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Analysis of accountability and service quality of the national zakat amil agency on muzaki trust

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ABSTRACT

This research aims to determine the partial and simultaneous influence of accountability and service quality on muzaki's trust in BAZNAS Sorong Regency. The data collection tool used questionnaires which were distributed to 72 respondents and 61 questionnaires were returned which were selected using non-probability sampling techniques. To answer research problems and test hypotheses, the Statistical Program for Social Science (SPSS) V.28 analysis technique was used. The results of this research show that partially accountability has no significant effect on muzaki's trust with a tcount value of 0.227 < ttable 2.001 and a significance value of 0.821 > 0.05, while service quality has a significant effect on muzaki trust in BAZNAS Sorong Regency with a tcount of 3.409 > ttable 2.001 and a significance value 0.001 < 0.05. Furthermore, accountability and service quality simultaneously influence the trust of muzaki in BAZNAS Sorong Regency with a Fcount value of 7.316 > Ftable 2.764 and a significance value of 0.001 < 0.05. Then the contribution of the muzaki trust variable is explained by the accountability and service quality variables with an R-Square value of 20.2%, while the remaining 79.8% is explained by other variables outside this research. Because the contribution of the independent variable has a low percentage, future researchers are expected to be able to increase the number of samples and the number of other independent variables that have an influence on muzaki beliefs, for example knowledge, religiosity, community culture.

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INTRODUCTION

BAZNAS (National Amil Zakat Agency) is the official and only body formed by the government based on Presidential Decree No. 8 of 2001 which has the task and function of collecting and distributing Zakat (Dahlan, 2018), Infaq and Sadaqah (ZIS) at the national level (Vita & Soehardi, 2023). The enactment of Law number 23 of 2011 concerning Zakat Management further strengthens the role of BAZNAS as an institution with authority to manage zakat nationally (Habibi, 2020).

With the recognition of BAZNAS as a non-structural institution with the hope of being able to contribute to overcoming the problem of poverty independently and being responsible to the President through the Minister of Religion (Astuti, 2012). Poverty is a problem faced by all countries in the world, including Indonesia. In the midst of these problems, zakat appears as an instrument for economic development of the people that can alleviate poverty (Ismail Pane, 2022). Therefore, zakat is an important sector in Islamic philanthropy (Nurhasanah, 2018).

In Indonesia, there are also zakat management institutions formed by the private sector, namely the Amil Zakat Institution (LAZ), such as the Amil Zakat Infaq and Alms Institution Nahdlatul Ulama (LAZISNU) and the Amil Zakat Infaq and Alms Muhammadiyah Institution (LAZISMU) (Setyowati, 2021). With the existence of the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ), it is hoped that they will be able to collect and distribute zakat optimally. Achieving this hope requires trust from the muzaki to the zakat management institution so that the muzaki distributes his zakat to the zakat management institution and does not distribute his own zakat (Abdullah & Qodin, 2014). Muzaki trust can be interpreted as a form of muzaki's assessment and knowledge regarding what has been provided by the zakat management institution so that muzaki can feel the benefits (Khalwat, 2015).

Therefore, Muzaki's trust is one of the crucial things to pay attention to because muzaki who have paid their zakat have a very important role in increasing zakat receipts for the next stage (Lawang, 2022). So zakat bodies/institutions must continue to strive to maintain and maintain the trust in muzaki (Yuliafitri, Indri, 2016) that they have and distribute their zakat so that they do not move to other zakat institutions or distribute their zakat directly to zakat recipients (mustahik) and continue to believe in them. zakat agency/institution that he has chosen (Sutomo, Muhammad Najib, 2017).

Trust is a person's ability to rely on an institution or agency or even an individual (Arim Nasim, et al; 2014) in the form of confidence so that from this trust a person becomes confident that what they do will not be wrong (Gunawan, 2016). Indicators of trust are: openness (Priansa, 2017), honesty (Maharani, 2010), integrity (Mcknight, D. Harrison, 2002), competence, sharing, respect and accountability. BAZNAS as a trustee must have the obligation to account for the trust that has been given in an accountable manner, in this case providing accountability, presenting and reporting all activities and activities that are its responsibility to the party giving the trust (muzaki). This means that accountability is a form of BAZNAS responsibility (Ni Luh Putu Ita Sulistiyawati, 2021).

Sorong Regency as the recipient of the mandate is to disclose all activities and financial performance to the muzaki as the trust giver so that a trust is formed by the muzaki in the BAZNAS institution itself. If this principle of accountability can be implemented, it will have a good impact on the institution for muzaki and it is possible that the level of trust and interest of muzaki will increase, and they will entrust their zakat funds to the Zakat Management Institution. So that the benefits of implementing accountability are expected to be able to create a sense of trust in the community who have given their trust to the trustees, able to improve the performance of the zakat management organization so that it becomes even better. and is able to stimulate the emergence of a conducive organizational climate which can increase manager discipline.

Accountability is influenced by 3 things that are mutually bound, namely the agent (management party), namely one of the parties entrusted with the mandate to provide an explanation of the trust that has been given to him, the principal (who entrusts the trust), namely the person/institution who entrusts the trust to the management and can impose sanctions if actions are not in accordance with the principal's expectations, and a code (rules) which is a basis for accountability that can provide limits on the nature of accountability and general expectations related to management. Accountability can be measured by indicators: 1) Clarity of mustahik targets; 2) Dissemination of information; 3) Public access to information; 4) Presentation of financial reports; 5) Financial control (Jamaluddin, 2017).

Apart from accountability in maintaining muzaki's trust, BAZNAS is also expected to provide quality services to muzaki. Because service quality is a level of service that is related to the fulfillment of customer expectations and needs (Jumriani, 2021). This means that service is said to be of quality if a particular company or institution is able to provide products or services (services) in accordance with the desires, needs and expectations of its customers/users (Intan & lucky, 2022). The services referred to are all forms of services provided by BAZNAS Sorong Regency to every muzaki who will pay their zakat, whether zakat mal or zakat fitrah. Quality service is not just delivering or serving but also understanding, comprehending and feeling. In this way, the delivery will reach the heart share and strengthen the position in the consumer's mind share. The benchmark for service quality in Islam is called sharia standardization, this is what is then used as an assessment standard.

Then the factors that influence service quality are Expected service relating to what customers/service users expect and perceived service relating to what customers/service users receive or the results of comparing Expected service with actual service perceptions, so that if expectations are met then service quality is considered ideal (Tjiptono, 2014). Furthermore, service quality can be determined using various indicators, service quality indicators, namely: 1) Tangible, 2) Reliability, 3) Responsiveness, 4) Guarantee, 5) Empathy (Empathy) (Ifansyah, 2020) . By fulfilling the factors and achieving service quality indicators at BAZNAS, trust will be formed, in this case there is confidence and a sense of security.

Sorong Regency is a region administratively located in West Papua Province which consists of 30 districts, 26 sub-districts and 226 villages, located in an area that has fertile land and is rich in resources that provide hope and prosperity for its residents. The Sorong Regency Government continues to stretch and encourage itself to continue to progress and improve the prosperity of its people. The National Zakat Amil Agency (BAZNAS) is an independent, non-structural government institution that has the authority to carry out zakat management tasks nationally.

In the history of his journey, the Sorong Regency BAZNAS commissioner for the 2019-2024 period was only elected on October 30 2019 and was only appointed on December 13 2019 based on Sorong Regency Regent's Decree Number 451/KEP/X/Year 2019 and this was the beginning of the establishment of BAZNAS in Sorong Regency. The temporary office of BAZNAS Sorong Regency is located at the LPTQ Building, 2nd floor, Jalan Buncis, Malawele Village, Aimas, Sorong Regency, West Papua. In order to assist the government in alleviating poverty and improving the welfare of the people of Sorong Regency, the proceeds from zakat collection are distributed to 8 asnaf and are realized in 5 superior distribution programs, namely: Sorong Regency, Takwa Regency, Sorong Prosperous Regency, Smart Sorong Regency, Healthy Sorong Regency, Careful Sorong Regency.

Research conducted by Septi Budi Rahayu, et al (2019) shows that accountability and transparency influence muzaki trust (Ifansyah, 2020). Ervina Setyowati (2021) shows that accountability and service quality have a positive effect on the level of muzaki's trust, while transparency has no effect on the level of muzaki's trust (Setyowati, 2021). However, the results of research on transparency are the dominant variable in muzaki's level of trust (Jumriani, 2021). Then Moch Ilyas Junjunan, et. al (2020) concluded that accountability has a negative effect on muzaki trust, transparency and Islamic Good Corporate Governance have a positive effect on muzaki trust (Junjunan, M. I., Asegaf, M. M., & Takwil, 2020). Mu'alim (2020), accountability has no effect on muzakki loyalty, while transparency and service quality of zakat managers affect muzakki loyalty (Mu'alim, 2020). Eha Nugraha (2019) states that accountability affects muzaki's trust but does not have a positive effect on muzaki's commitment, the same as accountability, transparency is not balanced by an increase in muzaki's trust and muzaki's commitment to giving zakat. Service quality has a significant effect on muzaki's trust (Nugraha, 2019). Then the research results of Nur Kabib, et al (2021) Accountability and Transparency in Zakat Management partially and simultaneously have a significant effect on interest in paying professional zakat through Baznas. Fitria Bolita and Alim Murtani (2021) The Influence of Accountability, Transparency and Service Quality on Muzakki's Decision to Pay Zakat to BAZNAS.

Then the phenomenon that occurred at BAZNAS Sorong Regency was that the realization of the zakat funds received was very far from the zakat potential that BAZNAS Sorong Regency wanted to cover in planning, namely with a potential of Rp. 1,400,000,000 with actual receipts only around Rp. 113,765,000. This can happen because there are still many muzaki who have not paid their zakat at BAZNAS Sorong Regency and even distributed it themselves or distributed it to mosques, Islamic boarding schools, etc. Apart from the large number of zakat management organizations such as the Amil Zakat Infaq Institute and Nahdlatul Ulama alms (LAZISNU) and the Amil Zakat Infaq and alms Muhammadiyah Institute (LAZISMU), this is also due to the lack of trust of muzaki towards BAZNAS Sorong Regency itself, this can be seen in the collection and distribution activities zakat funds in the month of Ramadan. Another phenomenon is that the potential for zakat in the Sorong Regency National Zakat Amil Agency (BAZNAS) will increase in 2021, which can be seen from the number of muzaki in 2020, which was 200 muzaki, then in 2021 there were 900 muzaki, of course with several service strategies, namely opening zakat counters, zakat pick-up services, and recruitment for zakat fundraising.

RESEARCH METHOD

The research location was carried out in Klabinain Village, Aimas District, Sorong Regency. The population used in this research is the Muslim community who live in Klabinain Village and have been permanent muzaki for 2 consecutive years in 2021 and 2022 based on 72 muzaki (BAZNAS data), however the real data in the field sampled in this research is as many as 61 muzaki because 11 respondents (muzaki) did not return the questionnaire. This type of research is quantitative with a correlation approach (Syofian Siregar, 2017). The data collection used in this research is a survey method, namely data collection is carried out by observation and submission of questionnaires (Sugiyono, 2012), each respondent is asked for their opinion regarding a series of statements related to the object under study with a rating scale of 1 (one) to 5 (five). To answer research problems and test hypotheses, the Statistical Program for Social Science (SPSS) V.28 analysis technique is used (Sugiyono, 2017).

RESULTS AND DISCUSSIONS

Respondent Characteristics

The results of this research can be presented with descriptive data that describes the condition or characteristics of the respondents and the relationship between each variable used in this research. The characteristics of the 61 respondents based on BAZNAS data are homogeneous in terms of type of work, namely TNI and gender, namely male, and relatively homogeneous in terms of education, namely high school 95% (58 respondents) and bachelor's degree 5% (3 respondents), then Based on age, it shows that those aged 20-25 years are 62% (38 respondents), those aged 25-30 years are 20% (12 respondents), those aged 30-35 years are 18% (11 respondents).

Validity Test and Reliability Test

This research uses validity tests, reliability tests, multiple linear regression tests and partial coefficient of determination to test the hypotheses proposed in this research.

Tabel 1. Validity test and reliability test

Variabel	Indicators/statement items	Pearson correlation	r tabel n=61	Information	Cronbach's Alpha
	X1.P1	0, 608	0,2521	Valid	
	X1.P2	0,666	0,2521	Valid	
	X1.P3	0,692	0,2521	Valid	
Accountability	X1.P4	0,727	0,2521	Valid	0,764
	X1.P5	0,726	0,2521	Valid	
	X1.P6	0,74	0,2521	Valid	
	X1.P7	0,597	0,2521	Valid	
	X2.P1	0, 562	0,2521	Valid	
	X2.P2	0,71	0,2521	Valid	
	X2.P3	0,837	0,2521	Valid	
Service quality	X2.P4	0,477	0,2521	Valid	0,755
	X2.P5	0,704	0,2521	Valid	
	X2.P6	0,65	0,2521	Valid	
	X2.P7	0,62	0,2521	Valid	
	Y.P1	0, 592	0,2521	Valid	
	Y.P2	0,774	0,2521	Valid	
	Y.P3	0,664	0,2521	Valid	
Muzaki's trust	Y.P4	0,675	0,2521	Valid	0,768
	Y.P5	0,697	0,2521	Valid	
	Y.P6	0,775	0,2521	Valid	
	Y.P7	0,61	0,2521	Valid	

The table above shows that the results of the questionnaire that has been distributed consist of 21 statements related to the variables that influence muzaki's confidence in paying zakat at BAZNAS Sorong Regency. Based on the calculation of the validity test on the statement of each variable using SPSS version 28, it shows that the rcount value is > than the rtable value (0.2521) and the Cronbach's Alpha value for each variable is more than 0.60, so it can be concluded that each statement on each variable has valid and reliable.

Multiple Linear Regression Test

In analyzing the influence of accountability (X1) and service quality (X2) on muzaki trust (Y), multiple linear regression analysis was used. The results of the multiple linear regression analysis in this research can be seen in the following table:

Multiple linear regression table

Tabel 2. Multiple Regression Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	T	
1	(Constant)	11.723	5.546		2.114	.039
	Accountability X1	.029	.128	.029	.227	.821
	service quality X2	.587	.172	.437	3.409	.001

Based on the table above, the following equation can be obtained:

Y = a + b1X1 + b2X2 + è

Y= 11.723 + 0.029X1 + 0,587X2 + è

The multiple linear regression equation can be explained as follows:

Constant (a) is 11.723, meaning that if accountability and service quality are 0, then Muzaki's trust value is 11.723. The regression coefficient for the accountability variable (X1) is 0.029 (positive value), meaning that accountability has an effect in the same direction as muzaki's trust. If accountability increases by 1 unit, trust will increase by 0.029

The regression coefficient for the service quality variable (X2) is 0.587 (positive value), meaning that service quality has an effect in the same direction as muzaki's trust. If service quality increases by 1 unit, trust will increase by 0.587.

Hypothesis test

T test (partial)

The T test (partial) is used to determine whether the independent variables partially have a real effect on the dependent variable or not. The results of the T test (partial) in this study are as follows:

Tabel 3. T Test Results with Muzaki Trust as the Dependent Variable

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	11.723	5.546		2.114	.039
	Accountability	.029	.128	.029	.227	.821
	service quality	.587	.172	.437	3.409	.001

The table above shows that the results of statistical tests using SPSS Version 28 on the accountability variable obtained a value of tcount 0.227 < ttable 2.001 with a significance value of 0.821 > 0.05, this means that accountability (X1) has an effect but is not significant on muzaki trust in BAZNAS Sorong Regency. Thus, h0 is accepted and Ha is rejected.

For the service quality variable (X2), the value obtained is t count 3.409 > table 2.001 with a significance value of 0.001 < 0.05, this means that service quality (X2) has a significant effect on muzaki trust in BAZNAS Sorong Regency. Thus, H2 is rejected and H2 is accepted.

Determinant Correlation Analysis (R^2)

The coefficient of determination value used to find out how much influence the independent variable has on the dependent variable or muzaki's trust in BAZNAS can be seen in the following table:

Tabel 4. Multiple Determination Coefficient Test Results (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.450[a]	.202	.175	2.125

The magnitude of the contribution of the independent variable to the dependent variable or muzaki's trust in BAZNAS is known from the coefficient of determination R Square, which is 0.202 or 20.2%. This means that 20.2% of the muzaki trust variable is explained by accountability and service quality variables, while the remaining 79.8% is explained by factors outside the model or outside this research.

Partial Coefficient of Determination (r^2)

Apart from using the t test, it is also necessary to find the magnitude of the partial determination coefficient for each independent variable. This partial determination test is used to find out how much contribution each independent variable makes to the dependent variable.

Tabel 5. Koefisien Determinasi Parsial

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficient s Beta	T	Sig.
1	(Constant)	11.723	5.546		2.114	.039

Accountability as	.029	.128	.029	.22 7	.821
service quality	.587	.172	.437	3.409	.001

From the table above it can be seen that the r2 value of accountability is (0.029)2 or equal to 0.0008 (0.8%) the r2 value of service quality is (0.437)2 or equal to 0.190 (19%), so it can be concluded that the coefficient of determination (r2) partial independent variable on the dependent variable shows that the service quality variable has a greater or more dominant influence than the accountability variable on muzaki's trust in zakat at BAZNAS.

F test (simultaneous)

The F test is carried out by researchers with the aim of seeing the influence of independent variables simultaneously on the dependent variable or what is usually called a linear regression equation test. The results of the F test can be seen in the following table:

Tabel 6. F Test Results with Muzaki Trust as the Dependent Variable

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	66.474	2	33.237	7.361	001[b]
	Residual	261.886	58	4.515		
	Total	328.361	60			

In the table above, it can be seen that the calculated F value is 7.316 > F table 2.764 with a significance value of 0.001 < 0.05, which means that the independent variable has an effect on the dependent variable or muzaki trust in BAZNAS Sorong Regency, so this means that accountability and quality service simultaneously and significantly influences muzaki's trust. Thus H0 is rejected and Ha is accepted.

CONCLUSION

From the results of the descriptive analysis, it is known that the respondents are homogeneous in terms of occupation, namely TNI and gender, namely male. then the respondents were relatively homogeneous in terms of education, namely the lowest and dominant education was high school. The accountability variable does not have a significant effect on muzaki trust in Baznas Sorong Regency. The service quality variable has a significant effect on the trust of Sorong Regency Baznas muzaki. The variables of accountability and service quality simultaneously have an influence on muzaki trust in Baznas Sorong Regency.

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