



EFFECT OF TRANSPARENCY ON ACCOUNTABILITY AND TRUST MANAGEMENT OF ZAKAH, INFAQ AND ALMS (ZIS)

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ABSTRAK

This study aims to analyze the effect of transparency on muzakki trust in zakah, infaq and alms (ZIS) management organizations either directly or indirectly through accountability. This research was conducted on 200 ZIS payers at the Zakah Management Organization (OPZ) in Makassar. The data collected through the survey were analyzed by structural equation modeling using AMOS. The results show that the application of transparency in the form of information disclosure on the management of ZIS funds greatly determines the trust of muzakki, transparency in the management of ZIS funds supports the creation of accountability for the ZIS management organization. Accountability contributes to increase the trust of muzakki in the ZIS management organization and transparency can predict muzakki trust if it is mediated by accountability.

Kata Kunci: *Transparency, Accountability, SIZ*

Penelitian ini bertujuan untuk menganalisis pengaruh transparansi terhadap kepercayaan muzakki kepada organisasi pengelola Zakah, Infaq dan sedekah (ZIS) baik secara langsung maupun tidak langsung melalui akuntabilitas. Penelitian ini dilakukan terhadap 200 pembayar ZIS pada Organisasi Pengelola Zakah (OPZ) di Makassar. Data yang dikumpulkan melalui survei dan dianalisis dengan structural equation modeling menggunakan AMOS. Hasil penelitian menunjukkan bahwa Penerapan transparansi dalam bentuk keterbukaan informasi pengelolaan dana ZIS sangat menentukan kepercayaan muzakki, transparansi pengelolaan dana ZIS menunjang terciptanya akuntabilitas organisasi pengelola ZIS, Akuntabilitas berkontribusi terhadap peningkatan kepercayaan muzakki kepada organisasi pengelola ZIS dan transparansi dapat memprediksi variabel kepercayaan muzakki bila mana dimediasi oleh variabel akuntabilitas.

Keywords : *transparansi, akuntabilitas, ZIS*

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INTRODUCTION

Consumers have confidence in the organization through the organization's activities. Consumer trust is one of the fastest ways to build long-term organizational relationships. Only through consumer trust in relationships can information be returned to the organization. Trust plays a role in increasing consumers' ability to make choices, relationships based on trust. Many experienced relationships are based on the concept of trust in agents. In particular, service organizations must learn a lot about consumer wants or needs before they make experienced recommendations to attract consumer interest (Fadilah et al., 2012).

The zakah, infaq and alms management organization (ZIS) is an organization that serves the public interest in collecting and distributing zakah, infaq and alms funds to the community. As an open organization, the ZIS management organization has both internal and external interests. This gives responsibility to the ZIS management organization for accountability and transparency of fund management to all parties who have an interest. With the existence of neat and structured financial reports, it can increase trust and maintain public trust in the ZIS management organization as a "philanthropy" institution accountable (Habib, 2016)

The ZIS management organization as a trust holding institution is a public trust institution that is sensitive to trust. The institution has the obligation to record and report any funds collected, managed or distributed in the form of financial reports to the general public. This financial report also fulfills the demands of Good Governance, which includes aspects of transparency, responsibility, accountability, fairness and independence (Nugraha, 2019).

Management of zakah funds in a professional manner requires a special agency whose duties are in accordance with the provisions of Islamic Sharia, starting from the calculation, collection, and management of zakah to its regulation. The provisions of zakah regulated in Islam require that zakah management must implement transparency, which can encourage the creation of accountability for ZIS management organizations. All parties can supervise and control directly. The distrust of donors or muzakki is due to the lack of transparency of reports on the use of ZIS funds managed by zakah institutions to the public (Habib, 2016). So it can be said that transparency is a key factor in increasing the accountability of the ZIS management organization which in turn can build public trust in the ZIS management organization.

Research conducted by (Nurriszkiana et al., 2017) found that the disclosure of financial statement information has a significant effect in increasing the accountability of public organizations. This is relevant to (Hendratmi et al., 2017) findings, which emphasize that transparency contributes to increased accountability in budget management.

(Mustafa et al., 2013; Nasim & Romdhon, 2014) found that the transparency of financial reports can increase the trust of muzakki in zakah management organizations. This is different from (Hasrina et al., 2019) which found that transparency had no significant effect on muzakki trust. Furthermore, (Hasrina et al., 2019; Nurriszkiana et al., 2017) emphasized that the accountability of zakah fund management has a positive and significant effect on the level of trust of muzakki in zakah institutions.

From the point of view of Signaling Theory, disclosure of information from polite organizations is manifested in the form of preparation of quality financial reports, improvement of the internal control system, and more complete disclosure, easily accessible organization management activities. This signal is a form of transparency that supports the realization of organization accountability and has implications for increasing courteous trust in the ZIS management organization.

In the concept of Stewardship Theory assumes that agents work based on the principle of trust in those who give authority, where management in an organization is reflected as a good steward who carries out the tasks given by implementing the principles of transparency and accountability (Nurriszkiana et al., 2017). In this study, ZIS management organizations act as good stewards who direct all their capabilities and expertise in presenting and providing useful information for the organization and its stakeholders in order to realize transparency and accountability in the management of ZIS funds.

Based on the theory and previous empirical studies, it can be identified that the determinants of muzakki trust in the ZIS Management Organization are influenced by the application of the principles of transparency and accountability of the ZIS management organization.

This study aims to analyze the effect of transparency on muzakki trust in the ZIS management organization, either directly or indirectly through accountability. This study is different from previous studies where this study uses accountability as an intervening variable that mediates the relationship between transparency and trust.

Transparency to Muzakki Trust

Transparency is one of the principles of good governance. Transparency is built on the free flow of information. The entire management process of public organizations and information needs to be accessible to interested parties, and the available information must be sufficient to be understood and monitored. Transparency is a principle that guarantees access or freedom for everyone to obtain information about the implementation of public organizations, namely information about the policy-making process and its implementation as well as the results achieved (Hendratmi et al., 2017).

(Mustafa et al., 2013) Mustafa in his article revealed that the transparency of zakah management is one of the factors that can increase the trust of zakah

payers to zakah management institutions. Research (Nasim & Romdhon, 2014) shows that financial statement transparency can increase muzakkitrust in zakah management organizations. This is different from the research (Hasrina et al., 2019) which finds that transparency does not have a significant effect on muzakki trust. Thus the hypothesis proposed is

H1: Transparency has a significant effect on muzakki trust.

Transparency to accountability

Building transparency in zakah management will create a good control system between two parties, namely institutions and stakeholders, because it does not only involve internal parties of zakahmanagement organizations but also external parties, namely muzakki or the wider community. This is what should be used as an institution to reduce civil suspicion and distrust will be minimized (Rani et al., 2017). Transparency will ultimately create horizontal accountability between civil organizations and the community to create a clean, effective, efficient, accountable and responsive civil organization management to the aspirations and interests of the community (Hendratmi et al., 2017). Information disclosure is a capital for zakah management organizations to increase their accountability.

Research conducted by (Nurrizkiana et al., 2017) found that the disclosure of financial statement information is a determining factor for the accountability of public organizations. This is in line with the findings (Hendratmi et al., 2017) which show that transparency has a significant effect on budget management accountability. Thus the hypothesis proposed is

H2: Transparency has a significant effect on accountability.

Accountability to Muzakki Trust

Accountability for the performance of civil organizations is a manifestation of the obligation of a public organization to account for the success or failure of implementing the organization's mission in achieving the goals and objectives that have been set through periodic accountability tools (Purnamasari, 2019). According to Starling, accountability is a concept that focuses on the capacity of public sector organizations to provide answers to parties with an interest in the organization. In a more specific affirmation, accountability is the ability of public sector organizations to provide explanations for their actions, especially to parties who in the system have been given the authority to conduct assessments and evaluations of these public organizations (Wicaksono, 2015).

Research (Nurrizkiana et al., 2017) shows that accountability is a determining factor in increasing public trust in civil organizations. (Hasrina et al., 2019) It confirms that the accountability of zakah fund management has a positive and significant effect on the level of muzakki's trust in the zakah institution. Thus the hypothesis proposed is.

H3: Accountability has a significant effect on the trust of muzakki

Transparency to muzakki trust is mediated by accountability.

Consumer trust for zakah management organizations (OPZ), is defined as the level of confidence of muzakki and mustahik that the zakah management organization has taken the most appropriate steps, which will benefit and assist muzakki and mustahik in achieving their goals. For muzakki, they feel confident and calm when they hand over zakah, infaq and alms (ZIS) fund to be managed by OPZ. For mustahik, they feel trusted and treated properly as recipients of ZIS funds with various ZIS fund distribution programs. Consumer trust for OPZ has an impact on consumer decision making to entrust trusted ZIS funds and for mustahik to receive ZIS funds (Fadilah et al., 2012).

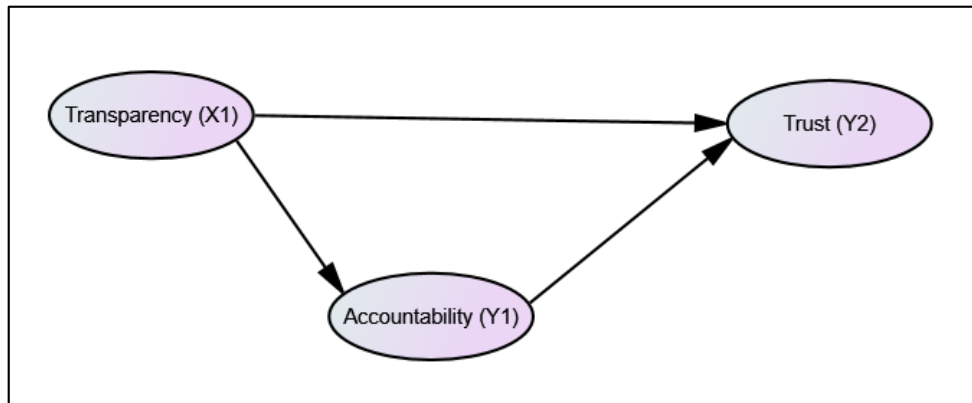
Stewardship Theory emphasizes that managers always work according to their duties and responsibilities. This theory describes where managers are not motivated by individual goals, but are more focused on their main outcome goals for the benefit of the organization and maintaining public trust (Febrianti & Yuhertiana, 2021). Furthermore, stakeholder theory explains that every company has stakeholders who are parties inside and outside the organization either directly or indirectly affected and influence what is done by the organization. (Assa'diyah & Pramono, 2019).

From this theory, when viewed from the perspective of the Zakah Management Organization as a non-profit organization, OPZ stakeholders include donors or muzakki, mustahik, employees, the general public and the government. Based on the stakeholder theory, we can see that what an organization does can heavily and be influenced by their stakeholders, including in the management of OPZ. (Assa'diyah & Pramono, 2019). Transparency is a very important factor that determines muzakki perception of OPZ accountability, which will then shape muzakki trust in OPZ. Thus the hypothesis proposed is.

H4: Transparency has a significant indirect effect on trust through the accountability variable.

Based on the description above, a conceptual framework for the effect of transparency on accountability and trust in the management of zakah, infaq and alms management can be built as follows:

Figure 1.
Conceptual Framework



Source: Author

METHODOLOGY

Research design

Design This study uses a causality research design with a quantitative approach. This design analyzes the causal relationship of variables. Causality design is used to determine the relationship of the variables studied to answer research questions

Research variable

Table 1.
Operational Definitions of Research Variables and Indicators

Variable	Operational Definition	Indikator
Transparency (X1)	Transparency is the disclosure of information on organizational management that involves internal and external parties to the organization such as muzakki and the wider community.	<ol style="list-style-type: none"> 1. The organization is open to muzakki. 2. Information must be disclosed honestly 3. Information is provided fairly to all parties who need information (Abu-Tapanjeh, 2009)
Accountability (Y1)	Accountability is the organization's ability	<ol style="list-style-type: none"> 1. All activities must pay attention to and prioritize the welfare of the

Variable	Operational Definition	Indikator
	to provide explanations for its actions, especially to those who have been given the authority to conduct assessments and evaluations of the organization.	<p>people as a manifestation of the mandate given by Allah SWT to humans as caliphs.</p> <p>2. Organizational activities are carried out fairly.</p> <p>3. Organizational activities do not damage the surrounding environment (Abu-Tapanjeh, 2009)</p> <p>4. Accountability of public funds (Nurritziana et al., 2017)</p>
Trust (Y2)	Muzakki belief in the integrity and competence of the Zakah Management Organization (OPZ)	<p>1. <i>Exhibiting Trust.</i></p> <p>2. <i>Achieving Results.</i></p> <p>3. <i>Acting with Integrity.</i></p> <p>4. <i>Demonstrating Concern</i></p> <p>Adopted from Shaw (1997) in (Lendra & Andi, 2007)</p>

Source: Data processed

Research Sample

This study uses non-probability sampling with Accidental Sampling technique. This technique is the determination of the sample that the researcher happened to meet. The sample is 200 muzakki that are zakah, infaq and alms payers at the Zakah Management Organization in the city of Makassar.

The muzakki data were obtained from two zakah management organizations that have given permission to conduct research. The Zakah Management Organizations are the Makassar National Amil Zakah Agency (BAZNAS) and the Muhammadiyah Amil Zakah Institute (LAZISMU) Makassar.

Analysis Method

The judgemental technique used in this study is Structural Equation Modeling (SEM) which is operated through the AMOS 23 programs. Structural Equation Modeling is a 170onceptual of the loical of relationships that form or explain causality between factors (Ghozali, 2011).

RESULTS

Characteristics of Respondents

Characteristics of respondents in this study consisted of gender, age, and occupation. These characteristics can be seen in table 2 below:

Table 2.
Characteristics of Respondents Involved in Research

Category	Description	Frequency	Percentage %
1	Gender		
	Man	66	33,00
	Woman	134	67,00
	Total	200	100
2	Age		
	< 29 Years	17	8,50
	30 - 39 Years	21	10,50
	40 - 49 Years	76	38,00
	> 50 Years	86	43,00
	Total	200	100
3	Work		
	Entrepreneur	12	6,00
	Teacher	98	49,00
	Lecturer	14	7,00
	Employee	13	6,50
	ASN	63	31,50
	Total	200	100

Source: Primary Data, 2022

Of the 200 respondents studied, as many as 134 people or 67% was women while as many as 66 people or 33% was men. Thus, female respondents make up the largest part of this study. Based on age shows that the number of respondents aged over 50 years as many as 86 people or 43%, age 40-49 years as many as 76 people or 38%, age 30-39 years as many as 21 people or 10.50%, age under 29 years as many as 17 people or 8.50%. Thus it is known that the majority of respondents are over 50 years old with a total of 86 people. The number of respondents who have jobs as entrepreneurs as many as 12 people or 6%, who have jobs as teachers as many as 98 people or 49%, who have jobs as lecturers as many as 14 people or 7% who have jobs as employees as many as 13 people or 6.50%, and who have ASN jobs as many as 63 people or

31.50%. Accordingly, it is known that the majority of respondents have jobs as teachers with a total of 98 people.

Test the Validity and Reliability of Research Instruments

Based on the results of the analysis, it is known that statistically the data collection instrument used in this study is reliable and valid. Completely the results of the recapitulation of the validity and reliability test can be seen in the following table.

Table 3.

Validity and Reliability Test Results

Construct	Correlation Value	Description	Cronbach's Alpha	Description
Transparency				
X1.1.1	0,759			
X1.1.2	0,782			
X1.2.3	0,777	Valid	0,867	Reliable
X1.2.4	0,825			
X1.3.5	0,748			
X1.3.6	0,766			
Accountability				
Y1.1.1	0,816			
Y1.1.2	0,797			
Y.1.2	0,839	Valid	0,882	Reliable
Y.1.3	0,845			
Y.1.4	0,830			
Trust				
Y2.1.1	0,879			
Y2.1.2	0,878			
Y2.2	0,856	Valid	0,925	Reliable
Y2.3	0,917			
Y2.4	0,857			

Source: Primary Data Processed (2022)

From the results of the analysis obtained the correlation value between item scores and total scores. This value is then compared with the value of r table at a significance level of 0.05. n = 200 obtained r table of 0.138. All items have a correlation value above 0.138. It can be settled that all account items are valid, as well as the Cronbach alpha value where all items have a value above 0.138, it can be stated that all items are reliable.

Structural Equation Modeling (SEM)

From the results of the evaluation of the proposed model that the evaluation of the model on the construct as a whole, it turns out that from various criteria, there are no critical violations, so that the next model suitability test can be carried out.

Table 4

Goodness Of Fit dan Cut-Off Value - Full Model Final Stage

<i>Goodness of Fit Indices</i>	<i>Cut-off Value</i>	Model Evaluation Results	Description
CMIN/DF	≤ 2,00	1,492	Good
RMSEA	≤ 0,08	0,050	Good
AGFI	≥ 0,90	0,914	Good
GFI	≥ 0,90	0,957	Good
TLI	≥ 0,95	0,983	Good
CFI	≥ 0,95	0,990	Good

Source: Primary Data Processed (2022)

Table 4 shows that the evaluation of the model on the construct as a whole has resulted in a critical value that meets the Fit criteria so that the SEM model can be stated that the model is acceptable.

Hypothesis test

The results of the hypothesis test of the direct and indirect relationship between the variables show that of the seven relationships, not all variables have a significant effect at the level of = 5%, which can be seen in the table below:

Table 5

Hypotheses Testing the Direct Effect of Variables

Direct Effect & Indirect Effect						
Code	Exogenous Variable	Intervening Variables	Endogenous Variables	Coefficient	P-Value	Description
H1	Transparency (X1)	-	Accountability (Y1)	0,583	0.001	accepted
H2	Transparency (X1)	-	Trust (Y2)	0,606	0.001	accepted
H3	Accountability (Y1)	-	Trust (Y2)	0,313	0.001	accepted

H4	Transparency (X1)	Accountability (Y1)	Trust (Y2)	0,182	0,040	accepted
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Source: Primary Data Processed (2022)

DISCUSSION

Transparency of Trust

The results of the study indicate that transparency has a positive and significant effect on muzakki trust in the Zakah Management Organization in the city of Makassar. This confirms that transparency contributes to the level of muzakki trust in the Zakah Management Organization in the city of Makassar.

Zakah management organizations are expected to comply with the principle of transparency so that information asymmetry is reduced, and zakah receipts are more optimal. The transparency of zakah management institutions is established by publishing all reports, including activity, program and financial reports and distributing them to muzakki. Thus, muzakki's trust in distributing their zakah funds is increasing. (Assa'diyah & Pramono, 2019)

The results of this study are relevant to research (Nasim & Romdhon, 2014) which found that financial statement transparency is one of the pillars in increasing muzakki trust in zakah management institutions. With the transparency of zakah management, it creates a good control system, because it does not only involve internal parties to the organization but will also involve external parties. Transparency eliminates civil suspicion, and distrust will be minimized. So that transparency will foster public trust.

(Nugraha, 2019) states that the transparency of zakah management organizations aims to build trust and confidence in zakah management institutions that zakah management institutions are clean, authoritative and professional. The principle of transparency aims to create mutual trust between zakah management organizations and the public through adequate information and ensuring the ease of obtaining accurate information.

(Mustafa et al., 2013; Rahayu et al., 2019) emphasizes that the trust of an organization is influenced by the credibility seen from the transparency carried out by the organization. Transparency is used to build muzakki trust in zakah management organizations.

Transparency to Accountability

Based on the results of the analysis, transparency has a positive and significant effect on the accountability of zakah management organizations. This shows that the better the transparency practices carried out by the zakah management organization, the more it increases the accountability of the organization's zakah, infaq and alms management. Transparency shows the openness of zakah management organizations in providing information

related to zakah. Infaq and alms fund management activities to parties who need information, one of which is muzakki.

One of the principles of good public organization management is transparency, which creates mutual trust between public organizations and the public through the provision of information and ensures easy access to accurate and adequate information. (Nurrizkiana et al., 2017). Zakah, infaq and alms management organizations are organizations that serve the public interest in collecting and distributing zakah, infaq and alms funds to the community. As an open organization, this organization has both internal and external interests. This gives the organization the responsibility to implement transparency in the management of funds to all interested parties (Habib, 2016).

This is relevant to research (Nurrizkiana et al., 2017) which found that transparency through disclosure of financial statement information is a key factor in the accountability of a public organization (Hendratmi et al., 2017) It emphasizes that the better the transparency applied by public organizations, the more they contribute to improve the accountability assessment of the organization's budget management. In essence, transparency can be built based on the free flow of information on processes, institutions and information directly acceptable to those who need the information must be understood and can be monitored by all parties.

Accountability to Muzakki Trust

The results of the analysis confirm that accountability can increase muzakki trust in zakah management organizations. (Wicaksono, 2015) said that accountability was one of the important issues in scientific studies and public administration practices. This is because the public pays great attention to the implementation of policies, programs, and routine activities carried out by public sector organizations such as zakah management organizations. This form of attention is a natural consequence of the funds that have been submitted by the community in the form of zakah, infaq and alms to zakah management organizations. In a democratic country like Indonesia, public organizations are required to be accountable for all their actions. Accountability is a concept that illustrates how an organization can provide an interpretation of the actions they take to parties who have the authority to conduct inspections and evaluations of the organization.

This is in line with research (Nurrizkiana et al., 2017) which confirms that public accountability encourages the creation of good and reliable performance. If financial management accountability is implemented properly, it will increase stakeholder trust in an organization. (Hasrina et al., 2019) confirmed that the accountability of ZIS fund management had an impact on increasing muzakki's trust in the ZIS institution. Accountability must be prioritized in managing ZIS funds because it can increase the trust

of muzakki to pay ZIS to the ZIS managing organization. The influence of accountability on the level of trust of muzakki can be seen from how a muzakki will be sustainable in paying zakah, infaq and alms through the ZIS management organization.

Transparency to Muzakki Trust is Mediated by Accountability.

Based on the results of the analysis, it shows that transparency has a significant effect on muzakki's trust in the Zakah Management Organization (OPZ) through the accountability variable. This means that transparency contributes to the level of accountability and trust of muzakki to the Zakah Management Organization (OPZ) in the management of ZIS in Makassar city. This finding indicates that the transparency variable can predict the muzakki trust variable if it is mediated by the accountability variable.

Consumer trust does not just come, but from a long process until both parties trust each other. In the process of forming consumer trust, it is influenced by factors such as reputation, transparency, organizational accountability, the size of the organization, mutual liking between consumers and the organization as well as between consumers and employees of the organization. (Doney & Cannon, 1997).

(Fadilah et al., 2012) emphasized that trust is important for consumers, because most consumers will prioritize to remain customers of an organization, when they have trusted the organization. Trust can be formed from the transparency and accountability implemented by the ZIS management organization.

From a signalling theory point of view, the ZIS management organization as an agent will try to reduce the information asymmetry of ZIS fund management by producing quality and integrity financial report information. Concretely, the zakat management organization BAZNAS and LAZISMU Makassar through an independent auditor conduct a review of the published financial statements and need to get a good opinion from an independent party. This fit signal in the form of transparency and accountability shows the community that the ZIS management organization has carried out its obligations and responsibilities as the bearer of the community's mandate in managing and managing ZIS. This favourable signal will certainly foster a high sense of trust in muzakki as one of the stakeholders in the ZIS management organization.

This is in line with the Stewardship Theory and Stakeholder Theory which emphasize that organizational management works with full responsibility for the benefit of the organization and maintain the public trust.

CONCLUSION

1. The application of transparency in the form of information disclosure on the management of ZIS funds greatly determines the trust of the muzakki to the ZIS management organization.

2. Transparency in the management of ZIS funds supports the creation of organizational accountability for ZIS managers.
3. Accountability has an impact on increasing the trust of muzakki if the implementation of accountability is carried out properly in the ZIS management organization, it will increase the trust of the muzakki towards the ZIS management organization.
4. Transparency contributes to the level of accountability, which has implications for increasing muzakki's trust in the ZIS Management Organization. This finding indicates that the transparency variable can predict the muzakki trust variable if it is mediated by the accountability variable.

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