



The Influence of Transparency and Accountability in Zakat Management on Muzakki's Interest at Baznas, Lumajang Regency

Titin Urmila¹, Umi Suswati Risnaeni², Muhammad Farid³, Silvia Munawaroh⁴

¹²³⁴IAI Syarifuddin Lumajang

Email: umis105@gmail.com

ABSTRACT

The interest of Muzakki is one of the perspectives used by zakat managers to determine a person's willingness to give zakat on their wealth to a zakat institution. The factors influencing Muzakki's interest in paying zakat are accountability and transparency. In performing zakat payments, it is not uncommon for a Muzakki to choose a zakat payment through an institution recommended by the government, one that is trustworthy in fulfilling its responsibilities, and easily accessible for accurate and sufficient information in every activity. The purpose of this study is to determine the effect of transparency and accountability on zakat management at Baznas, Lumajang Regency. The method used in this study is a quantitative approach. The data collection method was done by sampling due to time, energy, and cost limitations. The analysis method used is quantitative analysis, which is a tool that uses calculations to determine the extent of the influence between variables. The results of this study show a positive and significant effect of the transparency variable on the interest of Muzakki at Baznas, Lumajang Regency. There is also a positive and significant effect of the accountability variable on the interest of Muzakki at Baznas, Lumajang Regency.

ABSTRAK

Minat Muzakki merupakan salah satu cara pandangan pengelola zakat untuk menentukan keinginan seseorang yang mengeluarkan zakat hartanya kepada lembaga zakat. Adapun faktor yang mempengaruhi Minat Muzakki dalam membayarkan zakatnya yaitu Akuntabilitas dan Transparansi. Dalam melaksanakan pembayaran zakat tidak jarang seorang muzakki akan menentukan pembayaran zakat melalui lembaga yang disarankan oleh pemerintah serta amanah dalam menjalankan tanggung jawab tersebut dengan mudahnya mengakses informasi-informasi yang akurat dan memadai dalam setiap kegiatan apapun. Tujuan penelitian ini untuk mengetahui pengaruh transparansi dan akuntabilitas pengelolaan zakat di baznas kabupaten lumajang. Metode yang digunakan dalam penelitian ini adalah pendekatan kuantitatif. Metode pengumpulan data yang dilakukan yaitu dengan cara pengumpulan populasi menggunakan teknik sampling karena keterbatasan waktu, tenaga, biaya. Metode analisis yang digunakan adalah analisis kuantitatif, yakni alat analisis yang menggunakan perhitungan untuk mengetahui sejauh mana pengaruh antara variabel dengan variabel lainnya. Hasil penelitian ini menunjukkan terdapat pengaruh positif dan signifikan variabel transparansi terhadap minat muzakki di baznas kabupaten lumajang. Terdapat pengaruh positif dan signifikan variabel akuntabilitas terhadap minat muzakki di baznas kabupaten lumajang.

ARTICLE INFO

Article History:

Submitted/Received 17 Jul 2024

First Revised 14 Aug 2024

Accepted 27 Sept 2024

First Available online 30 Sept 2024

Publication Date 30 Sept 2024

Keyword:

Transparency, Zakat, Accountability, Baznas, Lumajang



INTRODUCTION

Zakat is one of the pillars of Islam, and it is obligatory to be fulfilled with both personal and collective consciousness (Karaing, 2021). Zakat is not merely a theological obligation, but it also contains social elements that foster human relationships. Zakat is one of the most important, strategic, and determining forms of *maaliyah ijtimaiyyah* worship. Zakat has several objectives that span economic dimensions, including (Mardani, 2016); elevating the status of the poor, strengthening and fostering bonds of brotherhood among Muslims and humanity in general, eliminating the trait of stinginess, educating people to be disciplined in fulfilling obligations and in giving others their rightful dues, developing a sense of social responsibility, especially in those who possess wealth, and serving as a means of income redistribution to achieve social justice.

In optimizing the zakat system as a mechanism for income redistribution, the role of *amil* (zakat administrators) within the eight categories of zakat recipients (*asnaf*) is crucial. The effectiveness of the zakat system heavily relies on the professionalism of the *amil* (Mufraini, 2006). Those who pay zakat are called *Muzakki*. It is unanimously agreed upon by Muslims that zakat is only obligatory for free, adult, and sane Muslims who possess a certain amount of wealth, under specific conditions: when the wealth has reached a full year of ownership and meets the required *nishab* (Nuriyanti, 2019).

Muzakki's interest is a way for zakat managers to assess a person's willingness to give their zakat wealth to a zakat institution (Kurniawan, 2019). The factors influencing *Muzakki's* interest in paying zakat are accountability and transparency. When paying zakat, it is common for a *Muzakki* to choose to pay zakat through an institution recommended by the government, one that is trustworthy in fulfilling its responsibilities, and that provides easy access to accurate and sufficient information in all its activities.

Transparency involves openly communicating reports to all parties, relating to the operations of a management system, by involving all relevant elements as a foundation for decision-making and activity implementation (Wahyuni, 2020). Transparency in this context refers to developmental activities that must be managed as transparently as possible for the community, donors, and related organizations, who should be granted easy access to information related to policies and development activities in the management of the organization.

Based on the implementation of zakat within the Muslim community in Indonesia, there still appears to be a gap between expectations and reality. Although the majority of Indonesians are Muslim, with significant potential for zakat funds, the actual funds collected nationally through zakat institutions fall far short of expectations (Kabib, et al. 2021). This is because many people prefer to distribute their zakat directly to the *mustahik* (eligible recipients) due to a lack of trust in zakat management institutions.

The trust of *muzakki* (zakat payers) must be a primary concern for Zakat Management Organizations (OPZ). *Muzakki* play a crucial role for OPZs since their continued payment of zakat to OPZs leads to an increase in zakat funds received by these institutions. Enhancing public trust in zakat management institutions can be achieved by implementing good zakat governance, such as providing open and relevant financial reports (Rapindo, et al. 2021). OPZs can achieve optimal zakat collection if they can dispel the doubts of *muzakki* regarding their professionalism, particularly in applying the principles of transparency and accountability. One way to improve transparency and accountability in zakat management is by adhering to the benchmarks of institutional performance principles. A good zakat management institution is characterized by trustworthiness, demonstrated through accountable management, professionalism to support the execution of programs, and transparency, which is reflected in the openness of the institution regarding information on its management practices.



In this study, the author chose the National Zakat Agency (BAZNAS) of Lumajang as the research object. BAZNAS Lumajang is a zakat management institution responsible for managing zakat, infaq, shadaqah, and other humanitarian funds. Consequently, the author is interested in conducting research titled “The Influence of Transparency and Accountability in Zakat Management on Muzakki’s Interest at BAZNAS Lumajang Regency.”

LITERATURE REVIEW

Marota et al. (nd) define transparency as the ease of obtaining financial information in an open and honest manner as a form of organizational accountability (Kabib, et al. 2021). Transparency involves rules and procedures established to make institutional officials accountable to the general public and the media. When budgets and financial reports are accessible to anyone, and when laws, regulations, and decisions are open for discussion, everything will appear more transparent, reducing the likelihood of misuse for personal gain.

Amalia et al. (nd) identify accountability as a form of responsibility from the trustees, in this case, the zakat institutions, to the donors (Raba, 2020). Accountability in zakat management can be realized through the documentation of every zakat fund management activity, such as providing transaction records, ensuring fairness in the distribution of rights, and eliminating mistrust among muzakki. It also involves providing accurate, timely, and authentic information.

Interest is defined as an attraction or inclination toward something, which is a psychological aspect (Febrianti, nd). Interest can also be interpreted as a person's feeling of attraction toward something that creates a strong desire and motivation to engage in that activity. Interest naturally develops in an individual based on the influence of their environment.

RESEARCH METHODOLOGY

The approach used in this study is a quantitative approach. A quantitative approach involves the use of measurement, calculation, formulas, and numerical precision from the research proposal stage to data analysis and writing. The goal of quantitative research is to develop and apply mathematical models, theories, and hypotheses related to both natural and social phenomena (Hardani, et.al. 2020). Data collection was conducted using a sampling technique due to time, energy, and cost limitations. In this research, the quantitative data were collected directly from muzakki to examine the influence of transparency and accountability in zakat management at BAZNAS, Lumajang Regency. These numerical data were then processed and analyzed to obtain the necessary scientific information for the study.

The method of analysis used is quantitative analysis, which employs calculations to determine the extent of the influence between variables. The research process is deductive, meaning that theories or concepts are used to address the research problem and formulate hypotheses. This analysis aims to measure the influence of independent variables, namely transparency (X_1) and accountability (X_2), on muzakki's interest (Y) at BAZNAS, Lumajang Regency. The regression model with two variables is as follows: $Y_i = \alpha + \beta_1 X_{1i} + \beta_2 X_{2i}$

Explanation:

Y = Muzakki's Interest

i = Respondent i

α = Constant

β_1 = Coefficient of Transparency

β_2 = Coefficient of Accountability



X_1 = Transparency
 X_2 = Accountability

RESULT AND DISCUSSION

Zakat is part of the pillars of Islam and is obligatory to be fulfilled with both personal and collective awareness (Karaing, 2021) Zakat is not merely a theological obligation; it also encompasses social values by fostering human relationships. According to Law No. 38 of 1998 on zakat management, zakat is defined as the portion of wealth that a Muslim or a Muslim-owned entity is obligated to set aside in accordance with religious rules to be given to those who are eligible to receive it (Mardani, 2016). In efforts to optimize the zakat system as a mechanism for income redistribution, the role of amil (zakat distributors) within the eight asnaf categories is crucial. The zakat system heavily relies on the professionalism of the amil (Mufraini, 2006). Those who pay zakat are referred to as muzakki. Based on the implementation of zakat within the Muslim community in Indonesia, there appears to be a gap between expectations and reality. Although the majority of Indonesians are Muslim, with great potential for zakat funds, the actual funds collected nationally through zakat institutions fall significantly short of expectations (Rapindo, et al. 2021). This is because many people choose to distribute their zakat directly to the mustahik (eligible recipients), largely due to a lack of trust in zakat management institutions. However, this trust issue can be addressed by zakat management institutions by applying the principles of transparency and accountability.

This research aims to examine the influence of transparency (X_1) and accountability (X_2) on the interest (Y) of muzakki in a case study of the National Zakat Agency (BAZNAS) in Lumajang Regency. The discussion of the results from the data analysis conducted by the researcher includes the following key findings:

Table 1: t test Result

Coefficients ^a						
Modle		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.571	1.224		-.467	.642
	Transparency	.660	.072	.488	9.199	.000
	Accountability	.627	.065	.514	9.679	.000
a. Dependent Variable: Interest						

The influence of transparency on muzakki's interest in BAZNAS Lumajang

Based on the data obtained from the research conducted by the researcher, it can be concluded that there is an influence of transparency (X_1) on the interest (Y) of muzakki in BAZNAS Lumajang, with a coefficient of 0.660 indicating a positive value and a significance value of $0.000 < 0.05$. This shows that transparency (X_1) has a positive and significant influence on interest (Y).

This research result is also supported by the t-test (partial) results for the transparency variable (X_1) in Table 1, which shows a calculated t-value of $9.199 > 1.660$ with a significance level of $0.000 <$



0.05. Therefore, it can be concluded that transparency (X_1) has a positive and significant effect on interest (Y).

In Table 1, the coefficient of determination (R^2) shows an R^2 value of 0.872, which means that the effect of the independent variables, namely transparency and accountability, on the dependent variable is 87.2%, while the remaining 12.8% is influenced by other variables not included in this study.

Transparency is the presentation of reports to everyone in a transparent and uncovered manner, which relates to the implementation and management, with elements that form the basis for decision-making and the execution of those activities. As explained in the theoretical review in literature review, transparency according to Marota et al. (nd) is defined as the ease of obtaining financial information openly and honestly as a form of organizational accountability.

The research also provided an overview of each transparency indicator as follows:

1. Provision of Clear Information: Muzakki tend to choose zakat management institutions that present all activity and financial information clearly and openly.
2. Ease of Access to Information: Muzakki desire easy access to the information they want regarding zakat management institutions, such as the convenience of finding information on the internet and social media, which they can access anytime and anywhere.
3. Increasing Information Flow through Cooperation with Mass Media: Many people are now familiar with mass media, such as internet channels and social media, especially for muzakki in BAZNAS Lumajang. They hope that zakat management institutions will cooperate with mass media, providing an official BAZNAS account to continually update all forms of activities and financial information, which also affects their trust and ease of accessing the information they need.

From the explanation above, it can be concluded that there is a positive and significant influence of the transparency variable (X_1) on the interest (Y) of muzakki in BAZNAS Lumajang. This result supports the opinion expressed by Abidin (BAZNAS Lumajang Management), who stated that openness has meaning and policies that can be implemented according to specific mechanisms or methods. In zakat management, the goal is to create an environment where nothing is concealed by the organization.

The influence of accountability (X_2) on the interest (Y) of muzakki in BAZNAS Lumajang

Based on the data obtained from the research, it is known that accountability (X_2) has a positive coefficient of 0.627 and a significance value of $0.000 < 0.05$. This indicates that accountability (X_2) has a significant and positive influence on interest (Y). This result is also supported by the t-test (partial), which shows a t-value of $9.679 > 1.660$ with a significance level of 0.000, which is less than 0.05. Therefore, it can be concluded that the accountability variable (X_2) has a positive and significant effect on the interest variable (Y).

Based on the results of the coefficient of determination (R^2) test in table 4.17, it is known that the R^2 value is 0.872, which means that the influence of the independent variables, transparency and accountability, on the dependent variable, interest, is 87.2%, while the remaining 12.8% is influenced by other variables not included in this study.

Based on the definition explained in the literature review, it can be concluded that accountability is an effort or activity to provide information, including financial information, as a form of organizational responsibility by presenting financial reports regularly and transparently. The financial reports presented can become a strategy to enhance accountability to the muzakki, which in turn can increase their trust.



In Islam, accountability is seen as the responsibility of humans as stewards on earth to the Creator, Allah SWT, because anything entrusted to humans is an amanah (trust), and each person must be accountable for what they have done. The results of this study also provided insights into each accountability indicator, as follows:

1. The concept of accountability regarding external standards that determine the correctness of a company's administrative actions. Many muzakki choose zakat management institutions with trustworthy administrative standards, which can be verified through the actions taken by the company's employees. This attracts the muzakki's attention and becomes a critical factor that can be trusted and verified through all actions carried out by the institution.
2. Responsibility related to professional standards and technical competence possessed by the company's administrators in performing their duties. This is also a fundamental factor observed by the muzakki. The professionalism shown by employees when serving muzakki provides a comfortable experience for them. In terms of technical competence, BAZNAS provides convenient services, such as zakat payment processes that do not burden the muzakki, offering ease and proper facilities for muzakki in Lumajang.
3. Responsiveness is the organization's ability to recognize community needs, set service agendas and priorities, and develop public service programs according to the needs and aspirations of the community. BAZNAS has already implemented this, leading many muzakki to feel comfortable and not face any difficulties or objections when receiving dedicated services from BAZNAS Lumajang.

From the explanation above, it can be concluded that there is a positive and significant influence of the accountability variable (X_2) on the interest (Y) of muzakki at BAZNAS Lumajang. This result supports the theory proposed by Mardiasmo, which states that accountability is a necessity that involves entrusting, presenting, reporting, and disclosing activities that are authorized and have the right to request accountability.

REFERENCES

- Assagaf, Muh Ashari. *Pengaruh Akuntabilitas dan Transparansi Pengelolaan Zakat Terhadap Minat Muzaaki Membayar Zakat*, Skripsi. UIN ALAUDDIN Makasar, 2019.
- Arikunto, Suharismi. 2014. *Prosedur Penelitian Suatu Pendekatan Praktik*. Jakarta : Rineke Cipta.
- Darmawan, Deni. 2013. *Metode Penelitian Kuantitatif*. Bandung: Rosda.
- Febrianti, Laila. *Buku Self Improvement : Contoh Minat dan Bakat &Perbedaannya*.
- Ferine, Kiki Farida. Juniarti. 2022 *Pelayanan SDM*. Yogyakarta: Selat Media Patners.
- Giovanny. 2018. *Metode Penelitian Kuantitatif – Pengembangan Hipotesis dan Pengujiannya Menggunakan SMARTPLS*. Yogyakarta: Penerbit Andi.
- Hardani, dkk,. 2020. *Metode Penelitian Kuantitatif dan Kualitatif*. Yogyakarta: Pustaka Ilmu.
- Hutahayan, John Fresly. 2019. *Faktor Pengaruh Kebijakan Keterbukaan Informasi & Kinerja Pelayanan Publik*. Yogyakarta: CV Budi Utama.
- Istikhomah, Dwi. Asrori., 2019. Pengaruh Literasi Terhadap Kepercayaan Muzakki Pada Lembaga Pengelola Zakat Dengan Akuntabilitas dan Transparansi Sebagai Variabel Intervening. *Economic Education Analysis Journal*, P-ISSN 2252-6544, E-ISSN 2502-356X.
- Kabib, Nur. dkk., Pengaruh Akuntabilitas dan Transparansi Terhadap Minat Muzakki Membayar Zakat di Baznas Sragen. *Jurnal Ilmiah Ekonomi Islam*, Vol. 7, No. 01, 2021.
- Karaing, Setiawati. *Analisis Membangun Akuntabilitas Dan Transparansi Pengelolaan Zakat Terhadap Minat Muzakki Membayar Zakat*, Skripsi, Universitas Muhammadiyah, 2020.



- Krina. 2003. *Indikator dan alat ukur prinsip akuntabilitas, Transparansi, dan Partisipasi*, Jakarta: Badan Perencanaan Pembangunan Nasional.
- Kurniawan, Nicolas. *Pengaruh Akuntabilitas Dan Transparansi Pengelolaan Zakat Terhadap Minat Muzakki Membayar Zakat*, Skripsi, Institut Informatika Dan Bisnis Darmajaya Bandar Lampung, 2019.
- L. Nuriyanti. 2019. *persepsi dan muzakki* Skripsi, Universitas Islam Riau.
- Lubis, Nasrul Kahfi. Faktor-faktor Yang Mempengaruhi Transparansi Pelaporan *Keuangan* dan Pengaruhnya Terhadap Kualitas Pelaporan Keuangan, *Jurnal Penelitian Ekonomi Akuntansi*, Vol., 1, No., 2 Desember 2019.
- Mardani. 2016. *Fiqh Ekonomi Syariah*, Jakarta : Kencana.
- Mufraini, Arif. 2006. *Akuntansi dan Manajemen Zakaat Mengomunikasikan Kesadaran Dan Membangun Jaringan*. Jakarta: Kencana Prenada Media Group.