



# THE INFLUENCE OF TRANSPARENCY AND ACCOUNTABILITY ON MUZAKKI'S TRUST IN BAZNAS MALANG

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## Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh transparansi dan akuntabilitas terhadap kepercayaan muzakki dalam menyalurkan zakat melalui BAZNAS Kota Malang. Jenis penelitian yang digunakan adalah kuantitatif, dengan pengumpulan data primer melalui penyebaran kuesioner. Populasi penelitian terdiri dari muzakki yang menyalurkan zakatnya pada BAZNAS Kota Malang selama tahun 2022, dengan jumlah total 214 orang. Penentuan jumlah sampel menggunakan rumus Slovin, diperoleh sampel 68 orang responden. Analisis data dilakukan dengan regresi linier berganda untuk menguji pengaruh variabel transparansi dan akuntabilitas terhadap kepercayaan muzakki. Hasil penelitian menunjukkan bahwa transparansi dan akuntabilitas memiliki pengaruh positif dan signifikan terhadap kepercayaan muzakki dalam menyalurkan zakat melalui BAZNAS Kota Malang. Nilai Adjusted R-square yang diperoleh sebesar 0,713 mengindikasikan bahwa 71,3% variasi kepercayaan muzakki dapat dijelaskan oleh variabel transparansi dan akuntabilitas. Temuan ini menekankan pentingnya BAZNAS Kota Malang untuk terus menjaga dan meningkatkan tingkat transparansi serta akuntabilitas dalam pengelolaan zakat, sebagai upaya untuk meningkatkan kepercayaan muzakki. Dengan demikian, diharapkan jumlah penyaluran zakat dari muzakki akan meningkat, yang pada gilirannya dapat memberikan dampak positif bagi masyarakat yang membutuhkan, khususnya Mustahid.

## Abstract

This study aims to analyze the effect of transparency and accountability on the trust of muzakki in distributing zakat through BAZNAS Malang City. The type of research used is quantitative, with primary data collection through distributing questionnaires. The study population consisted

## Informasi Artikel

### Kata Kunci :

Akuntabilitas,  
Kepercayaan  
Muzakki,  
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### Keywords :

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Transparency.



of muzakki who distributed their zakat to BAZNAS Malang City during 2022, with a total of 214 people. Determination of the number of samples using the Slovin formula, obtained a sample of 68 respondents. Data analysis was carried out using multiple linear regressions to test the effect of transparency and accountability variables on muzakki trust. The results showed that transparency and accountability had a positive and significant effect on muzakki trust in distributing zakat through BAZNAS Malang City. The Adjusted R-square value obtained was 0.713 indicating that 71.3% of the variation in muzakki trust can be explained by the transparency and accountability variables. This finding emphasizes the importance of BAZNAS Malang City to continue to maintain and improve the level of transparency and accountability in zakat management, as an effort to increase muzakki trust. Thus, it is hoped that the amount of zakat distribution from muzakki will increase, which in turn can have a positive impact on people in need, especially mustahiq.

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## INTRODUCTION

Zakat as worship in the way of Allah in the form of financial wealth, where zakat is included in religious obligations and occupies a position as one of the pillars of Islam. Zakat is used as proof of the concern of Muslims for the poor, a Muslim who has excess economic ability has an obligation to set aside some of his wealth to be distributed to groups of people who are entitled to receive it (mustahiq).<sup>1</sup> However, the zakat allocation is only taken from a small portion of the wealth of the zakat giver (muzakki), accompanied by certain criteria of the wealth that must be paid zakat according to Islamic law. "Take zakat from their wealth (to) purify and cleanse them, and pray for them, for verily your prayer is a source of peace for them. Allah is All-Hearing, All-Knowing (At-Taubah: 103).<sup>2</sup>

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<sup>1</sup> Iqbal, Muhammad. 2019. Hukum Zakat dalam Perspektif Hukum Nasional.

<sup>2</sup> Al-Quran, Kementerian Agama Republik Indonesia.

One of the factors causing the failure to achieve the potential for zakat receipts in Indonesia is the decision of the muzakki not to distribute zakat to the existing zakat management organization, the low trust factor in the organization, causing the muzakki to choose to distribute their zakat funds directly to those entitled.<sup>3</sup> The factor of the muzakki's distrust in the management of zakat funds in the zakat management organization Badan Amil Zakat (BAZ) in Indonesia is due to the lack of transparency in the Financial Report, Accountability from BAZ and not getting greater benefits if the zakat funds are distributed through BAZ compared to direct distribution.

The dimensions of the perspective of Islamic corporate governance have a broader horizon and cannot compartmentalize roles and responsibilities where all actions and obligations are under the jurisdiction of Islamic divine law.<sup>4</sup> The principle of Good Governance is important to be applied by BAZ in managing zakat, namely: Transparency, meaning that BAZ must apply the principle of openness of information to stakeholders; Accountability, upholding the principle of amanah (accountable); Responsibility, responsible for distributing zakat funds to mustahiq; Independence, BAZ is managed independently and does not depend on certain people or institutions; Fairness, BAZ tries as much as possible to be fair in distributing zakat funds to those entitled to receive them; Sharia Compliance, meaning that the collection and distribution of zakat funds managed by LAZ must be in accordance with Islamic corridors.<sup>5</sup> The Zakat Amil Agency (BAZ) as a sharia entity that collects funds from the community, namely from muzakki, is certainly obliged to prepare financial reports as a form of accountability to the community. BAZ as an amil entity in preparing financial reports based on sharia accounting standards PSAK 109 (now PSAK 409). Of course this is a concern because several BAZ have not fully implemented PSAK 409,

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<sup>3</sup> Ramadhan, Nurul; Dian Puji Puspita Sari; Wira Ramashar. 2021. Faktor-Faktor yang Mempengaruhi Akuntabilitas Keuangan Pada Organisasi Pengelolaan Zakat Kota Pekanbaru.

<sup>4</sup> Abu-Tapanjeh, A. M. (2009). Corporate governance from the Islamic perspective: A comparative analysis with OECD principles.

<sup>5</sup> *Permana, Agus; Ahmad Baehaqi. 2018. Manajemen Pengelolaan Lembaga Amil Zakat dengan Prinsip Good Governance.*

for example Baznas Tasikmalaya Regency.<sup>6</sup> Financial reporting in accordance with relevant accounting standards represents openness that can increase public trust.<sup>7</sup>

Amil literacy has a direct influence on BAZ accountability and transparency of financial reporting. In addition, there is an indirect influence of amil literacy on muzakki's trust in the Zakat Management Organization through OPZ accountability and transparency of financial reporting.<sup>8</sup> In collecting, storing and distributing zakat to the community, there needs to be a process of recording financial transactions to produce transparent and accountable Financial Reports and can be accounted for to stakeholders. This study also found that BAZ has not become the main choice for the community in distributing zakat. Many muzakki still question the accountability and transparency of BAZ.<sup>9</sup> The problem that often arises in our society is to whom zakat is given. It is more important to distribute it directly by the muzakki to the mustahik, or through the amil zakat. If it is distributed directly to the mustahik, there is a sense of calm because you witness directly that your zakat is distributed to those who are entitled to receive it. Sometimes direct distribution does not reach the right target. Until now, people choose to distribute zakat independently.<sup>10</sup> One way to improve transparency and accountability in zakat management. In accordance with the benchmark of the performance principles of a good zakat management institution, namely the mandate which is manifested by the accountability of its management, professionalism supports the implementation of the program, and transparency is manifested by the openness of an institution in terms of information about management. Zakat institutions have great opportunities and play an important role in involving muzakki, as one of the stakeholders. So far, the involvement of muzakki

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<sup>6</sup> Rokib, Ahmad; Iwan Wisandani; Elis Murhasanah. 2021. Analisis Penerapan PSAK 109 dalam Menyusun Laporan Keuangan di BAZNAS Kabupaten Tasikmalaya.

<sup>7</sup> Astuti, Muji. 2017. Peran PSAK 109 dalam Peningkatan Akuntabilitas dan Transparansi Pelaporan Zakat di Indonesia.

<sup>8</sup> Ardini Yusi; Asrori. 2020. Kepercayaan Muzakki Pada Organisasi Pengelola Zakat: Studi Empiris tentang Pengaruh Mediasi Akuntabilitas dan Transparansi.

<sup>9</sup> Hasrina, Cut Delsie; Yusri Yusri; and Dwi Rianda Agusti Sy Sy. 2019. Pengaruh Akuntabilitas Dan Transparansi Lembaga Zakat Terhadap Tingkat Kepercayaan Muzakki Dalam Membayar Zakat Di Baitul Mal Kota Banda Aceh.

<sup>10</sup> Astuti, S., & Asrori. (2016). The Analysis of Amil Competency and Its Effects on The Implementation of Zakat.

as stakeholders has been relatively minimal due to 2 things, first, the internal factor of stakeholders themselves, namely the lack of self-awareness that zakat supervision is also their responsibility, and second, the factor of zakat management institutions not involving stakeholders is one manifestation of the accountability of an institution.<sup>11</sup>

From the results of previous studies, two principles of governance, namely transparency and accountability, are factors that influence the trust of muzakki in entrusting the distribution of zakat to mustahik. Accountability and transparency of financial reporting have a positive and significant relationship to the motivation of muzakki to pay zakat at the Semarang City Zakat Institution.<sup>12</sup> Transparency, accountability and Islamic Good Corporate Governance have an effect on the level of trust of Muzakki in the Dompot Amanah Umat Zakat Institution in Sidoarjo Regency.<sup>13</sup> Accountability and transparency have an effect on the interest of Muzakki in paying Zakat at BAZNAS Sragen.<sup>14</sup> Likewise, accountability and transparency have a significant effect on the trust of muzakki, and trust has a big impact on the decision to pay zakat at LAZIS Ternate City.<sup>15</sup> Good transparency can build and strengthen the trust of muzaki in the organization or entity that manages zakat.<sup>16</sup>

Trust in zakat institutions is defined as the trust of muzakki in the form of emotions and knowledge towards a zakat institution in relying on the zakat institution to distribute its zakat to mustahiq, because muzakki has believed that the institution is

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<sup>11</sup> Cahyani, Nur. 2024. Pengaruh Transparansi Laporan Keuangan, Akuntabilitas Pengelolaan Dana Terhadap Tingkat Kepercayaan Muzakki untuk Membayar Zakat Pada LAZ Inisiatif Zakat Sumut.

<sup>12</sup> Pangestu, Itaq., Jayanto, Prabowo Yudho. (2017). Analysis in Factors Affecting Muzakki Motivation to Pay Zakat in Semarang City.

<sup>13</sup> Junjuran, Mochammad Ilyas, M. Maulana Asegaf, and Moh. Takwil. 2020. Pengaruh Transparansi, Akuntabilitas Dan Islamic Good Corporate Governance Terhadap Tingkat Kepercayaan Muzakki Di Lembaga Amil Zakat Dompot Amanah Umat Kabupaten Sidoarjo.

<sup>14</sup> Kabib, Nur, Ahmad Ulil Albab Al Umar, Ana Fitriani, Lora Lorenza, and Muammar Taufiqi Lutfi Mustofa. 2021. Pengaruh Akuntabilitas Dan Transparansi Terhadap Minat Muzakki Membayar Zakat Di BAZNAS Sragen.

<sup>15</sup> Kharie, Sitti Marwa, and Sahril R Torano. 2023. Akuntabilitas Dan Transparansi Laporan Keuangan Terhadap Keputusan Membayar Zakat Dengan Kepercayaan Sebagai Variabel Intervening.

<sup>16</sup> Istikhomah, D. & Asrori. 2019. Pengaruh Literasi Terhadap Kepercayaan Muzaki Pada Lembaga Pengelola Zakat Dengan Akuntabilitas Dan Transparansi Sebagai Variabel Intervening.

honest, transparent and professional in managing zakat.<sup>17</sup> In order to foster a greater sense of trust of muzakki in the zakat institution, it can increase the available zakat funds so that the zakat funds that have been collected will be more optimal in distribution to mustahiq.<sup>18</sup> BAZNAS Malang City has a vision, namely Maintaining BAZNAS Malang City officers who are trustworthy in delivering muzaki and mustahik who are prosperous, independent and dignified, and has a mission, namely cultivating Zakat, Infaq, Shadaqoh to the people of Malang City, improving the quality of faith and piety of muzaki and mustahiq in delivering the people of Malang City who are Baidatun Toyyibatun Wa Rabbun Ghofur, implementing the role of BAZNAS Malang City in empowering the poor and needy who are independent in improving better welfare, carrying out the functions of BAZNAS Malang City which has high integrity, effective and responsible capabilities in providing excellent services to the people of Malang City, providing assistance to mustahiq and handling humanitarian disasters and poverty alleviation in the Malang City area.<sup>19</sup> Research on muzakki trust using the dependent variable 'transparency and accountability' has been conducted in various cities in Indonesia, and is also necessary in Malang. There has been no empirical study on transparency and accountability and its influence on muzaki trust in local zakat institutions in Malang such as BAZNAS Malang. This study offers an analysis of BAZNAS Malang, which provides new insights into how transparency and accountability in local zakat institutions can build muzaki trust. Practical recommendations for BAZNAS Malang to improve transparency and accountability, which in turn can increase muzaki trust. The findings of this study can be the basis for further research exploring other factors that influence muzaki trust or comparing BAZNAS Malang with other zakat institutions in Indonesia.

## LITERATURE REVIEW AND RESEARCH HYPOTHESIS

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<sup>17</sup> Fikri, Muhammad kanzul, and Ahmad ainun Najib. 2021. Pengaruh Kepercayaan, Transparansi Dan Akuntabilitas Terhadap Minat Dan Keputusan Muzakki Menyalurkan Zakat, Di (LAZISNU) Kabupaten Banyuwangi.

<sup>18</sup> Rahayu, Septi Budi, Sri Widodo, and Enita Binawati. 2019. Pengaruh Akuntabilitas Dan Transparansi Lembaga Zakat Terhadap Tingkat Kepercayaan Muzakki (Studi Kasus Pada Lembaga Amil Zakat Masjid Jogokariyan Yogyakarta).

<sup>19</sup> Badan Amil Zakat Nasional (BAZNAS) Wilayah Kota Malang, <https://kotamalang.baznas.go.id/>

In practice, Indonesia has developed the General Guidelines for Good Corporate Governance (GCG) prepared by the National Committee for Governance Policy (KNKG). These guidelines serve as a guide for companies in designing, implementing, and conveying GCG principles to stakeholders. Although not a legal regulation, these guidelines include fundamental principles that should be the basis for companies that want to ensure the sustainability of their business in the long term within the applicable business corridor. The General Guidelines for GCG consist of five basic principles often abbreviated with the acronym TARIF, namely: transparency, accountability, responsibility, independence, and fairness.<sup>20</sup>

### **Transparency**

Transparency is the key to conveying reports to all parties openly regarding the management of a program. This involves all relevant elements as a basis for decision-making and implementation of activities. By building transparency in zakat management, we can create a good control system between institutions and stakeholders. This approach not only involves zakat institutions, but also muzakki. This step should be able to help institutions reduce suspicion and distrust in the community. Given the importance of accountability and transparency, this is a crucial discussion both in the context of government and institutional governance.<sup>21</sup>

### **Accountability**

Accountability must be accompanied by good control, in line with the commitment that has been built between the trustee and the trustee. In implementing the zakat mandate, it is important to follow the principles of Islamic law, and channel it to asnaf as explained in the Qur'an. Accountability can reduce skepticism among muzakki. With good accountability, a positive impact will be created for muzakki towards zakat institutions, which in turn will increase their interest in contributing further.<sup>22</sup>

### **Muzakki's Trust**

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<sup>20</sup> Komite Nasional Kebijakan Governance. 2006. Pedoman Good Corporate Governance Indonesia.

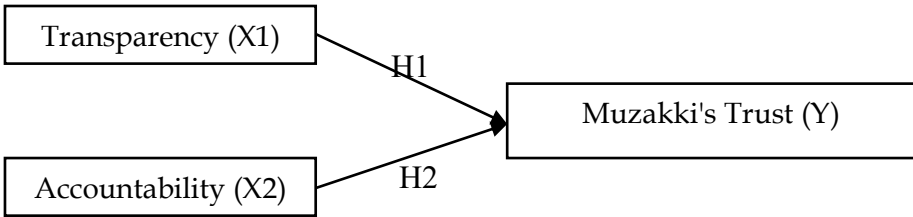
<sup>21</sup> Hasan. 2011. Muhammad. Manajemen Zakat.

<sup>22</sup> Nugraha, Eha. 2019. Pengaruh Akuntabilitas, Transparansi Dan Kualitas Pelayanan Lembaga Pengelola Zakat terhadap Komitmen Muzakki: Kepercayaan Muzakki sebagai Variabel Intervening..

Trust in zakat institutions can be understood as the belief held by the muzakki, including emotions and knowledge about the zakat institution. Muzakki rely on zakat institutions to distribute their zakat to mustahiq. This trust arises because the zakat institution shows integrity, transparency, and professionalism in its management. Thus, muzakki tend to choose zakat institutions as the main channel for paying zakat, compared to giving directly to mustahiq. With increasing trust in zakat institutions, the zakat funds collected will be greater and their distribution to mustahiq will be more optimal.<sup>23</sup>

In the conceptual model, the relationship between variables that are interrelated in the research is explained. So the thinking framework model is used to facilitate the understanding of the concepts used, namely as follows:

**Figure 1, Hypothesis Model**



Hypothesis Development:

H1: Transparency has a positive and significant effect on Muzakki's trust

H2: Accountability has a positive and significant effect on Muzakki's trust

## RESEARCH METHODS

This quantitative study with a population of 214 Muzakki at BAZNAS Malang City in 2022. The number of samples was determined using the Slovin formula, resulting in 68 muzakki. With the help of BAZNAS Malang City, an online questionnaire was distributed to muzakki. The instrument in the study contained questions and was measured using a Likert scale of 1-5. This study aims to determine the effect of transparency and accountability on the level of muzakki trust at BAZNAS Malang City.

The first independent variable in this study is 'Accountability' which is the obligation of an organization to explain how the realization of the authority obtained,

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<sup>23</sup> Wathani, M. Zainul et. All. 2023. Manajemen Ekonomi Ziswaf.



accountability as a manifestation of the obligation to be responsible for the control and management of resources and the implementation of policies entrusted to financial management to achieve organizational goals.<sup>24</sup> The second independent variable is 'Transparency', namely the submission of reports to all parties which is an open nature in management through the inclusion of all elements in decision making and the process of implementing activities. Transparency in this study means the availability of information that can be accessed by muzakki to understand how zakat funds are managed by LAZIS.<sup>25</sup> The dependent variable is a variable that is influenced by the independent variable. in this study is 'Trust'. Trust is a person's ability to rely on others who have confidence in a product or attribute that arises from perception and experience. Trust is a person's condition in a situation where they feel confident in the social context they are facing.<sup>26</sup> The analysis method used in this study is Validity Test, Reliability Test, Classical Assumption Test, Multiple Linear Regression Test and Hypothesis Test using the T Test

## RESEARCH RESULTS

The following data analysis includes Validity Test, Reliability Test, and Classical Assumption Test, then continued with Multiple Linear Regression Test to test the hypothesis.

### Validity Test Results

Table 2

Transparency Validity Test Results (X1)

Item no.	Correlation Value r count	Provision Value r table	Description
X1.1	0,690	0,244	Val
X1.2	0,735	0,244	Val
X1.3	0,862	0,244	Val
X1.4	0,849	0,244	Val
X1.5	0,662	0,244	Val
X1.6	0,719	0,244	Val

<sup>24</sup> Putri, Nabila Inayah. 2022. Pengaruh Transparansi Akuntabilitas Dan Sosialisasi Terhadap Kepercayaan Muzakki Di Kota Manna Kabupaten Bengkulu Selatan.

<sup>25</sup> Rapindo, Mentari Dwi Aristi, and Intan Putri Azhari. 2021. Pengaruh Akuntabilitas , Transparansi Dan Kualitas Pelayanan Terhadap Kepercayaan Muzakki Dalam Menyalurkan Zakat Pada Baznas Provinsi Riau.

<sup>26</sup> Rinaldi, Achi, and Yulistia Devi. 2022. Pengaruh Literasi Keuangan Syariah Terhadap Kepercayaan Muzaki Pada Lembaga Pengelola Zakat Dengan Akuntabilitas Dan Transparansi Sebagai Variabel Intervening ( Studi Pada Masyarakat Muslim Di Propinsi Lampung).

Table 3

## Results of Accountability Validity Test (X2)

Item no.	Correlation Value r count	Provision Value r table	Description
X2.1	0,826	0,244	Val
X2.2	0,825	0,244	Val
X2.3	0,655	0,244	Val
X2.4	0,701	0,244	Val
X2.5	0,735	0,244	Val
X2.6	0,694	0,244	Val
X2.7	0,654	0,244	Val
X2.8	0,805	0,244	Val
X2.9	0,839	0,244	Val
X2.10	0,820	0,244	Val

Table 4

## Results of Muzakki's Trust Validity Test (Y)

Item no.	Correlation Value r count	Provision Value r table	Description
Y1	0,763	0,244	Val
Y2	0,916	0,244	Val
Y3	0,928	0,244	Val
Y4	0,763	0,244	Val

From the table it can be used that  $r \text{ count} > r \text{ table}$ . Thus, the variables of transparency, accountability, muzakki trust are valid and all question items in each variable can be used.

### Reliability Test

Table 5

## Reliability Test Results

Variable	Cronbach Alpha	Value Reliability Terms	Description
Transparency (X1)	0,849	0,6	Reliable
Accountability (X2)	0,916	0,6	Reliable
Muzakki's Trust (Y)	0,859	0,6	Reliable

The results of the data reliability test for the transparency variable produced a Cronbach's alpha value of 0.849, while the accountability variable was 0.916 and trust was 0.859. Because the Cronbach's alpha value is greater than 0.6, the research instrument can be stated as reliable. Specifically, the Cronbach Alpha value of 0.60 indicates that the question meets the reliability requirements.

## Classical Assumption Test

A classical assumption test has been conducted, the result is the result of the Kolmogorov-Smirnov normality test that the significance of the normality test is 0.200 which is greater than the significance threshold of 0.05, so it is normally distributed. The results of the Heteroscedasticity test show that the significance value is  $> \alpha$  (0.05), so in this study the regression model used does not experience Heteroscedasticity. Based on the multicollinearity test presented in the table above, the variable has a tolerance value of  $> 0.10$  and  $VIF < 10$ , which indicates that there is no multicollinearity in the independent variables in this study.

## Hypothesis and Model Testing

Table 6  
Multiple Linear Regression Analysis Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,133	1,212		0,110	0,913
	Transparency	0,390	0,100	0,488	3,896	0,000
	Accountability	0,169	0,054	0,390	3,111	0,003
a. Dependent Variable: Muzakki's Trust						

From the test results above, the conclusion is that there is a regression equation to comply with transparency and accountability towards Muzakki's trust.

$$Y = 0,133 + 0,390 + 0,169 + e$$

Based on the test results above, it shows that the t statistic between the independent variable and the dependent variable is as follows:

a) Hypothesis 1, the transparency variable has a coefficient value of 0.390 and a significance of 0.000, which is smaller than alpha 0.05. This means that H1 is supported, so it can be said that the transparency variable has an effect on muzakki's trust.

b) Hypothesis 2, the accountability variable has a coefficient value of 0.169 and a significance of 0.003, which is smaller than alpha 0.05. This means that H2 is supported, so it can be said that the accountability variable has an effect on muzakki's trust.

Table 7

Results of Determination Coefficient Test (R<sup>2</sup>)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,845 <sup>a</sup>	0,713	0,705	1,974
a. Predictors: (Constant), Transparency, Accountability				

Based on the test results above, it shows that the Adjusted R-square is 0.713, this means that 71.3% of muzakki's trust is influenced by the independent variables above. While the remaining 28.7% is explained as being influenced by other variables.

## DISCUSSION

### Transparency Influences on Muzakki's Trust

Based on the test results, transparency has a positive and significant effect on muzakki's trust, meaning that the transparency of financial information provided by BAZNAS Malang City provides and increases muzakki's trust in zakat management at BAZNAS Malang City. It is suspected that transparency is one of the important requirements for realizing good governance and also for creating good corporate governance. All information related to zakat management activities, including financial information, must be available to those interested in the information, including in this case the muzakki. Transparency of financial information reflects the honesty and integrity of the zakat management body.

Transparency can create mutual trust between the zakat management body and the community by providing information and ensuring ease in obtaining accurate and adequate information. The entire community has the opportunity to gain access to information related to the zakat management body, so that the more open an institution or company is, the more it will attract public trust in the institution or company. The existence of transparency in every policy and decision in the government, company, or organization environment including the zakat management body, justice will be increased. This statement is supported by research conducted by Ardini and Asrori's research proving that transparency in financial reporting has a significant positive effect on the trust of muzakki (Ardini, Y. and Asrori, 2020; Saraswati, Ade Maya; Meita Larasati, 2021).

### **Accountability Influence on Muzakki's Trust**

Based on the test results, it shows that accountability has a positive and significant effect on the trust of muzakki, meaning that the accountability provided by BAZNAS Malang City in the form of implementing zakat management in accordance with Islamic Sharia and delivering financial information following accounting standards will increase the trust of muzakki in BAZNAS Malang City. As a zakat management institution, it is required to have clear responsibilities in implementing an effective accounting system to produce financial reports that can be trusted by the community and interested parties, especially by muzakki who are zakat payers. Accountability is an obligation of the trustee to provide accountability, provide, report and disclose all activities and activities that are the responsibility of the trustee who has the right and authority to ask for accountability.

The zakat management agency must be fair and responsible for all its activities in managing zakat, so that it gains high trust from the community who will pay or distribute their zakat to the zakat management agency. The results of this study are in line with research conducted by (Nugraha, Eha-. 2019; Saraswati, Ade Maya; Meita Larasati, 2021) proving that accountability has a positive and significant effect on muzakki's trust.

### **CONCLUSION**

Based on the results of testing the hypothesis, the results of the first hypothesis are accepted, which means that transparency has a positive and significant effect on the trust of muzakki in Malang City. Likewise, the second hypothesis is accepted, which means that accountability has a positive and significant effect on the trust of muzakki in Malang City.

The results of the research and discussion are expected to be able to add to and enrich the insight of the zakat collection agency, especially in terms of transparency and accountability for the trust of muzakki in Malang City.

The limitations of this study are the data collection method used only through primary data from muzakki in the form of questionnaires, it would be better if it was added with in-depth interviews with muzakki and the management of the zakat management agency. This study only involved 1 zakat institution in Malang City,

namely BAZNAS Malang City, subsequent research can be expanded to the provincial area, and use independent variables from other governance principles with the same dependent variable, namely the trust of muzakki.

Further research can consider other variables that influence the relationship between transparency, accountability, and muzaki trust. For example, cultural factors or muzaki's personal experiences that may influence their level of trust. In addition, it can also add moderating or mediating variables. The use of qualitative and quantitative methods simultaneously to gain a more holistic understanding of the influence of transparency and accountability on muzakki's trust.

## REFERENCE

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