



THE INFLUENCE OF ACCOUNTABILITY AND FINANCIAL STATEMENTS TRANSPARENCY ON MUZAKKI ZAKAT PAYING CONSISTENCY

Fuad Hasyim¹, Nurjannah², Alfina Rahmatika³

¹ Fakultas Ekonomi dan Bisnis Islam UIN Raden Mas Said, Surakarta,
Email : fuad.hasyim@iain-surakarta.ac.id

² Akubank Nusantara, Aceh Timur, Email : nurjannahmario@gmail.com

³ Fakultas Ekonomi dan Bisnis Islam IAIN Langsa, Email : Alfinarahmatika2012@gmail.com

Abstract

Objectives - This study aims to measure the effect of accountability and financial statements transparency on muzakki zakat paying consistency in Baitul Maal, Langsa City.

Method - The data used in this study is primary data using a questionnaire distributed to muzakki who pay zakat in Baitul Maal, Langsa City. The analytical technique used in this research is multiple linear regression analysis. The research results show that the variables of accountability and transparency of financial statements partially affect the consistency of muzakki in paying zakat in Baitul Maal, Langsa City. The adjusted R Square value is 54.8%, which shows that the variable of accountability and transparency of financial statements can explain the variable consistency of muzakki paying zakat in Baitul Maal, Langsa City, by 54.8%.

Limitations – This study has limitations regarding the relatively small number of research subjects.

Practical Implications – As a practical implication, the results of this study can be used as a reference by the government, especially zakat institutions, in increasing the accountability and transparency of financial reports on the consistency of muzakki in paying zakat.

Keywords:

Accountability,
Transparency
of Financial
Statements,
Consistency

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INTRODUCTION

Zakat is one of the pillars of Islam, which consists of the creed, prayer, zakat, fasting, and pilgrimage for those who can afford it. Zakat can also be interpreted as worship in the way of Allah in the form of financial assets, where zakat is an obligation religion and occupies a position as one of the pillars of Islam (Sarwat, 2011).

Zakat can be used as tangible evidence of the concern of Muslims for the poor and underprivileged; a Muslim who has excess economic capacity must set aside part of his wealth to be distributed to groups of people who are entitled to receive it (mustahik). However, this zakat allowance is only taken from a small portion of the zakat giving property (muzakki) accompanied by specific criteria from the assets that must be issued zakat by Islamic law (Nofitasari, 2020). Accountability of financial statements can be analogized as a trait and attitude of the amil zakat agency, namely a mandate in a work position that includes having an obligation to report, explain, and be questioned for each consequence generated (Qardawi, 2005).

For zakat to achieve its role as income distribution in society, zakat management can be carried out through one of the zakat management bodies, namely Baitul Maal. The enormous potential of zakat in Indonesia, managed by the local government and the public or the private sector that carries out the function as amil, should assist in the collection and management of funds effectively (Nasim, 2014). In managing ZIS funds, an organization must have good corporate governance, which includingly openness independence, responsibility, and fairness. In addition, an institution must comply with sharia, meaning that the operational activities of zakat management organizations must comply with sharia provisions (Nasim, 2014).

Transparency is a principle that guarantees the freedom for everyone to obtain information about the organization's operations. Transparency is one aspect of an excellent organizational governance system, so it essentialortant aspect of zakat management (Maryati, 2012; Kamal, 2018). The existence of accountability and transparency will create the consistency of a muzakki in paying zakat. Consistent is the same action repeatedly and continuously from time to time, especially this action is done to be fair and accurate (Gea, 2006).

The definition of consistency in this study is the attitude or action of a muzakki to pay their zakat continuously and permanently at Baitul Maal, Langsa City. Paying zakat is an obligation if the owned assets reach the haul and nishab limits. Consistent in paying zakat is also a form of consistency in the way of Allah SWT. But realistically and objectively, the potential of zakat provides optimism that it can be used as a means of poverty alleviation. Meanwhile, the potential for zakat in Langsa City, if viewed from an economic aspect, is enormous. With a population of 353,662 people in Langsa City (including the poor), about 95% are Muslims. However, not all people or muzakki pay zakat through Baitul Maal in Langsa City.

However, the reality based on the survey conducted by the researcher shows that the data in the field is only that most of the respondents distribute their zakat through the Langsa City Baitul Maal Institution, while the rest distribute zakat directly such as to mosques, Islamic boarding schools and so on (Results of Interviews on Some Mustahik, 2022). Openness or transparency in the management of zakat is needed by muzakki to create a sound control system for Baitul Maal because it involves internal parties of the organization and the muzakki and the wider community (Republika, 2022).

This study also found facts showing that the Baitul Maal institution in Langsa City is still not the community's leading choice in distributing their zakat; there are still many muzakki who still question the accountability and transparency of the institution. (Results of Interviews with Some Mustahik, 2022). At this point, accounting knowledge is needed to provide arrangements on how to manage zakat funds in making reports properly so that accountability can be read and all activities are transparent.

The explanation above shows the importance of good management performance through transparency and accountability of zakat management organizations, primarily to gain public trust. Although there are indications that the zakat managed by Baitul Maal is quite large, data on that are not available. If the manager is not transparent in managing the existing zakat and there is no supervision in the zakat management, it is not a problem.

LITERATURE REVIEW

Accountability

Accountability is an obligation to report and be responsible for the success or failure of implementing the organization's mission in achieving predetermined results through the media of accountability that has been carried out regularly. (Mardiasmo, 2014).

Zakat Management Accountability

Zakat management accountability is a form of zakat management accountability for all activities and activities of the Zakat Management Organization, including the collection, distribution, and utilization of zakat funds (Kamal, 2017) which is stated in the form of reporting by the party who is given the responsibility (amil) to the trustee (Allah SWT and muzakki) to achieve organizational goals within a certain period (Wulandari, 2018).

Transparency

Transparency is a principle that guarantees access or freedom for everyone to obtain information about government administration, namely information about the policymaking process and its implementation and the results achieved. Meanwhile, what is meant by a statement is information about every aspect of government policy accessible to the public. Information disclosure results in political competition, and procedures are based on general preferences (Guidelines for Strengthening Regional Development Program Security, Bappenas and Ministry of Home Affairs, 2002).

Financial statements

Financial statements are the final product or result of an accounting process. Financial statements are also accounting reports that provide information that contains income statements, statements of changes in equity, statements of financial position, and statements of cash flows (Syarif, 2002).

Muzakki's Consistency

Consistent in this study is the attitude or action of a muzakki to fulfil his zakat continuously and permanently at Baitul Maal, Langsa City. Paying zakat is an obligation if the owned assets reach the haul and nishab limits. Consistent in paying zakat is also a form of consistency in the way of Allah SWT.

Hypothesis

The formulation of the hypothesis in this study is as follows:

- H₁ *Accountability affects the consistency of muzakki in paying zakat in Baitul Maal, Langsa City.*
- H₂ *Transparency of financial statements affects the consistency of muzakki in paying zakat in Baitul Maal, Langsa City.*

METHODS

The type of research in this thesis is to use a quantitative approach. Quantitative research emphasizes the analysis of numerical data (numbers), which is processed by statistical methods (Sangadji, 2010). This research was conducted at Baitul Maal, Langsa City with the address Cakra Donya Building, Jalan Jendral Ahmad

Yani No. 18A, Peurakan Langsa, Langsa City, Langsa City, Aceh. The study was conducted for two-month too, namely from December 2021 to February 2022.

Based on the data obtained, the total population in this study is all muzakki who pay zakat in Baitul Maal, Langsa City. However, the people in this study are unknown. If the popupeoplethe research cannot be known, the researcher can use the Lemeshow formula. Based on the calculation, it was found that the minimum sample size was 96 respondents. The sampling technique used in this study is non-probability sampling. Non-probability sampling is a sampling technique that does not provide equal opportunities/opportunities for each element or member of the population to be selected as a sample (Sugiyono, 2014).

The source of data in the study is the subject from which the data can be obtained. Sources of data in this study are respondents, people who respond to or answer the questions of researchers, both written and oral questions. This study uses primary and secondary data sources (Juliandi, 2013).

RESULTS AND DISCUSSION

Description of Research Data

Before analyzing, the characteristics of the respondents used to complete and strengthen this research will be described. These characteristics include gender, age, last education, occupation, and income. Below is a table about the profile of respondents:

Table 1: Respondent Demographics

Information	n	Percentage	Information	n	Percentage
Gender			Occupation		
Male	56	58%	Private employees	16	17%
Female	40	42%	Labourer	4	4%
Total	96	100%	Entrepreneur	35	36%
Age			Civil employees	9	9%
20-30 Years	72	75%	Student	32	33%
31-40 Years	15	16%	Total	96	100%
41-50 Years	8	8%	Income		
> 50 Years	1	1%	< 1 Million Rp	46	48%
Total	96	100%	1 – 5 Million Rp	41	43%
Education			> 5 Million Rp	9	9%

Elementary	1	1%	Total	96	100%
Junior High	3	3%			
Senior High	44	46%			
Undergraduate	48	50%			
Total	96	100%			

Based on table 1, it can be seen that the respondents in this study were dominated by men, with 56 respondents (58%) of the 96 respondents assigned, while the remaining 40 respondents (42%) were women. Then based on table 1, it can be seen that the respondents in this study were dominated by the aged 20-30 years, with a total of 72 respondents (75%) of the 96 respondents assigned.

Based on table 1, it can be seen that the latest bachelor's education dominated the respondents in this study with 48 respondents (50%) of the 96 respondents assigned, then followed by respondents whose last education was high school, as many as 44 respondents (46%). Then based on the table, it can be seen that the respondents in this study were dominated by entrepreneurs, with 35 respondents (36%) of the 96 respondents assigned.

Based on table 1, it can be seen that the respondents in this study were dominated by respondents whose income was <Rp. 1.000.000 with the number of respondents 46 respondents (48%) of the 96 respondents assigned, followed by respondents whose income is Rp. 1.000.000-Rp. 5,000,000 as many as 41 respondents (43%).

Data Analysis

Validity Test

Table 2: Validity Test Result

Variable	Indicator	r count	r table	Information
Accountability	X1.1	0,731	0.2006	Valid
	X1.2	0,824	0.2006	Valid
	X1.3	0,787	0.2006	Valid
Transparency	X1.4	0,736	0.2006	Valid
	X2.1	0,868	0.2006	Valid
	X2.2	0,826	0.2006	Valid
	X2.3	0,797	0.2006	Valid
Consistency	Y1	0,739	0.2006	Valid
	Y2	0,828	0.2006	Valid

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Y3	0,739	0.2006	Valid
Y4	0,741	0.2006	Valid

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The table above shows that all statement items have a calculated r-value greater than the table r-value; this indicates that all statement items are valid.

Reliability Test

The research instrument (questionnaire) was conducted to test whether the measurement results were reliable; in this case, the respondents' answers to the questions were consistent or stable over time. The questionnaire is declared reliable if it has a Cronbach's alpha value greater than 0.60.

Table 3: Reliability Test Result

Variable	Cronbach's Alpha	Threshold	Information
Accountability	0,762	0,60	Reliable
Transparency	0,7	0,60	Reliable
Consistency	0,759	0,60	Reliable

From the table above, it can be seen that all research variables have a Cronbach alpha value greater than 0.60; this indicates that all variables in this study are stated to be reliable.

Classic Assumption Test Results

Normality Test Results

The normality test in this study was carried out for the normality P Plot. Normality test with normal graph P-P The plot will form a straight diagonal line, then plotting the data will be compared with the diagonal line.

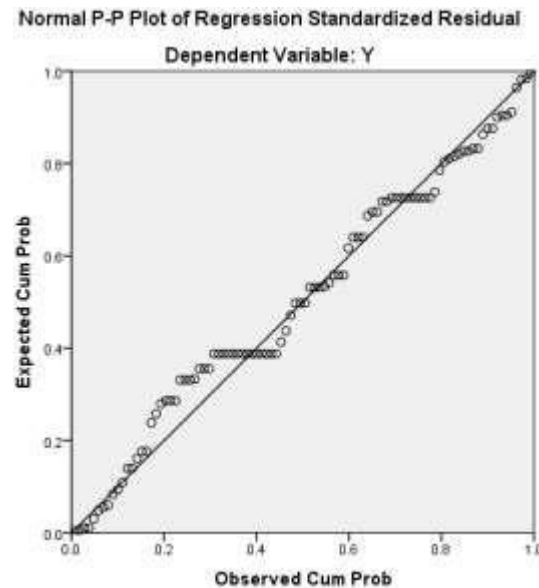


Figure 1: Normal P-Plot

From the picture above, it can be seen that the points or data are near or following the diagonal line. Therefore it can be concluded that the residual value is normally distributed.

Multicollinearity Test Result

Multicollinearity between independent variables can be seen from the tolerance and variance inflation factor (VIF) value. If the tolerance value is > 0.10 and the VIF value does not exceed 10, it can be said that the model does not have symptoms of multicollinearity (passed the multicollinearity test).

Table 4: Multicollinearity Test Result

Coefficients			
Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	.376	2.660
	X2	.376	2.660

a. Dependent Variable: Y

The table above shows that the two independent variables have a tolerance value greater than 0.10, and no VIF value exceeds 10. Therefore, the model does not have symptoms of multicollinearity, namely passing the multicollinearity test.

Heteroscedasticity Test Results

Tests to see the presence or absence of heteroscedasticity can be done by looking at the scatterplot between the predicted value of the dependent variable (ZPRED) and the residual (SRESID).

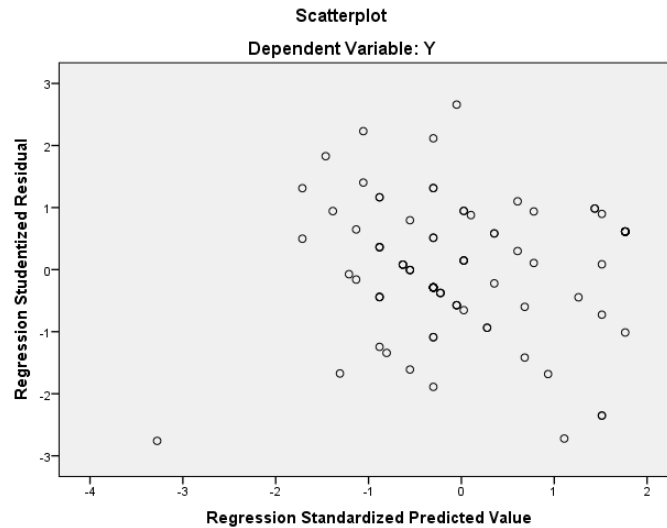


Figure 2: Scatterplot

From the picture above, it can be seen that the points spread above and below the number 0 on the Y-axis do not form a particular clear pattern; therefore, it can be concluded that there is no symptom of heteroscedasticity.

Multiple Linear Regression Analysis Results

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Multiple linear regression analysis is a technique that aims to determine the effect of one or more independent variables (dependent) on one dependent variable.

Table 5: Multiple Linear Regression Analysis Results

Coefficients					
Model		Unstandardized		Standardized	t
		Coefficients		Coefficients	
		B	Std. Error	Beta	
	(Constant)	4.811	1.142		4.213
1	X1	.458	.110	.469	4.165
	X2	.351	.124	.319	2.838

a. Dependent Variable: Y

Hypothesis Test Results

t-test results

The t statistical test or partial test shows how much influence one independent variable has individually in explaining the variation of the dependent variable.

Table 6: t-test results

Coefficients					
Model		Unstandardized		Standardized	t
		Coefficients		Coefficients	
		B	Std. Error	Beta	
	(Constant)	4.811	1.142		4.213
1	X1	.458	.110	.469	4.165
	X2	.351	.124	.319	2.838

a. Dependent Variable: Y

F Test Results

The F or simultaneous test is also intended to determine whether all independent variables affect the dependent variable.

Table 7: F Test Results

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ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	185.374	2	92.687	58.626	.000 ^b
	Residual	147.032	93	1.581		
	Total	332.406	95			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

The table above shows that the calculated F value of 58.626 is greater than the F table value of 3.09 and the value of sig. i.e., 0.000 is smaller than 0.05, then H₀ is rejected, and H_a is accepted, meaning that Accountability (X1) and Transparency of Financial Statements (X2) affect the consistency of Muzakki paying zakat in Baitul Maal, Langsa City.

Coefficient of Determination Test Results (R²)

The coefficient of determination (R²) essentially measures how far the model's ability to explain variations in the dependent variable is. A value close to one means that the independent variable provides almost all the information needed to predict the interpretation of the dependent variable.

Table 8: Coefficient of Determination Test Results (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.747 ^a	.558	.548	1.257

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

From the table above, it can be seen that the adjusted R Square value is 0.548 or 54.8%. The value of the coefficient of determination indicates that the independent variable consisting of Accountability (X1) and Transparency of Financial Statements (X2) can explain the variable Consistency of Muzakki paying zakat at Baitul Maal Langsa City by 54.8%. The remaining 45.2% is defined by the variable others that were not included in this research model.

DISCUSSION

1. Accountability affects the consistency of Muzakki in paying zakat at Baitul Maal, Langsa City

The results showed that the Accountability variable had a positive effect on the consistency of Muzakki paying zakat in Baitul Maal, Langsa City. This indicates that the better the accountability, the higher the consistency of Muzakki in paying zakat at Baitul Maal, Langsa City. Vice versa, the worse the accountability, the lower the consistency of Muzakki in paying zakat at Baitul Maal, Langsa City. The accountability of Baitul Maal in Langsa City is a reflection of Baitul Maal's responsibility in managing zakat.

2. Transparency of Financial Statements affects the consistency of Muzakki in paying zakat at Baitul Maal, Langsa City

The results showed that the financial statement transparency variable positively affected the consistency of Muzakki paying zakat in Baitul Maal, Langsa City. This indicates that the better the transparency of financial statements, the greater the consistency of Muzakki in paying zakat at Baitul Maal, Langsa City. And vice versa, it gets worse.

Transparency of Financial Statements, the consistency of Muzakki in paying zakat at Baitul Maal, Langsa City, will decrease. This shows that Langsa City Baitul Maal is open to conveying information to muzakki regarding the management of zakat funds, and all forms of information regarding the main activities carried out by Baitu Mal are disclosed honestly and completely, so this is proof that Langsa City Baitul Maal has implemented the principle of transparency. Financial reports properly.

CONCLUSION

1. The results of testing the first hypothesis state that accountability affects the consistency of muzakki in paying zakat in Baitul Maal, Langsa City. From the results of the t-test (partial test), the t-count results are 4.165, and the calculated probability value is $0.000 < 0.05$, meaning that there is a positive and significant influence on the consistency of muzakki in paying zakat in Baitul Maal, Langsa City.
2. The results of testing the second hypothesis state that the transparency of financial statements affects the consistency of muzakki in paying zakat in Baitul Maal, Langsa City. From the results of the t-test (partial test), the t-count results are 2.838, and the calculated probability value is $0.006 < 0.05$, meaning that there is a positive and significant influence on the consistency of muzakki paying zakat in Baitul Maal, Langsa City.
3. In addition, from the calculation results, the coefficient of determination adjusted R^2 is 0.548 (54.8%), which indicates that the contribution of accountability and transparency of financial statements explains the variation in the value of the variable consistency of muzakki paying zakat in Baitul Maal, Langsa City by 54.8%. The remaining 45.2% was influenced by other variables not included in this study.

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