The Effect of Transparency and Accountability on Muzakki's Trust in the Amil Zakat Institution of the Ash Shohwah Social Charity Foundation Malang
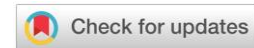
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ABSTRACT

The purpose of this study was to determine the influence of transparency and accountability of financial reports on muzakki's trust in the Amil Zakat Institution, Ash-Shohwah Malang Social Charity Foundation. The method in this research uses a quantitative by applying a questionnaire to 100 respondents who are permanent muzakki from 2020-2023 at the Amil Zakat Institute, Ash-Shohwah Social Charity Foundation Malang. The sample od this study was purposive sampling and hypothesis testing and analysing by the SmartPLS 4.0 tool. The results found that the transparency variable had a significant effect on muzakki's trust in the Amil Zakat Institution, Ash Shohwah Social Charity Foundation, Malang. The accountability variable has a significant effect on muzakki's trust in the Amil Zakat Institution, Ash Shohwah Social Charity Foundation, Malang. This study contribute to the cooperation between zakat management institutions, educational institutions, and stakeholders to increase the willingness to pay for zakat donator to zakat institutions.

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INTRODUCTION

Transparency in an organization involves the periodic disclosure of relevant information to stakeholders with personal interests. As stated Ramadona (2020) providing open and honest financial information to the public based on the consideration that the public has the right to know openly and thoroughly about the accountability in managing resources. Likewise, transparency in the zakat institution is related to how to publish all reports including activity reports, financial reports, programs to finance and distribute it to muzakki (Aristi & Azhari, 2021).

The provision of information by entities to the public aims to instill confidence in the organization's ability to handle allocated funds. In addition, the public has the right to gain insight into the management of funds allocated for proper utilization. Transparency extends to the dissemination of comprehensive financial and managerial policy reports to all relevant parties (Atmaja et. al., 2022). Government Regulation No. 43 of 2014 describes public information as data originating from, stored by, managed, transmitted, and received by government entities involved in state administration and other entities related to public affairs (Windy & Subardjo 2023).

Accountability, according to Mubarak (2022) responsibility aims to provide answers and explanations regarding the performance and actions of legal or organized entities to the authorities to request such information or to hold the entity accountable. Declaring accountability and transparency openly can affect the willingness of individuals to contribute zakat, thereby fostering trust from muzakki in zakat management institutions. This reporting mechanism covers all activities, especially regarding the flow of zakat funds and the financial records of zakat management organizations; Therefore, the stronger the accountability mechanism, the greater the trust instilled in stakeholders (Aristi & Azhari, 2021).

In order to ensure transparency and accountability in the management of zakat, infaq and sadaqah funds in the amil zakat institution, donors are very confident that donors have an important role (Nasution, et. al., 2024). An accurate understanding of this process is essential, as muzaki trust in zakat institutions, partly influenced by decision-making in distributing private funds directly without involving the amil zakat organization, is at stake (Qutaiba, et. al., 2024). Establishing an effective and efficient zakat management system involves the collection, distribution, and allocation of zakat funds (Avian & Asrori, 2021).

Researchers investigate various factors that influence donor trust, including the perceived effectiveness of the foundation's programs, the credibility of its leadership, and the clarity of its communication (Behl, et. al., 2023; Dethier, et. al., 2024). On the other hand, studies also examine how transparency and accountability affect donation amounts, frequency, and overall donor engagement (Kumar & Chakrabarti, 2023; Prysmakova & Pysmenna, 2024).

In term of a strong correlation between the transparency and accountability of financial statements and customer trust in social charity foundations. Research

consistently have shown that transparent and accountable financial reporting significantly increases donor trust, because donors are more likely to contribute when they can clearly see how their donations are being used and that the foundation is financially sound (Hyndman & McConville, 2018; McDonough & Rodríguez, 2020; Ghoorah, et.al, 2021). On the other hand, Kim & Lee (2018) and Ortega-Rodríguez, et. al., (2020) found that transparency, which includes open communication about the foundation's mission, programs, and financial performance, builds credibility and trust. Further Ndibaru & Ongwae (2023) found that accountability mechanisms, such as independent audits and regular reporting, assure donors that the foundation is responsible for its actions and that funds are being managed properly. In line, Qutaiba, et. al., (2024) found that transparent and accountable financial practices signal to donors that the foundation is trustworthy and worthy of their support, because trust is crucial for long-term sustainability and continued donor engagement.

Based on the background of the problem and several differences in the results of previous research, this research aims to determine the influence of transparency and accountability of financial reports on muzakki's trust in the Amil Zakat Institution, Ash-Shohwah Malang Social Charity Foundation. This finding contributes to the development of a more comprehensive theory of transparency and accountability and its relation to loyality of zakat donator. The results of this study show the importance of cooperation between zakat management institutions, educational institutions, and stakeholders to increase the willingness to pay for zakat donator to zakat institutions.

RESEARCH METHOD

The type of research conducted is quantitative type research with an associative approach. According to (Rustendi, 2023), quantitative research generally places theory as the basis in developing a framework of thought and formulating hypotheses to be tested empirically using the Smart PLS 4 data test. The research uses an associative approach which uses a collection method through questionnaires and observations conducted on several donors at the Amil Zakat Institute. This study used a total of 3,379 papolations and a sample of 100 fixed respondents using the Purposive Sampling method.

Based on the results of distributing the questionnaire, a research sample of 100 respondents was obtained who filled out the questionnaire. The characteristics of the respondents in this study are shown in table 1 as follows:

Table 1. Respondent's Profile

No	Content	Frequency	Percentage
	Gender		
1	Male	64	64%
	Female	46	46%
	Age		
2	< 20-30	43	43%
	31-40	41	41%
	>41	16	16%

	Type of Occupation		
	Board Representative	1	1%
	State Apparatus	1	1%
	Police	2	2%
	Lawyer	1	1%
3	Teacher	25	25%
	Enterpreneur	32	32%
	Employee	8	8%
	Staff Administration	1	1%
	Housewives	15	15%
	Student	14	14%

This research uses two independent variables, including transparency and accountability and also one dependent variable, namely the trust of muzakki. Based on the figure 1, some research hypotheses that explore the relationships between the two independent variables and the dependent variable are as follows:

H_1: Transparency has a significant effect on the trust of muzakki in the Amil Zakat Institution of the Ash-Shohwah Social Charity Foundation Malang.

H_2: Accountability has a significant effect on the trust of muzakki in the Amil Zakat Institution of the Ash-Shohwah Social Charity Foundation Malang.
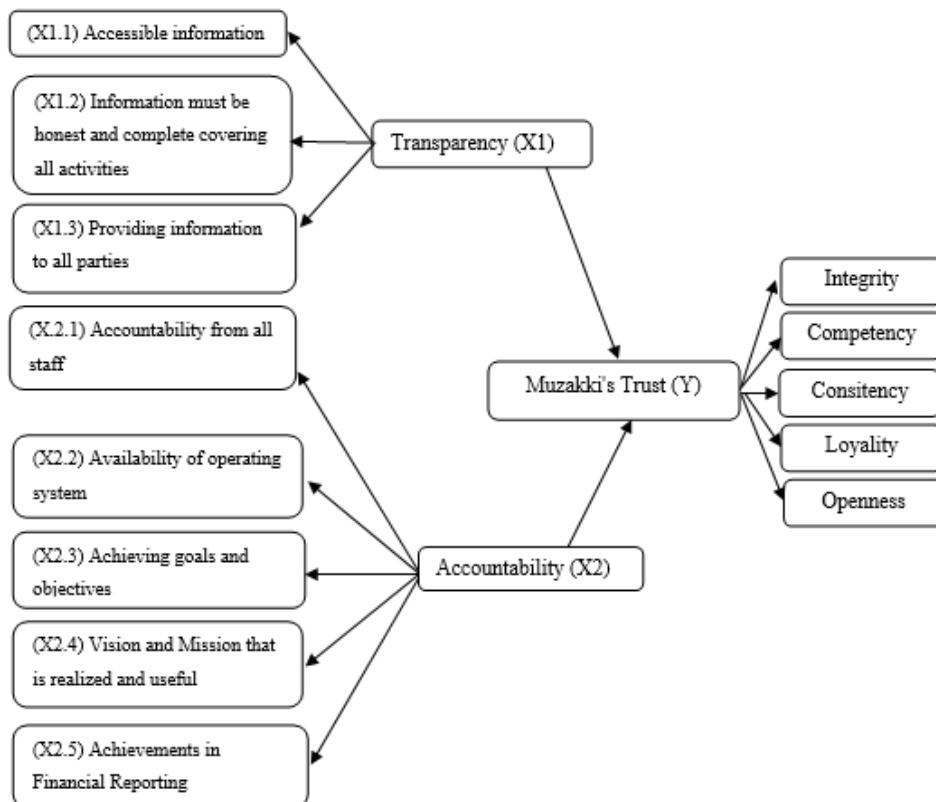

Figure 1. Research Design

Questionnaire data collection refers to a Likert scale. Through a Likert scale approach, the research variables are broken down into several indicators which will then become the basis for designing the instrument. Likert scale modeling displays four alternative answer choices shown in the table as follows: the survey includes four options for respondents to indicate their level of agreement: (a) Strongly agree: Assigned a score of 4, (b) Agree: Assigned a score of 3, (c) Don't agree: Assigned a score of 2, (d) Strongly disagree: Assigned a score of 1. Further the higher scores indicate stronger agreement with the statement being evaluated, while lower scores indicate disagreement. The scoring system allows for quantifying the responses, which can be useful for analyzing overall sentiment, calculating averages, or identifying trends in the data.

Table 1. Alternative Respondent Answer Choices

No	Answer	Score
1	Strongly agree	4
2	Agree	3
3	Don't agree	2
4	Strongly Disagree	1

RESULT AND DISCUSSION

Based on table 2, the instrument testing was carried out through validity and reliability tests. The validity test is carried out to determine how far the research instrument as a tool for measuring research variables can be considered appropriate or accurate. Validity relates to the degree to which a measurement tool measures what it is supposed to measure. In research, validity indicates the precision of the measurement tool in measuring the intended content. Validity testing is also used to determine whether a questionnaire is valid.

Convergent validity is the primary criterion in research. It indicates whether the research results meet specific criteria. This is assessed through the outer loading table, with a loading factor threshold of 0.7. If the loading factor > 0.7, the convergent validity is fulfilled.

Table 2. Loading Factor Test Results

Variable	(X1). Transparency	(X2). Accountability	(Y). Trust
X1.1	0.851		
X1.2	0.832		
X1.3	0.901		
X1.4	0.879		
X1.5	0.785		
X2.1		0.877	
X2.2		0.927	
X2.3		0.909	
X2.4		0.914	
X2.5		0.893	
Y1.1			0.852
Y1.10			0.833

Y1.2	0.876
Y1.3	0.809
Y1.4	0.897
Y1.5	0.810
Y1.6	0.841
Y1.7	0.837
Y1.8	0.813
Y1.9	0.891

From the table above, all variables used in this study—transparency, accountability, and trust—have a loading factor > 0.7, indicating validity. The highest loading factor for the transparency variable is X1.3 (0.901), for accountability is X2.2 (0.927), and for trust is Y1.4 (0.897). Thus, the variables in this study are deemed valid.

On the other hand, table 3 shows the average variance extracted test results values for transparency, accountability, and trust are all > 0.5, indicating good AVE assessments for these variables. Based on the results of the validity test on the initial 30 respondents, the results showed that all questionnaire items had a significance value of <0.05. This means that the research instrument is said to be valid and can be used to measure research variables. All variables have a Cronbach Alpha value of > 0.6, which means that all research instruments are reliable (Ghozali, 2016).

Table 3. Average Variance Extracted Test Results

Variables	Result
X1. Transparency	0.723
X2. Accountability	0.818
Y. Trust	0.717

Discriminant validity aims to demonstrate that an indicator is distinct from other indicators. An indicator is considered to meet discriminant validity if its cross-loading value on its variable is the largest compared to other variables. If the cross-loading value of the indicator on its variable is the largest, the data can be considered valid.

Table 4. Cross-Loading Test Results

Variable	X1. Trasparency	X2. Accountability	Y. Trustworhty
X1.1	0.851	0.685	0.715
X1.2	0.832	0.595	0.683
X1.3	0.901	0.768	0.830
X1.4	0.879	0.746	0.784
X1.5	0.785	0.646	0.668
X2.1	0.745	0.877	0.791
X2.2	0.721	0.927	0.794
X2.3	0.736	0.909	0.823
X2.4	0.698	0.914	0.828
X2.5	0.773	0.893	0.834
Y1.1	0.700	0.797	0.852

Y1.10	0.724	0.762	0.833
Y1.2	0.749	0.806	0.876
Y1.3	0.716	0.763	0.809
Y1.4	0.808	0.778	0.897
Y1.5	0.686	0.724	0.810
Y1.6	0.743	0.732	0.841
Y1.7	0.740	0.784	0.837
Y1.8	0.710	0.694	0.813
Y1.9	0.775	0.779	0.891

According to the table 4, the cross-loading values show that the latent variable values for each indicator are greater than the cross-loading values when correlated with other variables. From table 4 shows the cross-loading test results for those variables < 10 and the Tolerance value > 0.1. This means that the research data is stated to have no multicollinearity problems (Ghozali, 2016). Meanwhile, table 4 contains the overall significance value of the variables > 0.05. This means that research data is said to not have heteroscedasticity problems (Ghozali, 2016).

On the other hand, the reliability test measures the confidence level of a measuring instrument, meaning that if the instrument is used repeatedly to measure the same thing, the results should be relatively stable. The technique used in this study to measure reliability is composite reliability, where both composite reliability and Cronbach's alpha must be greater than 0.7.

Table 5. Composite Reliability Test Results

Variables	Composite reliability	Composite reliability
X1. Trasparency	0.910	0.929
X2. Accountability	0.944	0.957
Y. Trustworhty	0.957	0.962

Based on the results from the table 5, each variable—transparency, accountability, and trustworthy —has a composite reliability value greater than 0.7. Therefore, based on these tables, the questionnaire instrument used in this study is considered valid.

Table 6. Cronbach's Alpha Test Results

Variables	Cronbach's alpha
X1. Trasparency	0.904
X2. Accountability	0.944
Y. Trustworhty	0.956

Based on the table 6, each variable—transparency, accountability, and trustworthy—has a Cronbach's alpha value greater than 0.7. Thus, the questionnaire instrument used in this study is also valid.

The SEM-PLS data analysis in this study begins with an evaluation of the measurement model (outer model) and the structural model (inner model). In this study, the sample size consists of 100 donors from the Lembaga Amil Zakat Yayasan Amal Sosial Ash-Shohwah Malang.

From the outer model of the measurement model in the figure 2, serves to assess the reliability and validity of the model. Based on the figure below, it can be observed that each statement indicator has an outer loading value greater than 0.7. This indicates that each statement from every indicator meets the loading factor requirement, which is >0.7, meaning that each statement from the indicator is considered valid. The figure above shows that the transparency variable (X1) has an impact on the trust variable (Y) with a coefficient of 0.403, while the accountability variable (X2) has an impact of 0.573. Based on the sensitivity levels presented, the variable with the highest sensitivity is the accountability variable (X2), followed by the transparency variable (X1).
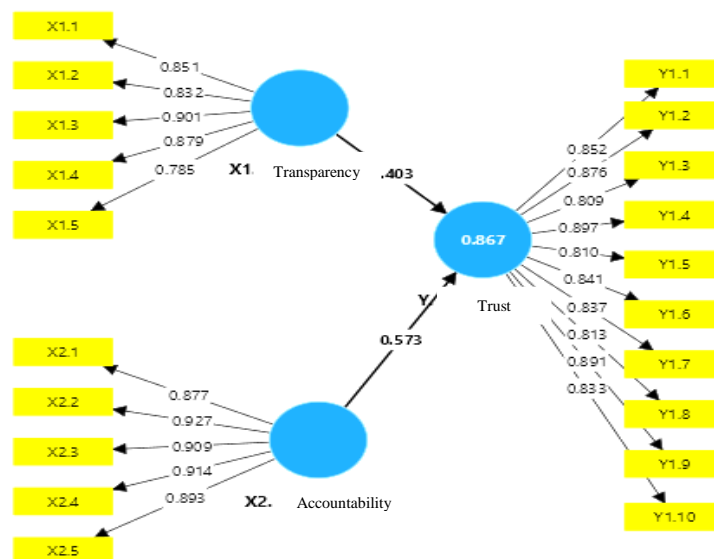

Figure 2. Outer Model Test Results

The inner model aims to observe the relationships between exogenous and endogenous variables in the study in the figure 3. The inner model is evaluated by looking at the R-square value, which serves as a goodness-of-fit test for the model, as well as the path coefficients.
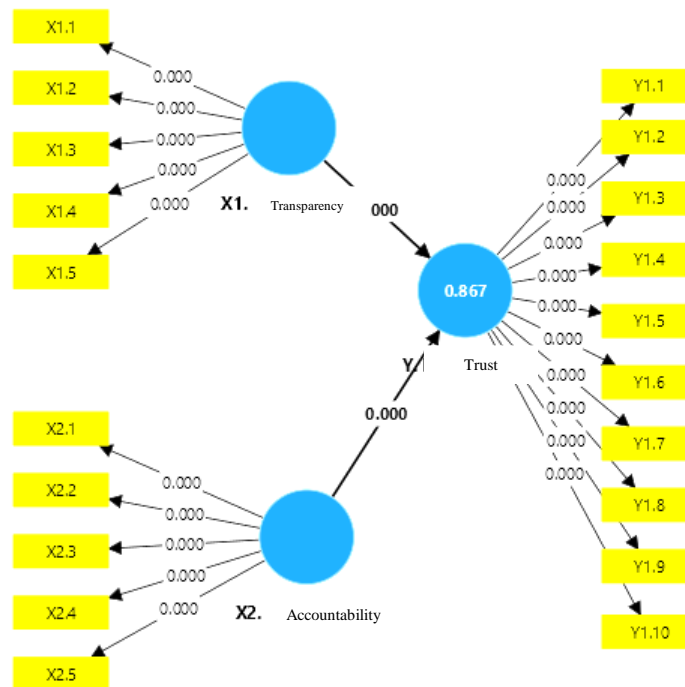
Figure 3. Inner Model Test Result

Path coefficients are values that indicate the direction of the relationship between variables, whether a hypothesis has a positive or negative direction. The path coefficients are assessed by examining the T-statistics (which should be >1.96) and the P-value (which should be <0.05). If both conditions are met, the hypothesis is considered to be accepted.

Table 7. Path Coefficient Analysis Results

Variables	Original sample	Sample mean	Standard deviation	T statistics	P values
X1. Trasparency -> Y. Trustworhty	0.403	0.405	0.087	4.658	0.000
X2. Accountability -> Y. Trustworhty	0.573	0.571	0.078	7.326	0.000

Based on the values in the table 7, the T-statistic for the transparency and accountability variables is greater than 1.96, with the transparency variable having a value of 4.658 and the accountability variable having a value of 7.326. The P-value for both variables is below 0.05, with a value of 0.000. Based on these results, it can be concluded that each variable has a significant impact on donor trust. The variable with the greatest influence on trust is accountability, at 57.3%, followed by transparency's influence on trust at 40.3%.

Goodness-of-fit is used to assess how well the observed input aligns with the predictions made by the proposed model. This is usually reflected in the R-square and R-square adjusted values. The R-square is a goodness-of-fit test for endogenous latent variables: a value of 0.67 indicates a good model, 0.33 indicates a moderate model, and

0.19 indicates a weak model (Rosandya & Nurzaman, 2020). The R-square adjusted shows the extent to which independent variables explain the dependent variables. The value of R-square adjusted ranges from 0 to 1; the closer it is to 1, the better the independent variables explain the variation in the dependent variable. Conversely, the smaller the R-square adjusted value, the more limited the independent variables are in explaining the dependent variation.

Table 8. Goodness-fit Analysis Result

Variable	R-square
Y1. Trustworhty	0.867

Based on the table 8, the R-square value obtained is 0.867, or 86.7%, which is categorized as strong, indicating that the model is acceptable. From this, it can be concluded that the variables in Y can be explained by the independent variables.

The influence of transparency on the trust of muzakki (zakat payers) in the Zakat Management Institution Yayasan Amal Sosial Ash-Shohwah Malang

From the result, it is found that transparency significantly influences the trust of muzakki (zakat payers) in the Zakat Management Institution Yayasan Amal Sosial Ash-Shohwah Malang. Thus, H^1 was accepted. This is consistent with prior research by Ardini and Asrori (2020) which highlights the impact of financial transparency and accountability on public trust, particularly when muzakki are informed about the collection, distribution, and utilization of zakat funds. Similarly, Junjunan (2020) found that transparency positively influences muzakki trust in zakat institutions. However, institutions such as Dompet Amanah Umat, which fail to disclose all relevant activity or accountability information, struggle to build societal trust. While Retnowati (2020) revealed that financial transparency significantly affects trust, whereas accountability does not significantly influence muzakki willingness to pay zakat through institutions. Walidah & Anah (2020) identified that transparency and accountability have a significant impact on muzakki trust. Aristi &Azhari (2021) found that transparency and accountability are foundational principles with substantial influence on enhancing muzakki trust in zakat institutions through effective publication and management practices.

The influence of accountability on the trust of muzakki (zakat payers) in the Zakat Management Institution Yayasan Amal Sosial Ash-Shohwah Malang

The findings of this study affirm that transparency is a key determinant of muzakki trust. This is evidenced by the survey responses indicating the ease of access to financial reports as a significant factor. This underscores the implementation of transparency by Yayasan Amal Sosial Ash-Shohwah Malang, fostering trust among muzakki. From the result found that Accountability significantly influences the trust of muzakki in the Zakat

Management Institution Yayasan Amal Sosial Ash-Shohwah Malang. Thus, H^2 was accepted.

This result in line with Avian & Asrori (2021) which found a positive but statistically insignificant effect of accountability on muzakki trust, while transparency showed a positive and significant impact. Saraswati & Larasati (2021) revealed that both accountability and transparency positively and significantly affect muzakki trust in LAZISMU Uhamka. While Tanjung (2022) affirmed that accountability and transparency influence public interest. In line Iyonu (2023) confirmed their significant effects on muzakki trust in LAZIS.

Further supporting evidence from other studies highlights the pivotal role of accountability in shaping muzakki trust. For instance, Junjunan (2020) found the positive and significant impact of accountability alongside transparency on muzakki trust in zakat institutions. However, Retnowati (2020) found that while transparency positively affects trust, accountability does not have a significant influence. Meanwhile, Walidah & Anah (2020) emphasized the notable positive impact of accountability on muzakki trust.

Further Aristi & Azhari (2021) concluded that accountability significantly impacts muzakki trust, while Avian & Asrori (2021) found that accountability, although positively correlated, does not always yield statistically significant results. Saraswati & Larasati (2021) found positive and significant effects of accountability on muzakki trust in LAZISMU Uhamka. Finally, Mubarak (2022) revealed that accountability as the obligation to provide explanations and justification regarding the performance and actions of an individual, entity, or organization, reinforcing its relevance in trust-building within zakat institutions.

CONCLUSION

This study aims to investigate the influence of financial report transparency and accountability on muzakki trust in the Zakat Management Institution Yayasan Amal Sosial Ash-Shohwah Malang. Based on the results, it is concluded that that transparency and accountability significantly affects the muzakki trust variable in the Zakat Management Institution Yayasan Amal Sosial Ash-Shohwah Malang. This is evidenced by the accessibility of financial report information, a key indicator that enhances muzakki trust and also the ability of LAZ YASA Malang to provide accountability for all activities conducted, including the proper distribution of zakat funds.

Despite of the compelling results, this study acknowledges a research limitation. Future research should include more variable that influence muzakki trust in the Zakat Management Institution that are not currently used and research.

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