THE EFFECT OF TRANSPARENCY, SERVICE QUALITY, AND ACCOUNTABILITY ON MUZAKKI TRUST IN BAZNAS MAGETAN REGENCY

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ABSTRACT

Baznas Magetan Regency as a forum engaged in the fields of Social Humanity, Islamic Da'wah, education and health. As a form of service to the community while helping Muzakki and Muhsinin who want to care and share but are constrained by limited time and energy. This study aims to determine the effect of transparency, service quality, and accountability of financial reports on the trust of muzakki in Baznas Magetan Regency. The research method uses a quantitative method using the RLB test. The population of this study is the muzakki in Baznas Magetan Regency. The data collection technique for this study uses a questionnaire technique by distributing or providing a list of statements to respondents and using documentation techniques. The data analysis technique for this study is using RLB analysis with the help of the SPSS 16 application. With validity test tests, reliability tests, data normality tests, multicollinearity tests, hypothesis tests, and coefficient of determination tests.

Keyword: *Transparency, Accountability, Quality of Service*

1. Introduction

Non-profit entities, including foundations, are also required to present financial reports. Financial reports are crucial for a nonprofit entity. Therefore, the Indonesian Institute of Accountants issued the definition of ISAK No. 35 concerning the financial statements of nonprofit entities. ISAK No. 35 explains the purpose of nonprofit entity financial reports, which is to ensure the interests of donors and resource providers obtain relevant information. To establish good governance, a foundation must be characterized by transparency and accountability in its management.

Donor trust and accounting treatment of alms in the eyes of donors are influenced by several factors, including accountability, transparency, service quality, and the image of zakat institutions. Septiarini (2011) explained that the principle of transparency is a principle that guarantees access or freedom for everyone to obtain information about the organization's administration, namely information about policies, the process of creation and implementation, and the results obtained. Because transparency concerns the freedom of donors to obtain information, every zakat institution should be able to apply this principle. Based on the KBBI, it is explained that service quality is the level of goodness or badness of something, which in this case is the level of goodness or badness of zakat institutions in providing services to their donors. Because the quality of service concerns the assessment of donor services to zakat institutions, every zakat institution should be able to apply this principle. Research conducted by Hakim (2014) proves that transparency has a significant effect on the interest of muzakki at Rumah Zakat Semarang branch. Research conducted by Rendi (2017) proves that service quality has a significant effect on the interest of the community in giving alms at Laznas Palembang branch. Based on research conducted by previous researchers, it turns out that there are differences in research results related to factors of accountability, transparency, service quality, level of donor trust in foundations distributing infaq and zakat. Based on these differences, finally the researcher is interested in conducting research with the title The Influence of Transparency, Service Quality, and Accountability on Muzzaki Trust at Baznas, Magetan Regency

1.1 Formulation of the problem

According to Law Number 23 of 2011, infaq is wealth disbursed by an individual or business entity, excluding zakat, for the public good. From these definitions, it can be concluded that infaq means spending assets owned by an individual or entity for the public good as mandated by Islam.According to Nurhayati and Wasilah (2015:283), infaq is divided into two categories:1. Obligatory infaq: consisting of zakat and nazar, the form and amount of which are predetermined. A nazar is a vow or promise to do something in the future.2. Sunnah infaq: infaq given by a Muslim to seek Allah's pleasure, and can be done in various ways and forms. For example, providing food to those affected by disasters.

1.2 Research Objectives

Based on the problem formulation presented, the objectives of this research are as follows:

1. To test and analyze whether transparency influences the level of trust of zakat payers at the Magetan Regency National Zakat Agency (Baznas).
2. To test and analyze whether service quality influences the level of trust of zakat payers at the Magetan Regency National Zakat Agency (Baznas).
3. To test and analyze whether accountability influences the level of trust of zakat payers at the Magetan Regency National Zakat Agency.

2. Review of Literature

2.1 Definition of Infaq

According to Law Number 23 of 2011, infaq is wealth disbursed by an individual or business entity, excluding zakat, for the public good. From these definitions, it can be concluded that infaq means spending assets owned by an individual or entity for the public good as mandated by Islam.According to Nurhayati and Wasilah (2015:283), infaq is divided into two categories:1. Obligatory infaq: consisting of zakat and nazar, the form and amount of which are predetermined. A nazar is a vow or promise to do something in the future.2. Sunnah infaq: infaq given by a Muslim to seek Allah's pleasure, and can be done in various ways and forms. For example, providing food to those affected by disasters.

2.2 Accountability

The principle of accountability needs to be implemented by every organization, including zakat institutions. According to Prasetyo (2009), accountability encompasses not only financial and formal accountability but also responsibility to the community, the government, and compliance with regulations. Because accountability encompasses such broad responsibilities, every zakat institution should be able to implement this principle.

According to Elwood (in Mardiasmo, 2002:21), the dimensions of accountability that must be met by public institutions include:

1. Honesty and Legal Accountability, Accountability for probity relates to avoiding abuse of power, while legal accountability relates to ensuring compliance with laws and other regulations required in the use of public funds.
2. Process Accountability .Process accountability relates to the procedures used in carrying out tasks, which are adequate, in terms of the adequacy of accounting information systems, management information systems, and administrative procedures. Process accountability is manifested through the provision of responsive, low-cost public services.
3. Program Accountability. Program accountability relates to the consideration of whether the set objectives can be achieved and whether alternative programs that provide optimal results at minimal cost have been considered.
4. Policy accountability.Policy accountability relates to the accountability of the government, both central and regional.

2.3 Transparency

According to the United Nations Development Program (in Mardiasmo, 2002:18), transparency is the freedom to obtain information directly related to the public interest. Meanwhile, based on research by Septiarini (2011), the principle of transparency is a principle that guarantees access or freedom for everyone to obtain information about the organization's administration, namely information about policies, the process of creation and implementation, and the results obtained. Based on several definitions that have been explained, it can be concluded that transparency is the freedom and ease for everyone to obtain information

According to Yuliafitri & Khoiriyah (2016), the indicators of transparency in zakat institutions are as follows:

1. Zakat institutions provide all necessary information in a timely, adequate, clear, accurate, and easily accessible manner to interested parties, including LAZ (Islamic Zakat Institution) payers and the public.2. Zakat institutions provide information that is easily accessible and understood by the wider community. 3. Zakat institutions provide information related to zakat management, from fund collection to distribution.4. Zakat institutions provide written information regarding policies implemented within their institutions, which is communicated to stakeholders.

2.4 Quality of Service

According to Parasuraman et al. (in Tjiptono's book, 2012), the following five dimensions are used to measure service performance:
1. Reliability, related to the company's ability to deliver the promised service accurately the first time.
2. Responsiveness, related to the service provider's willingness and ability to assist customers and respond promptly to their requests.
3. Assurance, related to the knowledge and courtesy of employees and their ability to instill trust and confidence in customers.
4. Empathy, meaning the company understands its customers' problems and acts in their best interests, providing personal attention to customers and maintaining convenient operating hours.
5. Tangibles, related to the physical appearance of service facilities, equipment/supplies, human resources, and company communication materials.

2.5 Level of Trust

According to Yuliafitri & Khoiriyah (2016), the indicators of transparency in zakat institutions are as follows:
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3. Research Methods

This research is one form of research in the field of sharia accounting, but this research is limited to analyzing the influence of accountability, transparency, and service quality on the level of trust of muzakki at Baznas Magetan Regency. The research sample was selected based on the following criteria:
1. Donors registered with Baznas Magetan.
2. Donors who have used Baznas Magetan's services more than once. This is because donors are assumed to be familiar with how Baznas operates.

3.1 Operational Definition and Measurement of Variables

In this study, the independent variables used are Transparency, which is given the symbol (X1), and Service Quality, which is given the symbol (X2), and Accountability, which is given the symbol (X3). And in this study, the dependent variable used is the Muzakki's Trust Level, symbolized (Y).

X1 Indicator : 1. All stakeholders can easily access information regarding zakat management from financial activities.2. Disclosing financial report information honestly and completely.3. Providing written communication to zakat payers regarding existing regulations and established policies.4. Providing new information related to the institution's policies.5. Providing easy access to other institutions related to zakat distribution.

X2 Indicator : 1. Tangibles (Direct Evidence) 2. Reliability 3. Responsiveness 4. Assurance 5. Empathy

X3 Indicator : 1. Prioritize the needs and welfare of the community as a top priority in all activities.2. Carry out all activities within the organization fairly.3. Exercising appropriate controls over agreements between the recipient and the trustee.4. Managing zakat in accordance with Islamic law as contained in the Quran and the Sunnah.5. Reporting activity results to the trustee.

Y Indicator : 1. Credibility.2. Competence.3. Moral attitude

4. Results and discussion

4.1 Validity Test and Reliability Test

Validity is a measure that can provide evidence of the reliability and validity of an instrument. The criteria for validity testing are: if the calculated r value is greater than the r table, the questionnaire is considered valid. With a significance value of 0.05 and df = n-2, where (n) is the total number of samples used. In this study, a sample of 110 was used, so df = n-2 / df = 100-2 = 98, resulting in an r table of 0.1966, thus deeming the data valid.The results of the accountability, transparency, and service quality variables all yielded Cronbach's alpha values >0.06. Furthermore, all variables are considered reliable.

4.2 Classical Assumption Test

1. Normality Test

Table 1 : One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.13875451
Most Extreme Differences	Absolute	.145
	Positive	.141
	Negative	-.145
Test Statistic		.145
Asymp. Sig. (2-tailed)		.100[c]

Based on Table 1, the Asyump.Sig (2-tailed) value is 0.100 or > 0.05. Furthermore, it can be concluded that each variable is normally distributed.

2.Multicollinearity Test

Table 2 : Multicollinearity Test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Total_X1	.478	2.094
	Total_X2	.446	2.245
	Total_X3	.683	1.465

Based on Table 2., the correlation coefficient between the independent variables is <0.05, the VIF value is <10, and the tolerance value is >0.1. Furthermore, it can be stated that the data is free from multicollinearity

3. Heteroskedastisitas Test

Table 3 : Heteroskedastisitas Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.440	.591		7.517	.000
	Total_X1	-.122	.039	-.385	-3.116	.102
	Total_X2	-.051	.033	-.194	-1.518	.132
	Total_X3	-.002	.016	-.014	-.134	.894

a. Dependent Variable: ABS_RES

Based on table 3, it can be seen that the Sig value of the transparency variable is 0.102 or (>0.05), the service quality variable is 0.132 or (>0.05), while accountability is 0.894 or (>0.05) and this means that all data is free from heteroscedasticity.

4. Multiple Linear Regression Analysis

Table 4 : Results of Multiple Linear Regression Analysis
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.051	.900		-.057	.955
	Total_X1	.311	.060	.410	5.194	.000
	Total_X2	.276	.051	.444	5.432	.000
	Total_X3	.033	.024	.091	1.376	.172

a. Dependent Variable: Total_Y

Based on Table 5, the multiple linear regression equation yields the following results: $Y = -1.473 + 0.218 X1 + 0.307 X2 + 0.256 X3 + e$

The equation above can be explained as follows:

1. The constant value is -0.51, meaning that if the variables (X1) accountability, (X2) transparency, and (X3) service quality were not included, the value of the variable (Y) for the level of trust of zakat payers would be -.051.
2. The regression coefficient for the accountability variable is 0.311, meaning that a 1% increase in the accountability variable will result in a 0.311 increase in the level of trust of zakat payers.
3. The regression coefficient for the transparency variable is 0.276, meaning that a 1% increase in the transparency variable will result in a 0.276 increase in the level of trust of zakat payers.
4. The regression coefficient value for the service quality variable is 0.033, which means that if there is an increase of 1% in the service quality variable, the muzakki's level of trust variable will also increase by 0.033.

5. Determination Coefficient Test

Table 5 : Results of the Determination Coefficient Test
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845[a]	.714	.705	1.156

a. Predictors: (Constant), Total_X3, Total_X1, Total_X2

Based on Table 6, the Adjusted R Square value is 0.705 or 70.5%, meaning that variable X influences variable Y by 70.5%. The remainder is due to variables other than those examined in this study.

6. F Statistical Test

Table 5 : Results F Statistical Test
ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	320.371	3	106.790	79.856	.000[b]
	Residual	128.379	96	1.337		
	Total	448.750	99			

a. Dependent Variable: Total_Y
b. Predictors: (Constant), Total_X3, Total_X1, Total_X2

Table 7 shows the calculated f-value of 79.856 and has a significance value of 0.00 (0.00 < 0.05). This means the calculated f-value > f-table, or 79.856 > 2.699. Therefore, it can be concluded that the level of trust in muzakki is significantly influenced by the variables of transparency, service quality, and accountability simultaneously.

7. T Statistical Test

Table 7 : Result T Statistical Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-.051	.900		-.057	.955
	Total_X1	.311	.060	.410	5.194	.000
	Total_X2	.276	.051	.444	5.432	.000
	Total_X3	.033	.024	.091	1.376	.172

a. Dependent Variable: Total_Y

Based on Table 7, the calculations can be explained as follows:

1. Based on the t-test results for the transparency variable (X1), the calculated t value is 5.194 and has a significance value of 0.000. This indicates that the calculated t value is greater than the t value, i.e., 5.194 > 1.984. Therefore, H0 is rejected and H1 is accepted. These results suggest that the transparency variable significantly influences the level of trust of zakat payers at Baznas Magetan Regency.
2. Based on the results of the t-test on the service quality variable (X2), it can be seen that the value of thitung is 5.432 and the significance value is 0.00. So it can be said that thitung > ttabel, namely 5.432 > 1.984, so H0 is rejected and H2 is accepted. These results provide the conclusion that the transparency variable has a significant influence on the level of trust of muzakki at Baznas Magetan Regency.
3. Based on the results of the t-test on the Accountability quality variable (X3), it can be seen that the t-count value is 1.376 and has a significance value of 0.172. So it can be said that t-count < t-table, namely 1.376 < 1.984, meaning H0 is accepted and H3 is rejected. These results provide the conclusion that the accountability variable does not have a significant effect on the level of trust of muzakki at Baznas Magetan Regency.

5. Conclusion

The research results show that transparency is one of the factors influencing the level of trust of zakat payers in distributing their zakat at the Baznas (National Zakat Agency) in Magetan Regency. The large number of zakat payers who agree that Baznas Magetan Regency is transparent in reporting on the receipt and distribution of zakat funds, by regularly submitting monthly and annual reports. This means that transparency influences the level of trust of zakat payers. The higher the transparency, the higher the level of trust of zakat payers in the institution. The findings of this study align with those of Septi Budi Rahayu, Sri Widodo, and Enita Binawati in 2019, which found that transparency significantly influences the trust of zakki (payers of zakki). These findings also align with previous research by Rapindo, Mentari Dwi Aristi, and Intan Putri Azhari, which found that transparency influences the trust of zakki (payers of zakki).

The service quality variable is one of the factors that can influence the level of trust of zakat payers at Baznas Magetan Regency. The large number of zakat payers who agreed to complete the questionnaire indicates that they are satisfied with the good service provided by Baznas Magetan Regency. This variable influences the level of trust of zakat payers. The higher the transparency, the higher the level of trust of zakat payers.

The research results show that accountability is not a determining factor in the level of trust given by zakat payers in the Magetan Regency Baznas (National Zakat Agency). This is likely because most zakat payers are civil servants (PNS), whose monthly salaries are required to have zakat deducted from them. Therefore, they will inevitably continue to pay their zakat through the Magetan Regency Baznas.

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