2020).

Zakat law requires LAZ or BAZNAS to be audited independently on its financial statements (Maghfiroh & Ansori, 2023). Until now, in Indonesia there is no accounting standard for zakat issued by the sharia accounting standard setter (Arwani, 2020; Irfan et al., 2020). There are only accounting guidelines that are made independently by each institution and institution (Bakri et al., n.d.). As a result, there are many difficulties and disputes found by auditors from Public Accounting Firms (KAP) in carrying out their duties in the field due to the absence of zakat accounting standards, in addition to the various interpretations, accounting guidelines used and various fiqh opinions (sharia legal provisions) surrounding the implementation and management of zakat (Kristanto, 2024).

Law No. 23 of 2021 explains that every zakat management institution, both BAZNAS, is collected, managed, and distributed in the form of reports to meet the needs of muzakki and the general public who want to know the financial statements and accountability of an institution. The role of zakat management institutions has not been optimal, marked by problems in the management of zakat so that the lack of trust of muzakki towards amil zakat institutions (Qutaiba et al., 2024; Zakiy et al., 2023). There are two major problems faced by zakat management institutions. First, the problem of human resources (HR), the quality of human resources of zakat managers is still relatively low because most zakat managers do not make managing zakat as their main job or career choice but a side job so that zakat managers only fill their spare time (Kamal et al., 2024). Second, problems regarding the system, there are still many zakat managers who cannot understand the importance of a system in the performance of an organization (Astuti & Themba, 2020).

Internal factors in financing can make a considerable contribution to quality. One way of thinking related to financial management (financing) is creative and dynamic, in line with the needs and developments that occur in society and the educational environment. The relationship in the preparation of the budget is that it must apply the principle of a balanced budget, meaning that the revenue and expenditure plans must be balanced so that there is no minus revenue budget. With a balanced budget, life will run effectively and efficiently in terms of finance, so that the centralization of financial management needs to be focused on the treasurer, to facilitate financial accountability (Anuar et al., 2023; Saad et al., 2023).

Zakat management institutions should be more trustworthy and clear in distribution and transparency by publishing to the public so that the public knows that the zakat funds that have been distributed are really on target so that people entrust their zakat to zakat management institutions (Bin-Nashwan et al., 2021; Owoyemi, 2020). In collecting, storing and distributing zakat, infaq, shadaqah to the community, it is necessary to record financial transactions to produce transparent and accountable financial reports that are adequate and can be accounted for by stakeholders (Rahman et al., 2021; Wahyudi et al., 2021).

Based on the background described above, the authors are interested in conducting research again on "The Effect of Transparency and Accountability of Financial Statements on the Level of Trust of Muzakki at the Amil Zakat, Infaq and Shadaqah Nahdatul Ulama Institution in Nusa Tenggara Barat".

2. Methods

This research was conducted using quantitative methods to measure the effect of transparency and accountability of financial statements on the level of trust of muzakki at amil zakat, infaq, and shadaqah institutions of NU NTB. The subject referred to in this study is muzakki at the amil zakat infaq, shadaqah Nahdatul Ulama institution in Nusa Tenggara Barat. Meanwhile, the object of research is the subject matter to be studied to obtain data in a more directed manner. The object of

research in this paper is the transparency and accountability of financial statements. This research was conducted at the Amil Zakat, Infaq and Shadaqah Institution of Nahdatul Ulama Nusa Tenggara Barat. The population in this study were all muzakki at the amil zakat infaq shadaqah Nahdatul Ulama Nusa Tenggara Barat. From this population, the sample to be selected is muzakki at the amil zakat institution, infaq and shadaqah Nahdatul Ulama Nusa Tenggara Barat. The sample selection technique in this research uses a non-probability sampling method, namely a sample selection method where each member of the population does not have the same opportunity to be selected as a sample.¹⁰ Then the number of samples taken in this study was 66 muzakki in UPZ amil zakat, infaq and shadaqah Nahdatul Ulama Nusa Tenggara Barat. The data used in this study are primary data, data obtained from direct empirical research results to direct actors or those directly involved with the object of research, the data is then collected and processed by the researchers themselves. Measurement of this research variable is carried out using data processing, namely the Likert scale. This measurement scale is measured through a questionnaire using a Likert scale, in giving weight to each variable, each variable item question / statement provides an answer choice with a scale range of 1-5. The answer to each instrument item has a level from very positive to negative and is given its respective weight: 1. Score 5 if the respondent answers strongly agree (SS), 2. Score 4 if the respondent answers agree (S), 3. Score 3 if the respondent answers disagree (KS), 4. Score 2 if the respondent answers disagree (TS), 5. Score 1 if the respondent answers strongly disagree (STS).

Table 1. Questionnaire statements in variables

No	Vriable	Indicator
1	Transparency (X1)	<ul style="list-style-type: none"> a. There is a collection of policies on revenue, financial and asset management. b. Easily accessible reports on revenue, financial and asset management are available. c. Timely accountability reports are available d. Availability of facilities for community voice and suggestions e. A public information system is in place f. Open to muzakki g. Honest information is available
2	Accountability (X2)	<ul style="list-style-type: none"> a. All activities must pay attention to the welfare of the people as a manifestation of the mandate given by Allah to humans as a khalifah. b. Organizational activities are carried out fairly c. The organization explains all zakat management activities to muzakki. d. Publish a comprehensive financial report to interested parties. e. All facts related to zakat management, either program or financial activities must be easily accessible to the parties with interest in the information. f. There is a court in accordance with the commitment between the trustee and the trust giver. g. The management of zakat is carried out in accordance with the sharia that has been stipulated in the Al-Quran and As-Sunnah.
3	Muzakki Trust	<ul style="list-style-type: none"> a. Reliable and high integrity b. Consistent quality c. Competent d. Honest e. Responsible and kind.

Data Analysis Technique

Validity and Reliability Test The research was carried out, the validity and reliability of the questionnaire were tested first. The validity test aims to determine the accuracy of the measuring

instrument in providing the results of the measurement according to the purpose of the measurement (Aithal & Aithal, 2020; Sürücü & Maslakci, 2020). In this questionnaire, the validity of the instrument was tested using the correlation coefficient to determine the correlation between item scores and the test score itself. The correlation coefficient is at least 0.32 and questionnaire items with lower values are excluded because they are inconsistent with the questionnaire. Furthermore, the reliability test was conducted to assess the confidence in the measurement results (Devji et al., 2020; Hayes & Coutts, 2020). Reliable means the consistency of measurement results using the same measuring instrument when re-measured in the same research subject (Amirrudin et al., 2021; Elliott et al., 2020). Items tested for reliability are items that have proven valid in the validity test. In this study, the internal reliability of the instrument is seen from the internal consistency based on the Cronbach Alpha method with a reliability value of around 0 to 1 and the minimum level value ranges from 0.60-0.70 (Izah et al., 2023; Jani et al., 2023). The higher the number close to 1, the more reliable the reliability of the research instrument (Kennedy, 2022; Kiswardhani & Ayu, 2021).

Hypothesis Test

The data collected through the distribution of questionnaires were analyzed by multiple linear regression. The results of this statistical test are used to test the preferences that affect the trust of muzakki in amil zakat, infaq and shadaqah institutions, determine the effect of transparency on muzakki trust in LAZISNU NTB in choosing a place to channel funds and determine the effect of accountability on muzakki trust there LAZISNU NTB. The hypothesis of this study was tested with a confidence level of 95%, so that the precision or limit of inaccuracy was $(\alpha) = 5\% = 0.05$. The basis for decision making is as follows: Sig > 0.05 H0 accepted, Ha rejected, meaning insignificant, Sig > 0.05 H0 is rejected, Ha is accepted, meaning significant.

This hypothesis test was carried out by multiple linear regression analysis using SPSS for Windows version 24 with the following equation:

$$Y = a + b_1X_1 + b_2X_2 + e \quad (1)$$

Description: Y = muzakki trust, a = constant, b₁, b₂ = regression coefficient, X₁ = financial statement transparency, X₂ = accountability of financial statements, e = error

3. Results and Discussion

3.1. Research results

Muzakki who became respondents in this study were employees, staff, the general public and more specifically the Nahdatul Ulama community. Data collection is done by distributing questionnaires for approximately one month. For more details, the data is presented in the table below:

Table 2. Analysis of Questionnaire Retrieval Rate

	Number of questionnaires	Percentage
Questionnaires distributed	66	100%
Returned questionnaires	64	97%
Missing questionnaires (incomplete answers)	3	5%
Questionnaires that can be processed	61	92%

The table above shows a questionnaire retrieval rate of 97% (64 questionnaires returned), which means the highest rate of questionnaire retrieval. However, there were several questionnaires that could not be processed because the answers were not filled in completely and did not want to receive a questionnaire of 5% (3 questionnaires failed). So the questionnaire that can be processed is 92% (61 questionnaires that can be processed from a total of 66 questionnaires distributed).

Respondent Characteristics

As described in the previous section, the characteristics of respondents in this study are based on gender, age, and latest education. For more details, it will be described in the following section.

Table 3. Characteristics of Respondents Based on Gender

No	Gender	Frequency (Person)	Percentage (%)
1	Male	38	62%
2	Female	23	38%
No	Age		
1	20-30 Years	17	28%
2	31-40 years	15	25%
3	Above 40 years old	29	48%
No	Job		
1	SMP	6	10%
2	MA/SMA/SMK	20	33%
3	S1	21	34%
4	S2	6	10%
5	S3	8	13%

From the table above, it is known that of the 61 respondents, 62.3% or 38 respondents were male and 37.7% or 23 respondents were female. Thus the largest number of samples in this study were male. Based on the age in the table, respondents who became research samples aged 20-30 years were 17 people or 28% of the total number of respondents. Respondents who have ages from 31-40 years are 13 people or 24.6%, while respondents who are over 40 years old are 31 people or 47.4% of the total number of respondents. Based on the table, the respondents who became the research sample at the junior high school level were 6 people or 10%. MA / SMA / SMK level as many as 20 people or 33%. At the S1 level as many as 21 people or 34%. At the S2 level, there were 6 people or 10%, while the S3 education level respondents amounted to 8 people or 13% of the total 61 research respondents.

Respondent Assessment

This respondent assessment illustrates that the respondents' answers are related to the requirements put forward by the researcher. This research is taken from the average of each variable. This average value is obtained by summing the value of each question item then divided by the questions on that variable. This research is then categorized using an interval scale to facilitate classification. This class interval is obtained by subtracting the highest score from the lowest score and then dividing by the number of classes available. Based on the formula used:

$$C = \frac{5-1}{5} = 0.8$$

Tabel 4. Skala Interval Kelas

Category	Transparency	Accountability	Trust Muzakki
>1,80	Strongly disagree	Strongly disagree	Strongly disagree
1,80-2,60	Disagree	Disagree	Disagree
2,61-3,40	Disagree	Disagree	Disagree
3,41-4,20	Agree	Agree	Agree
4,21-5	Strongly agree	Strongly agree	Strongly agree

Description of Research Variables

Transparency Variable

Transparency (X1) is the perception of muzakki about institutions that convey information or provide information in taking an honest attitude so that nothing escapes the knowledge of

muzakki recipients, including having to communicate all the policies they carry out to muzakki, so that muzakki are more selective in making choices to donate their ZIS.

The statements in this questionnaire are 7 statements. The following table presents the muzakki's answers to the statements submitted by researchers related to the transparency variable felt by muzakki at the Amil Zakat Institution, Infaq, Shadaqah Nahdatul Ulama NTB.

Table 5. Average Score and Category of Transparency Indicators

No	Item	Total	Average	Category
1	There is a policy collection on revenue, financial and asset management	266	Strongly agree	Strongly agree
2	Easily accessible financial reports on revenue, financial and asset management are available	256	agree	agree
3	Timely accountability reports are available.	258	strongly agree	strongly agree
4	Facilities for public consultation are available	258	strongly agree	strongly agree
5	There is a system for providing information publicly	249	Agree	Agree
6	Open to muzakki	262	Strongly agree	Strongly agree
7	Honest information is available	267	Strongly agree	Strongly agree
Total average		259	4,25	Strongly agree

From the table above, it can be seen that in general, muzakki perceive strongly agree on the variable tarsparansi in LAZISNU NTB. While the total average value of muzakki answers shows a strongly agree category. This category shows that the level of transparency in LAZISNU NTB is felt to be very agreeable by each muzakki. In providing information carried out by LAZISNU NTB as a way to minimize muzakki's suspicion and distrust of the institution. With the clarity and openness of the institution is able to provide a sense of trust to the muzakki.

Accountability Variable

Accountability (X2) is the perception of muzakki about an obligation of the trustee to provide accountability, timely presentation, report and disclose all activities and activities that are his responsibility to the trustee who has the right and authority to hold accountable. The statements in the questionnaire submitted were 7 statements. The following table is presented regarding the answers of muzakki.

Table 6. Average Score and Category of Accountability Indicators

No	Item	Total	Average	Category
1	All activities must pay attention to the welfare of the people as a manifestation of the mandate given by Allah to humans as a khalifah.	274	4,49	strongly agree
2	Organizational activities are carried out fairly	254	4,16	agree
3	The organization discloses all zakat management activities to muzakki.	254	4,16	agree
4	The organization publishes a comprehensive financial report to interested parties.	233	3,82	disagree less
5	All facts related to the management of zakat, both programs and financial activities, must be easily accessed by parties with an interest in the information	228	3,74	disagree less
6	there is a fairness that is in accordance with the commitment between the trustee and the trust giver	253	4,13	agree
7	zakat management is carried out in accordance with the sharia that has been stipulated in the quran and assunaah.	264	4,41	strongly agree

Total average	252	4,13	agree
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From the table above, it can be seen that in general, muzakki perceive that they agree with the accountability variable in LAZISNU NTB. While the total average value of the muzakki answers shows the agreed category. This category shows that the level of accountability in LAZISNU NTB is perceived to agree by each muzakk. In providing information conducted by LAZISNU NTB. For indicators of organizational activities carried out fairly, the organization exposes all zakat management activities to muzakki, publishes comprehensive financial reports to interested parties, all facts related to zakat management, both programs and financial activities must be easily accessible to parties with an interest in the information, there is justice in accordance with the commitment between the trustee and the trust giver. This is very clear in terms of the level of trust of muzakki in terms of accountability in the institution.

Muzakki Trust Variable

Muzakki trust (Y) is the muzakki's response to the attitude of the institution which shows that muzakki has an influence on the sustainability of the institution. The statements in the questionnaire submitted were 5 statements. The following are the answers to the statements submitted by researchers to muzakki at the amil zakat, infaq and shadaqah Nahdatul Ulama Nusa Tenggara Barat.

Table 7. Average Score and Category of Muzakki Trust Indicator

No	Item	Total	Average	Category
1	Reliable and high integrity	257	4,20	Agree
2	consistent quality	256	4,18	Agree
3	Competent	259	4,23	strongly agree
4	Honest	272	4,45	strongly agree
5	Responsible	271	4,43	strongly agree
Total average		263	4,30	strongly agree

In the table above, it is known that most of the muzakki perceive strongly agree on the muzakki trust variable. In addition, the total average of muzakki responses to the muzakki trust variable shows a strongly agree category. This shows that LAZISNU NTB is very clear in its management.

Validity Test

A study is said to be valid if the research instrument is able to reveal data from the variables studied appropriately. Meanwhile, the validity test in this study was carried out by calculating the correlation between the score of each statement item and the total statement score. In its characteristics, if the correlation coefficient r is greater than r table, it is declared valid, while if the correlation coefficient r is smaller or equal to r table, it is declared invalid. From the table below, it can be seen that the calculated correlation of each statement item is above 0.320. By obtaining r table, it can be seen that all statements are valid, because r count is greater than r table so that it can be used in this study. The following are the results of data management using the SPSS program obtained the validity value of each statement as follows:

Table 8. Validity Test Results

Variable	Statement Item	r count	r table	Description
Transparency (X1)	X1.1	0,774	0,320	Valid

	X1.2	0,881	0,320	Valid
	X1.3	0,798	0,320	Valid
	X1.4	0,798	0,320	Valid
	X1.5	0,866	0,320	Valid
	X1.6	0,577	0,320	Valid
	X1.7	0,836	0,320	Valid
	X2.1	0,560	0,320	Valid
	X2.2	0,764	0,320	Valid
	X2.3	0,659	0,320	Valid
Accountability (X2)	X2.4	0,776	0,320	Valid
	X2.5	0,814	0,320	Valid
	X2.6	0,508	0,320	Valid
	X2.7	0,586	0,320	Valid
	Y1	0,791	0,320	Valid
	Y2	0,796	0,320	Valid
Muzakki Trust	Y3	0,780	0,320	Valid
	Y4	0,827	0,320	Valid
	Y5	0,822	0,320	Valid

Based on this table, it can be seen that the validity test for the research questionnaire as a whole is declared valid. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire.

Reliability Test

a. X1 Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.900	7

The table above shows that the reliability value. The reliability value is seen from the Cronbach's Alpha coefficient. With the amount of data processed (N) as many as 61 statement items (N of items) of 7, the Cronbach's alpha coefficient is 0.900. A construct or variable is said to be reliable if it provides a Cronbach's alpha value > 0.600. When referring to these requirements, the reliability of all statement items in the data above is very reliable.

b. X2 reliability test

Reliability Statistics	
Cronbach's Alpha	N of Items
.794	7

The table above shows the reliability value. The reliability value can be seen from the Cronbach's Alpha coefficient. With the amount of data entered (N) of 61 and the statement items (N of items) as much as the Cronbach's Alphas coefficient of 0.794. A construct or variable is said to be reliable if it provides a Cronbach's alpha value > 0.600. When referring to these requirements, the reliability of all statement items in the data table 4.11 is good.

c. Y Reliability Test

Reliability Statistics	
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Cronbach's Alpha	N of Items
.862	5

The table above shows the reliability value. The reliability value is seen from the Cronbach's Alpha coefficient. With a total of 61 data processed (N) and 5 statement items (N of items), the Cronbach's alpha coefficient is 0.862. A construct or variable is said to be reliable if the Cronbach's alpha value is > 0.600 . When referring to these requirements, the reliability of all statement items in the data above is very reliable.

Multiple Linear Regression Analysis Results

The results of multiple linear regression calculations are as follows:

Table 12. Multiple Linear Regression Coefficient Values

Model		Coefficients ^a			t	Sig.	Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients			Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	16.389	3.854		4.252	.000		
	Transparency	.107	.093	.185	1.157	.252	.365	2.737
	Accountability	.352	.109	.518	3.233	.002	.365	2.737

a. Dependent Variable: Muzakki Trust

The table above the Unstandardized Coefficients column is with sub column B is a coefficient that shows the constant price of a, b1 and b2. From these three coefficients, they are then included in the equation $Y = a + b_1X_1 + b_2X_2$ so that the regression equation becomes:

$$Y = 16.389 + 0.107X_1 + 0.352X_2$$

In the regression model that has been obtained with the above estimates, it shows that the estimated intercept a is 16.389 and the estimated parameter of b1 is 0.107 and the estimate of b2 is 0.352. This explanation of the equation can be described as follows: a). Constant = 16.389, meaning that whether or not there is an effect of accountability and transparency, the trust of muzakki will not change either increase or decrease (fixed). b). Regression coefficient $X_1 = 0.107$, meaning that if transparency increases by one unit, then muzakki trust will increase by 0.107. c). Regression coefficient $X_2 = 0.352$, meaning that if accountability increases by one unit, then muzakki trust will increase by 0.352.

The explanation of the results of the regression equation above shows that the transparency variable has a positive and significant effect on muzakki trust while the accountability variable has a positive and significant effect on muzakki trust in amil institutions, zakat infaq and shadaqah Nahdatul Ulama Nusa Tenggara Barat.

Hypothesis Test

Coefficient of Determination (R²)

The coefficient of determination is the ratio between the variation in the dependent variable explained by the independent variables together compared to the total variation in the dependent variable. The results of the coefficient of determination based on multiple linear regression analysis that has been carried out in this study are as follows:

Table 13. Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.675 ^a	.456	.437	1.427

a. Predictors: (Constant), Accountability, Transparency

The table above Model Summary Column R shows the magnitude of the multiple correlation coefficient of 0.675. 0.40-0.599 which according to the interpretation guidelines shows a moderate number. The R Square (R2) column is the coefficient of determination, which is 0.456. The Adjusted R Square (R2) column is the corrected / adjusted coefficient of determination, which is 0.437 and this coefficient is used in giving the meaning that transparency and accountability together contribute to the trust of muzakki by 43.7% while the rest is influenced by other variables not examined by 56.3% such as religion and income, muzakki interest.

Result of t test

The testing procedure for the partial significant test of this study is as follows:

a. Hypothesis Formulation

Ho: There is no influence between the independent variables of Transparency (X1) and Accountability (X2) on the dependent variable Muzakki Trust (Y).

Ha: There is an influence between the independent variables of Transparency (X1) and Accountability (X2) on the dependent variable Muzakki Trust (Y).

b. Determining the t Table Value

To determine the value of the t table, it will first have to be determined using the formula $a/2; n-k-1$, it will find the results of 0.025; 58 so the results obtained from the t table are 2.001.

c. Test Criteria and Conclusions

The test criteria carried out in the t test is to compare the t table value of 2.001 with the calculated t value obtained from the management results in this study with the following criteria and conclusions: a). If $t \text{ count} \geq t \text{ table}$, then Ho is rejected and Ha is accepted, meaning that there is a significant effect partially from the variables of Transparency (X1) and Accountability (X2) there is Muzakki Trust in Amil zakat institutions, infaq and shadaqah Nahdatul Ulama Nusa Tenggara Barat. b). If $t \text{ count} < t \text{ table}$, then Ho is accepted and Ha is rejected, meaning that there is a partially significant effect of the Trasaransi (X1) and Accountability (X2) variables on Muzakki Trust in the amil zakat, infaq and shadaqah institution of Nusa Tenggara Barat Ulama.

Table 14. t test results

Coefficients ^a		Unstandardized		Standardized	t	Sig.
Model		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	8.195	1.927		4.252	.000
	Transparency	.107	.093	.185	1.157	.252
	Accountability	.352	.109	.518	3.233	.002

a. Dependent Variable: Muzakki Trust

The table above can be described that: a). Based on the results of partial test testing (t test) The hypothesis shows that transparency has no effect on muzakki trust. It can be seen from the table above that the value of r count on the variable relationship is 1.157 with a significant $0.252 > 0.05$, stating that transparency has no effect on muzakki trust in the amil zakat institution, infaq and shadaqah Nahdatul Ulama Nusa Tenggara Barat. b). Based on the results of the Partial Test (t test) Hypothesis testing shows that accountability has a positive and significant effect on muzakki trust. It can be seen from the table above that the t value in the variable relationship is 3.233 with a

significance of $0.002 < 0.005$ stating that accountability has a positive and significant effect on muzakki trust in the amil zakat, infaq and shadaqah Nahdatul Ulama Nusa Tenggara Barat.

F Test Results

The testing procedure for the simultaneous significance test of the research is as follows:

a. Hypothesis formulation

Ho: There is no significant influence together (simultaneously) on the Transparansi (X1) and Accountability (X2) Variables on Muzakki Trust in the amil zakat, infaq and shadaqah institutions of Nahdatul Ulama Nusa Tenggara Barat.

Ha: There is a significant influence together (simultaneously) on the Transparency (X1) and Accountability (X2) Variables on Muzakki Trust in the amil zakat, infaq and shadaqah institution of Nahdatul Ulama Nusa Tenggara Barat.

b. Determine F table

In determining the F table what we have to do is find the df for crossing (N1), the formula $df(N1) = k-1$ is 2 and we are looking for the value of the crossing df (N2) the formula $df(N2) = n-k$ is 58 so the results obtained are the value of the F table 3.16.

c. Test Criteria and Conclusions

The test criteria carried out in the F test are to compare the F table value of 3.16 with the calculated F value obtained from the management results in this study with the following criteria and conclusions: a) If $F_{count} \geq F_{table}$, then Ho is rejected and Ha is accepted, meaning that there is a meaningful (significant) influence together (simultaneously) on the variables of Transparency (X1) and Accountability (X2) on Muzakki Trust in the amil zakat, infaq and shadaqah institution of Nahdatul Ulama Nusa Tenggara Barat. b) If $F_{count} < F_{table}$, then Ho is accepted and Ha is rejected, meaning that there is a meaningful (significant) influence together (simultaneously) on the variables of Transparency (X1) and Accountability (X2) on Muzakki Trust in the amil zakat institution, infaq and shadaqah Nahdatul Ulama Nusa Tenggara Barat.

Based on the testing procedure above, the F test results can be formulated according to the table below:

Table 15. F Test Results
ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	98.942	2	49.471	24.294	.000 ^b
	Residual	118.107	58	2.036		
	Total	217.049	60			

a. Dependent Variable: Muzakki Trust

b. Predictors: (Constant), Accountability, Transparency

Table above shows the results of the simltas test. The calculated F value is 24,294 with a significance of 0.000. If the calculated F value is compared with the F table of 3.16, it can be said that $F_{count} >$ from the F table, then Ho is rejected and Ha is accepted so that it shows that Transparansi (X1) and Accountability (X2) simultaneously affect Muzakki's trust (Y) at the Amil zakat, infaq and shadaqah Nahdatul Ulama Nusa Tenggara Barat.

Discussion

The effect of transparency and accountability on the level of trust of muzakki

Transparansi and accountability have a positive and significant effect on muzakki trust in the Amil Zakat Infaq and Shadaqah Nahdatul Ulama Institute of Nusa Tenggara Barat. With the results of the F test counted 34,294 with a significance of 0.000. This proves that the theory of

consumer confidence described in the practice of accountability and transparency in zakat management. Reflected in the trust of muzakki in channeling their zakat. In this theory, muzakki are defined as consumers, consumer satisfaction with zakat management leads them to commitment and loyalty to use LAZISNU NTB services. Transparency and accountability have a joint effect on muzakki trust in LAZISNU NTB.

The effect of accountability on muzakki trust

Accountability has a positive and significant effect on the trust of muzakki at the Institute for Zakat, Infaq and Shadaqah Nahdatul Ulama Nusa Tenggara Barat. Accountable management of zakat gets more attention from muzakki in using LAZISNU NTB services shown from the t test results on the variable relationship of 3.233 with a significant $0.002 < 0.005$. The practice of accountability is in accordance with what is contained in the word of Allah Q.S An Nisa verse 58: "Verily Allah enjoins you to deliver the mandate to those entitled to it, and (enjoins you) when determining the law among men that you establish justice. Verily, Allah is all-hearing and all-seeing". In this verse, it means that the mandate must be given to those who have the right to carry out the mandate, the recipient of the mandate must be fair and convey the truth. As a form of implementation of the mandate, zakat is distributed to asnaf as described in the Quran, accountability is the responsibility of the mandate holder, in this case the zakat manager, to the muzakki mandate giver.

4. Conclusion

Based on the results of data analysis, this study found that transparency (X1) does not have a significant influence on muzakki trust in the Amil Zakat, Infaq, and Shadaqah Institution of Nahdatul Ulama Nusa Tenggara Barat, as indicated by the t value of 1.157 with a significance of 0.252 (> 0.05). In contrast, accountability (X2) has a positive and significant effect on muzakki trust with a t value of 3.233 and a significance of 0.002 (< 0.05). Simultaneously, transparency and accountability have a positive and significant effect on muzakki trust with an F value of 34.294 and a significance of 0.000. The results of this study indicate that the accountability aspect has a more dominant role in building muzakki trust than transparency. This finding is in line with the theory of organizational trust and previous research that emphasizes the importance of accountability in the governance of philanthropic institutions. Therefore, increasing accountability in financial reporting is a key factor in strengthening muzakki trust in zakat institutions..

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