

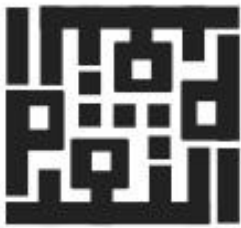
Accountability, Transparency, Managerial Attitude and Muzakki's Trust: A Study on the Zakat Amil Institution of Jogokariyan Mosque, Yogyakarta

Nada Shafiyah¹, Annisa Fithria^{1,2*}

¹ Faculty of Economics and Business, Universitas Ahmad Dahlan, Yogyakarta, Indonesia

² School of Graduate and Professional Studies, INCEIF University, Jalan Tun Ismail, Kuala Lumpur, Malaysia

*Correspondence email: annisa.fithria@act.uad.ac.id



ISSN: 1979-4703 (p)

ISSN: 2527-9726 (e)

Article history:

Received: 5 Sept 2023

Accepted: 23 Nov 2023

Published: 25 Dec 2023

Keywords:

Accountability;

Transparency; Managerial

Attitude; Trust

ABSTRACT

Trust is an essential aspect to be fostered between muzakki (those who contribute zakat) and zakat amil institutions to optimize zakat collection. Accountability, financial report transparency, and managerial attitude are crucial for zakat amil institutions to enhance muzakki's trust. This research aims to examine the influence of accountability, financial report transparency, and managerial attitude on the level of muzakki's trust in the Zakat Amil Institution of Jogokariyan Mosque, Yogyakarta. This study utilized nonprobability sampling with an incidental sampling approach. The data used were primary data collected through questionnaires distributed to 60 respondents who are muzakki contributing zakat to the Zakat Amil Institution of Jogokariyan Mosque, Yogyakarta. The results of the research indicate that accountability, financial report transparency, and managerial attitude have a positive influence on the level of muzakki's trust in the Zakat Amil Institution of Jogokariyan Mosque, Yogyakarta.

Introduction

Indonesia is among the countries with the largest Muslim population in the world, with a majority of its population, 87.18% to be precise, adhering to Islam (BPS, 2020). Kabib (2021) states that, given the substantial number of Muslims in Indonesia, there should be significant

potential for zakat funds. However, the actual realization of zakat contributions in Indonesia remains low. The management of zakat in Indonesia is governed by Law No. 23 of 2011, which outlines zakat management activities, including planning, organization, collection, distribution, and utilization of zakat funds.

The objective of zakat management, according to Ghofur (2010), is to enhance

religious obligations, raise awareness among the public about zakat payment, promote fairness and justice in society, and improve zakat efficiency. In an effort to facilitate zakat payment for the public, there are institutions responsible for its management, such as the National Zakat Amil Body and Zakat Amil Institutions, which play a crucial role in optimizing zakat fund collection.

However, the collection and collection of zakat funds are still considered suboptimal in practice due to issues in zakat management. This has led muzakki to prefer distributing their zakat directly to mustahik (those eligible to receive zakat) rather than through zakat amil institutions. Furthermore, there is a lack of awareness among the public regarding zakat payment (Inayah & Muanisah, 2018).

Muzakki's trust is paramount for zakat amil institutions as it aids in effective zakat fund collection and distribution to mustahik. Muzakki's trust stems from their satisfaction when paying zakat through zakat amil institutions. Muzakki will continue to have trust in zakat amil institutions as long as they deposit their zakat funds with them (Nasim et al., 2014).

Zakat amil institutions must be more trustworthy and transparent in their fund distribution, publicizing their activities so that the public can ensure that zakat funds are appropriately allocated. This encourages the public to be more interested in paying zakat to these institutions. One such institution that offers a platform for zakat payment is the Zakat Amil Institution of Jogokariyan Mosque in Yogyakarta, which has implemented transparency and accountability in zakat management.

Jogokariyan Mosque is a well-known mosque in the Yogyakarta community.

Jogokariyan Mosque serves as a model for other mosques, with effective management systems that empower the community, maintain independent financial management, and provide social services to the public (Azzama & Muhyani, 2019). The mosque runs several programs to empower economically disadvantaged individuals and those in need of business capital. One program involves distributing zakat funds in the form of essential commodities. In this context, Jogokariyan Mosque has an ATM machine for rice distribution, allowing nearby residents to collect rice based on a predetermined schedule by scanning their ID cards. Additionally, the mosque distributes zakat funds to mustahik and small-scale entrepreneurs in need of business capital.

Research by Hasrina, Yusri, and Agusti (2018) demonstrates that the accountability and transparency of zakat institutions influence muzakki's trust levels. Research by Nasim and Romdhon (2014) and Junjuran, Asegaf, and Takwil (2020) adds the variables of managerial attitude and IGCG (Islamic Good Corporate Governance). What sets this research apart from previous studies is that it incorporates all three independent variables—accountability, financial report transparency, and managerial attitude—in examining their impact on muzakki's trust. Another distinction is the selection of the zakat institution. This study is conducted at the Zakat Amil Institution of Jogokariyan Mosque.

The object of this research is the Zakat Amil Institution of Jogokariyan Mosque, chosen because of its transparency in

financial reporting. Financial report transparency is achieved through bulletins printed and distributed to the public every 1st of Shawwal as a form of accountability. While financial report transparency is important, the paramount concern is the equitable distribution of zakat, which remains the main focus. The zakat financial system at the Zakat Amil Institution of Jogokariyan Mosque is relatively simple and lacks informativeness. However, what is more intriguing for investigation is the extent of the mosque's efforts in zakat fund collection. Furthermore, the accumulated zakat funds must be distributed to the public to ensure that the zakat fund balance reaches zero.

In the landscape of zakat management research, it is evident that previous studies have primarily emphasized the importance of accountability, financial transparency, and managerial attitudes in influencing muzakki's trust. A few researchers focused on examining these individual factors, but there has been limited comprehensive investigation into their combined impact on muzakki's trust in zakat amil institutions. Furthermore, while some research has touched upon the issue of trust in the context of zakat, a comprehensive understanding of the factors affecting trust, particularly in the Indonesian context, remains underexplored.

Therefore, this research intends to bridge this gap by comprehensively examining the combined influence of accountability, financial transparency, and managerial attitudes on muzakki's trust in the Zakat Amil Institution of Jogokariyan Mosque, Yogyakarta. By exploring these factors together and in the context of a specific

institution, this study aims to provide a more holistic understanding of the dynamics affecting trust in zakat management. The objectives of this research are to analyze the relationships between these factors and muzakki's trust and to contribute valuable insights that can inform zakat amil institutions' efforts to enhance trust among their contributors.

Literature Review

Attribution Theory

Attribution theory explains the observation of others' behavior. This theory focuses on the understanding that an individual's behavior can be attributed to internal or external factors. Behavior is considered to originate from internal factors when it is under the individual's control. Conversely, behavior is attributed to external factors when it is influenced by external forces compelling individuals to act in a certain way (Robbins & Judge, 2008).

Attribution theory explains how behavior is related to the attitudes and characteristics of individuals in the context of events around them, helping understand the reasons behind one's own and others' behavior in a situation. This research uses attribution theory because it is relevant to the internal and external factors involved in variables such as accountability, financial transparency, and managerial attitudes, which influence muzakki's trust in zakat management.

Accountability, transparency, and managerial attitudes are external factors affecting muzakki's behavior, while muzakki's level of trust is an internal factor originating from the muzakki themselves.

Accountability

Accountability is the ability of a management institution to be accountable to the trustee (muzakki) for responsibly managing the resources they oversee, both horizontally and vertically. It is used to describe how well an institution fulfills its established mission. An institution is considered accountable if stakeholders perceive it as such (Endahwati, 2014).

Trisnaningtyas, Rapini and Farida (2020) measured indicators of accountability, including (1) prioritizing the welfare of the community in all activities, (2) fairness in all institutional activities, (3) ensuring that activities do not harm the organization, and (4) managing zakat in accordance with Islamic rules. Accountability requires strong control based on agreements between trustees and trustees. If accountability principles are effectively implemented, muzakki are more likely to trust the zakat amil institution, potentially increasing muzakki's trust (Amalia & Widiastuti, 2019).

Financial Transparency

Transparency is an organization's openness in providing information to the public, particularly regarding financial management activities, involving all stakeholders in decision-making and implementation (Hasan, 2011). It represents an organization's accountability to the public regarding the flow of funds paid by the community. Zakat management institutions, such as the Zakat Amil Institution of Jogokariyan Mosque in Yogyakarta, are known for their transparency in managing zakat funds and providing financial information to muzakki. Muzakki have the right to receive

information about the management of their zakat funds.

According to Abu-Tapanjeh (2009), financial transparency can be measured by indicators such as (1) easy public access to all financial activities related to zakat management, (2) honesty and completeness in providing financial information, (3) the availability of written organizational guidelines accessible to muzakki, and (4) the importance of financial reporting within an organization.

Managerial Attitudes

Managerial attitudes in zakat management can determine muzakki's perception of trust in zakat management. Proper handling by management can create trust among muzakki. These attitudes reflect the consistency of individual responses to social objects (Campion as cited in Notoadmodjo, 2003). Managerial attitudes in zakat management are related to the efforts of frontliners in providing effective explanations to muzakki, with the expectation that muzakki will increasingly trust the zakat amil institution (Nasim & Romdhon, 2014).

According to Saleh (2010), attitudes can be measured by indicators such as image and reputation, handling of public complaints, and service ethics. Managers with a positive attitude towards service can create trust among muzakki.

Muzakki's Trust

Trust is an assessment of the integrity of a zakat amil institution in fulfilling its responsibilities (Inayah & Muanisah, 2018). Muzakki's trust is a form of evaluation and understanding based on the skills of the zakat amil institution, allowing muzakki to

assess its benefits. Harjono and Zulkarnaen (2020) define trust in zakat institutions as muzakki's reliance on the zakat institution to deliver zakat to mustahik. Professional, reliable, and transparent zakat management institutions can build muzakki's trust in the institution, leading to the optimal collection and utilization of zakat funds.

Nur and Zulfahmi (2018) state that to build muzakki's trust in zakat management, it can be measured through seven core values: (1) Openness, (2) Competence, (3) Honesty, (4) Integrity, (5) Accountability, (6) Sharing, and (7) Appreciation. Mustafa (2013) asserts that muzakki's trust in zakat management is crucial for zakat institutions. Without trust from muzakki, they may choose to directly pay zakat to mustahik. Therefore, muzakki's trust and integrity in paying zakat are essential assets for zakat amil institutions.

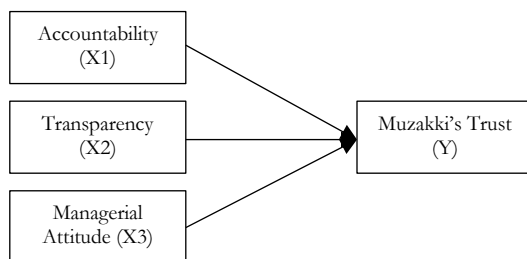


Figure 1. *Research Model*

Accountability and Muzakki's Trust

Rusdiana and Nasihudin (2018:21) argue that accountability is an organization's responsibility for the resources provided by individuals or a group of people to be managed by the trustee. In this context, zakat management institutions are accountable for managing zakat from muzakki. Attribution theory is relevant to accountability because muzakki's

knowledge of the quality of zakat institutions is considered an external factor that can influence muzakki's trust in paying zakat.

Research conducted by Hasrina, Yusri, and Agusti (2018) showed that accountability has a significant influence on muzakki's trust level. Subsequently, research by Amalia and Widiastuti (2019) demonstrated that accountability has a positive and significant influence on muzakki's willingness to pay zakat.

H1: Accountability positively influences muzakki's trust level.

Financial Transparency and Muzakki's Trust

Kabib et al. (2021) stated that good financial transparency would foster muzakki's trust in zakat institutions. The transparency provided by zakat management influences an individual's trust by providing accurate and adequate information. Attribution theory is relevant to financial transparency because muzakki's knowledge of financial information is considered an external factor that affects muzakki's trust in paying zakat.

Research conducted by Junjunan, Asegaf, and Takwil (2020) demonstrated that transparency significantly influences muzakki's trust level. Research by Amalia and Widiastuti (2019) also showed that transparency has a positive and significant influence on muzakki's willingness to pay zakat. Furthermore, research by Rosalia and Huda (2019) confirmed that transparency has a positive influence on the level of trust in the community.

H2: Financial transparency positively influences muzakki's trust level.

Managerial Attitudes and Muzakki's Trust

Pohan and Mutia (2018) stated that the attitudes of zakat management can determine muzakki's perception of trust in zakat management. Effective handling of attitudes by managers can create trust among muzakki towards zakat management. The quality of managerial attitudes influences muzakki's trust. Attribution theory is relevant to managerial attitudes regarding the behavior generated by amil zakat in professional zakat management, making it an external factor affecting muzakki's trust in paying zakat.

Research conducted by Nasim and Romdhon (2014) proved that managerial attitudes significantly influence muzakki's trust level. Similarly, research by Rosalia and Huda (2019) showed that managerial attitudes have a positive and significant influence on the level of trust in the community.

H3: Managerial attitudes positively influence muzakki's trust level.

Research Method

This research is a quantitative study conducted using a survey method. The research utilizes primary data using questionnaires. In this research, the population consists of congregants around the Jogokariyan Mosque in Yogyakarta. The criteria set for the sample are muzakki (those who pay zakat) who contribute to the Lembaga Amil Zakat Masjid Jogokariyan Yogyakarta. This research employs a nonprobability sampling technique with an incidental sampling approach. Data collection in this study is conducted through the use of

questionnaires. The data analysis technique involves reliability testing, validity testing, and multiple regression analysis.

Result and Discussion

The characteristics of the respondents were analyzed in terms of gender, age, highest education level, occupation, and frequency of zakat payments. Notably, the majority of respondents were female, with 63.3%, and most were aged over 45 years. Regarding education, and 43.3% held a Bachelor's degree (S1). Furthermore, more than half of the respondents (50%) had made zakat payments more than five times, indicating a substantial level of zakat contribution.

Table 1 indicates the data validity of the questionnaire items. Based on the results of the validity testing, it can be observed that all the questionnaire items within each tested variable are considered valid.

Table 1. Results of Validity Test

Variable	Item	R _{table}	R _{count}	Validity
Accountability (X ₁)	X1.1	0.254	0.707	Valid
	X2.2	0.254	0.727	Valid
	X3.3	0.254	0.752	Valid
	X4.4	0.254	0.645	Valid
	X5.5	0.254	0.535	Valid
	X6.6	0.254	0.642	Valid
Transparency (X ₂)	X2.1	0.254	0.760	Valid
	X2.2	0.254	0.814	Valid
	X2.3	0.254	0.790	Valid
	X2.4	0.254	0.823	Valid
	X2.5	0.254	0.891	Valid
	X2.6	0.254	0.716	Valid
Managerial Attitude (X ₃)	X3.1	0.254	0.653	Valid
	X3.2	0.254	0.535	Valid
	X3.3	0.254	0.615	Valid
	X3.4	0.254	0.570	Valid
	X3.5	0.254	0.438	Valid
	X3.6	0.254	0.604	Valid
	X3.7	0.254	0.610	Valid

Variable	Item	R _{table}	R _{count}	Validity
Muzakki's Trust (Y)	Y.1	0.254	0.731	Valid
	Y.2	0.254	0.728	Valid
	Y.3	0.254	0.815	Valid
	Y.4	0.254	0.731	Valid
	Y.5	0.254	0.768	Valid
	Y.6	0.254	0.731	Valid
	Y.7	0.254	0.610	Valid

Source: Primary data, processed

Table 2 shows the results of reliability testing, which indicates that overall, the variables used in this study have Cronbach's Alpha values greater than 0.60. This can be concluded that all variables in this study are considered reliable.

Table 2. Results of Reliability Test

Variable	Reliability	Remarks
Accountability	0.726	Reliable
Transparency	0.883	Reliable
Managerial Attitude	0.637	Reliable
Muzakki's Trust	0.854	Reliable

Source: Primary data, processed

Based on the results of the normality test in Table 3 using the One-Sample Kolmogorov-Smirnov Test, the obtained Asymp. Sig value is 0.191, which is greater than 0.05. Therefore, it can be concluded that the residual data being tested follows a normal distribution.

Table 3. Results of Normality Test

Normality Test	Unstandardized Residual
N	60
Kolmogorov-Smirnov Z	0.102
Asymp.Sig (1-tailed)	0.191

Source: Primary data, processed

Table 4. Results of Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
Accountability	0.477	2.095
Transparency	0.511	1.957
Managerial Attitude	0.907	1.102

Source: Primary data, processed

The results of the multicollinearity test in Table 4 indicate that the tolerance values for variables X1 (0.477), X2 (0.511), and X3 (0.907) are greater than 0.10. Additionally, the VIF values for variables X1 (2.095), X2 (1.957), and X3 (1.102) are less than 10. Therefore, it can be concluded that there is no issue of multicollinearity in the regression model in this study.

Table 5. Results of Heteroscedasticity Test

Variable	Sig.	Result
Accountability	0.697	No Heteroscedasticity
Transparency	0.098	No Heteroscedasticity
Managerial Attitude	0.700	No Heteroscedasticity

Source: Primary data, processed

The results of the multicollinearity test in Table 5 indicate that the significance values for all three independent variables are greater than 0.05. Therefore, it can be concluded that there is no issue of heteroskedasticity in the regression model.

Table 6. Results of Multiple Regression Analysis

Model	Coef.	Sig.	Conclusion
(Constant)	4.677	0.137	
Accountability	0.368	0.032	H1 Supported
Transparency	0.300	0.015	H2 Supported
Managerial Attitude	0.232	0.035	H3 Supported

Source: Primary data, processed

Accountability and Muzakki's Trust

Based on Table 6, the coefficient for accountability is 0.368 with significance value of 0.032. This means that accountability has a positive influence on the level of muzakki trust at LAZ Masjid Jogokariyan Yogyakarta. Thus, the first hypothesis in this study is supported.

The research results indicate that accountability represents an institution's responsibility for all activities presented in the form of public disclosures through financial reports. As a form of responsibility for LAZ Masjid Jogokariyan Yogyakarta, enhancing muzakki trust can be achieved through accountable and relevant management. This research supports attribution theory, where accountability affects the level of muzakki trust due to internally controlled behavior under personal individual belief. The individuals referred to are the muzakki who believe in such behavior.

Based on this, LAZ Masjid Jogokariyan Yogyakarta demonstrates a sense of responsibility, which impacts muzakki by instilling trust and a sense of security for those entrusting their zakat funds. LAZ Masjid Jogokariyan Yogyakarta, as the managing party, is seen to provide good reports, which leads to muzakki feeling confident and trusting in the management.

This finding is consistent with previous research by Hasrina, Yusri, and Agusti (2018), who studied the influence of accountability and transparency of zakat institutions on muzakki trust in Baitul Mal. The results of this research indicate that accountability has a significant influence on the level of muzakki trust. Additionally, this study is in line with research conducted by Yusra and Riyaldi (2020), who explored the determinants of muzakki trust in Baitul Mal Aceh, stating that accountability significantly affects muzakki trust.

Transparency and Muzakki's Trust

The second hypothesis in this study posits that financial report transparency has a positive influence on the level of muzakki trust. Based on Table 6, the transparency of financial reports has the coefficient of 0.300 and a significance value of 0.015. Therefore, financial report transparency has a positive influence on the level of muzakki trust. LAZ Masjid Jogokariyan Yogyakarta is considered transparent in regularly disclosing its financial reports to the surrounding community and muzakki. The openness displayed by zakat administrators is a factor that can influence muzakki to trust the institution.

These research findings align with attribution theory, where financial report transparency is an external factor that can influence muzakki to pay zakat. This variable describes how zakat institutions disclose financial reports periodically and provide insights into zakat management activities to muzakki. As a result, muzakki can understand the organization's activities, finances, and the appropriate use of zakat funds.

These research results also support previous studies, such as the research conducted by Junjuran, Asegaf, and Takwil (2020) on the influence of transparency, accountability, and IGCG on muzakki trust in the Dompot Amanah Umat Zakat Institution. Their research results indicate that transparency has a significant and positive effect on muzakki trust. Yusra and Riyaldi (2020) conducted research on the determinants of muzakki trust in Baitul Mal Aceh, stating that transparency has a positive and significant influence on muzakki trust.

Managerial Attitudes on the Level of Muzakki Trust

The third hypothesis in this study suggests that managerial attitudes have a positive influence on the level of muzakki trust. Based on Table 6, the coefficient is 0.232 and the significance value is 0.035. Therefore, the third hypothesis in this study is supported. This indicates that the attitudes of administrators at LAZ Masjid Jogokariyan Yogyakarta are positively perceived by respondents.

These research findings align with attribution theory, where administrator attitudes are considered an external factor that can influence muzakki's trust in paying zakat. In this context, the attitudes of administrators at LAZ Masjid Jogokariyan Yogyakarta can be observed in their ability and approach to interacting with the public. The attitudes demonstrated to muzakki are seen as providing comfort and satisfaction through prompt and friendly service, enhancing muzakki trust in LAZ Masjid Jogokariyan Yogyakarta.

These research results are consistent with a study conducted by Nasim & Romdhon (2014), which explored the influence of financial report transparency, zakat management, and administrator attitudes on muzakki trust. Their findings suggest that administrator attitudes significantly affect the level of muzakki trust.

Conclusion

Based on the research findings discussed regarding accountability, financial report transparency, and managerial attitude's impact on the level of trust of Muzakki at the LAZ Masjid Jogokariyan Yogyakarta, the following conclusions can be drawn that accountability, financial report transparency, and managerial attitude have a positive influence on the level of trust of Muzakki at the LAZ Masjid Jogokariyan Yogyakarta.

However, it's important to acknowledge the limitations of this study. Firstly, the research focused on a specific geographic area and a single institution, which may limit the generalizability of the findings to a broader context.

Recommendation

To further enhance our understanding of this topic, future research can consider the following suggestions:

Diversify the Sample: Include a more diverse sample from various regions and different types of Zakat institutions to provide a more comprehensive view of the subject.

Longitudinal Studies: Conduct longitudinal studies to examine how trust levels evolve over time and the factors contributing to these changes.

Qualitative Research: Complement quantitative research with qualitative methods to gain deeper insights into the perceptions and experiences of Muzakki and Zakat institutions.

Comparative Studies: Compare the findings with other countries or regions to identify potential cultural or contextual differences in trust-building factors.

Intervention Studies: Explore the effectiveness of interventions aimed at improving accountability, transparency, and managerial attitudes in Zakat institutions and their impact on trust levels.

By addressing these suggestions, future research can provide a more nuanced understanding of the dynamics between Zakat institutions and Muzakki trust, leading to more effective strategies for fostering trust and promoting Zakat contributions.

References

- Abu-Tapanjeh, A. M. (2009). Corporate governance from the Islamic perspective: A comparative analysis with OECD principles. *Critical Perspectives on Accounting*, 20(5), 556–567.
<https://doi.org/10.1016/j.cpa.2007.12.004>
- Amalia, N., & Widiastuti, T. (2019). Pengaruh Akuntabilitas, Transparansi, Dan Kualitas Pelayanan Terhadap Minat Muzakki Membayar Zakat (Studi Pada LAZ Surabaya). *Ekonomi Syariah Teori Dan Terapan*, 6(9), 1756–1769.
- Azzama, A., & Muhyani. (2019). Manajemen Masjid Jogokariyan Yogyakarta Sebagai Pusat Kegiatan Masyarakat. 3(1), 197–205.
- BPS. (2020). Sensus Penduduk. Badan Pusat Statistik.
<https://sp2010.bps.go.id/>
- Endahwati, Y. D. (2014). Akuntabilitas Pengelolaan Zakat, Infaq, dan Shadaqah (ZIS). *Jurnal Ilmiah Akuntansi Dan Humaika*, 4(1), 1356–1379.
- Ghofur, A. (2010). Implementasi Undang-Undang Nomor 38 Tahun 1999 tentang pengelolaan zakat di Lembaga Kemanusiaan Indonesia Dana Kemanusiaan Dhu'afa (LKI-DKD) Magelang.
- Harjono, I., & Zulkarnaen, W. (2020). Pengaruh Akuntabilitas, Transparansi Pengelolaan Lembaga Amil Zakat Dan Pengentasan Kemiskinan Terhadap Kepercayaan Muzakki (Survey pada Lembaga Amil Zakat & Masyarakat di Bandung).
- Hasan, M. (2011). Manajemen Zakat (Cet.I). Idea Press.
- Hasrina, C. D., Yusri, & Agusti, D. R. (2018). Pengaruh Akuntabilitas dan Transparansi Lembaga Zakat Terhadap Tingkat Kepercayaan Muzakki Dalam Membayar Zakat Di Baitul Mal Kota Banda Aceh. *Jurnal Humaniora*, 2(1), 1–9.
- Inayah, N., & Muanisah, Z. (2018). Hubungan Kepercayaan, Transparansi, Dan Akuntabilitas Terhadap Loyalitas Muzakki Pada Badan Amil Zakat (Studi Kasus di Kecamatan Tegalsari Banyuwangi). *Jurnal Ekonomi Syariah*, 1(2), 17–33.
- Junjunan, M. I., Asegaf, M. M., & Takwil, M. (2020). Pengaruh Transparansi, Akuntabilitas, dan IGCG Terhadap Tingkat Kepercayaan Muzakki di Lembaga Amil Zakat Dompot Amanah Umat. *Jurnal Akuntansi Integratif*, 6(2), 112–125.
- Kabib, N., Ulil, A., Al, A., Fitriani, A., Lorenza, L., & Lutfi, M. T. (2021). Pengaruh Akuntabilitas dan Transparansi Terhadap Minat Muzakki Membayar Zakat di BAZNAS Sragen. 7(01), 341–349.
- Mustafa, Muslim, & Adnan. (2013). Antecedents Of Zakat Payers' Trust In An Emerging Zakat Sector: An Exploratory Study. *Tourism*, 4(1), 1–34.
- Nasim, A., Romdhon, S., & Rizqi, M. (2014). Pengaruh Transparansi Laporan Keuangan, Pengelolaan Zakat, Dan Sikap Pengelola Terhadap Tingkat Kepercayaan Muzakki. *Jurnal Riset Akuntansi Dan Keuangan*, 2(3), 550.
<https://doi.org/10.17509/jrak.v2i3.6603>

- Notoadmodjo, S. (2003). Pendidikan dan Perilaku Kesehatan. Rineka Cipta.
- Nur, M. M., & Zulfahmi. (2018). Pengaruh Pengetahuan, Pendapatan dan Kepercayaan, Terhadap Minat Muzakki Membayar Zakat di Baitul Mal Kota Lhokseumawe. *Ekonomi Regional Unimal*, 01(3), 19–29.
- Pohan, Z. R. H., & Mutia, E. (2018). Pengaruh transparansi keuangan pengelolaan zakat, dan sikap Badan Amil Zakat terhadap tingkat kepuasan muzaki dalam membayar zakat di Baitul Maal Provinsi Aceh (Studi kasus : Baitul Mal Aceh). *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA)*, 3(1), 135–141.
<http://www.jim.unsyiah.ac.id/EKA/article/view/6013/pdf>
- Robbins, S. P., & Judge, T. A. (2008). *Organizational Behaviour* (15th ed.). Pearson.
- Rosalia, R., & Huda, N. (2019). Pengaruh Transparansi, Tata Kelola dan Sikap terhadap Kepercayaan Masyarakat Muslim dalam Bersedekah (Studi kasus Masjid Nurullah Kalibata City). 6(1), 103–119.
- Rusdiana, & Nasihudin. (2018). Akuntabilitas Kinerja dan Pelaporan Penelitian (E. Dulwahab & T. Nurhayati (eds.); I). Pusat Penelitian dan Penerbitan UIN SGD Bandung.
- Trisnaningtyas, Y. M., Rapini, T., & Farida, U. (2020). Analisis Pengendalian Internal, Transparansi, Akuntabilitas Pengelolaan Zakat Dan Kualitas Lembaga Amil Zakat. *ISOQUANT : Jurnal Ekonomi, Manajemen Dan Akuntansi*, 4(1), 82–96.
<https://doi.org/10.24269/iso.v4i1.417>
- Undang-Undang Republik Indonesia. (2011). Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat (pp. 1–7).
- Yusra, M., & Riyaldi, M. H. (2020). Faktor-Faktor Penentu Kepercayaan Muzakki kepada Baitul Mal Aceh. *Al-Buhuts*, 16(1), 5.
<http://journal.iaingorontalo.ac.id/index.php/ab/article/view/1379>