



Analysis of Accountability, Transparency, and Service Quality in Muzakki Trust Zakat Management Organization

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ABSTRACT

This research is motivated by the existence of a gap between Muzakki's beliefs and zakat management organizations. This study aims to find out how to analyze accountability, transparency, and quality of service on Muzakki's trust in zakat management organizations at Baznas, Indramayu Regency. Collecting data by distributing questionnaires on muzakki's trust in Bazna, the sampling technique used is non-probability sampling with accidental sampling. This study uses a descriptive verification method, and the analytical method uses multiple regression analysis. This study shows that accountability has a positive and significant effect on muzakki's trust, transparency has a positive and significant effect on muzakki's trust, also service quality has a positive and significant effect on muzakki's trust.

1. Introduction

Indonesia is a country with a predominantly Muslim population that has a large potential for zakat, and the government is aware of this potential. The potential for zakat in Indonesia reached 3.7 trillion or 1.3 per cent in 2015, and this figure shows that Indonesia, as a country with a Muslim majority, can have an outstanding impact in alleviating poverty. (Rahayu et al, 2019). Zakat is the main instrument in Islamic teachings that functions as a distributor of the flow of wealth from the hands of those who are able to those who need it. From an economic perspective, zakat can also be used as the main instrument of fiscal policy. However, until now, no country has made zakat the main instrument of fiscal policy

(Hafidhuddin, 2009). Zakat is not only a religious intermediary but also a socio-economic intermediary to improve human welfare. Zakat can also erode or reduce property greed and greed that exist in humans and make us aware of the social responsibility we have (Kartika Sari, 2007).

Trust and professionalism become preconditions important current zakat institutions this and to front. To increase the trust public in an Organization, zakat managers need governance _ and good organization, that is, with the creation of transparency, reporting finance and accountability organization zakat manager. To realize accountability, zakat management requires organizations that can present reports on zakat finance _ transparent and relevant, as well as system good zakat management in the guide Organization The Zakat Management prepared by the Ministry of Religion also mentions awareness and trust public in tithe can the more grow fertile with realized through The performance of the National Zakat Amil Agency BAZNAS is accountable, transparent and professional. Accountability and transparency are important factors for increasing public trust and as factors mediating public literacy towards public trust. This concept is supported by research from (Salman, 2022), according to (Romansyah et al., 2022). Service quality is the overall impression of consumers that represents the performance of a service.

Law No. 23 of 2011 concerning zakat management. Through the zakat management law, it is stated that zakat management aims to increase the effectiveness and efficiency of services in managing and increasing the benefits of zakat to realize community welfare in alleviating poverty. However, in reality, this goal has not been achieved even though it has been stated in a law with clear implementation (Ardini, 2020). The wide gap between the potential and realization of zakat is alleged because the Zakat Management Organization (OPZ) has not been able to influence the community to distribute their zakat through the National Zakat Amil Agency (Baznas) or the Amil Zakat Institution (LAZ) and have not been able to influence people who have not received zakat to pay zakat. (Erdah Litriani, 2021) . There is still a lack of muzakki's decision to pay zakat; therefore, many muzakki distribute their zakat directly to mustahiq, causing a lot of injustice among mustahiq. In this case, several factors influence the muzakki's decision to pay zakat, namely accountability, transparency, and service quality. Indonesia has many institutions that manage zakat funds to make it easier for muzakki to pay zakat: the National Amil Zakat Agency, often called (BAZNAS) and the Amil Zakat Institution, which is commonly called (LAZ), which is regulated by Law No. 23 of 2011. However, in reality, this goal has not been achieved even though it has been stated in a law that clearly implements it (Arifah & Muhammad 2021).

2. Literature Review

Accountability can be interpreted to include holistic aspects of a person's behaviour which includes both attitudes that are direct and considered with accountability, as well as attitudes that are external to the environment. Accountability can be interpreted to include holistic aspects of a person's behaviour which includes both attitudes that are direct and considered with accountability, as well as attitudes that are external to the environment (Mohammed, 2000).

Jumriani (2021), several things that cause no optimization of the amount of zakat collected based exists ignorance muzakki For obligation pay zakat. Factor next is a reluctance to pay zakat and factors not trusting the public towards Zakat Management Institutions. This theory shows the importance and increasing strong demands public to accountability institution zakat administrator so the public can obtain his rights in a way comprehensive on zakat managed by an institution distributor. Evaluation muzakki to institution various types of zakat in accordance with perception and experience each. According to (Firdaus et al., 2012), one possible factor _ that determines the level of satisfaction is quality service. Influence muzakki at BAZNAS is very big because muzakki will Keep going continuously and channel the zakat to BAZNAS so that it can influence the institution's zakat receipts.

According to (Lestari et al., 2021), accountability transparency is influential, positive and significant to trust muzakki. However, This is different from research conducted by (Fikri and Najib 2021), which shows that Accountability Transparency is influential and negative and not significant to trust muzak. According to Rafiah & Fadli 2021, quality service is influential, positive and significant to trust muzak on the organization zakat administrator for a moment. This quality service is Not yet something that has an influence negative to trust muzakki in pay zakat.

3. Research Method

The population in this study are all Muzakki who have paid zakat at Baznas, Indramayu Regency. The sampling technique used in this study is non-probability sampling, which means a sampling technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample. Accidental sampling is a random sampling technique. That is, anyone who meets the researcher by chance and, according to the data source requested, can be used as a sample (Sugiyono, 2018). This study uses a descriptive verification method, and the analytical method uses multiple regression analysis.

4. Result

A. Assumption Test Results Classic

Normality test

Tabel 4.1
Hasil Uji Normalitas dengan
One Sample Kolmogorov-Smirnov Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.40634955
Most Extreme Differences	Absolute	.069
	Positive	.069
	Negative	-.064
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Data testing results from the table on Mark Asymp. Sig the value obtained equal to $0.200 > 0.05$. Thereby can concluded that the residual data is normally distributed, and the regression model has fulfilled the assumption of normality.

1) Multicollinearity Test

Table 4.2
Multicollinearity Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.581	.954		6.897	.000		
	Akuntabilitas (X1)	.619	.125	.434	4.953	.000	.246	4.066
	Transparansi (X2)	.306	.098	.247	3.129	.002	.302	3.310
	Kualitas Pelayanan (X3)	.346	.087	.296	3.968	.000	.340	2.944

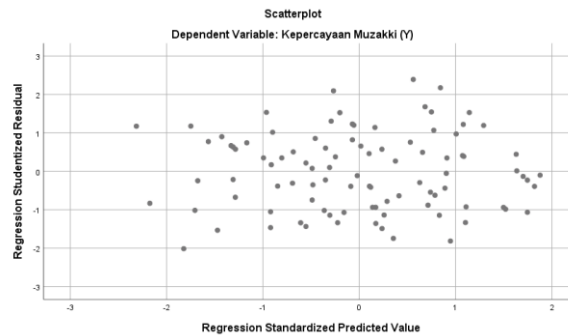
a. Dependent Variable: Kepercayaan Muzakki (Y)

Research result This showing that the multicollinearity test For variable Accountability (X1) with a VIF of 4.066 and *Tolerance* of 0.246, for variable Transparency

(X2) with a VIF of 3.310 and *Tolerance* of 0.302, for variable Quality Service (X3) with a VIF of 2.944 and *Tolerance* of 0.340 can interpreted that in study this data is not there is multicollinearity, because number *Tolerance* above 0, 1 and VIP < 10.

2) Heteroscedasticity Test

Table 4.3
Heteroscedasticity Test Results



Results of the heteroscedasticity test on chart *scatterplot* show that dot, dot, dot spread in a way random as well as spread Good on nor below at number 0 on the Y axis. This can concluded that there are no regression models, so the regression model is worth using To predict interest muzakki in pay zakat at BAZNAS based on input variables of Accountability, Transparency, and Quality service.

B. Multiple Linear Regression Test

Table 4.4. Multiple Linear Regression Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.581	.954		6.897	.000
Akuntabilitas (X1)	.619	.125	.434	4.953	.000
Transparansi (X2)	.306	.098	.247	3.129	.002
Kualitas Pelayanan (X3)	.346	.087	.296	3.968	.000

a. Dependent Variable: Kepercayaan Muzakki (Y)

Based on Table 1, the constant value is 6.581, the accountability coefficient value is 0.619, the transparency coefficient value is 0.306, and the service quality coefficient value is 0.346.

C. Determination Test Results (R2)

Table 4. 5. Determination Test Results (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.909 ^a	.827	.821	2.44527

a. Predictors: (Constant), Kualitas Pelayanan (X3), Transparansi (X2), Akuntabilitas (X1)

Based on a table, it is known that the R square value is 0.827 or 82.7%, which indicates that there is a simultaneous influence between the variables of accountability, transparency and quality of service on muzakki's trust of 82.7%

D. Results of Hypothesis Testing

Table 4.6. Results of the t-test (partial)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.581	.954		6.897	.000
Akuntabilitas (X1)	.619	.125	.434	4.953	.000
Transparansi (X2)	.306	.098	.247	3.129	.002
Kualitas Pelayanan (X3)	.346	.087	.296	3.968	.000

a. Dependent Variable: Kepercayaan Muzakki (Y)

The accountability variable (X1) can be obtained with a t-count value of 4.953 > 1.660 with a significant value of 0.000 <0.05. Thus showing that X1 "says Accountability has a significant effect on muzakki's trust". The first hypothesis in this research is accepted. The Transparency variable (X2) can be obtained with a t-count value of 3.129 > 1.660 with a significant value of 0.002 <0.05. Thus showing that X2 "transparency reads has a significant effect on muzakki's trust". The second hypothesis in this research is accepted. The variable of Service Quality (X3) can be obtained with a t-count value of 3.968 > 1.660 with a significant value of 0.000 <0.05. Thus showing that X3 "reads Quality of Service has a significant effect on muzakki's trust". The third hypothesis in this research is accepted.

Table 4.7. Results of the F test (partial

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2620.640	3	873.547	146.094	.000 ^b
	Residual	550.099	92	5.979		
	Total	3170.740	95			

a. Dependent Variable: Kepercayaan Muzakki (Y)

b. Predictors: (Constant), Kualitas Pelayanan (X3), Transparansi (X2), Akuntabilitas (X1)

Based on Table 4.7, it is known that the calculated F value is 146.094, the Fcount value > F-table is 146.094 > 2.70, and the significance value is 0.000 < 0.05 meaning that simultaneously or together, there is an effect of accountability, transparency, quality of service simultaneously on the variable trust muzakki (Y).

5. Discussion

This study investigates the impact of accountability, transparency, and service quality on *Muzakki's* trust in BAZNAS (National Zakat Agency). The findings offer significant insights into the dynamics of trust-building in zakat institutions, with far-reaching implications for Islamic finance, public administration, and organizational management.

Multidimensional Nature of Trust in Zakat Institutions:

The results demonstrate that trust in zakat institutions is a multifaceted construct influenced by financial, operational, and service-related factors. This aligns with and extends existing models of organizational trust (e.g., Mayer et al., 1995) by incorporating elements specific to Islamic financial institutions. The high explanatory power of our model ($R^2 = 0.827$) suggests that accountability, transparency, and service quality form a comprehensive framework for understanding and enhancing trust in this context.

Impact of Accountability:

The strong positive effect of accountability on muzakki's trust (t-value = 4.953, $p < 0.05$) underscores its critical role in Zakat management. This finding is consistent with agency theory (Jensen & Meckling, 1976) and stakeholder theory (Freeman, 1984) in organizational management. It suggests that BAZNAS's demonstration of financial and operational accountability significantly enhances *Muzakki's* confidence.

This result corroborates previous studies in the non-profit sector (e.g., Sargeant & Lee, 2004; Yasmin et al., 2014) that highlight accountability as a key driver of donor trust. In the context of zakat institutions, this finding emphasizes the importance of robust accounting practices, regular audits, and clear reporting mechanisms. It suggests that zakat institutions should prioritize the implementation of stringent accountability measures to foster trust among zakat payers.

The strong influence of accountability also points to the unique nature of zakat as a religious obligation. *Muzakki*, driven by religious motivations, may place higher

importance on the responsible management of their contributions, viewing it as a sacred trust. This finding extends our understanding of accountability in religious and financial institutions and highlights the need for specialized approaches in this context.

Influence of Transparency:

The significant impact of transparency on trust (t -value = 3.129, $p < 0.05$) reinforces the importance of information disclosure in zakat management. This finding is consistent with the broader literature on organizational transparency (e.g., Schnackenberg & Tomlinson, 2016) and extends it to the specific context of Islamic financial institutions.

The result suggests that BAZNAS's efforts to provide clear, accessible information about its operations, decision-making processes, and fund allocation significantly contribute to building *Muzakki's* trust. This aligns with the concept of 'information asymmetry reduction' in agency theory and highlights the role of transparency in mitigating potential conflicts of interest between Zakat institutions and *Muzakki*.

Furthermore, this finding underscores the importance of proactive disclosure in the digital age. As information becomes more readily accessible, zakat institutions must leverage various communication channels to ensure transparency. This may include detailed online reporting, social media updates, and interactive platforms that allow *Muzakki* to track the impact of their contributions.

Role of Service Quality:

The significant effect of service quality on *muzakki's* trust (t -value = 3.968, $p < 0.05$) highlights the importance of operational excellence in Zakat institutions. This finding aligns with the SERVQUAL model in the service management literature (Parasuraman et al., 1988) and extends its applicability to Islamic financial services.

The strong influence of service quality suggests that *muzakki's* trust is not solely based on financial management but also their direct experiences with the institution. This emphasizes the need for zakat institutions to invest in service quality improvements, including staff training, technological upgrades, and customer-centric processes.

Moreover, this finding points to the dual nature of zakat institutions as both financial and service organizations. Unlike conventional financial institutions, zakat agencies must excel not only in fund management but also in facilitating the spiritual act of giving. This unique positioning requires a specialized approach to service quality that incorporates both operational efficiency and spiritual sensitivity.

Integrated Trust Model:

The strong collective impact of accountability, transparency, and service quality on *muzakki's* trust ($F = 146.094$, $p < 0.05$) suggests an integrated model of trust-building in Zakat institutions. This model extends previous frameworks of organizational trust by incorporating elements specific to Islamic financial management.

The high explanatory power of the model ($R^2 = 0.827$) indicates that these three factors form a comprehensive framework for understanding and enhancing trust in zakat institutions. This integrated approach suggests that trust-building efforts should be holistic, addressing financial, informational, and service aspects simultaneously.

Theoretical Implications:

This study contributes significantly to the growing body of literature on Islamic finance and governance. It bridges the gap between general organizational trust theories and the specific context of Islamic financial management. The findings suggest that trust in zakat institutions is a multidimensional construct influenced by both financial (accountability, transparency) and operational (service quality) factors.

The study also extends the application of agency theory and stakeholder theory to the realm of religious and financial institutions. It highlights how these theories need to be adapted to account for the unique motivations and expectations of stakeholders in an Islamic context.

Furthermore, the research contributes to the ongoing discourse on the role of trust in financial institutions, particularly in the wake of global financial crises. It provides empirical evidence for the factors that can enhance trust in alternative financial systems, offering insights that may be valuable beyond the Islamic finance sector.

Practical Implications:

For zakat institutions, these findings highlight the need for a holistic approach to trust-building. Managers should focus on:

- a. Implementing robust accountability measures, including regular external audits, detailed financial reporting, and clear fund allocation tracking systems.
- b. Enhancing transparency through comprehensive disclosure policies, leveraging digital platforms for information dissemination, and providing real-time updates on zakat collection and distribution.
- c. Investing in service quality improvements, including staff training on both operational efficiency and Islamic ethics, process optimization to reduce wait times and errors, and implementing comprehensive customer feedback mechanisms.
- d. Developing integrated trust-building strategies that address accountability, transparency, and service quality concurrently, recognizing their interrelated nature in shaping *muzakki* trust.

Policy Implications:

Regulatory bodies overseeing zakat institutions should consider these findings when developing governance frameworks. Policies that mandate high standards of accountability, transparency, and service quality could significantly enhance the overall trustworthiness and effectiveness of the Zakat system.

Specific policy recommendations might include:

- a. Establishing standardized reporting requirements for zakat institutions to ensure consistent and comprehensive accountability.
- b. Implementing mandatory disclosure policies that require zakat institutions to make their financial statements, operational processes, and impact reports easily accessible to the public.
- c. Developing service quality standards specific to zakat institutions, incorporating both operational and Islamic ethical considerations.
- d. Creating incentive structures that reward zakat institutions for excellence in accountability, transparency, and service quality.

Limitations and Future Research:

While this study provides valuable insights, it has limitations that open avenues for future research:

- a. The focus on BAZNAS limits generalizability. Future studies could adopt a comparative approach across different zakat institutions or countries to validate the model's applicability in diverse contexts.
- b. The cross-sectional nature of the data prevents causal inferences. Longitudinal studies could provide insights into the dynamic nature of trust-building over time and help establish causality.
- c. The study does not account for potential moderating variables such as religiosity, socio-economic factors, or cultural differences. Future research could explore these additional dimensions to provide a more nuanced understanding of trust in zakat institutions.
- d. Qualitative studies could complement these quantitative findings by providing in-depth insights into the trust-building process from the perspective of Muzakki. This could include exploring the psychological and spiritual aspects of trust in religious financial institutions.
- e. Future research could investigate the potential negative impacts of over-emphasis on accountability and transparency, such as increased administrative costs or reduced flexibility in fund allocation.
- f. Studies examining the relationship between muzakki trust and actual zakat payment behaviour could provide valuable insights into the practical outcomes of trust-building efforts.
- g. Research into the role of technology, particularly blockchain and smart contracts, in enhancing accountability and transparency in zakat management could offer innovative solutions for trust-building.

This study provides a comprehensive model for understanding trust in zakat institutions, emphasizing the critical roles of accountability, transparency, and service quality. It contributes to both the theoretical understanding of trust in Islamic financial institutions and provides practical guidelines for enhancing the effectiveness of zakat management.

The findings highlight the complex nature of trust in religious and financial institutions, where spiritual, ethical, and operational considerations intersect. As zakat continues to play a crucial role in Islamic economies and social welfare systems, these insights offer valuable guidance for researchers, practitioners, and policymakers alike.

By addressing the multifaceted nature of trust, zakat institutions can not only enhance their operational effectiveness but also fulfil their spiritual and social responsibilities more effectively. This holistic approach to trust-building has the potential to strengthen the entire zakat ecosystem, ultimately contributing to greater social impact and economic justice in Muslim societies.

6. Conclusion

Based on the results of research on accountability, transparency, and quality of service on muzakki's trust, the following conclusions are obtained:

1. The results of the (partial) t-test show that the t-count is $4.953 > t\text{-table}$ is 1.660, and the significant value is $0.000 < 0.05$, meaning that partially there is an influence between accountability on muzakki's trust.
2. The results of the (partial) t-test show that the t-count is $3.129 > t\text{-table}$ is 1.660, and the significant value is $0.002 < 0.05$, meaning that partially, there is an influence between transparency on Muzakki's trust.
3. The results of the (partial) t-test show that the t-count value is $3.968 > t\text{-table}$ is 1.660, and the significant value is $0.000 < 0.05$, meaning, partially, there is an influence between service quality on muzakki's trust.
4. The results of the F test (simultaneous) show that the value of $F_{\text{count}} > F_{\text{table}}$ is $146.094 > 2.70$, and a significance value of $0.000 < 0.05$ means that simultaneously or together, there is an influence of accountability, transparency and quality of service simultaneously on the muzakki trust variable (Y).

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