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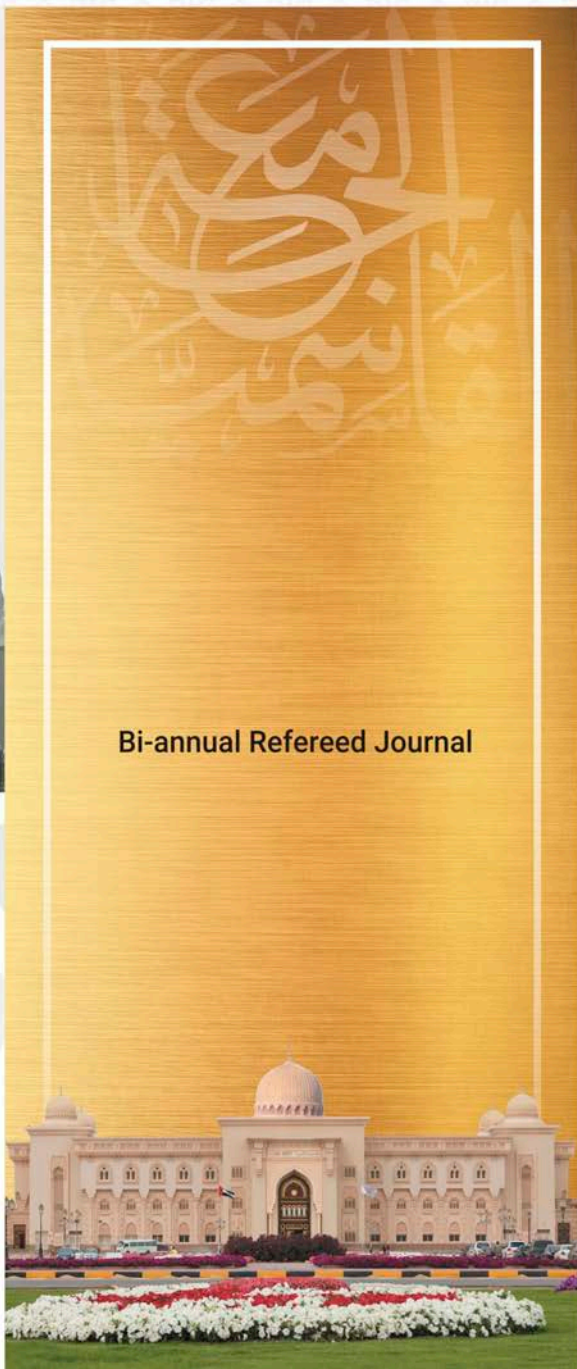


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المساءلة والشفافية والحوكمة الإسلامية الرشيدة للشركات وثقة المكيين في
إندونيسيا

ACCOUNTABILITY, TRANSPARENCY, AND ISLAMIC
GOOD CORPORATE GOVERNANCE (IGCG) ON
*MUZAKKI TRUST IN INDONESIA*¹

نيننج واهيونينغسي

جامعة شيخ نورجاتي الإسلامية الحكومية شيريبون، إندونيسيا

Nining Wahyuningsih

UIN Siber Syekh Nurjati Cirebon, Indonesia

خير النساء

جامعة شيخ نورجاتي الإسلامية الحكومية شيريبون، إندونيسيا

Khoiyrunisa

UIN Siber Syekh Nurjati Cirebon, Indonesia

عيف سيف الله

جامعة شيخ نورجاتي الإسلامية الحكومية شيريبون، إندونيسيا

Eef Saefullah

UIN Siber Syekh Nurjati Cirebon, Indonesia

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الملخص

تهدف هذه الدراسة إلى تحليل تأثير المساءلة والشفافية والحوكمة الإسلامية الرشيدة على ثقة دافعي الزكاة في منطقة لازيسمو سيربيون. لا تزال إمكانية تحصيل الزكاة في مؤسسات المعنية غير مثالية في الوقت الراهن، حيث ما زال هناك العديد من الأشخاص الذين يختارون دفع الزكاة بشكل مستقل، ويرجع ذلك إلى غياب الثقة الكاملة في المؤسسات العاملة في الزكاة من قبل المجتمع، وخاصة المزكين. فيما يتعلق بإدارة الزكاة، يجب أن تفي القوائم المالية بمتطلبات أو مبادئ الحوكمة الرشيدة التي تشمل الشفافية والمساءلة والمسؤولية والاستقلال. نص القانون رقم 23 لعام 2011 المادة 02، على ضرورة التزام إدارة الزكاة بتعاليم الشريعة الإسلامية، مثل الأمانة والسرعة والعدالة والوضوح القانوني والصدق والمسؤولية. المساءلة والشفافية عنصران مهمان في الحوكمة الرشيدة للشركات التي تلعب دوراً مهماً في تعزيز ثقة المزكين تجاه المؤسسات المعنية بإدارة الزكاة. الحوكمة الإسلامية الجيدة للشركات هي نظام إدارة يعطي الأولوية للمساءلة الروحية ويجمع بين المبادئ الأساسية للأخلاق والموثوقية والشفافية والمسؤولية والمساءلة، والتي تعتبر معايير أساسية لرضا الله (سبحانه وتعالى). يستخدم هذا البحث الأساليب الكمية. أنواع البيانات المستخدمة هي البيانات الأولية والبيانات الثانوية. تأتي البيانات الأولية من الاستبيانات الموزعة عبر نموذج جوجل بإجمالي 78 مستجيباً من المزكين في لازيسمو سيربيون ريجنسي، بينما تأتي البيانات الثانوية من نتائج مراجعة الأدبيات ذات الصلة بهذا البحث. أساليب تحليل البيانات المستخدمة هي اختبار أداة البحث واختبار الافتراض الكلاسيكي واختبار تحليل الانحدار الخطي المتعدد واختبار معامل التحديد واختبار الفرضيات. أظهرت النتائج أن الشفافية والحوكمة الإسلامية الجيدة للشركات كان لها تأثير كبير على ثقة دافعي الزكاة، في حين لم يكن للمساءلة أي تأثير على مستوى الثقة لدى المزكين. وهذه النتيجة متوقعة لأن المزكي يثق بالفعل بشكل كامل في لازيسمو سيربيون ريجنسي لإدارة أموال الزكاة

بشكل فعال، لذلك فهم يركزون بشكل أكبر على جوانب أخرى مثل فعالية البرامج التي تنظمها لازيسمو سيريبون ريجنسي.

Abstract

This study aims to analyze the effect of accountability, transparency, and Islamic good corporate governance on *muzakki* trust in LAZISMU Cirebon Regency. The potential for collecting *zakat* in *zakat* institutions is currently still not optimal, because there are still many people who choose to pay *zakat* independently. This is also due to the absence of full trust in *amil zakat* institutions by the community, especially among *muzakki*. In the management of *zakat*, financial statements should meet the requirements or principles of good governance which include transparency, accountability, responsibility, and independence. According to Law No. 23 of 2011 article 02 that *zakat* management must adhere to Islamic law, such as trustworthiness, expediency, justice, legal clarity, honesty, and responsibility. Accountability and transparency are important components in good corporate governance that play a role in fostering trust among *muzakki* towards *zakat* management institutions. Islamic Good Corporate Governance is a management system that prioritizes spiritual accountability and combines the basic principles of morality, reliability, transparency, responsibility, and accountability, which are seen as substantial benchmarks for the pleasure of Allah (s.w.t.). This research uses quantitative methods. The types of data used are primary data and secondary data. Primary data comes from questionnaires distributed via google-form to *muzakki* totaling 78 respondents who are *muzakki* LAZISMU Cirebon Regency, while secondary data from the results of literature review relevant to this research. The data analysis techniques used are research instrument test, classical assumption test, multiple linear regression analysis test, determination coefficient test, and hypothesis testing. The results showed that transparency and Islamic good corporate governance had a significant effect on *muzakki* trust, while accountability had no effect on *muzakki* trust. This can occur because *muzakki* already fully trust LAZISMU Cirebon Regency in managing *zakat* funds effectively, so they focus

more on other aspects such as the effectiveness of programs organized by LAZISMU Cirebon Regency.

الكلمات الدالة: المساءلة، الشفافية، حوكمة الشركات الإسلامية الرشيدة، ثقة المراكز.

Keywords: Accountability, Transparency, Islamic Good Corporate Governance, *Muzakki* trust.

1.0 Introduction

Zakat management institutions such as BAZNAS (Badan Amil Zakat Nasional) and LAZ (Lembaga Amil Zakat) are mandate-holding institutions as stipulated in Law Number 23 Year 2011. BAZNAS is a national institution responsible for managing *zakat*, while LAZ is a public institution tasked with assisting the collection, distribution, and utilization of *zakat*. In essence, both organizations have the same goal of facilitating the collection, distribution, and utilization of *zakat* funds to support those in need (Ardini & Asrori, 2020).

Indonesia is one of the countries that has a large potential for *zakat*, because the majority of its population is Muslim. This is because *zakat* must be issued by every Muslim. However, on the other hand, the potential of *zakat* collection is still not maximized, this condition is because there are still many people who choose to pay *zakat* non-formally (independently). In addition, there are other factors that are believed to contribute to the low achievement of *zakat* collection in Indonesia, namely the lack of understanding of the obligation to pay *zakat*, limited awareness of *zakat* payment, and the low level of public trust in *zakat* institutions (Thoa & Marimin, 2019).

Based on data from the annual report of LAZISMU Cirebon Regency in 2023, Data on *zakat* collection in LAZISMU Cirebon district looks fluctuating during the 2019-2023 period. In 2023 the collection of *zakat* decreased by 5.6% with a total *zakat* revenue of Rp.159,561,257 compared to the total *zakat* revenue in 2022 of Rp. 202,872,000, this shows that the *zakat* collected has decreased.

Reporting plays an important role in improving transparency and accountability of *zakat* management to the public. In 2020, the

Ministry of Religious Affairs in collaboration with Puskas BAZNAS introduced a new measurement tool known as the Transparency Index (ITRANS OPZ). The Transparency Index of *Zakat* Management Organizations (ITRANS OPZ) was developed as a scientific measurement tool used to evaluate transparency practices in the *zakat* management sector in Indonesia. The results of this measurement can be used as a reference for *zakat* regulators in making policy decisions and providing information to the public regarding the transparency practices of *zakat* management in their respective regions (BAZNAS, 2021). Based on the results of the OPZ Transparency Index (ITRANS) measurement conducted by Puskas BAZNAS in collaboration with the Ministry of Religious Affairs (2020), BAZNAS RI obtained the highest score, with a transparency score of 0.97, ranking first in the transparent category. This category indicates that BAZNAS provides real-time reporting, maintains an up-to-date database of *muzakki* and *mustahik*, and keeps its collection and distribution database up to date.

According to BAZNAS Puskas data, in 2019 the amount of ZIS collection from Non-OPZ communities was greater at IDR 58,286,927,636,780 compared to the national *zakat* collection reported by official *zakat* institutions which was only IDR 10.6 trillion. This is because 37.67% of people pay *zakat* through mosques, 22.81% donate *zakat* to foundations or non-DKM ZIS institutions, and 39.52% pay directly to *mustahik* (BAZNAS, 2021).

Public trust is important, so the *zakat* management institution must be able to manage *zakat* properly and transparently, such as in making financial reports must be reported accurately to *muzakki* so that *muzzaki* trust will increase. The potential trust in an institution will be positively influenced by publicizing its financial condition openly, because it shows professional management. Thus, the distribution of *zakat* to the *Amil Zakat* Institution will increase the sense of security and trust of *mustahik*, because they believe that the *zakat* paid will be managed properly. Good *zakat* management is very beneficial in encouraging broad welfare that permeates all levels of society. In addition, when *zakat* is managed optimally, it will serve as a catalyst for sustainable development programs and goals and offer potential funds that can improve the overall welfare of society (Widiyawati, 2023).

According to research (Rahayu et al., 2019), accountability and transparency are influential aspects in motivating individuals to pay *zakat* and in creating trust in *zakat* management institutions. Accountability refers to the responsibility of *zakat* management institutions to report all their activities, especially related to the flow of *zakat* funds and financial statements. The level of accountability for the organization will have a direct impact on the level of trust from *muzakki*. On the other hand, transparency relates to the publication of all reports, including activity, program, and financial reports, which are then distributed to *muzakki*. The more transparent and open an institution is in managing *zakat* funds, the higher the *muzakki* entrust their *zakat* funds to the institution (Assa'diyah & Pramono, 2019).

In addition to the phenomenon of the rise of *Amil Zakat* Institutions today, there are several obstacles or challenges, especially for LAZISMU Cirebon Regency. Among them, it is still difficult for the community or *muzakki* to give up the *zakat* paid to be distributed to *mustahik* who are far from where they live, because the average *muzakki* is a Muhammadiyah community who lives or works in the area around LAZISMU Cirebon Regency. Thus, the level of trust of *muzakki* towards the *Amil Zakat* Institution is still relatively low, as well as the lack of public understanding of the obligation of *zakat*, especially rural communities far from urban areas. This is because there is no funding staff at LAZISMU Cirebon Regency to socialize *zakat* institutions and to collect funds from *muzakki* directly. This was stated by the Program Manager of LAZISMU Cirebon Regency and was evidenced by the decline in LAZISMU Cirebon Regency's *zakat* revenue in 2023. The purpose of this study is to analyze the influence of accountability, transparency, and Islamic Good Corporate Governance on *muzakki's* trust in paying *zakat*. This study is also expected to contribute to *zakat* management institutions as evaluation material and can increase *muzakki's* trust in paying *zakat*.

2.0 Theoretical Review

2.1 Zakat Management Organization

Zakat management organization (OPZ) is a body or institution that is responsible for the management of *zakat*. *Zakat* management agency or institution is stipulated in Law No. 23 Year 2011 on *Zakat*

Management. According to the law, there are two types of *zakat* management institutions in Indonesia, namely the National *Amil Zakat* Agency (BAZNAS) and the *Amil Zakat* Institution (LAZ) (Anwar et al., 2019). BAZNAS is a *zakat* management institution established by the government, which includes Central Baznas, Provincial Baznas, and Regency/City Baznas. Although BAZNAS is established by the government, the process of formation and subsequent management must involve elements of the community (Luthfi, 2018). LAZ is a community-formed organization that plays an important role in assisting BAZNAS in the collection, distribution, and utilization of *zakat* (Rusmini & Aji, 2019).

Zakat management agencies or institutions are stipulated in Law No. 23 Year 2011 on *Zakat* Management. According to the law, there are two types of *zakat* management institutions in Indonesia, namely the National *Amil Zakat* Agency and *Amil Zakat* Institution (Anwar et al., 2019). The National *Amil Zakat* Agency is a *zakat* management institution established by the government, which includes the Central Baznas, Provincial Baznas, and Regency / City Baznas. *Amil Zakat* Institution is an organization formed by the community that plays an important role in assisting BAZNAS in collecting, distributing, and utilizing *zakat*. In managing *zakat*, the management of *zakat*, *infaq*, and *shadaqah* must be carried out in accordance with Islamic law, with an emphasis on trust, justice, legality, integration, and accountability.

2.2 Muzakki Trust

According to the Big Indonesian Dictionary (KBBI), trust is an opinion or belief that something that is believed is true or real. Trust can also be defined as the belief that an individual has in another person because they have expectations of that person's integrity, wisdom and obedience (Sugono, 2008). Trust is a fundamental and primary element in the growth of an institution (Athifah et al., 2018). According to (Rapindo et al. 2021) *Muzakki's* trust can also be seen as an evaluation and understanding of what is offered by the *zakat* management institution so that the *muzakki* can reap its benefits. *Muzakki* is a type of *isim fa'il* from the word *zaka* which means clean, blessed, growing, and good. According to Islamic jurisprudence, *muzakki* refers to individuals who have an obligation to pay *zakat*. *Muzakki* is specifically related to Muslims who are obliged to pay their

zakat (Agustin et al., 2021). Muzakki trust can be defined as the confidence of a *muzakki* in depositing *zakat* to a *zakat* agency or institution that has the responsibility to distribute *zakat* to *mustahik*. *Muzakki* trust is also influenced by accountability and transparency of *zakat* management and improved organizational management, so that it also affects the increase in interest in *zakat*.

2.3 Accountability

Accountability is an important practice to ensure that the trust manager is accountable to the trust giver for effectively managing the resources entrusted to him both vertically and horizontally. Accountability can also be interpreted as the role of the trust holder (agent) to transparently and responsibly provide reports on all activities, and fulfill their duties to the trust giver (principal), who has the power and authority to hold it accountable (Afid, 2022). Accountability in *zakat* institutions can be demonstrated by carefully documenting all activities related to *zakat* fund management. This also applies to presenting transaction records and evidence during the recording process. Documentation and presentation of records are used as a means to prove trust, loyalty, and increase balance in upholding rights and eliminating distrust. This further helps in providing reliable, accurate, and timely reports (Shinta, 2018).

Accountability viewed from an Islamic perspective is a form of human responsibility to its Creator, as Allah (s.w.t.) says in the *Qur'an*: “Indeed, Allah commands you to convey the message to who has the right to receive it, and (tells you) if he decides law among men, that you may determine it justly. Indeed, Allah gives the best teaching to you. Indeed, Allah is All-Hearing, All-Hearing See” (An-Nisa:58). This verse teaches a lesson that trust, and justice are the main principles in living life, both on an individual, social and governmental scale. A person who holds a mandate must take full responsibility, and in enacting laws must be based on justice. Allah (s.w.t.), the All-Hearing and All-Seeing, will always supervise every human action.

2.4 Transparency

Transparency is a principle that ensures that each individual has the right to access and obtain information about management control, including program details, procedures for preparing and implementing

them, and the results received (Sudrajat, 2021). Based on the Decree of the Minister of State-Owned Enterprises (BUMN) Number: Kep-117/M-Mbu/2002 Article 3 concerning the Implementation of Good Corporate Governance Practices in State-Owned Enterprises (BUMN), it is stated that transparency means openness and accessibility in the decision-making process, as well as providing comprehensive and relevant information about the company. Transparency is defined as something that is easily understood and available to those who need it (Rapindo et al., 2021). Transparency in *zakat* management can facilitate the improvement of a good control system, because it covers not only the inside but also the outside, including *muzakki* and the wider community. When *zakat* management becomes more transparent, it can help reduce public suspicion and distrust.

In the Islamic perspective, transparency means ensuring that all financial transactions are recorded and reported clearly and in detail, so that they can be properly accounted for. As Allah (s.w.t.) says in the in the *Qur'an*: “Oh you who believe, if you are in peace, don't do charity in cash for the specified time, you should write it down. And let there be a writer among you write it correctly...” (Al-Baqarah:282).

Transparency in *zakat* management can facilitate the improvement of a good control system, because it not only covers the internal but also external parties, including *muzakki* and the wider community. When *zakat* management becomes more transparent, it can help reduce suspicion and distrust of the community (Thahir et al., 2021).

2.5 Islamic Good Corporate Governance

The implementation of basic principles such as justice, accountability, transparency, independence, and responsibility is an important process in corporate management known as good corporate governance, the assessment of which is based on the principles of monotheism, piety and consent, balance and justice, and welfare (Pratiwi & Ridlwan, 2019). The concept of Islamic Corporate Governance is an organization and management that is surrounded by prophetic teachings. Islamic Corporate Governance lies in a management system that emphasizes spiritual responsibility, but still adheres to principles such as transparency, accountability, morality, and reliability. These

principles serve as tangible measurement tools, but the true and ultimate responsibility lies in worshipping Allah and seeking His pleasure. This definition emphasizes that in corporate governance, management's responsibility goes beyond material obligations to shareholders and stakeholders, but there is a more essential responsibility, namely to the Khaliq, Allah (s.w.t.) (Pahlevi, 2022).

As Allah (s.w.t.) says in the *Qur'an*: “O you who believe, let you be people who always upholds (the truth) for the sake of Allah, being a witness fairly. And never hate anything people, encouraging you to act unfairly. Be fair, because justice is closer to piety. And have faith in Allah, indeed Allah is All-Knowing of what you are do it.” (Al-Maidah:8). This verse contains an important command for believers to always uphold justice and make faith the basis for their behaviour.

2.6 Hypotheses

The hypotheses in this study are:

H_1 : Accountability has a significant effect on *Muzakki* trust in LAZISMU Cirebon Regency.

In *Shari'ah* Enterprise Theory (SET) according to Triyuwono (2001), accountability is considered a crucial aspect. One of the main responsibilities entrusted to stakeholders is *muzakki*, with the aim of instilling trust in them and fostering trust in *zakat* institutions. Consequently, accountability demonstrated by *zakat* institutions plays a fundamental role in building trust among *muzakki* and the wider community. This increase in trust is expected to have a positive impact on the willingness of *muzakki* to actively participate in paying *zakat* (Nugraha, 2019). Previous research conducted by Rapindo et al. (2021) that the accountability variable affects the trust of *muzakki* in BAZNAS Riau Province. Meanwhile, research (Saraswati & Larasati, 2021) states that accountability has a positive and significant effect on *muzakki* trust in Lazismu Uhamka.

H_2 : Transparency has a significant effect on *muzakki's* trust in LAZISMU Cirebon Regency.

In *Shari'ah* Enterprise Theory (SET) according to Triyuwono (2001), the definition of transparency is the value of integrity given to stakeholders, including *muzakki*, in order to instill confidence in the

ability of *zakat* management organizations to handle *zakat* honestly and trustworthily. The transparency of *zakat* institutions can have an impact on the level of trust from *muzakki*. This is because the greater the transparency of institutions in managing *zakat*, the stronger the level of trust of *muzakki* towards *zakat* institutions. Previous research by Junjuran et al. (2020) that transparency has a significant and positive impact on the level of *muzakki* trust in the *Amil Zakat* Institution Dompot Amanah Umat. Research from (Cahyani, 2023) also states that the transparency variable has a positive effect on the level of *muzakki* trust in the North Sumatra Zakat Initiative *Amil Zakat* Institution.

H_3 : Islamic Good Corporate Governance (IGCG) has a significant effect on *muzakki trust* in LAZISMU Cirebon Regency.

Principles such as accountability and transparency contribute to the establishment of good Good Corporate Governance because both are related to effective organizational management. In this study, when evaluating the amount of *zakat*, *muzakki* will show a stronger commitment to paying *zakat*, thus highlighting the importance of Islamic Good Corporate Governance (Pratiwi & Ridlwan, 2019). Previous research conducted by Agustin (2021) showed positive results, namely Islamic Good Corporate Governance has a significant influence on *muzakki* trust in BAZNAS Rejang Lebong. Research by (Pratiwi & Ridlwan, 2019), that Islamic Good Corporate Governance has a significant effect on *muzakki* trust in *amil zakat* in Surabaya.

3.0 Research Methodology

The approach in this study uses quantitative methods. This quantitative approach is carried out to determine whether there is an influence between the independent variable (X) namely Transparency, Accountability, Islamic Good Corporate Governance and the dependent variable (Y) *Muzakki* Trust.

Measurement of the independent variable of accountability (X_1) uses five dimensions, namely: Legal accountability and honesty, Managerial accountability, Program accountability, Policy accountability, and financial accountability. The five dimensions are developed into fifteen statement items in the questionnaire. The transparency variable (X_2) uses two dimensions, namely informative

and openness, which are developed into nine statement items. The Islamic Good Corporate Governance variable (X_3) uses four dimensions, namely *Tauhid*, *Taqwa*, *Ridho*, and Justice, which are developed into six statement items. While the *Muzakki* Trust variable (Y) uses three dimensions, namely: Trustworthy, Ability, and Moral attitude, which are developed into six statements. These variables are measured using a Likert scale ranging from 1 to 5, namely Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree.

The data sources used consist of primary data and secondary data. Primary data is obtained from the results of respondents' answers to questionnaires that have been given to *muzakki*. The questionnaire was submitted to the *muzakki* distributed directly and via googleform. The secondary data is obtained from various journals, articles, books, websites related to the research theme. The population used in this study were *muzakki* who paid their *zakat* to LAZISMU Cirebon Regency which amounted to 350 people. The sample taken was 78 *muzakki* obtained using the Slovin formula. Research data that has been collected, analyzed using multiple linear regression analysis.

Testing the research instrument using validity and reliability tests. The validity test uses product moment person with a significance level of 0.05. While the reliability test uses the Cronbach's alpha technique. Furthermore, the classical assumption test is carried out which includes normality test, multicollinearity test, and heteroscedasticity test. The hypothesis is tested using the t-test and the coefficient of determination to determine the contribution of the independent variable to the dependent variable. The data analysis technique uses multiple linear regression using SPSS Version 26 software.

4.0 Results and Discussion

4.1 Validity and Reliability Test

Based on the data validity test of each variable accountability, transparency, Islamic Good Corporate Governance (IGCG), and *muzakki* trust has a value of $r_{\text{count}} > r_{\text{table}}$ of 0.2227, so that each statement item is declared valid. The results of the data reliability test for each variable of accountability, transparency, Islamic good corporate governance (IGCG), and *muzakki* trust have a Cronbach

Alpha value > 0.60 . So, all indicators in this research variable are declared reliable.

4.2 Classical Assumption Test

Normality test is used to ascertain whether the residual value shows a normal distribution or not. One way to assess data normality is to use the Kolmogorov-Smirnov technique. Table 1 presents the normality test results:

Table 1: Normality Test Results
One-Sample Kolmogorov-Smirnov Test
Unstandardized Residual

N		78
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.39951254
Most Extreme Differences	Absolute	.083
	Positive	.050
	Negative	-.083
Test Statistic		.083
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.

Source: Data processing IBM SPSS Version 26

Based on the results of normality testing, the One-Sample Kolmogorov-Smirnov table shows the Asym Sig value. (2-tailed) value of 0.200. The research variables have a significance level value of 0.200 greater than 0.05, so the research data is normally distributed.

4.3 Multicollinearity Test

The multicollinearity test aims to assess whether there is a high or perfect level of correlation between independent variables in a regression model. To determine the presence of multicollinearity in a regression model, it can be done by looking at the tolerance value and the Variance Inflation Factor (VIF) value, as presented in table 2:

Table 2: Multicollinearity Test Results
Coefficients^a

Unstandardized Coefficients				Standardized Coefficients	T	Sig.	Collinearity Statistics	
Model	B	Std. Error	Beta	Tolerance			VIF	
1	(Constant)	2.274	1.411		1.612	.111		
	Accountability	.092	.058	.237	1.575	.120	.126	7.956
	Transparency	.313	.079	.462	3.963	.000	.210	4.754
	IGCG	.205	.095	.236	2.143	.035	.235	4.255

a. Dependent Variable: *Muzakki* Trust

Source : Data processing IBM SPSS Version 26

Based on the results of multicollinearity testing, it shows that each independent variable has a tolerance value > 0.1 , namely for the Accountability variable of 0.126 Transparency of 0.210 and IGCG of 0.235, so there is no multicollinearity between the independent variables in the regression model. The calculation results also show the Variance Inflation Factor (VIF) value of each variable, namely Accountability of 0.7956 Transparency of 4.754 and IGCG of 4.255. This shows that all independent variables have a VIF value smaller than 10 so it can be concluded that there is no multicollinearity in the regression model of this study.

4.4 Heteroscedasticity Test

The heteroscedasticity test is used to answer whether there are different variants of residuals between unequal observations in a regression. The regression model is said to be good if the residual value has no correlation in a regression model (homoscedastic). The heteroscedasticity test is carried out using the Glejser test, which regresses the absolute value of the regression residuals on the independent variables.

Based on the results presented in table 3, the sig value of the regression results between the absolute value of the residual with each independent variable > 0.05 . Therefore, it can be concluded that this regression model is homoscedasticity or does not show heteroscedasticity.

Table 3. Heteroscedasticity Test Results
Coefficients^a

Unstandardized Coefficients				Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	.678	.902		.752	.455
	Accountability	.024	.037	.210	.652	.516
	Transparency	-.064	.051	-.317	-1.274	.207
	IGCG	.048	.061	.185	.786	.434

a. Dependent Variable: Abs_RES

Source : Data processing IBM SPSS Version 26

4.5 Multiple Linear Regression Analysis

Multiple linear regression analysis aims to assess whether there is an influence of two or more independent variables (X) on one dependent variable (Y). Table 3 presents the results of the multiple linear regression analysis:

Table 4. Multiple Linear Regression Analysis Results
Coefficients^a

Unstandardized Coefficients				Standardized Coefficients	T	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	2.274	1.411		1.612	.111
	Accountability	.092	.058	.237	1.575	.120
	Transparency	.313	.079	.462	3.963	.000
	IGCG	.205	.095	.236	2.143	.035

a. Dependent Variable: Muzakki Trust

Source : Data processing IBM SPSS Version 26

Based on the results of the data calculations in table 4, the multiple linear regression equation is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 2,274 + 0.092X_1 + 0,313X_2 + 0,205X_3 + e$$

The regression coefficient on the accountability variable (β_1), the transparency variable (β_2), the Islamic Good Corporate Governance (IGCG) variable (β_3) is positive, this means that it has a positive relationship and every one increase in the accountability, transparency and Islamic Good Corporate Governance variables will be followed by an increase in the *muzakki* trust variable.

4.5 Test the Coefficient of Determination (R^2)

The coefficient of determination aims to assess how much influence the simultaneous contribution of the independent variable (X) has on the dependent variable (Y). Table 5 presents the results of the coefficient of determination test.

Table 5. Determination Coefficient Test Results
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.888 ^a	.789	.780	1.428

a. Predictors: (Constant), IGCG, Transparency, Accountability
Source : Data processing IBM SPSS Version 26

Based on table 5, the Adjusted R Square result is 0.780 or 78%. This can be interpreted that the independent variables of this study, namely accountability, transparency, and Islamic Good Corporate Governance (IGCG) together (simultaneously) are able to influence the dependent variable, namely the trust of *muzakki* towards LAZISMU Cirebon Regency as much as 78%. Meanwhile, the remaining 22% is influenced by other variables not used for this study.

4.6 Hypothesis Test

The t test is a statistical tool used to determine whether the independent variable regression model individually or partially has a significant effect on the dependent variable, done by comparing t table with t count. Table 6 presets the t-test results:

Table 6: T-test results
Coefficients^a

Unstandardized Coefficients				Standardized Coefficients	T	Sig.
Model	B	Std. Error	Beta			
1 (Constant)	2.274	1.411			1.612	.111
Accountability	.092	.058	.237		1.575	.120
Transparency	.313	.079	.462		3.963	.000
IGCG	.205	.095	.236		2.143	.035

a. Dependent Variable: *Muzakki* Trust

Source : Data processing IBM SPSS Version 26

Based on the results of hypothesis testing using a significance level of 0.05 ($\alpha = 5\%$), it can be described as follows:

1. The Effect of Accountability on *Muzakki* Trust in LAZISMU Cirebon Regency;
Sig value on Accountability (X_1) of 0.120 > 0.05 and the calculated t value of 1.575 < t table 1.993, then H_0 is accepted and H_a is rejected, then Accountability partially has no significant effect on *Muzakki* Trust.
2. The Effect of Transparency on *Muzakki* Trust in LAZISMU Cirebon Regency;
 H_{02} : There is no significant influence between Transparency on *Muzakki* Trust.
 H_{a2} : There is a significant influence between Transparency on *Muzakki* Trust. Sig value on Transparency (X_2) of 0.000 < 0.05 and the calculated t value of 3.963 > t table 1.993, then H_0 is rejected and H_a is accepted. then Transparency partially has a significant effect on *Muzakki* Trust.
3. The influence of Islamic Good Corporate Governance (IGCG) on *Muzakki* Trust in LAZISMU Cirebon Regency;
 H_{03} : There is no significant influence between Islamic Good Corporate Governance (IGCG) on *Muzakki* Trust.
 H_{a3} : There is a significant influence between Islamic Good Corporate Governance (IGCG) on *Muzakki* Trust.

The Sig value on the Islamic Good Corporate Governance (IGCG) variable (X_3) is $0.035 < 0.05$ and the t value is $2.143 > t$ table 1.993, then H_0 is rejected and H_a is accepted. So Islamic Good Corporate Governance (IGCG) partially has a significant effect on *Muzakki* Trust.

4.7 The Effect of Accountability on Muzakki Trust

In this study, accountability has no significant effect on *Muzakki* Trust. The results of this study are also related to the results of research (Cahyani, 2023) and (Arsyad, 2022), which state that accountability has no effect on muzakki trust. According to (Yuliafitri & Khoiriyah, 2016) there are several factors that have the potential to cause no effect of accountability on *muzakki* trust, such as the researcher's statement does not specifically discuss the concept of accountability so as to cause confusion among respondents when answering statements, different research objects, respondents in this study already have strong trust in accountability and are more focused on other aspects such as the effectiveness of programs organized by *zakat* institutions.

4.8 The Effect of Transparency on Muzakki Trust

In this study, the Transparency variable has a significant effect on *Muzakki* Trust. The results of this study are also related to the results of research by (Noviana Retnowati, 2020), which say that transparency has a significant effect on the level of trust of *muzakki* to pay *zakat* to the *Amil Zakat* Institution.

4.9 The Effect of Islamic Good Corporate Governance (IGCG) on Muzakki Trust

The results of this study indicate that the application of Islamic Good Corporate Governance (IGCG) has a significant effect on *Muzakki* Trust. The results of this study are relevant to research conducted by (Pratiwi & Ridlwan, 2019) which states that the principles of Islamic Good Corporate Governance have a significant effect on *muzakki* trust.

5.0 Conclusion and Recommendations

Accountability does not significantly affect the trust of LAZISMU Cirebon Regency *muzakki*, this can happen because *muzakki* already fully trust LAZISMU Cirebon Regency in managing *zakat* funds effectively, so they focus more on other aspects such as the

effectiveness of programs organized by LAZISMU Cirebon Regency. Transparency has a significant effect on the trust of LAZISMU Cirebon Regency *muzakki*. Transparency can affect the trust of muzakki because LAZISMU Cirebon Regency has provided honest, trustworthy, clear, and accurate information to *muzakki*, both regarding financial reports and overall activity reports.

Islamic Good Corporate Governance (IGCG) significantly affects the trust of LAZISMU Cirebon Regency *muzakki*, this can happen because the *muzakki* believe that LAZISMU Cirebon Regency has shown exemplary governance of an Islamic organization, strongly prioritizing strong faith in Allah (s.w.t.), doing work with full *taqwa* and *ridho*, and ensuring a fair and equitable distribution of *zakat* to the *mustahik*.

For *amil zakat* institutions, it is hoped that they can consistently improve accountability, transparency, Islamic Good Corporate Governance in every *zakat* management, for example by developing the quality of information systems in *zakat* institutions and providing information and education to *muzakki* about how the institution works, the use of *zakat* funds, and the impact that has been achieved, so that *muzakki's* trust will also increase.

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