

The Influence of Accountability and Transparency of Zakat Collecting Entities on Zakat Fund Receipt

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Abstract: Zakat strategically contributes to wealth distribution to reduce poverty and social inequality. Although the trend of zakat collection in Indonesia continues to increase, the accountability and transparency of financial reports of zakat institutions remain a challenge in building the trust of zakat payers. This study uses a quantitative approach, using BAZNAS and LAZ, licensed by the Ministry of Religious Affairs, for 2021–2023 as the subjects. Secondary data in the form of financial and annual reports were analyzed using IBM SPSS. The results show that accountability, financial transparency, and program transparency have a positive effect on zakat fund receipts, while management transparency has only a positive but insignificant effect. These findings emphasize the importance of implementing PSAK 409 standards and developing a systematic and adaptive transparency strategy for the development of information technology to strengthen governance and increase zakat collection.

Keywords: Accountability; Transparency; Zakat Fund Receipt

Introduction

Zakat is a method of wealth distribution aimed at combating poverty and reducing social inequality. The trend of zakat collection increases annually, indicating high awareness and participation from all parties involved. Zakat fund collection increased by 22% in 2022 to 8.36 trillion rupiah, and 32% in 2023. This increase is a signal for zakat collection entities to improve their performance by offering more convenience to increase the attractiveness and trust of donors to pay zakat through Zakat Management Organizations (OPZ).¹

¹ BAZNAS, “Outlook Zakat Indonesia 2024,” 2024, 1–103.

Figure 1.1
National Zakat Collection



Source: BAZNAS, 2024

The challenge in optimizing national zakat potential is related to zakat literacy in the community. BAZNAS calculations indicate that Indonesia's zakat funds have a potential of IDR 327 trillion. However, the realization of zakat fund collection in 2023 only reached 10% of this potential, or IDR 33 trillion. The receipt of funds due to a lack of zakat literacy is a major challenge in line with the development of the sharia economy. Observations by BAZNAS indicate that the community has paid approximately IDR 61 trillion in zakat directly to beneficiaries or indirectly through official institutions such as BAZNAS.² Therefore, BAZNAS strives to ensure that zakat funds are directly received by official institutions by increasing awareness of the existence of credible zakat management institutions.³

Accountability is the agent's obligation to manage resources by reporting and being responsible for programs funded by the principal. As recipients of funds, charitable organizations or zakat collectors must provide reports and explanations on how the public funds they manage are used.⁴ The financial accountability of zakat collectors must be recorded responsibly and in accordance with the guidelines for recording financial statements of non-profit organizations, namely PSAK 409.

Transparency, speed, and accuracy in implementing zakat distribution procedures and mechanisms can increase zakat receipts; thus, accountability has

² Mohamed Hamza Ghaouri et al., "Behavioural Intention of Zakat Participants Towards the Zakat Fund in Morocco," *ISRA International Journal of Islamic Finance* 15, no. 1 (2023): 36–53, <https://doi.org/10.55188/ijif.v15i1.484>.

³ Rizka Khaerunnisa, "Baznas: Literasi Jadi Tantangan Dalam Mengoptimalkan Potensi Zakat," *Antara (Kantor Berita Indoncsi)*, 2024.

⁴ Evi Yuanita and Bambang Suropto, "Determinan Akuntabilitas Pengelolaan Keuangan Organisasi Nonlaba," *Jurnal Reviu Akuntansi Dan Keuangan* 12, no. 2 (2022): 438–55, <https://doi.org/10.22219/jrak.v12i2.18674>.

a positive effect on zakat fund receipts.⁵ Another study also shows that accountability and transparency have a positive effect on zakat fund receipts using revenue indicators, namely revenue based on sources and programs.⁶ However, research shows that accountability hurts zakat fund receipts because the institution selected to distribute the funds is not assessed from financial reporting but from distribution documentation.⁷

LAZ is one of the zakat collection entities whose majority have not yet fully implemented PSAK 409. Most zakat management institutions have not yet presented complete financial reports from the funds received.⁸ Furthermore, governance related to performance is still not optimal, such as a lack of professional staff, a lack of understanding of PSAK 409 standards, and poor management and compliance.⁹ Unaccountable financial reports will create problems for stakeholders because the financial information presented cannot be used as a benchmark in determining decisions to pay zakat to the institution.¹⁰

Zakat organizations use websites to collect zakat. The purpose of the website is to solicit support from a wide range of people without geographical limitations. Furthermore, it serves as an accountability effort to members and donors, and non-profit entities report their performance and financial situation. Therefore, the website is also used to report and provide information to stakeholders quickly, accurately, and transparently, enabling donors to provide ongoing support due to open and real-time access to information.¹¹ Research shows that transparency has a positive effect on revenue because the ease of obtaining information on the receipt and distribution of zakat funds from

⁵ Rika Urniyanti, Hidayati Nasrah, and Nanda Suryadi, "An Opportunity to Increase the Level of Zakat Funds Receipt in the Inisiatif Zakat Indonesia (IZI) Riau from the Quality of Accounting Information, Accountability, Financial Technology, and Credibility" 7 (2024): 1–21, <https://doi.org/10.21043/aktsar.v7i1.27614>.

⁶ Nikmatuniayah, Marliyati, and Mardiana Lilis A, "Effects of Accounting Information Quality, Accountability, and Transparency on Zakat Acceptance," *MIMBAR* 33, no. 1 (2017).

⁷ Indri Ade Hariani and Wahyu Junacdi, "Pengaruh Kualitas Informasi Akuntansi, Akuntabilitas, Transparansi Pelaporan Keuangan Dan Aksesibilitas Terhadap Tingkat Penerimaan Dana Zakat, Infak Dan Sedekah (ZIS) Di Lembaga Amil Zakat Nurul Hayat," *Journal Georkonomi* 14 (2023): 17–29.

⁸ Nikmatuniayah, Marliyati, and A, "Effects of Accounting Information Quality, Accountability, and Transparency on Zakat Acceptance."

⁹ Mutiara Rizqi Nur Rachmi and Reskino, "Determinan Kinerja Lembaga Zakat : Peran Pencegahan Kecurangan Sebagai Variabel Mediasi" 18, no. 1 (2023): 111–38.

¹⁰ Faizatul Ansoriyah et al., "The Framework of Zakat Managing Organization (OPZ) Synergy in Achieving SDGs Target," *The International Journal of Management Science and Business Administration* 9, no. 1 (2022): 7–16, <https://doi.org/10.18775/ijmsba.1849-5664-5419.2014.91.1001>.

¹¹ Charities Aid Foundation, "World Giving Index 2024: Global Trends in Generosity," *Charities Aid Foundation*, 2024.

financial transparency increases and maintains stakeholder trust from zakat misuse.¹²

According to CEOWORLD Magazine's survey "World's Most (And Least) Religious Countries," Indonesia ranks 7th with a score of 98.7%. Religiousness is devotion to reality or Godhead through devotion to faith, obedience, or sincere loyalty. The foundations of humanity, religion, and the values of Pancasila, along with financial literacy, encourage individuals to do good in various ways.¹³ According to the Charities Aid Foundation, for seven consecutive years, Indonesia has been the most generous country in the world. In 2024, Indonesia scored 74 in three categories: helping others (helping others), monetary donations (donating money), and volunteering time. Indonesia excelled by ranking first in the monetary donation category at 90% and volunteering time at 65%. However, in the category of helping others (helping others), it was not included in the top 10 at 66%.¹⁴

Figure 1.2
Word Giving Index 2024

THE 10 MOST GENEROUS COUNTRIES IN THE WORLD

Indonesia is once again the world's most generous country.
Indonesia ranks first on the World Giving Index for the seventh year running, having first overtaken Japan in 2017. In many countries, the Indonesian donated money to charity, and spent time to do volunteer work. The country tops the global index table for both of these categories.
Malta joins the top 10 for the first time ever. It has an index score of 54, up from 49 in 2023. This is driven mainly by an increase in donating money.



Source: Charities Aid Foundation, 2024

By the background of zakat fund receipts, generous communities, the majority of Muslims, and high levels of religiosity are considerations for donors to use the website of the amil zakat entity as an option in collecting zakat funds, the author is interested in researching "The Effect of Accountability and Transparency of the Amil Zakat Entity on Zakat Fund Receipts" on the amil zakat entity, namely BAZNAS and LAZ which have permission from the Ministry of Religion because the object of research because the majority still have not fully implemented the standards and limitations of previous research.

¹² Hariani and Junaedi, "Pengaruh Kualitas Informasi Akuntansi, Akuntabilitas, Transparansi Pelaporan Keuangan Dan Aksesibilitas Terhadap Tingkat Penerimaan Dana Zakat, Infak Dan Sedekah (ZIS) Di Lembaga Amil Zakat Nurul Hayat."

¹³ Despina Wilson, "World's Most (And Least) Religious Countries, 2024," *CEOWORLD Magazine* (New York, April 2024).

¹⁴ Charities Aid Foundation, "World Giving Index 2024: Global Trends in Generosity."

Theoretical Basis

According to Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, BAZNAS, as the zakat management institution, is required to submit periodic reports on the implementation of zakat management to the Minister. In addition, Provincial BAZNAS and LAZ are also required to report the implementation of zakat management periodically to BAZNAS and local governments based on audited financial reports.¹⁵

Accountability is the state in which individuals or entities are held accountable for their responsibilities. Accountability is a crucial component of the success of nonprofit entities because it relies on the support and trust of donors.¹⁶ Transparency refers to the importance of providing information that is easily accessible and directly accessible to all stakeholders, accurate, and clear. The information provided should be presented in language that is easily understood by the recipient.¹⁷ Understanding the principles of transparency is an effective factor in achieving successful financial management.¹⁸

Methods

The study used a quantitative approach with 1 Central BAZNAS, 23 Provincial BAZNAS, and 141 National, Provincial, and City/District LAZ, resulting in a population of 165. The research sample used a purposive sampling technique.

Table 3.1
Sampels Elimination

Explanation	Qty
Central and Provincial BAZNAS have website pages	24
National, Provincial, City/District LAZs that have permission from the Ministry of	141

¹⁵ Republik Indonesia, “Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat,” Republik Indonesia § (2011).

¹⁶ Emi Kusmaeni and Nenny Syahreenny, “Apakah Akuntabilitas, Transparansi Dan Pengendalian Internal Laporan Keuangan Mempengaruhi Kepercayaan Donatur Yayasan Sosial?,” *Akurasi : Jurnal Studi Akuntansi Dan Keuangan* 7, no. 1 (2024): 203–18, <https://doi.org/10.29303/akurasi.v7i1.510>.

¹⁷ A Saiffuddin and W Wahidahwati, “Akuntabilitas Dan Transparansi Keuangan Masjid Berdasarkan PSAK No. 45 Tentang Pelaporan Organisasi,” *Jurnal Ilmu Dan Riset Akuntansi*, 2020.

¹⁸ Nur Hartanti and Indrawati Yuhertiana, “Transparency, Accountability and Responsibility in an Indonesia Village Financial Management,” *Public Policy And Adminsitration Research* 8, no. 3 (2018): 7177.

Explanation	Qty
Religion	
BAZNAS Central and Provincial which have website pages and financial reports for 2021-2023	3
National, Provincial, City/District LAZ have active website pages	105
National and Provincial LAZ publish financial reports on active, accessible websites	53
BAZNAS Central, Provincial, National LAZ, Provincial, and Provincial City/District that published financial reports for 2021-2023.	27
BAZNAS (Central, Provincial, National, and Provincial LAZs), and Provincial/City/Regency-level institutions that published financial reports and had active websites in 2021-2023 (27 x 3 years = 81).	81
Total of Research Samples	81

Source: Research Data Processed, 2024

27 BAZNAS and LAZ as its objects, consisting of 1 Central BAZNAS, 2 Provinces, 14 National LAZ, 5 Provinces, and 5 Cities/Regencies licensed by the Ministry of Religious Affairs. The study was conducted over three years (2021-2023), resulting in a sample size of 81. The 2021-2023 years were chosen because in 2021, zakat collection was 14.12 trillion, and in 2022, zakat collection was 22.48 trillion, so that from 2021 to 2022 there was an increase from 8.36 trillion or around 22%.¹⁹

The independent variable, namely accountability, was studied using a nominal scale to measure the completeness of the report based on the provisions of PSAK 409 including balance sheet, activity statement, cash flow statement, notes to financial statements. Indicators in accordance with PSAK 409 from published financial reports are awarded 1 point for disclosure and 0 for non-disclosure, which are then summed to obtain an overall score. The higher the level of disclosure, the higher the disclosure score.

Transparency was studied using a transparency index, namely financial transparency, management, and programs with Likert scale scoring, and

¹⁹ BAZNAS, "Outlook Zakat Indonesia 2024."

calculations using the financial transparency index formula, management, and programs, then classified according to the value range.²⁰

Index formula financial transparency

$$(01) = D_1^1(V_1^1 \times S + V_1^2 \times S)$$

It means:

(01) : Financial Transparency variable

D_1^1 : Coefficient 0.39 is required for variable 01

V_1^1 : Coefficient 0.55 is required for indicator 1 variable 01

V_1^2 : Coefficient 0.45 is required for indicator 2 variable 01

S : Likert scale values between 1-5

Subsequently, $I - TRANZ01 = \frac{ITK1+ITK2}{5}$

Explanation,

$$ITK1 = D_1^1 \times V_1^1 \times S$$

$$ITK2 = D_1^1 \times V_1^2 \times S$$

Index formula management transparency

$$(02) = D_2^2(V_2^3 \times S + V_2^4 \times S + V_2^5 \times S + V_2^6 \times S)$$

It means:

(02) : Management Transparency variable

D_2^2 : Coefficient 0.29 is required for variable 02

V_2^3 : Coefficient 0.32 is required for indicator 3 variable 02

V_2^4 : Coefficient 0.23 is required for indicator 4 variable 02

V_2^5 : Coefficient 0.21 is required for indicator 5 variable 02

V_2^6 : Coefficient 0.24 is required for indicator 6 variable 02

S : Likert scale values between 1-5

Subsequently, $I - TM01 = \frac{ITM3+ITM4+ITM5+ITM6}{5}$

Explanation,

$$ITM3 = D_2^2 \times V_2^3 \times S$$

$$ITM4 = D_2^2 \times V_2^4 \times S$$

$$ITM5 = D_2^2 \times V_2^5 \times S$$

$$ITM6 = D_2^2 \times V_2^6 \times S$$

Index formula programs transparency

$$(03) = D_3^3(V_3^7 \times S + V_3^8 \times S + V_3^9 \times S)$$

It means:

(03) : Program Transparency variable

²⁰ Puskas BAZNAS, *Indeks Transparansi Organisasi Pengelola Zakat (Opz)*, Puskas Baznas, 2019.

D_3^3 : Coefficient 0.32 is required for variable 03

V_3^7 : Coefficient 0.52 is required for indicator 7 variable 03

V_3^8 : Coefficient 0.23 is required for indicator 8 variable 03

V_3^9 : Coefficient 0.25 is required for indicator 9 variable 03

S : Likert scale values between 1-5

$$\text{Subsequently, } I - TP03 = \frac{ITP7+ITP8+ITP9}{5}$$

Explanation,

$$ITP7 = D_3^3 \times V_3^7 \times S$$

$$ITP8 = D_3^3 \times V_3^8 \times S$$

$$ITP9 = D_3^3 \times V_3^8 \times S$$

$$Itranz = (I - TK01) + (I - TM02) + (I - TP03)$$

The indicator for collecting zakat funds is the total collection of zakat funds each year.²¹ The dependent variable, namely zakat fund receipts, used the total indicator of zakat fund collection each year. The data collection method used observation via websites and documentation of secondary data from financial reports and annual reports. The research method used data analysis using IBM SPSS software.

Research Result

Table 4. 1
The results of Descriptive Statistical Analysis
Descriptive Statistics

	N	Minimu m	Maximum	Mean	Std. Deviation
Accountablity (X1)	81	1	4	3.01	.994
Financial Transparency (X2)	81	.12	.30	.1969	.03459
Management Transparency (X3)	81	.00	.25	.1910	.03569
Program Transparency (X4)	81	.10	.27	.1625	.03109

²¹ Novia Ariani and Laily Dwi Arsyianti, “The Influence of Internal and External Factors Towards Zakat Collection of Indonesia National Board of Zakat,” *Global Journal Al-Thaqafah*, 2020.

Zakat Fund Receipt (Y)	81	26,246,55	649,618,000	48,290,988,	111,733,956
		0.00	,000.00	660.4568	,879.35568
Valid N (listwise)	81				

Source: Processed Data SPSS, 2025

Table 4.1 explains descriptive statistics as below :

- Accountability Variable (X1), minimum value 1; maximum value 4; average 3.01; and standard deviation 0.994, number of observations 81.
- Financial Transparency Variable (X2), minimum value 0.12; maximum value 0.30; average 0.1969; and standard deviation 0.03459 number of observations 81.
- Management Transparency Variable (X3), minimum value 0; maximum value 0.25; average 0.1910; and standard deviation 0.03569 total 81.
- Program Transparency Variable (X4), minimum value 0.1; maximum value 0.27; average 0.1625; and standard deviation 0.03109, number of observations 81.
- Zakat Fund Receipt Variable (Y), minimum value 26,246,550; maximum value 649,618,000,000; average 48,290,988,660,457; and standard deviation 111,733,956,879,356 number of observations 81.

Table 4.2
The results of Multiple Linear Regression Analysis
Coefficients^a

Model	Unstandardized Coefficients		Standar dized Coefficients	t	Sig.
	B	Std. Error			
1 (Constant)	-	21,908,812,3		-5.045	.000
Accountability (X1)	110,523,201,892.256	82.062	.329	3.912	.000
Financial Transparency (X2)	11,576,178,292.545	2,959,433,35	.389	3.746	.000
Mangement Transparency (X3)	392,714,983,932.338	104,825,935,268.969	.063	.717	.476

Program Transperency (X4)	249,822,023,531.536	119,836,123,804.878	.222	2.085	.040
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a. Dependent Variable: Zakat Fund Receipt (Y)
 b. Independent Variable : Program Transparency (X4), Accountability (X1), Management Transparency (X3), Financial Transparency (X2)

Source: Processed Data SPSS, 2025

The t table value is $t \text{ table } (\alpha/2; n-k-1) = (0.05/2; 81 - 4 - 1) = (0.025; 76) = 1.99167$. Based on the partial test results obtained in Table 4.2, the Accountability variable (X1) has a calculated t test result $> t \text{ table } (3.912 > 1.99167)$ and is significant 0.000 less than 0.05 so the conclusion is that Accountability (X1) has a significant effect on Zakat Fund Receipts (Y) with a positive influence direction.

Based on the partial test results obtained in Table 4.2, the Financial Transparency variable (X2) has a calculated t test result $> t \text{ table } (3.746 > 1.99167)$ and is significant at 0.000 which is less than 0.05 so that it is concluded that Financial Transparency (X2) has a significant effect on Zakat Fund Receipts (Y) with a positive influence direction.

Based on the partial test results obtained in Table 4.2, the Management Transparency variable (X3) has a calculated t test result $< t \text{ table } (0.717 < 1.99167)$ and a significance of 0.476 greater than 0.05 so that it is concluded that Management Transparency (X3) does not have a significant effect on Zakat Fund Receipts (Y) with a positive influence direction.

Based on the partial test results obtained in Table 4.2, the Program Transparency variable (X4) has a calculated t test result $> t \text{ table } (2.085 > 1.99167)$ and is significant at 0.040, which is smaller than 0.05, so it is concluded that Program Transparency (X4) has a significant effect on Zakat Fund Receipts (Y) with a positive influence direction.

Table 4.3

The results of the Coefficient of Determination (R-Square)

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.700 ^a	.490	.463	25,583,712,960.140970	2.045

a. Predictors: (Constant), Program Transparency (X4), Accountability (X1), Management Transparency (X3), Financial Transparency (X2)

b. Dependent Variable: Zakat Fund Receipt (Y)

Source: Processed Data SPSS, 2025

Based on Table 4.3, the R-Square value shows that Zakat Fund Receipts (Y) are influenced by Accountability (X1), Financial Transparency (X2), Management Transparency (X3), and Program Transparency (X4), by 0.490. Thus, it shows that Zakat Fund Receipts (Y) are influenced by Accountability (X1), Financial Transparency (X2), Management Transparency (X3), and Program Transparency (X4) by 49%. Meanwhile, the other 51% is from other variables that are not research variables.

Table 4.4
The Simultaneous results (F Test) of Multiple Linear Regression

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47,807,119,4	4	11,951,779,8	18.260	.000 ^b
		39,457,380,0		59,864,345,0		
		00,000.000		00,000.000		
	Residual	49,744,004,0	76	654,526,368,		
		30,843,260,0		826,885,000,		
		00,000.000		000.000		
	Total	97,551,123,4	80			
		70,300,640,0				
		00,000.000				

a. Dependent Variable: Zakat Fund Receipt (Y)

b. Predictors: (Constant), Program Transparency (X4), Accountability (X1), Management Transparency (X3), Financial Transparency (X2)

Source: Processed Data SPSS, 2025

Based on the calculation results in Table 4.4, the calculated F value = 18.260 was obtained to determine the F table value with a significance level of 5% with degrees of freedom, df (81-4 = 77) and (4-1 = 3) the results obtained for the F table are 2.72. So the results of the calculated $F > F$ table (18.260 > 2.72) with a sig value (0.000 < 0.05) obtained, then simultaneously (together) the independent variables Accountability (X1), Financial Transparency (X2), Management Transparency (X3), and Program Transparency (X4) have a significant effect on Zakat Fund Receipts (Y).

The Influence of Accountability on Zakat Fund Receipts

The first hypothesis test shows that accountability has a positive and significant effect on zakat fund receipts in zakat management entities in Indonesia. This is indicated by the calculated t-value of 3.912, which is greater

than the t-table of 1.99167 with a significance level of 0.000, which is below the alpha of 0.05. The standardized beta coefficient value of 0.329 indicates that every one-unit increase in accountability will increase zakat fund receipts by 32.9%. This finding indicates that accountability is a factor that encourages muzaki (recipients of zakat) to distribute zakat through zakat management organizations.

This result is supported by Agency Theory regarding the relationship between principal and agent, which has the potential for information asymmetry, so agents need to demonstrate accountability through reporting and accountability to increase the principal's trust, which can then encourage an increase in the receipt of zakat funds.

This study examines financial accountability through compliance with PSAK 409 (statement of financial position, activity report, cash flow, and CALK), which represents the accountability of zakat collecting entities to stakeholders, although some zakat collecting entities rarely publish CALK in their financial reports. Completeness and compliance with reporting standards are instruments that determine the credibility of zakat-collecting institutions.²²

The findings are in line with several previous studies at Laznas IZI Riau, who found that accountability in terms of transparency, speed, and accuracy in implementing zakat distribution standards and mechanisms can significantly increase zakat fund receipts.²³ Another study at OPZ in Semarang showed that accountability has a positive effect on zakat fund receipts, although they also identified that most LAZs have not fully implemented PSAK 409 in preparing their financial reports.²⁴ According to in their research at BAZNAS Medan City, they also found similar results, where accountability through transparent fund reporting can increase muzaki's trust in distributing zakat funds, thereby influencing increased receipts.²⁵

High accountability is realized through compliance with PSAK 409 and complete and timely reporting practices so as to increase the trust of zakat payers and the legitimacy of institutions that encourage increased receipt of zakat funds.

²² S Saifullah et al., "Optimizing The Function of Zakat in the Development of Micro, Small and Medium Enterprises and Alleviating Poverty: A Case Study at the National Zakat Agency of Sidenreng Rappang ...," *International Journal of ...* 2, no. 2 (2022): 75–79, <https://doi.org/10.33096/injhss.v2i2.219>.

²³ Urniyanti, Nasrah, and Suryadi, "An Opportunity to Increase the Level of Zakat Funds Receipt in the Inisiatif Zakat Indonesia (IZI) Riau from the Quality of Accounting Information, Accountability, Financial Technology, and Credibility."

²⁴ Nikmatuniayah, Marliyati, and A, "Effects of Accounting Information Quality, Accountability, and Transparency on Zakat Acceptance."

²⁵ Fifi Hayrani Siregar and Ardhansyah Putra Harahap, "Analisis Akuntabilitas, Transparansi, Dan Pertanggungjawaban Pada Penerimaan Zakat Dalam Mengelola Laporan Keuangan (Pada BAZNAS Kota Medan)," *WORKSHEET: Jurnal Akuntansi* 4, no. 2 (2025): 143–53.

The Influence of Financial Transparency on Zakat Fund Receipts.

The second hypothesis test shows that financial transparency has a positive and significant effect on zakat fund receipts at zakat collection entities in Indonesia. This is indicated by the statistical test where the calculated t value of 3.746 is greater than the t table of 1.99167, and the significance value of 0.000 is smaller than the significance level of 0.05. The standardized beta coefficient value of 0.389 indicates that every one unit increase in financial transparency will increase zakat fund receipts by 38.9%. These results indicate that transparency in financial management is a factor that can influence the level of muzaki participation in distributing zakat funds through zakat management institutions.²⁶

Financial transparency can be defined as the openness of financial information to the public, including financial reports that are easily accessible and understandable, and reflect the financial position and activities that have been carried out. Transparency provides assurance to zakat payers that the funds distributed are appropriately targeted, accountable, and in accordance with sharia principles. Financial transparency can reduce the risk of information asymmetry from an Agency Theory perspective because zakat collection entities, as agents, have the responsibility to report the resources they have managed. Thus, financial transparency serves as a monitoring mechanism for the principal (zakat payer), which ultimately strengthens the interest of zakat payers to continue distributing their zakat funds to the zakat collection entity.²⁷

The findings of this study align with several previous studies, such as on LAZ Nurul Hayat, which found that transparency positively influences zakat fund receipts.²⁸ Ease of obtaining information on fund receipts and distribution is a key factor in determining the institution's selection and trustworthiness. Similar results were found in study, which showed that transparency positively influences zakat fund receipts at zakat management organizations in Semarang. This study emphasized that financial transparency can increase stakeholder trust and protect against misuse of zakat funds.²⁹

²⁶ Agus Arwani et al., "The Development of Economic Potential of People in Pandemic Through Earning Zakat Distribution," *International Journal of Professional Business Review* 7, no. 2 (2022): 1–26, <https://doi.org/10.26668/businessreview/2022.v7i2.414>.

²⁷ F A Yahya and N Nasrulloh, "The Relevance of Maqashid Sharia in Green Economy (Study of Coastal Tourism Area Mangrove Park Labuhan, Bangkalan-Madura)," *El-Faqih: Jurnal Pemikiran Dan Hukum* ... 8, no. 3 (2022): 22, <https://ejournal.iaifa.ac.id/index.php/faqih/article/view/731%0Ahttps://ejournal.iaifa.ac.id/index.php/faqih/article/download/731/601>.

²⁸ Hariani and Junaedi, "Pengaruh Kualitas Informasi Akuntansi, Akuntabilitas, Transparansi Pelaporan Keuangan Dan Aksesibilitas Terhadap Tingkat Penerimaan Dana Zakat, Infak Dan Sedekah (ZIS) Di Lembaga Amil Zakat Nurul Hayat."

²⁹ Nikmatuniyah, Marliyati, and A, "Effects of Accounting Information Quality, Accountability, and Transparency on Zakat Acceptance."

The results of this study indicate that financial transparency plays a role in building credibility, increasing trust, and expanding the reach of zakat fundraising. Good transparency will encourage the participation of muzakki (payers of zakat), strengthen organizational accountability, and create a healthy and sustainable zakat ecosystem. These findings align with Agency Theory, which argues that information transparency serves as oversight that can reduce uncertainty and strengthen the relationship of trust between muzakki (donors of zakat) as the fund providers and amil zakat entities as the fund managers.

The Influence of Management Transparency on Zakat Fund Receipts

The third hypothesis test shows that management transparency has a positive effect on zakat fund receipts at zakat collection entities in Indonesia. Based on the partial t-test results, the calculated t-value is 0.717, which is smaller than the t-table of 1.99167, and the significance value is 0.476, which is far above the 0.05 significance level. The standardized beta coefficient of 0.063 indicates that every one-unit increase in management transparency will increase zakat fund receipts by 6.3%. These results indicate that management transparency, such as governance from the use of SOPs and ISOs, organizational structures from vision and missions, as well as information portals, documentation, and complaint channels, play a role in increasing muzaki participation in zakat management organizations.³⁰ The higher the level of transparency in managerial aspects, the greater the likelihood that muzaki feel confident that the funds they distribute are managed professionally, efficiently, and in accordance with Shariah principles.

The findings are in line with Agency Theory which emphasizes the importance of reducing information asymmetry between muzaki (principal) and zakat managers (agents) as well as reducing uncertainty and accountability related to strategic decisions taken due to the existence of standards, professional staff, and complaint channels.³¹ Management transparency focuses on public involvement, not just in financial information but also in managerial and administrative matters. Previous research has found that transparency generally has a positive effect on zakat fund receipts, although this research did not

³⁰ Rahmini Hadi et al., "Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration," *International Journal of Data and Network Science* 8, no. 1 (2024): 597–608, <https://doi.org/10.5267/j.ijdns.2023.8.025>.

³¹ Mazro'atus Sa'adah and Uswatun Hasanah, "The Common Goals of BAZNAS' Zakat and Sustainable Development Goals (SDGs) According to Maqasid Al-Sharia Perspective," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 16, no. 2 (2021): 302–26, <https://doi.org/10.19105/AL-LHKAM.V16I2.4990>.

separate transparency into specific dimensions such as financial, management, and program transparency.³²

Nonprofit organizations found that operational disclosures, including activities, vision and mission, board of directors, and key staff, impact accountability. This aligns with the findings of this study, which demonstrates that management transparency is important for internal accountability, even though it does not directly influence zakat decisions.³³

Thus, high management transparency demonstrated through open governance, organizational structure, information portals, documentation, and complaint channels can strengthen the trust of muzaki, increase the legitimacy of the organization, and encourage increased receipt of zakat funds.

The Influence of Program Transparency on Zakat Fund Receipts

The fourth hypothesis test shows that program transparency has a positive and significant effect on zakat fund receipts at zakat collection entities in Indonesia. Based on the statistical test results, the calculated t value is 2.085, which is greater than the t table of 1.99167, with a significance value of 0.040, smaller than the significance level of 0.05. The standardized beta coefficient value of 0.222 indicates that every one-unit increase in program transparency will increase zakat fund receipts by 22.2%. This shows that the transparency of zakat collection and distribution entities through annual reports or websites contributes to building muzaki trust and increasing participation in distributing zakat funds.³⁴

Program transparency includes program information on collection and distribution, data on zakat payers (muzaki), and target beneficiaries (mustahik). Program transparency plays a role in reducing non-financial information asymmetry. When zakat institutions (agents) openly disclose program information on collection, distribution, and empowerment of zakat payer data, and target beneficiaries (mustahik), the principal (muzaki) has sufficient information to assess the institution's performance and make decisions.

This finding aligns with previous research that program transparency is crucial in influencing zakat fund receipts. Research shows that transparency has

³² Hariani and Junaedi, "Pengaruh Kualitas Informasi Akuntansi, Akuntabilitas, Transparansi Pelaporan Keuangan Dan Aksesibilitas Terhadap Tingkat Penerimaan Dana Zakat, Infak Dan Sedekah (ZIS) Di Lembaga Amil Zakat Nurul Hayat."

³³ Vien Chu and Belinda Luke, "NPO Web-Based Accountability: How Can We Know If NPOs Are Doing Good Things?," *Nonprofit and Voluntary Sector Quarterly* 52, no. 1 (2023): 75–105, <https://doi.org/10.1177/08997640211062856>.

³⁴ Aisyah Abdul Rahman, Shifa Mohd Nor, and Salmy Edawaty Yaacob, "Technological Integration within Zakat Institutions: A Comprehensive Review and Prospective Research Directions," *International Journal of Islamic Thought* 24, no. 1 (2023): 31–43, <https://doi.org/10.24035/ijit.24.2023.268>.

a positive impact, with easy access to information about zakat fund receipt and distribution programs being a crucial aspect in maintaining stakeholder trust. The study found that zakat payers pay close attention to documentation of fund distribution to beneficiaries, which is an integral part of program transparency.³⁵

Conclusion

Accountability has a positive and significant impact on Zakat Fund Receipts. Zakat Collectors demonstrate responsibility in managing zakat funds through accurate reporting and compliance with PSAK 409 provisions regarding the completeness of the financial position report, activity report, cash flow statement, or CALK. Accountability serves as a guarantee of the institution's integrity and professionalism.

Financial transparency has a significant and positive impact on zakat fund receipts. Open, timely, and easily accessible financial reporting, along with external audits, will provide zakat payers with confidence that the funds distributed are being used responsibly and efficiently.

Management transparency also has a positive impact on zakat fund receipts, demonstrating open governance through the use of standard operating procedures (SOPs) and ISO standards, an organizational structure, a vision and mission statement, an information portal, documentation, and a complaint channel. Management transparency demonstrates institutional integrity and strengthens zakat payers' loyalty.

Program transparency, related to the openness of program information on collection and distribution, data on zakat payers (muzaki), and target beneficiaries (mustahik), can influence zakat payers' perceptions. Zakat payers tend to distribute zakat to zakat collection entities that actively demonstrate tangible results from their collection and distribution programs. In the digital era, transparent publications via websites and annual reports are strategic communication tools that can expand the reach and participation of zakat payers.

³⁵ Hariani and Junaedi, "Pengaruh Kualitas Informasi Akuntansi, Akuntabilitas, Transaparansi Pelaporan Keuangan Dan Aksesibilitas Terhadap Tingkat Penerimaan Dana Zakat, Infak Dan Sedekah (ZIS) Di Lembaga Amil Zakat Nurul Hayat."

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