

# Determinants of Trust in BAZNAS and Implications for Interest in Paying Zakat

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zakat*

## Abstract

This study aims to examine the effect of accountability and transparency on trust in amil zakat institutions and its implications for muzakki's interest in paying zakat, with a case study at BAZNAS Jambi City. Public trust is a crucial factor in strengthening the role of zakat institutions in managing and distributing zakat funds effectively. Using a quantitative approach, this research collected data from 100 muzakki who regularly pay zakat through BAZNAS Jambi City. The data were analyzed using path analysis to test both direct and indirect effects between variables. The results reveal that accountability has a significant positive effect on trust in amil zakat institutions ( $p = 0.000$ ), as does transparency ( $p = 0.002$ ). However, neither accountability ( $p = 0.286$ ) nor transparency ( $p = 0.150$ ) has a direct significant effect on the muzakki's interest in paying zakat. Interestingly, the study finds that trust plays a mediating role: accountability significantly influences muzakki's interest in paying zakat through trust ( $p = 0.000$ ), and the same applies to transparency ( $p = 0.018$ ). These findings indicate that while accountability and transparency alone may not directly influence payment interest, they are essential in building institutional trust, which in turn significantly increases the willingness of muzakki to pay zakat. Therefore, to enhance zakat compliance, amil zakat institutions must prioritize improving their accountability and transparency as strategic efforts to build trust with the community. This study contributes to the understanding of behavioral factors influencing zakat compliance in Indonesia.

## 1. Introduction

Indonesia has the largest Muslim population in the world. According to a report from Royal Islamic Strategic Studies Center (RISSC), the Muslim population in Indonesia will reach 86.7% by 2023. Zakat is one of the pillars of Islam that must be paid by a Muslim who is free and has assets up to the amount that has reached the nisab, in accordance with sharia provisions to be given to those entitled to receive it (Ikhwandha & Hudayati, 2019).

The institution authorized to manage zakat is the Amil Zakat National Agency (BAZNAS), which was created by the government on the basis of Presidential Decree no. 8 of 2001 and strengthened by the publication of Constitution no. 23 of 2011. This law also explains about private amil as a partner of BAZNAS, namely BAZ and LAZ (Lembaga Amil Zakat) (BAZNAS, 2023).

As a country with the largest Muslim population and considering the law of zakat is obligatory, this allows Indonesia to have a large zakat potential (Rinaldi & Devi, 2022). in 2024

BAZNAS targets potential zakat revenue of 41 trillion (BAZNAS, 2023). Based on the 2024 zakat outlook, ZIS -DSKL funds reached 22 trillion in 2022. the types of funds collected include zakat mal funds, fitrah, infaq / alms funds, CSR (funds issued by companies) and DSKL (all funds except ZIS).

The distribution of ZIS-DSKL funds according to surah At-taubah verse 60 is intended for 8 groups, namely fakir, poor, amil, muallaf, riqab, gharim, fisabilillah and ibnu sabil. The distribution of ZIS-DSKL in 2022 was mostly given to the poor, which amounted to IDR 20,12 billion with a total distribution of 21,63 billion (BAZNAS, 2024b).

The distribution and utilization of zakat is channeled into economic, education, da'wah, health and social humanitarian programs. The number of beneficiaries in 2022 reached 33.9 million people. Mustahik who received the most benefits were humanitarian programs as many as 16.2 million people. (BAZNAS, 2024b).

In the effort to alleviate poverty in 2022, BAZNAS and LAZ contributed IDR 22 trillion or



5,1%. In 2023 BAZNAS RI has carried out poverty alleviation to 54,081 beneficiaries (BAZNAS, 2024b). This shows that poverty alleviation carried out by BAZNAS RI contributes 0.002% to national poverty alleviation, which is calculated based on the number of poor people in Indonesia released by the Central Statistics Agency in 2023, which is 25.90 million people.

Based on BPS Jambi Province, the number of poor people in Jambi Province in 2023 increased by 0,23% from 2022. Meanwhile, in 2023, Jambi City experienced a decrease in the number of poor people by 310 people. Compared to other districts/cities in 2023, Jambi City has the highest number of poor people in each year.

The collection of ZIS-DSKL funds in districts/cities in Jambi Province has increased and decreased. The highest ZIS-DSKL revenue and a significant increase in 2023 was BAZNAS Jambi Province, which amounted to 270,15% while the highest decline in ZIS-DSKL revenue was BAZNAS Jambi City by 37,69% (BAZNAS, 2024a).

Many muzakki still question the form of responsibility and transparency of a zakat management body because the acceptance of zakat has not been so effective. Many muzakki choose to distribute their zakat alone to their family or mustahiq. With transparent and accountable performance, BAZNAS can increase muzakki's trust in zakat management institutions so as to make muzakki interested in channeling their funds to the Amil Zakat Agency (Ardani et al., 2023).

Accountability means providing interested parties with information and disclosures about their financial activities and performance, especially about achieving results. Accountability means being accountable to society through access to information and disclosure (Alqurani & Adyaksana, 2020).

Transparency is a condition for the implementation of accountability. It is very important to maintain transparency in the management of government agencies so that

the public can obtain correct and honest. (Nasution, 2018). With transparency about how an institution manages its funds for the public interest, it shows how well the government manages funds for the benefit of the community (M. Putri et al., 2018).

Research by Halijah (2022) and Amalia & Widiastuti (2019) stated that accountability and transparency affect the interest of muzakki to pay zakat. Accountability and transparency are two important principles that must be upheld by BAZNAS. If the level of accountability and transparency increases, public interest in channeling funds will increase and vice versa.

Research conducted by Grahesti et al (2023) obtained different results from the previous two studies. Accountability and transparency do significant effect on the interest of muzakki to pay zakat at LAZ Surakarta.

The existence of good and structured accountability and transparency from a fund management institution will certainly generate public trust. Trust is a strong basis for building relationships between individuals or groups with zakat institutions (Afandi et al., 2023). Research conducted by (Hildawati, 2021) and (Hamzah & Kurniawan, 2020) states that trust greatly affects the interest of muzakki in paying zakat.

Previous research has conducted a lot of research on factors that are thought to affect muzakki's interest in paying zakat. However, there are still research gaps that arise from previously conducted research, namely differences in research results so that this research is an adjustment of previous research to strengthen confidence in the alleged influence of accountability, transparency and trust in the Amil Zakat Agency on muzakki's interest in paying zakat. Therefore, researchers are interested in conducting research on the factors that influence trust in amil zakat and its implications for interest in paying zakat at BAZNAS Jambi City.

## 2. Literature Review

### 2.1 Attribution Theory



Attribution theory introduced by Fritz Heider (1958) and most famously Harold Kelley's attribution theory (1972-1973) addresses the process of how a person interprets certain events and knows why they behave in a certain way. Internal and external forces influence a person's behavior. Internally caused behavior is behavior that is thought to be determined by the individual themselves, while externally caused behavior is behavior caused by the environment or situations that force individuals to behave (Ikhwandha & Hidayati, 2019).

Attribution theory is relevant when it comes to understanding the factors that influence our and others' behavior. In this study, the behavior of muzakki who have an interest in paying zakat at BAZNAS Jambi City is influenced by external factors to be studied, namely accountability and transparency, while the internal factor is trust in the Amil Zakat Agency.

## 2.2 Zakat

The word zakat comes from the word zaka which has several meanings, namely holy, growth, blessing, praise and development. As for the terminology, zakat is part of the property issued by the obligatory zakat (muzakki) to be handed over to the rightful people (mustahiq) (Mardani, 2019) (Yaya et al., 2014). Zakat serves as an inner bond between the rich and the poor and as an expression of a sense of justice and social unity (Anggadini & Komala, 2020). Thus, zakat is not the same as donations, donations, or shodaqoh that are done voluntarily. Zakat, of course, is different because of its compelling nature as it is considered an obligation.

## 2.3 Interest

According to Slameto in Kabib et al (2021) Interest and liking other things or participating in an activity are several ways to show interest in something. Subjects of interest tend to trigger greater attention to certain topics. Interest is not present at birth, it comes after development.

Interest is a person's attention to something accompanied by a desire to find out more and prove what they know (Syariah & Syukro in Ikhwandha & Hidayati, 2019). According to Yazid (2017) interest in paying zakat is a strong urge or desire that exists in muzakki to channel zakat to amil zakat institutions. Interest in paying zakat is determined by research indicators based on the theory compiled by Lestar D. Crow and Alice Crow which is translated by Z. Kasijan (1984) includes:

1. Encouragement from oneself
2. Social motives.
3. Emotional factors.

## 2.4 Trust

According to Jamilatun in Yuliafitri & Khoiriyah (2016) Trust emerges from a process and then slowly accumulates into a form of trust. This belief arises from repeated perceptions due to learning and experience. Trust is an assessment of the credibility of the trusted party and its ability to fulfill its obligations.

Trust is needed in an organization, so that the managers of an organization make all kinds of efforts to build public trust, especially in an Amil Zakat Agency. Where officials and employees are expected to build trust in muzakki to process funds that have been entrusted to an Amil Zakat Agency (Fauzia, 2017). Trust in the Amil Zakat Agency is the foundation that builds a long-term relationship between muzakki and the Amil Zakat Agency (Hildawati, 2021).

According to Inayah & Muanisah (2018) trust in the Amil Zakat Agency is a person's belief in the Amil Zakat Agency that can be relied upon in carrying out the mandate to manage the organization. Trust in the Amil Zakat Agency is measured by indicators according to Inayah & Muanisah (2018) including :

1. Credibility
2. Competence
3. Courtesy.

## 2.5 Transparency

According to Hasan in Kabib et al (2021) transparency means that all implementation and management reports are openly available, not closed, and are part of what shapes decisions and actions.

Transparency is closely related to honesty. When providing information, the person providing the information must be honest so that the person receiving it knows what they are giving. In addition, transparency can also help people be more selective and choose the Amil Zakat Agency that they believe in to provide Zakat, Infaq, and Shodaqoh (ZIS) funds (Grahesti et al., 2023).

According to Z. A. M. Putri (2023) Transparency is BAZNAS openness to information about its activities, which can be easily consulted by those who need it. Transparency is measured through the following indicators:

1. Transparency of Financial Statements
2. Transparency of information and zakat distribution program
3. Regularity of Reporting

## 2.6 Accountability

According to Mahsun in W. E. Putra, (2018) public accountability means providing information to parties with an interest in reports on government actions and financial performance.

According to Mardiasmo (2018) accountability means responsibility for all actions to interested parties or stakeholders. Providing, displaying, or reporting operations through financial reports to principals can fall under this. Accountability is defined as the obligation to account for the success or failure of the implementation of the organization's mission in achieving predetermined goals through an accountability system that is carried out periodically (wirmie eka Putra, 2018).

Mardiasmo (2018) states that there are five elements that must be met by an organization, namely:

1. Legal accountability and Honesty accountability
2. Managerial Accountability
3. Program Accountability
4. Policy Accountability
5. Financial Accountability

## 3. Research Methods

### 3.1 Type of Research

This research uses quantitative research. Quantitative research is a systematic study of a phenomenon by collecting data and analyzing data in the form of numbers (Priadana & Sunarsi, 2021).

### 3.2 Population and Sample

The population in this study were all muzakki who paid zakat at BAZNAS Jambi City in 2023, totaling 5,600 people. In sampling, researchers used probability sampling techniques. In determining the number of samples, researchers used the Slovin formula and obtained a sample of 100 muzakki.

### 3.3 Type and Source of Data

The types of data used in this study are secondary and primary data. Secondary data is in the form of various writings taken from journals and previous research articles and books. Purwanto & Sulistyastuti, (2017) state that primary data is data collected by researchers directly through interviews, focus groups, discussions, questionnaires, and observations and others. The data source in this study was obtained from a questionnaire filled out by muzakki who paid zakat to BAZNAS Jambi City who were selected respondents in this study. The measurement scale uses a 5-point Likert scale.

### 3.4 Data analysis method

This study uses Partial Least Square-Structural Equation Modeling (PLS-SEM) Analysis which can analyze constructs together with their indicators and explain whether there is a relationship between latent variables (Prasetya et al., 2023). PLS focuses more on data and has fewer estimation procedures, so



that model misspecification does not affect parameter estimates. (Ghozali & Latan, 2015).

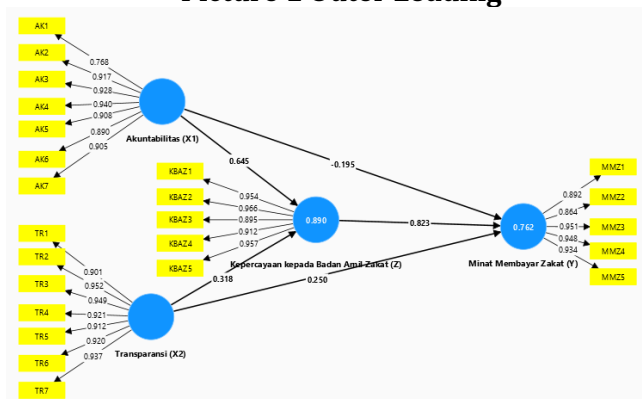
## 4. Results and Discussion

### 4.1 Research Results

#### 1. Outer Model Testing

The measurement model shows how variables are observed to be able to represent latent variables to be measured.

**Picture 1 Outer Loading**



Source: Data processed SmartPLS 4

#### a. Validity test

##### -Convergent Validity

Convergent validity can be seen with the loading factor value and the average exploratory variance (AVE) value. The loading factor value must be  $> 0.7$  and the AVE value must be  $> 0.5$  (Chin in Ghozali & Latan, 2015)

**Table 1 Convergent Validity**

Variabel	Indikator	Outer Loading	Indikasi	AVE
Accountability (X1)	AK1	0.768	Valid	0.802
	AK2	0.917	Valid	
	AK3	0.928	Valid	
	AK4	0.940	Valid	
	AK5	0.908	Valid	
	AK6	0.890	Valid	
	AK7	0.905	Valid	
Transparency (X2)	TR1	0.901	Valid	0.861
	TR2	0.952	Valid	
	TR3	0.949	Valid	
	TR4	0.921	Valid	
	TR5	0.912	Valid	
	TR6	0.920	Valid	
	TR7	0.937	Valid	
Interest in Paying Zakat (Y)	MMZ1	0.892	Valid	0.843
	MMZ2	0.864	Valid	
	MMZ3	0.951	Valid	
	MMZ4	0.948	Valid	
	MMZ5	0.934	Valid	
Trust in Amil Zakat (Z)	KBAZ1	0.954	Valid	0.878
	KBAZ2	0.966	Valid	
	KBAZ3	0.895	Valid	
	KBAZ4	0.912	Valid	
	KBAZ5	0.957	Valid	

Source: Data processed by researchers, 2024

Table 1 shows that all indicators have a loading factor value  $> 0.7$  and an AVE value  $> 0.5$ , which means that the value owned by the variable is valid. This means that these indicators are valid, these indicators can be used to measure constructs (latent variables).

##### -Diskriminant Vallidity

Discriminant validity by looking at the cross loading value. The cross loading value of each variable must be  $> 0.5$ . (Ghozali & Latan, 2015).

**Table 2 Cross Loading**

	Accountability (X1)	Transparency (X2)	Interest in Paying Zakat (Y)	Trust in Amil Zakat (Z)
AK1	0.768	0.619	0.669	0.733
AK2	0.917	0.837	0.746	0.860
AK3	0.928	0.896	0.811	0.914
AK4	0.940	0.861	0.767	0.865
AK5	0.908	0.783	0.725	0.818
AK6	0.890	0.809	0.623	0.805
AK7	0.905	0.866	0.664	0.844
TR1	0.839	0.901	0.654	0.777
TR2	0.826	0.952	0.733	0.811
TR3	0.838	0.949	0.770	0.840
TR4	0.886	0.921	0.843	0.879
TR5	0.826	0.912	0.828	0.858
TR6	0.850	0.920	0.728	0.843
TR7	0.851	0.937	0.731	0.859
MMZ1	0.770	0.760	0.892	0.825
MMZ2	0.631	0.686	0.864	0.698
MMZ3	0.811	0.901	0.951	0.852
MMZ4	0.775	0.952	0.948	0.838
MMZ5	0.677	0.949	0.934	0.775
KBAZ 1	0.877	0.866	0.872	0.954
KBAZ 2	0.885	0.857	0.852	0.966
KBAZ 3	0.823	0.806	0.765	0.895
KBAZ 4	0.863	0.828	0.754	0.912
KBAZ 5	0.926	0.883	0.816	0.957

Source: data processed by researchers, 2024

The table above shows the cross loading value of each indicator  $> 0.5$  and also the correlation between the construct and the indicator is higher so that all indicators are said to be valid.

#### b. Reliability Test

The reliability test is carried out to prove the accuracy, consistency, and accuracy of the instrument in measuring the construct. To measure the reliability of a construct with reflexive indicators, it can be done in two ways, namely with Cronbach's Alpha and. Composite Reliability must be  $> 0.7$  (Ghozali & Latan, 2015).

**Table 3 Cronbach's Alpha and Composite Reliability**

Variable	Cronbach's Alpha	Composite reliability (rho c)
Accountability	0.958	0.966
Tranparency	0.973	0.977
Interest in paying zakat	0.953	0.964
Trust in amil zakat	0.965	0.973

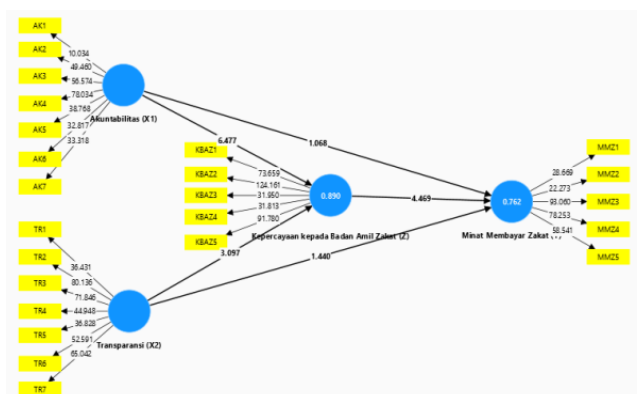
Source: data processed by researchers, 2024

Table 3 shows that the Cronbach's alpha and composite reliability values of each variable show a value > 0.7. so it can be said that these variables have the reliability of their constituent indicators that have shown accuracy, consistency, and accuracy in making measurements.

## 2. Inner Model Testing

Inner model testing is a structural model used to predict causal relationship between latent variables or variables that cannot be measured directly

**Picture 2 Bootstrapping**



Source : Output SmartPLS 4

### a. R-Square

R-square is a statistical measure that shows how much an exogenous variable affects endogenous variables in a regression model. R-Square values of 0.75, 0.50 and 0.25 indicate that the model is strong, moderate and weak (Hair et al in Ghazali & Latan, 2015).

**Table 4 R-Square**

	R-square	R-square adjusted
Interest in paying zakat (Y)	0.762	0.755
Trust in amil zakat (Z)	0.890	0.887

Source: data processed by researchers, 2024

The table above shows the R-Square value for the variable muzaki interest in paying zakat is 0.762 and trust in the amil zakat agency is 0.890, which means that this value is included in the strong category.

### b. Q-Square

The model can be measured by Q-square to assess whether a model is capable or

not. The results of the Q-square calculation in this study are as follows:

$$\begin{aligned}
 Q &= 1 - (1 - R_{12})(1 - R_{22}) \\
 &= 1 - (1 - 0.762)(1 - 0.890) \\
 &= 1 - (0.238)(0.110) \\
 &= 1 - 0.026 \\
 &= 0.974
 \end{aligned}$$

The calculation of the Q-square value of 0.974 shows that the predictive relevance value is 97%. While the remaining 3% can be explained by other variables that have not been explained in this study. This Q-square value of 0.974 indicates that the model is in the strong category.

## 3. Hypothesis testing

Hypothesis testing is carried out to see whether a hypothesis can be accepted or rejected. Rules of thumb used are t-statistics > 1.96 with a significance level or p-value of 0.05 (5%).

**Table 5 Path Coefficient**

	Original sample	Sample mean	Standard deviation	T statistics	P values
Accountability (X1) -> Trust in Amil Zakat (Z)	0.645	0.651	0.100	6.477	0.000
Accountability (X1) -> Interest in Paying Zakat (Y)	-0.195	-	0.182	1.068	0.286
Trust in amil zakat (Z) -> Interest in Paying Zakat (Y)	0.823	0.852	0.184	4.469	0.000
Transparency (X2) -> Trust in Amil Zakat (Z)	0.318	0.311	0.103	3.097	0.002
Transparency (X2) -> Interest in Paying Zakat (Y)	0.250	0.254	0.173	1.440	0.150

Source: data processed by researchers, 2024

**Table 6 Bootstrapping**

	Original sample	Sample mean	Standard deviation	T statistics	P values
Transparency (X2) -> Trust in Amil Zakat (Z) -> Interest in Paying Zakat (Y)	0.262	0.267	0.111	2.362	0.018
Accountability (X1) -> Trust in Amil Zakat (Z) -> Interest in Paying Zakat (Y)	0.531	0.554	0.147	3.605	0.000

Source: data processed by researchers, 2024



## 4.2 Research Discussion

### a. The Effect of Accountability on Muzakki's Trust in the Amil Zakat Agency

The results showed a p-value of 0.000 <0.05 and a t-statistic value of 6.477 > 1.96. This means that accountability has a significant effect on trust in amil zakat institutions at BAZNAS Jambi City. This research is in line with research conducted by Rahayu et al (2019) and Assa'diyah & Pranomo (2019) which found that accountability has a significant effect on the level of trust of muzakki to channel their zakat funds. Trust arises because of self-control by looking at several factors, which in this study is accountability. This explains that the trust of muzakki will increase if BAZNAS as an amil zakat institution is properly responsible for managing zakat funds. Public trust can also arise with good service from BAZNAS, where muzakki can consult safely and comfortably without feeling afraid.

### b. The Effect of Transparency on Muzakki's Trust in the Amil Zakat Agency

The results showed a p-value of 0.002 <0.05 and a t-statistic value of 3.097 > 1.96. This explains that transparency has a significant effect on trust in amil zakat institutions at BAZNAS Jambi City. Transparency in an organization is very necessary, especially organizations engaged in collecting public funds. Where people will be more selective in choosing to entrust their funds to an organization. The zakat management institution (BAZNAS) that is open in zakat management information will create a sense of trust for muzakki. All information issued by BAZNAS must be clear, starting from the receipt of zakat from muzakki to its distribution to mustahik. This is done to avoid misunderstanding between muzakki and BAZNAS.

In addition, information about reports on receipt of funds, management of funds, and distribution of funds and other financial

reports must be shared openly for everyone (Halijah, 2022). Research conducted by Tarigan et al (2022) and by Amalia and Widiastuti (2019) shows that transparency has a significant effect on muzakki decisions.

### c. The influence of accountability on muzakki's interest in paying zakat

The test results get a p-value of 0.286 > 0.05 and a t-statistic value of 6.477 > 1.96. This shows that accountability has no effect on muzakki's interest in paying zakat at BAZNAS Jambi City. BAZNAS accountability cannot affect muzakki's interest in paying zakat. According to Amelia and Murtani in Grahesti et al (2023) in general, it is behavioral factors that greatly influence interest. From the questionnaires that have been distributed, the results show that many people do not really care about the accountability of BAZNAS. The muzakki pay zakat at BAZNAS because of the desire that arises from themselves and the number of muzakki who follow after seeing people they know pay zakat at BAZNAS.

The research results obtained are not in line with the results of Halijah's research (2022) and Amalia (2019) which states that accountability has an effect on muzakki's interest in paying zakat at BAZNAS. The results obtained are in line with research conducted by Grahesti et al (2023) and Imlati & Solikhin (2023) who found that transparency did not significantly affect the interest of muzakki to pay zakat.

### d. The influence of transparency on muzakki's interest in paying zakat

The test results get a p-value of 0.150 > 0.05 and a t-statistic value of 1.440 > 1.96. This shows that transparency has no effect on muzakki's interest in paying zakat at BAZNAS Jambi City. The results of this study are not in line with the results of Tarigan's research (2022) and Hildawati (2021) which states that transparency affects the decision of muzakki to channel their zakat to BAZNAS. Transparency is needed in the distribution of zakat funds. However, the transparency of amil zakat institutions does not affect the interest in



paying zakat at BAZNAS Jambi City because sometimes many individuals do not focus on the information released by BAZNAS on zakat management, they only think that they have fulfilled their obligations as Muslims to pay zakat and a high sense of trust that BAZNAS has managed and distributed zakat funds properly and fairly makes muzakki channel their zakat to BAZNAS Jambi City.

This research is in line with research conducted by Grahesti et al (2023) and Kabib et al (2021) which state that transparency has no significant effect on muzakki's interest in paying zakat at BAZNAS. Increased or decreased transparency at BAZNAS Sragen does not encourage people to pay their zakat.

#### **e. The Influence of Trust in the Zakat Amil Agency on Muzakki's Interest in Paying Zakat**

The test results obtained a p-value of  $0.000 < 0.05$  and a t-statistic value of  $4.469 > 1.96$ . This shows that trust in zakat amil institutions has a significant influence on muzakki's interest in paying zakat at BAZNAS Jambi City. Based on attribution theory, behavior that emerges internally, namely muzakki who believe in BAZNAS, will influence interest in paying zakat. When someone has trust in an institution, a long-term or sustainable relationship will be created. If a muzakki believes that BAZNAS has managed and distributed its funds well, then this will make the muzakki continue to channel its funds to BAZNAS Jambi City.

According to Elpina & Lubis (2022) people's beliefs influence their decision to pay zakat. Consumer trust is a quality that reflects the good relationship a person has with other parties. In other words, consumer trust in this research is the muzakki's trust in deciding to pay zakat through the National Zakat Amil Agency. This can be seen from the performance of BAZNAS in convincing the public about their activities as zakat managers, so that people are interested in using BAZNAS services as an official institution in distributing zakat funds (Hildawati, 2021).

The research results obtained are in line with research conducted by Afandi (2023) and Elpina's research (2022) which states that trust has a positive and significant effect on the decision to pay zakat at BAZNAS.

#### **f. The Influence of Accountability on Muzakki's Interest in Paying Zakat with Trust as an Intervening Variable**

The test results obtained a p-value of  $0.000 < 0.05$  and a t-statistic value of  $3.605 > 1.96$ . This shows that accountability has a significant effect on muzakki's interest in paying zakat which is mediated by trust in the zakat amil institution at BAZNAS Jambi City.

Trust acts as a variable that connects accountability with muzakki's interest in paying zakat. This means that accountability can affect muzakki's interest in paying zakat if there is trust in muzakki towards the Amil Zakat Agency. Without strong trust, even though the accountability of a BAZNAS is said to be good, the interest in paying zakat at BAZNAS will remain low. Trust can be obtained by good management of zakat funds, professional work of BAZNAS employees, and how BAZNAS parties treat mustahik, muzakki or people who have other interests. The emergence of public trust will make muzakki have the desire to channel their zakat to BAZNAS.

#### **g. The Influence of Transparency on Muzakki's Interest in Paying Zakat with Trust as an Intervening Variable**

The test results obtained a p-value of  $0.0018 < 0.05$  and a t-statistic value of  $2.362 > 1.96$ . This shows that transparency has a significant effect on muzakki's interest in paying zakat which is mediated by trust in the zakat amil institution at BAZNAS Jambi City. Transparency means conveying reports to everyone about how an organization operates by considering every aspect as a basis for decision making and actions taken. Building transparency in zakat processing will create a good control system between institutions and stakeholders because it will involve muzakki





and the general public, not just zakat institution organizations. This institution should do this to reduce anxiety and increase public trust (Rahmat et al., 2017).

BAZNAS provides financial reports openly and regularly, showing how zakat funds are used for social programs. This creates transparency and builds trust among muzakki that their funds are being used well. High trust in BAZNAS makes muzakki feel confident and safe, which ultimately increases their interest in continuing to pay zakat through BAZNAS. Transparency influences muzakki's interest in paying zakat through trust as an intervening variable. Transparency increases trust in zakat institutions, and this trust, in turn, influences muzakki's interest in paying zakat. In other words, good transparency can strengthen trust, and high trust can increase interest in participating in zakat payments.

Research conducted by Ardani et al (2023) resulted in transparency showing that there is a positive and significant influence on the trust of muzakki to pay zakat to the Amil zakat agency.

## 5. Closing

### 5.1 Conclusion

Based on the research that has been carried out, it can be concluded that:

1. Accountability has a significant effect on trust in zakat amil institutions in BAZNAS Jambi City.
2. Transparency has a significant effect on trust in zakat amil institutions in BAZNAS Jambi City.
3. Accountability has no effect on muzakki's interest in paying zakat at BAZNAS Jambi City.
4. Transparency has no effect on muzakki's interest in paying zakat at BAZNAS Jambi City.
5. Trust in zakat amil bodies has a significant influence on muzakki's interest in paying zakat at BAZNAS Jambi City.
6. Accountability has a significant effect on Muzakki's interest in paying Zakat with

trust as an intervening variable at BAZNAS Jambi City.

7. Transparency has a significant effect on Muzakiki's interest in paying Zakat with trust as an intervening variable in BAZNAS Jambi City.

## 5.2 Suggestion

Based on the conclusions and limitations described above, several suggestions are obtained, among others:

1. For Further Researchers Further researchers are expected to use a wider research object with a longer period of time and research variables should not only use the variables that have been studied in this study.
2. For muzakki, it is hoped that this research can increase muzakki's desire to distribute their zakat to the Amil Zakat Agency.

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