

The Effect of Transparency, Accountability, and Subjective Norms on Loyalty and Decisions of Muzakki

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ABSTRACT

This study aims to acquire empirical evidence regarding transparency and accountability on muzakki loyalty through muzakki satisfaction. In addition, this study aims to obtain empirical evidence regarding the effect of transparency and accountability on muzakki decisions through the interest of muzakki. This research is quantitatively conducted where the respondents are 50 zakat payers (muzakki) registered at LAZ Nurul Hayat Tuban. The study uses the Partial Least Square – Structural Equation Model (PLS-SEM) with SmartPLS software. The study results indicate that transparency affects the interest of muzakki in paying zakat, and the interest of muzakki in paying zakat affects the decision of muzakki to pay zakat. In addition, the study's results also show that accountability affects muzakki satisfaction, and muzakki satisfaction affects muzakki loyalty. The research findings also provide new insights regarding the effect of subjective norms on muzakki's interest and muzakki's decision to pay zakat. The first implication of this research is that *amil zakat* institutions should pay attention to aspects of accountability to stakeholders, especially zakat payers (muzakki). The second implication is that the *amil zakat* institution should also pay attention to transparency to stakeholders, especially the zakat payers (muzakki). The third implication is that the *amil zakat* institution should continually educate the public regarding the responsibility to disburse zakat and its benefits for Muslims.

ABSTRAK

Penelitian ini bertujuan untuk memperoleh bukti empiris mengenai transparansi dan akuntabilitas terhadap loyalitas muzakki melalui kepuasan muzakki. Selain itu, penelitian ini bertujuan untuk memperoleh bukti empiris mengenai pengaruh transparansi dan akuntabilitas terhadap keputusan muzakki melalui kepentingan muzakki. Penelitian ini merupakan jenis penelitian kuantitatif dimana responden adalah 50 pembayar zakat (muzakki) yang terdaftar di LAZ Nurul Hayat Tuban. Penelitian ini menggunakan teknik analisis data Partial Least Square – Structural Equation Model (PLS-SEM) dengan software SmartPLS. Hasil penelitian menunjukkan bahwa transparansi mempengaruhi minat muzakki membayar zakat, dan minat muzakki membayar zakat mempengaruhi keputusan muzakki membayar zakat. Selain itu, hasil penelitian juga menunjukkan bahwa akuntabilitas mempengaruhi kepuasan muzakki, dan kepuasan muzakki mempengaruhi loyalitas muzakki. Temuan penelitian juga memberikan wawasan baru mengenai pengaruh norma subjektif terhadap minat muzakki dan keputusan muzakki untuk membayar zakat. Implikasi pertama dari penelitian ini adalah lembaga zakat *amil* harus memperhatikan aspek akuntabilitas kepada pemangku kepentingan, khususnya pembayar zakat (muzakki). Implikasi kedua, lembaga zakat *amil* juga harus memperhatikan transparansi kepada pemangku kepentingan, terutama pembayar zakat (muzakki). Implikasi ketiga, lembaga zakat *amil* harus senantiasa mengedukasi masyarakat tentang tanggung jawab mengeluarkan zakat dan manfaatnya bagi umat Islam.

1. INTRODUCTION

According to Law Number 23 of 2011 regarding zakat management, it is stated that zakat

management seeks to improve the efficiency of services in zakat management. In addition, zakat management also aims to increase the benefits of

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zakat to realize community welfare and reduce poverty. It is also stated that zakat management is based on several principles such as Islamic law, trustworthiness, expediency, justice, legal certainty, integration, and accountability. Accountability is the management of zakat that can be accounted for and accessed by the community. Contained in the meaning of accountability is being accessible to the public, which is one of the concepts of transparency. Therefore, these two aspects are used separately in this study: accountability and transparency. Accountability refers to accountability by amil zakat institutions, while transparency refers to public access to information submitted by amil zakat institutions.

Amil zakat institutions must meet the requirements, including being trustworthy and having knowledge of the laws of zakat and other matters related to their duties. The amil institution is tasked with collecting (Indonesian Ulama Council, 2011). The amil institution performs the withdrawal or collection of zakat, which includes data collection on obligatory zakat, determining the object of obligatory zakat, the amount of zakat *nishab*, the amount of zakat tariff, and certain conditions on each object of obligatory zakat. In addition, the amil institution also carries out zakat maintenance which includes an inventory of assets, maintenance, and security of zakat assets. The amil institution also distributes zakat, which includes the distribution of zakat assets to reach zakat *mustahik* correctly and adequately and includes reporting.

As a form of accountability implementation, amil zakat institutions must regularly report on the implementation, collection, distribution, and utilization of audited zakat to BAZNAS (Law Number 23 of 2011). Amil zakat institutions that put forward the principles of transparency and accountability can have a good impact, especially for providing satisfaction to muzakki and leading to the *muzakki's* decision to pay zakat through the amil institution.

Previous empirical tests on transparency and accountability on *muzakki* loyalty also have a different effect. Jumriani (2021) found the effect of accountability on *muzakki* loyalty. The more accountable an amil zakat institution is, the more loyal the *muzakki* will be to continue to channel their zakat funds through the amil institution. Different results were obtained by Yuliafitri & Khoiriyah (2016), who both found that the higher the transparency of an amil zakat institution, the higher the loyalty of *muzakki*, while accountability did not affect *muzakki* loyalty.

Based on a literature review of several papers, there are still few that examine the effect of transparency and accountability of the amil zakat institution on *muzakki* satisfaction. Several studies tested the service quality of amil zakat institutions on *muzakki* satisfaction (Gunawan, 2018; Musqari & Huda, 2018; Rochman et al., 2017; Safitri & Nurkhin, 2019; Sutomo et al., 2015), as well as sharia governance (Puspitasari & Darma, 2019). The study conducted by Dwi (2019) provided surprising findings where the accountability of the amil zakat institutions damages the trust of the amil zakat institutions, while the transparency of financial reporting has a positive effect on the trust of the amil zakat institutions.

Based on previous empirical studies regarding the effect of transparency and accountability on the interest of *muzakki*, contradictory results were obtained. The study by Kabib et al. (2021) did not find the effect of transparency on the interest of *muzakki* to pay zakat, while accountability was empirically proven to affect the interest of *muzakki* to pay zakat. Other studies from Amalia & Widiastuti (2020) and Fikri & Najib (2021) gave contradictory results where both found the effect of transparency and accountability on *muzakki's* interest in paying zakat. The study of Hildawati et al. (2021) also supported previous studies and found that the transparency of zakat institutions affects people's interest in paying zakat to amil zakat institutions.

Research gaps also occur in the effect of transparency and accountability on *muzakki* decisions. The results of this study include finding that information transparency and individual accountability affect the collection of zakat, *infaq*, and alms at amil zakat institutions in Surabaya (Septiarini, 2011). The amount of zakat collection, *infaq*, and alms is influenced by the *muzakki's* decision to pay zakat to the amil institution. The study results conducted by Fikri & Najib (2021) also supported the study of Septiarini (2011), both of which succeeded in finding the effect of accountability on the decision of *muzakki* to pay zakat through the amil zakat institution.

This study tries to provide novelty in similar research by including one factor that influences a person's intentions and behavior contained in the Theory of Planned Behavior, namely the subjective norm variable. This study is a pioneer study examining the effect of subjective norms on *muzakki's* intention or interest in paying zakat. This subjective norm refers to previous empirical research (Ajzen, 2019, 2020; Al-Swidi et al., 2014; Bobek & Hatfield, 2003; Bosnjak et al., 2020; Godin &

Kok, 1996; Tarjo et al., 2019), with adjustments to the context of the obligation to pay zakat for those who can afford it or *muzakki*.

This study contributes to the conceptual and practical levels of the amil zakat institution entity. Theoretical studies can be developed through strengthening amil entities in improving the transparency and accountability of financial statements that refer to Statement of Financial Accounting Standards 109 regarding zakat accounting. These empirical findings are expected to enhance the transparency and accountability of the zakat collecting institutions, given the enormous impact of both increasing *muzakki* satisfaction and *muzakki*'s decision to pay zakat through certain amil institutions. In addition, the novelty of this research is to include the subjective norm variable contained in the Theory of Planned Behavior (TPB) and examine its effect on *muzakki*'s interest in paying zakat.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Research about zakat is fundamental to determine the extent to which zakat funds are collected and the determinants that determine the number of zakat funds collected. Among the significant determinants are transparency and accountability, as Septiarini (2011) found that transparency and accountability affect the amount of collection of zakat funds and *infaq/alms*. Several studies that tested the determinants of *muzakki* loyalty gave contradictory results. Yuliafitri & Khoiriyah (2016) found that *muzakki* satisfaction and transparency positively and significantly affect *muzakki* loyalty, while accountability did not affect *muzakki* loyalty. In contrast, Jumriani (2021), using 100 *muzakki* respondents in the Surabaya area, obtained empirical evidence that accountability affects *muzakki* loyalty. In addition, the results also obtained that the quality of service and trust of *muzakki* affect the loyalty of *muzakki*.

Research that examines the determinants of *muzakki* interest and *muzakki* decisions gives contradictory results. Amalia & Widiastuti (2020) found that accountability, transparency, and service quality had a significant positive effect on the interest of *muzakki* to pay zakat. This study is supported by Fikri & Najib (2021), which showed that transparency, accountability, and trust in *muzakki* significantly affect *muzakki* interest. Similarly, Hildawati et al. (2021) provided empirical results that the trust and transparency of zakat institutions affect people's interest in paying zakat. In contrast, Kabib et al. (2021) gave contradictory

results where transparency does not significantly affect *muzakki*'s interest in paying zakat.

Transparency and accountability are also essential factors to increase public trust and as a mediating factor of public literacy on public trust. This concept is supported by Farwell et al. (2019). They obtained empirical evidence that charities' financial accountability, transparency, and popularity significantly influence the level of public trust in charities in Canada. The results of this study can be analogized with *muzakki* beliefs because zakat institutions are also part of charitable institutions. This analogy is supported by the study of Dwi (2019), which found empirical evidence that *muzakki* literacy and transparency positively influence the trust of zakat management institutions. However, this study finds that the accountability of zakat management organizations negatively affects trust. The results of the mediation effect show that *muzakki* literacy affects the trust of zakat management institutions through the accountability of zakat management organizations, and *muzakki* literacy affects the trust of zakat management institutions through financial reporting transparency.

Transparency refers to the transparent or open disclosure of information to users such as zakat payers (*muzakki*), government, and society (Salman, 2020). Transparency concerns openness in financial reporting and other information required by its users. Regarding financial reporting, the published financial statements should refer to the Statement of Financial Accounting Standards 109 (Salman, 2020).

Accountability includes financial accountability and non-financial accountability. Financial accountability of amil zakat institutions refers to the Statement of Financial Accounting Standards 109 concerning Accounting for Zakat and *Infaq/Alms*. At the end of 2011, the Institute of Indonesia Chartered Accountants (IAI) officially ratified the Statement of Financial Accounting Standards 109. The Statement of Financial Accounting Standards 109 refers to the scope for amil who receive and distribute zakat and *infaq/alms*. Other non-amil zakat institutions can refer to the Statement of Financial Accounting Standards 101 concerning the Presentation of Islamic Financial Statements (Salman, 2020).

The components of the zakat amil financial statements were regulated in Statement of Financial Accounting Standards 109, including statements on changes in funds, statements of financial position, statements on changes in assets, cash flow statements, and notes to financial statements. In presenting financial statements, zakat funds and

infaq/alms funds, amil funds, and non-halal funds must be presented separately in the financial statements.

According to Fishbein & Ajzen (2010), normative beliefs are divided into two, namely injunctive and descriptive. An injunctive normative belief is a subjective expectation or probability that a particular reference individual or group (friends, family, spouse, co-workers, doctor, or supervisor) approves or disapproves of the behavior under consideration. On the other hand, descriptive normative beliefs are beliefs about whether the other person needs to perform the behavior. These two beliefs contribute to the perceived social pressure to engage in personal behaviors or norms.

Subjective norms can be levied directly or by viewing the fundamental beliefs (reference beliefs) that underlie the assessment of individual subjective norms. Previous research has found evidence that taxpayers' beliefs about the expectations of others are essentially related to compliance intentions (Bobek & Hatfield, 2003). From this, it can be seen that researchers in taxpayer compliance have widely studied subjective norms, but there is still no link between *muzakki's* intentions and decisions in paying zakat.

Several previous studies have examined subjective norms, including Hanno & Violette (1996), Bobek et al. (2013), and Jackson & Milliron (1986). Hanno & Violette (1996) measured taxpayers' beliefs about specific reference groups: family members, employers, friends, and spouses. Subjects felt that the four groups expected respectful behavior. However, Hanno & Violette (1996) found that most subjects were only sufficiently motivated to adhere to this reference group.

Bobek et al. (2013) explored the role of social norms in tax compliance more thoroughly and in detail. Bobek et al. (2013) found that individual standards for ethical behavior/beliefs (personal norms), as well as expectations of close others (subjective norms), directly influence tax compliance decisions, while the general public's expectations (injunctive norms) and other individuals' actual behavior (descriptive norms) have an indirect influence. It shows that social norms have a substantial direct or indirect influence on tax compliance behavior. In a review of the factors that influence compliance, Jackson & Milliron (1986) reported many studies which found that the compliance behavior of one's peers was significantly related to the individual's level of compliance.

The principle of transparency is near associated with the nature of honesty, and the value of honesty

is inseparable from the commitment of the amil zakat institution in carrying out its responsibilities. Said et al. (2020) prove that transparency significantly affects *muzakki* satisfaction. The higher the level of honesty that the amil zakat institution can show to *muzakki*, the higher the value of *muzakki's* satisfaction with the performance given by amil. This case indicates that transparency as a form of service quality influences the level of *muzakki* satisfaction with the amil zakat institution.

H₁: Transparency affects *muzakki* satisfaction

Transparency can create *muzakki* loyalty to continue to entrust their zakat payments to the amil institution. If the amil zakat institution provides information transparently and guarantees easy access to information, it is hoped further to increase public trust in the amil zakat institution. Thus, satisfied *muzakki* can create *muzakki* loyalty in paying zakat through the amil institution. The results of empirical research conducted by Amalia & Widiastuti (2020) and Yuliafitri & Khoiriyah (2016) confirm these findings where the research results show that the transparency variable has a significant influence on *muzakki* loyalty.

H₂: Transparency affects *muzakki* loyalty

The transparency of a zakat management institution will affect the interest of *muzakki*. It is because there is an urge in a person to choose an institution that is transparent in informing the distribution of zakat funds in a timely, open, and easily accessible manner to the public. In addition, the information conveyed by the amil can be understood by the wider community and influences a person's interest in paying zakat funds through the amil institution.

H₃: Transparency affects *muzakki* interest in paying zakat

Accountability includes financial accountability and non-financial accountability. Financial accountability is closely related to submitting amil financial reports, which refer to Statement of Financial Accounting Standards 109 concerning Accounting for Zakat and *Infaq/Alms*. Salman (2020) revealed that institutions with zakat amil status must report their financial statements based on Statement of Financial Accounting Standards 109, while non-amyl institutions presenting reports on sources and distribution of

zakat funds can refer to Statement of Financial Accounting Standards 101 on the Presentation of Islamic Financial Statements. In addition, the amil zakat institution also reports the results of zakat management, including planning, implementation, administration, accountability, and financial supervision of zakat management. This report is needed by the users of the report, including the *muzakki*, where the *muzakki* are interested in assessing the performance of zakat management by the amil zakat institution. The research results of Said et al. (2020) confirmed that accountability significantly affects *muzakki* satisfaction.

The results of empirical research also examine the effect of accountability on *muzakki* loyalty. The findings of several studies, including Amalia & Widiastuti (2020), Jumriani (2021), and Yuliafitri & Khoiriyah (2016), all found a significant effect of accountability on *muzakki* loyalty.

H₄: Accountability affects *muzakki* satisfaction

Accountability can affect a person's interest in paying zakat. *Muzakki's* interest is strongly influenced by the extent of zakat amil institutions' accountability, both financial and non-financial accountability. The better the amil is in reporting financial information to the public, the greater the intention or encouragement in the amil to decide to pay zakat to the amil institution. This concept is reinforced by the results of empirical research conducted by Amalia & Widiastuti (2020) and Kabib et al. (2021), where both studies found that the interest in *muzakki* was significantly influenced by the accountability of the amil zakat institution.

H₅: Accountability affects *muzakki* interest in paying zakat

H₆: Accountability affects *muzakki* decision to pay zakat

Subjective norms are perceived social forces to perform or not perform a behavior (Ajzen, 1991). In this context, social pressure is felt by individuals to perform or avoid certain behaviors (Bobek & Hatfield, 2003). It can be analogous to paying tax compliance in the context of paying zakat compliance. The behavior of *muzakki* and tax professionals is strongly influenced by the community, colleagues, leaders, and families.

Previous empirical research from Bobek et al. (2013), Mustikasari (2007), and Salman & Sarjono (2013) showed a significant result of subjective norms on the intention to behave obediently, Tarjo

et al. (2019) found a significant effect of subjective norms on whistleblowing intentions, Flowers et al. (2017) linking subjective norms with intentions towards green practice, as well as Godin & Kok (1996) in the context of linking subjective norms with predictions of health-related intentions and behaviors, and Al-Swidi et al. (2014) concerning purchase intention.

This condition shows a significant view of the community around tax professionals on the tax compliance behavior of tax professionals. The more substantial normative expectations from parties around tax professionals, the more a person's intention to behave obediently. Likewise, in the context of compliance in paying zakat, the stronger the influence or normative expectations of the parties around the *muzakki* will increase the tendency of the *muzakki's* intention to behave obediently in paying zakat.

H₇: Subjective norms affect *muzakki* interest in paying zakat

H₈: Subjective norms affect *muzakki* decision to pay zakat

3. RESEARCH METHOD

Transparency referred to in this study is the open delivery of information by amil zakat institutions regarding the allocation or distribution of zakat funds that have been paid by *muzakki*. Transparency is closely related to honesty, where the amil zakat institution must pay attention to the truth and the completeness of the information submitted to the *muzakki*. The distribution of zakat funds must pay attention to the applicable provisions addressed to *mustahik*, namely people entitled to receive it. Thus, zakat management activities, both the receipt and distribution of zakat funds, can be accessed by interested parties, both *muzakki*, and *mustahik*. The indicator of the transparency variable refers to Yuliafitri & Khoiriyah (2016) but with editorial changes.

Accountability referred to in this study includes financial accountability and non-financial accountability. Accountability is implementing the quality of work performance towards its duties and responsibilities. LAZ is obliged to report and present all activities or management of zakat funds, both collection, and distribution of zakat funds, including *infaq/alms* funds. With this accountability, it is hoped to represent the form of the mandate it carries. *Muzakki* can conduct an assessment of the accountability of amil in order to assess the distribution of funds to *mustahik*.

Muzakki feels the match between expectations and reality on the ground. The satisfaction of *muzakki* referred to in this study is the feeling of pleasure of *muzakki* for the services provided by the amil zakat institution when the *muzakki* pays their zakat. This condition can be achieved if the amil zakat institution can distribute its zakat to *mustahik* trustworthy.

Muzakki loyalty can be defined as a measure of *muzakki's* loyalty to pay zakat to an amil zakat institution at a specific time and in a situation where there are many institutions engaged in distributing zakat funds, but he chooses to pay zakat to the amil he has chosen (Jumriani, 2021; Yuliafitri & Khoiriyah, 2016). The measurement of the *muzakki* loyalty variable is based on four indicators referring to Yuliafitri & Khoiriyah (2016).

Subjective norms are beliefs about the normative expectations of others and the motivations that others give to meet these expectations. The subjective norm referred to in this study refers to the Theory of Planned Behavior (TPB). In this concept, a person's social pressure will make him perform or not perform the behavior (Ajzen, 1991, 2019, 2020; Al-Swidi et al., 2014; Bobek & Hatfield, 2003; Bosnjak et al., 2020a; Flowers et al., 2017). The TPB theory is quite relevant when associated with the obligation to pay zakat, considering that parties outside the individual *muzakki* provide encouragement and motivation to pay zakats, such as family, friends, and colleagues. Several indicators measure the subjective norm (Ajzen, 2019, 2020; Flowers et al., 2017; Mustikasari, 2007; Salman & Sarjono, 2013) and adjust to the obligation to pay zakat for *muzakki*.

The *muzakki* interest in this study is the heart's tendency that arises from within a *muzakki* when zakat management by LAZ is functional, and the benefits can be felt. *Muzakki's* interest is a form of solid encouragement in *muzakki* to do everything possible to achieve a goal or decision to pay zakat through certain amil zakat institutions. The variable of *muzakki* interest is measured by several indicators proposed by Amalia & Widiastuti (2020).

The decision of *muzakki* referred to in this study is the willingness of *muzakki* to pay zakat under applicable regulations. The *muzakki's* decision to pay zakat to a certain LAZ is based on many considerations, including a good zakat management program from the amil, satisfactory zakat services, and proper procedures for receiving and distributing zakat.

The respondents selected in this study were all *muzakki* registered at the Nurul Hayat Tuban amil

zakat institution (LAZ) for at least a year and whose income had exceeded the *nishab* of zakat. The Slovin formula (Bizimana et al., 2020; Kipsang & Awino, 2020; Korkmaz et al., 2019; Pawirosumarto et al., 2017; Pio & Lengkong, 2020) was adopted in this study to determine a sample size that represents a reasonable population size. The total population in this study was 100 *muzakki* who were registered at the Nurul Hayat Zakat amil Institute (LAZ). The number of respondents was 50 *muzakki*. The limited number of respondents is because some are unwilling to be interviewed offline due to the COVID-19 pandemic.

The descriptive analysis represents the characteristics of the data in the study. The descriptive statistics in this study include the mean, median, minimum value, maximum value, and standard deviation, which are measures of variability. Furthermore, the data obtained, tabulated, and described will be processed and analyzed. The data analysis technique in this study operated a Partial Least Square (PLS) approach. The PLS approach is a variance-based SEM; in addition to testing causality or theory, it can also be a predictive model. This study will use the SmartPLS version 3 software.

Testing the outer model is done by looking at convergent validity, discriminant validity, and composite reliability. Convergent validity measures the consistency of multiple indicators. The loading factor or lambda value (λ) and its significance value indicate the suitability or unidimensionality of the constructor-forming indicators. The current study uses a loading factor above 0.7, so a loading factor value below 0.7 will be deleted from the research model. Discriminant validity is obtained if the loading of each indicator is more significant than its cross-loading (Hair et al., 2021: 107). If the loading is greater than the cross-loading, it can be said that the construct has high discriminant validity. Construct reliability testing was conducted by looking at Cronbach's alpha, ρ_{ho_A} , composite reliability values, and average variance extracted (AVE). The construct is considered to have internal consistency reliability when the composite reliability is above 0.70 (Hair et al., 2011:107). Using bootstrapping, hypothesis testing was carried out to assess the significance of the path coefficients. The critical t-value for the 2-way test is 1.65 at the 10% significance level, 1.96 at the 5% significance level, and 2.58 at the 1% significance level (Hair et al., 2021: 107). The current study uses a significance level of 5% or a critical t-value of 1.96. In the f-squared assessment, 0.35 is categorized as having a

significant effect, 0.15 as moderate, and 0.02 as small. The value < 0.02 can be ignored or considered to have no effect (Sarstedt et al., 2017). In the R-squared assessment, R² values of 0.75, 0.50, or 0.25 for endogenous variables in the structural model can be defined as intense, moderate, or weak, respectively (Hair et al., 2021: 107; Sarstedt et al., 2017).

3. DATA ANALYSIS AND DISCUSSION

Descriptive Statistics

Data descriptions of all research variables are shown

in Table 1. Indicators are not included because they have a loading factor of less than 0.7. Based on Table 1, it is understood that the highest average (mean) obtained by the first indicator of the subjective norm variable (NS1) of 4.760, followed by the third indicator of the Accountability variable (AK3) of 4.700, while the lowest obtained the fourth indicator of the subjective norm variable (NS4) is 4.160. The conceptual framework of this study is illustrated in Figure 1.

Table 1. Descriptive statistics

Indicators	Code	Mean	St. Dev.
Timeliness of fund distribution information	TR1	4.400	0.663
Transparency of zakat distribution information	TR2	4.660	0.514
Ease of accessing information	TR3	4.660	0.514
Completeness of the fundraising report	TR5	4.380	0.596
Completeness of reports on management and distribution of funds	TR6	4.520	0.538
Transparency of zakat management policy	TR7	4.400	0.663
The report presents the functions of each section in the amil institution	AK1	4.360	0.656
The report presents the responsibilities and duties of each section in the amil institution	AK2	4.380	0.629
Honesty in carrying out their duties	AK3	4.700	0.458
Muzakki's level of satisfaction regarding the services provided by the amil institution	KM3	4.660	0.514
The decision to pay zakat because amil does not charge any fees for zakat services	KP2	4.600	0.529
The decision to pay zakat is because the procedure for receiving and distributing zakat is under applicable regulations	KP3	4.520	0.640
The decision to pay zakat is due to the service's convenience, speed, and professionalism	KP4	4.600	0.566
The obligation to be a muzakki has been running for more than one year	LM1	4.580	0.603
Payment of zakat by muzakki is carried out periodically	LM2	4.580	0.603
Ease of requirements is a consideration in choosing amil	MM1	4.500	0.671
The distribution of fast and on-target zakat is a consideration for muzakki in choosing an amil institution	MM2	4.500	0.574
The public trust factor is a consideration for muzakki in choosing an amil institution	MM3	4.620	0.525
The friendly attitude of employees is a consideration in choosing an amil institution	MM4	4.640	0.592
Trust from family, friends, and colleagues regarding the obligation to pay zakat	NS1	4.760	0.472
Most people have carried out the obligation to pay zakat every period	NS4	4.160	1.027

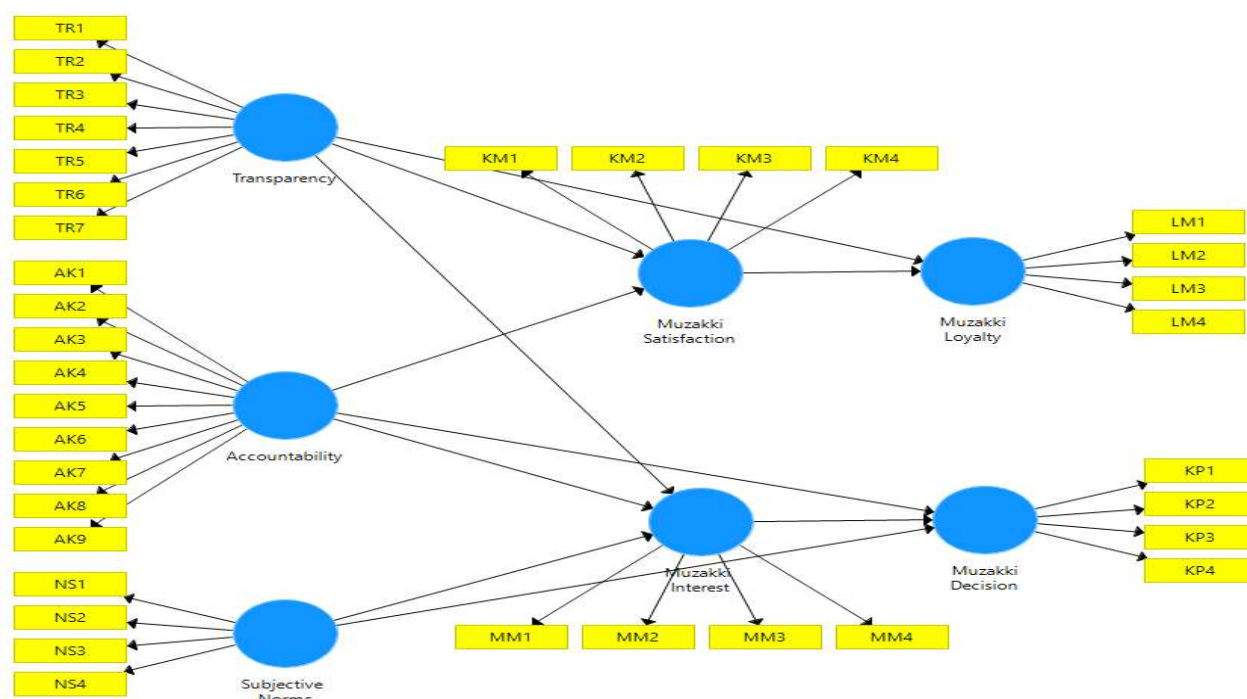


Figure 1. Conceptual framework

Validity and Reliability

The data processing results show that each indicator has a loading factor of more than 0.7. In addition, the results of the discriminant validity test show that all indicators have a cross-loading score on the variable exceeding the cross-loading indicator on the other variables. Table 2 presents the discriminant validity test with the Fornell-Larcker Criterion showing that

the indicator score on the variable itself (bold) had a higher score than the other variables. The reliability test, presented in Table 3, shows that all variables have a score above 0.6 so that it meets internal consistency. All constructs' Average Variance Extracted (AVE) are above 0.60, meaning they meet convergence validity.

Table 2. Discriminant validity Fornell-Larcker criterion

Construct	1	2	3	4	5	6	7
Accountability (1)	0.894						
Muzakki Interest (2)	0.711	0.806					
Muzakki Decision (3)	0.603	0.776	0.839				
Muzakki Loyalty (4)	0.338	0.335	0.580	0.986			
Muzakki Satisfaction (5)	0.737	0.644	0.686	0.419	1.000		
Subjective Norms (6)	0.568	0.682	0.754	0.615	0.544	0.748	
Transparency (7)	0.774	0.820	0.761	0.349	0.687	0.619	0.825

Table 3. Construct Reliability

Construct	Cronbach's Alpha	Composite Reliability	AVE
Accountability	0.877	0.923	0.800
Muzakki Interest	0.819	0.881	0.650
Muzakki Decision	0.792	0.877	0.704
Muzakki Loyalty	0.972	0.986	0.972
Muzakki Satisfaction	1.000	1.000	1.000
Subjective Norms	0.715	0.718	0.560
Transparency	0.906	0.927	0.681

Hypothesis Testing

The results of hypothesis testing are indicated by path coefficients, as shown in Table 4. The results showed that transparency significantly affected muzakki’s interest in distributing their zakat funds to an amil zakat institution, as the p-value was 0.002 (<0.05). On the other hand, transparency has no significant effect on muzakki loyalty and muzakki satisfaction, as the

p-values are 0.540 and 0.088 (> 0.05). The results also show that accountability significantly affects muzakki satisfaction as the p-value is 0.001 (<0.05). On the other hand, accountability has no significant effect on muzakki interest and muzakki decisions (Table 4). Testing the indirect effect did not find an indirect effect in this study (Table 5).

Table 4. Hypothesis testing results

	Relationship	Coefficient	T-Statistics	P-Values	Conclusion
H ₁	Transparency -> Muzakki Satisfaction	0.290	1.708	0.088	Not significant
H ₂	Transparency -> Muzakki Loyalty	0.115	0.613	0.540	Not significant
H ₃	Transparency -> Muzakki Interest	0.556	3.167	0.002	Significant
H ₄	Accountability -> Muzakki Satisfaction	0.513	3.288	0.001	Significant
H ₅	Accountability -> Muzakki Interest	0.131	0.719	0.472	Not significant
H ₆	Accountability -> Muzakki Decision	0,033	0.178	0.859	Not significant
H ₇	Subjective Norms -> Muzakki Interest	0.263	2.008	0.045	Significant
H ₈	Subjective Norms -> Muzakki Decision	0.416	2.458	0.014	Significant
H ₉	Muzakki satisfaction -> Muzakki Loyalty	0.340	2.108	0.035	Significant
H ₁₀	Muzakki Interest -> Muzakki Decision	0.469	2.078	0.038	Significant

Table 5. Indirect effect

Relationship	Coefficient	T-Statistics	P-Values	Conclusion
Transparency -> Muzakki Loyalty	0.099	1.199	0.231	Not significant
Transparency -> Muzakki Decision	0.261	1.444	0.149	Not significant
Accountability -> Muzakki Loyalty	0.175	1.825	0.069	Not significant
Accountability -> Muzakki Decision	0.061	0.668	0.505	Not significant
Subjective Norms -> Muzakki Decision	0.123	1.443	0.150	Not significant

R-Squared and f-Squared

Based on the output of the R-squared, the result is that the largest R-squared is on the endogenous variable, namely interest in muzakki at 72.9 percent, followed by the second largest endogenous variable, namely muzakki decisions at 69.8 percent, then muzakki satisfaction by 57.8 percent (Table 6). The results of

the f-squared test show that the most significant factor influencing the interest of muzakki to distribute their zakat in amil zakat institutions is the transparency factor of 40.4%, followed by subjective norms of 15.3 percent. Meanwhile, accountability only gives an individual effect of 2.5 percent (Table 7)

Table 6. Model evaluation of R Square

Variables	R-Squared	R-Squared Adjusted
Muzakki Interest	0.729	0.711
Muzakki Decision	0.698	0.678
Muzakki Loyalty	0.183	0.148
Muzakki Satisfaction	0.578	0.560

Table 7. The construct’s contribution of f-squared

	Muzakki Interest	Muzakki Decision	Muzakki Loyalty	Muzakki Satisfaction
Accountability	0.025	0.002		0.250
Muzakki Interest		0.277		
Muzakki Satisfaction			0.075	
Subjective Norms	0.153	0.298		
Transparency	0.404		0.009	0.080

The effect of transparency on muzakki loyalty, muzakki satisfaction, and muzakki interest

Based on the results of hypothesis testing, transparency had no significant effect on *muzakki* loyalty, as indicated by a p-value of 0.540 (more than 0.05). This finding is supported by a minimum score of 2 in the first statement item of the transparency variable "*Timeliness of fund distribution information.*" Zakat funds have been distributed to parties entitled to receive zakat (*mustahik*) under Islamic law, but the *amil zakat* institutions have not provided information on zakat distribution on time. Some respondents perceive that *amil zakat* institutions have not provided information on the distribution of zakat on time. It implies the importance of punctuality for *amil zakat* institutions in reporting their zakat distribution because respondents consider this factor important in increasing *muzakki* loyalty.

In addition, based on descriptive data, the results show that the lowest mean is in the 5th statement indicator of the transparency variable, "*Completeness of the fundraising report.*" This statement is also considered low by the respondents, with an average *muzakki* considering the *amil zakat* institution not optimal in reporting on the collection of zakat funds. This condition implies that reporting containing the collection of zakat funds must include transactions from the beginning of the collection, especially in the zakat fund balance account in the statement of financial position. Thus, this condition does not positively impact increasing *muzakki* loyalty. This study's results differ from Amalia & Widiastuti (2020) and Yuliafitri & Khoiriyah (2016), where both studies found the effect of transparency on *muzakki* loyalty.

Based on the outcomes of hypothesis testing, it is also found that transparency has no significant effect on *muzakki* satisfaction, as is the case with *muzakki* loyalty, with a p-value of 0.088 (more than 0.05). The previous argument regarding the low punctuality score in the distribution of zakat according to the perception of *muzakki* can be analogous to the same, namely, the low timeliness in the distribution of zakat funds so that it is not able to affect the satisfaction of *muzakki*. Likewise, the low average of complete reporting from the beginning of the collection of zakat funds argues that transparency does not affect the satisfaction of *muzakki*. This study's results differ from Said et al. (2020), who succeeded in finding the effect of transparency on *muzakki* satisfaction.

In contrast to the loyalty and satisfaction of *muzakki*, transparency significantly affects the interest of *muzakki*, as can be noticed from the outcomes of hypothesis testing where the p-value is 0.002 (less than 0.05). The findings are supported by the highest

score on the 2nd and 3rd indicators of the transparency variable. The second indicator, "*Transparency of zakat distribution information,*" was assessed with a mean of 4.660. The third indicator, "*Ease of accessing information,*" was also assessed with a reasonably high mean of 4.660.

Disclosure of information on the distribution of funds is the best aspect assessed by respondents in terms of transparency. This condition impacts increasing the interest of *muzakki* to channel their zakat funds to an *amil zakat* institution. In addition, the ease of access by *muzakki* is a crucial aspect of transparency that can increase the interest of *muzakki* to channel their zakat funds to certain *amil zakat* institutions. This study's results differ from Kabib et al. (2021), who did not find the effect of transparency on *muzakki* interest.

The effect of accountability on muzakki satisfaction, muzakki interests, and muzakki decisions

Based on the results of hypothesis testing, it is found that accountability has a significant influence on *muzakki* satisfaction, where the p-value is 0.001 (less than 0.05). This finding is supported by a good assessment from the respondents, especially on the third indicator of the accountability variable, "*Honesty in carrying out their duties.*" Honesty in carrying out the task is considered relatively high, with a mean of 4,700 and a minimum score of 4. The results of the study support Said et al. (2020) empirically confirming that accountability has a significant effect on *muzakki* satisfaction.

Based on the results of hypothesis testing, it was found that accountability did not have a significant effect on the interest of *muzakki* as the p-value was 0.472 (more than 0.05). Accountability of *amil zakat* institutions does not impact increasing the interest of *muzakki* to channel their funds in this *amil zakat* institution. The accountability of *amil* is perceived by *muzakki* with an average of 4.36 and is the lowest mean compared to other factors. The results of different studies by Amalia & Widiastuti (2020) and Kabib et al. (2021) found that the interest in *muzakki* was significantly influenced by the accountability of *amil* institutions.

Based on the results of hypothesis testing, it was found that accountability had no significant effect on *muzakki*'s decisions, with a p-value of 0.859 (more than 0.05). The results of this study are supported by descriptive data from the respondents' answers. The first indicator is "*The report presents the functions of each section in the amil institution,*" assessed with a mean of 4.360. Respondents assessed that the presentation of the functions of each section in the *amil* institution

was not optimal. In addition, the second indicator is "The report presents the responsibilities and duties of each section in the amil institution," assessed with a mean of 4.380.

The effect of subjective norms on muzakki interests and muzakki decisions

Based on the hypothesis testing results, subjective norms significantly influenced *muzakki* interest by looking at the p-value of 0.014 (less than 0.05). This finding is supported by answers from respondents who gave the highest average score of 4,760 and a minimum score of 3 on the first indicator of subjective norms. It shows that other parties such as family, friends, and colleagues make a positive contribution in increasing the interest of *muzakki* to pay zakat through amil zakat institutions. The study results are in line with Bobek et al. (2013), Mustikasari (2007), and Salman & Sarjono (2013) but by testing the subjective norm on the taxpayer's intention to behave obediently.

Based on the outcomes of hypothesis testing, it is found that subjective norms have a significant influence on *muzakki's* decisions by looking at the p-value of 0.045 (less than 0.05). In line with prior findings that prove the influence of subjective norms on the interest of *muzakki*, the findings of this study are that subjective norms significantly influence the decision of *muzakki* to pay zakat. It implies the critical role of parties outside the *muzakki* in the *muzakki* decision to pay zakat. The higher the influence of subjective norms, the stronger the *muzakki's* decision to pay zakat. The obligation to pay zakat for *muzakki* is undoubtedly based on the *muzakki's* belief about the obligation to pay zakat. At the same time, selecting certain amil zakat institutions is an option for every *muzakki*.

The effect of muzakki satisfaction on muzakki loyalty

Based on the results of hypothesis testing, *muzakki* satisfaction had a significant effect on *muzakki* loyalty, as can be seen in the p-value of 0.038 (less than 0.05). This finding confirms the previous concept that the more satisfied *muzakki* receive services from the amil zakat institution, the more loyal the *muzakki* are to channeling their zakat through the amil institution. The results of this study are supported by descriptive data from respondents' answers which provide a reasonably high average score (mean) of 4.660 and a minimum score of 3 on the third indicator of the *muzakki* satisfaction variable, namely "Muzakki's level of satisfaction regarding the services provided by the amil institution." It implies an essential demand for the

amil zakat institution to provide the best service to the *muzakki* because the satisfaction of the *muzakki* can increase the loyalty of the *muzakki* so that they continue to distribute their zakat to the amil zakat institution.

The effect of muzakki interest on muzakki decision

Based on the outcomes of hypothesis testing, it is found that the interest of *muzakki* plays an essential role in improving *muzakki's* decisions, as can be seen in the p-value of 0.035 (less than 0.05) and the t-value of 2.108. The findings of this study confirm the role of the theory of planned behavior in explaining the effect of a *muzakki's* interest or intentions on *muzakki's* decisions. The findings of this study are also supported by the average respondents' answers to all statements (indicators) of the variable interest in *muzakki*, giving a score above 4.5, which indicates that *muzakki* are very interested in paying their zakat.

The highest average of 4.64 was obtained from the fourth indicator of the variable interest in *muzakki*: "The friendly attitude of employees is a consideration in choosing an amil institution." This finding indicates that the services provided by the amil zakat institution are considered very good by the *muzakki*, so it becomes the reason to become *muzakki* at the amil zakat institution. Furthermore, the third indicator with an average score of 4.62 is "The public trust factor is a consideration for muzakki in choosing an amil institution." The second factor considered reasonable is the level of trust for being a *muzakki* in the amil zakat institution. This finding implies the importance of the trust factor that an amil zakat institution must be met so that *muzakki* are interested or intend to become *muzakki* in the amil zakat institution.

Furthermore, the first and second indicators have the same average score of 4.5. The first indicator states, "Ease of requirements is a consideration in choosing amil," while the second indicator states, "The distribution of fast and on-target zakat is a consideration for muzakki in choosing an amil institution." This finding implies the importance of the ease and speed of distribution for amil zakat institutions because it is a factor that can increase the interest of *muzakki*. The ease of declaration of being a *muzakki* and the rapid distribution of zakat funds are also crucial factors in increasing the interest of *muzakki* to become *muzakki* in an amil zakat institution.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Based on the results of the previous discussion, that accountability has a significant effect on *muzakki* satisfaction. Still, accountability does not

significantly affect *muzakki* interest and *muzakki* decisions. In the aspect of transparency, transparency significantly affects the interest of *muzakki* to pay zakat at an amil zakat institution. Still, it does not affect the loyalty of *muzakki* and the satisfaction of *muzakki*. This study found that the interest significantly influenced the *muzakki*'s decision of the *muzakki*. Likewise, *muzakki* satisfaction significantly affects *muzakki* loyalty in amil zakat institutions. A new finding that provides a new insight is that subjective norms significantly affect *muzakki*'s interest and *muzakki*'s decision to pay zakat at an amil zakat institution.

The first practical implication of this research is that amil zakat institutions should pay attention to aspects of accountability to stakeholders, especially zakat payers (*muzakki*). This implication arises because accountability plays an essential role in increasing *muzakki* satisfaction, and in the end, it can also increase *muzakki* loyalty. The second practical implication is that the amil zakat institution should also pay attention to transparency to stakeholders, especially the payers of the zakat (*muzakki*). This implication is vital for amil zakat institutions because transparency plays a vital role in increasing *muzakki*'s interest in paying zakat and ultimately leading to *muzakki*'s decision to pay zakat at an amil zakat institution. The third practical implication is that the amil zakat institution should continually educate the public regarding the responsibility to disburse zakat and its benefits for Muslims. This implication arises due to the importance of the subjective norm aspect because it can influence the interest and decision of *muzakki* to pay zakat.

Limitations are related to research respondents. There are difficulties in finding *muzakki* who wish to be respondents in research, especially in the current COVID-19 pandemic. It is not easy to arrange a face-to-face schedule with the respondent, and some of the respondents are among aged respondents, so efforts are needed to explain the meaning of the questionnaire. The limitations are also in terms of research questionnaires that still do not accommodate aspects of accountability and transparency that are displayed online through websites or applications that amil zakat institutions have carried out.

Based on the study's limitations, suggestions for further research are to prepare several alternatives or different questionnaire distribution methods. The questionnaires can be distributed directly (offline) or online via Google form, email, and other media. Of course, the chosen method must adapt to the characteristics of the studied respondents. In

addition, suggestions for further research are to use other indicators under current conditions that include aspects of accountability and transparency online through websites or applications so that future research is more relevant to existing conditions.

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