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New Insights on the Effect of Subjective Norms on Muzakki's Interests and Muzakki's Decisions

Kautsar Riza Salman^{1*}

¹ University of Hayam Wuruk Perbanas, Surabaya, East Java, Indonesia

ABSTRACT

This study aims to acquire empirical evidence regarding transparency and accountability on muzakki loyalty through muzakki satisfaction. In addition, this study also aims to obtain empirical evidence regarding the effect of transparency and accountability on muzakki decisions through the interest of muzakki. This research is a kind of quantitative research where the respondents are zakat payers (muzakki) registered at LAZ Nurul Hayat Tuban. The current study uses data analysis techniques with Partial Least Square (PLS) with Smart PLS software version 3.3.7. The study results show that accountability has a significant influence on muzakki satisfaction, and muzakki satisfaction affects muzakki loyalty significantly. The study results also show that transparency has a significant effect on muzakki's interest in paying zakat, and muzakki's interest in paying zakat has a significant effect on muzakki's decision to pay zakat. The study findings also provide new insights regarding the practical 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 payers of the testicles (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. The novelty of this research is to include the subjective norm variable contained in the theory of planned behaviour (TPB) and examine its effect on muzakki's interest in paying zakat.

Key words:

transparency, accountability, muzakki decisions, muzakki interests, subjective norms

ABSTRAK

This study aims to acquire empirical evidence regarding transparency and accountability on muzakki loyalty through muzakki satisfaction. In addition, this study also aims to obtain empirical evidence regarding the effect of transparency and accountability on muzakki decisions through the interest of muzakki. This research is a kind of quantitative research where the respondents are zakat payers (muzakki) registered at LAZ Nurul Hayat Tuban. The current study uses data analysis techniques with Partial Least Square (PLS) with Smart PLS software version 3.3.7. The study results show that accountability has a significant influence on muzakki satisfaction, and muzakki satisfaction affects muzakki loyalty significantly. The study results also show that transparency has a significant effect on muzakki's interest in paying zakat, and muzakki's interest in paying zakat has a significant effect on muzakki's decision to pay zakat. The study findings also provide new insights regarding the practical 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 payers of the testicles (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. The novelty of this research is to include the subjective norm variable contained in the theory of planned behaviour (TPB) and examine its effect on muzakki's interest in paying zakat.

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

* Corresponding author, email address: kautsar@perbanas.ac.id

management also aims to increase the benefits of 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, in this study, these two aspects are used separately, namely 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 mustahik zakat correctly and adequately and includes reporting.

As a form of accountability implementation, amil zakat institution must regularly report on the implementation, collection, distribution, and utilization of audited zakat to BAZNAS (Law Number 23 of 2011). Amil institutions that put forward the principles of transparency and accountability can have a good impact, especially for the muzakki to give satisfaction to the muzakki and the emergence of 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) provides exciting findings where the accountability of the amil zakat institutions damages the trust of the amil zakat institution 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 conducted 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 supports previous studies and finds 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 support 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 of the factors that influence person's intentions and behaviour 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 pay-

ing zakat. This subjective norm refers to previous empirical research (Ajzen, 2019, 2020; Al-Swidi et al., 2016; 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. Through these empirical findings, it is hoped that it can 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 results of this research also contribute to the enrichment of zakat compliance research by applying the theory of planned behaviour through subjective norms.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Research about zakat is fundamental to find out 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 as many as 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 shows 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 factors 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), who succeeded in obtaining empirical evidence that charities' financial accountability, transparency, and popularity have a significant influence on 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 succeeded in finding 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 harms 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. When it comes to 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 Zakat and Infaq/Alms Accounting. At the end of 2011, 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 institutions can refer to Statement of Financial Accounting Standards 101 concerning the Presen-

tation of Islamic Financial Statements (Salman, 2020).

The components of amil zakat financial statements regulated in Statement of Financial Accounting Standards 109 include statements on changes in fund 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 performing the behaviour under consideration. On the other hand, descriptive normative beliefs are beliefs about whether the other person needs to perform the behaviour. These two types of beliefs contribute to the perceived social pressure to engage in personal behaviours 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 some 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) measure taxpayers' beliefs about specific reference groups: family members, employers, friends, and spouses. Subjects felt that the four groups expected respectful behaviour. However, Hanno & Violette (1996) found that most subjects were only sufficiently motivated to adhere to this reference group.

Bobek et al. (2013) explore the role of social norms in tax compliance more thoroughly and in amil. Bobek et al. (2013) found that individual standards for ethical behaviour/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 behaviour (descriptive norms) have an indirect influence. It shows that social norms have a substantial direct or indirect influence on tax compliance behaviour. In a review of the factors that influence compliance, Jackson & Milliron (1986) reported many studies which found that the compliance behaviour 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) proves that transparency has a significant effect on 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 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 that it will further increase public trust in the amil zakat institution. Thus, muzakki who are satisfied 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. This concept is supported by empirical research conducted by Kabib

et al. (2021), who found that accountability significantly influenced muzakki interest.

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 Zakat and Infaq/ Alms accounting. Salman (2020) revealed that institutions with zakat ar-¹³ status must report their financial statements based on Statement of Financial Accounting Standards 109, while non-amyl institutions presenting reports on sou-³ and distribution of zakat funds can refer to Statement of Financial Accounting Standards 101 on the Presentation⁴⁰ of Islamic Financial Statements. In addition, the amil zakat institution also reports the results of zakat management which includes planning, implementation, administration, accountability, and financial supervision of zakat management. This report is needed by the users of the report, including the muzakki, ²⁸ where the muzakki are interested in assess⁵ the performance of zakat management by the amil zakat insti¹⁰ on. The research results conducted by Said et al. (2020) confirmed that accountability has a significant effect on 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 amil zakat institutions' accountability, both financial and non-financial accountability. The better the amil is in reporting financial information to the public, the greater the in¹ 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 signifi-

²⁸ cantly influenced by the accountability of the amil zakat institution.

H₅: Accountability affects muzakki interest

H₆: Accountability affects muzakki decision to pay zakat

³⁵ Subjective norms are perceived social forces to perform or not perform a behaviour (Ajzen, 1991). In this context, social pressure is felt by individuals to perform or avoid certain behaviours (Bobek & Hatfield, 2003). It can be analogous to paying tax compliance in the context of paying zakat compliance. The behaviour of muzakki and the behaviour of tax professionals is strongly influenced by the community and 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 behaviours, and Al-Swidi et al. (2014) concerning purchase intention.

This condition shows a significant v²⁹ of the community around tax professionals on the tax compliance behaviour 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

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 provi-

sions 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 the duties and responsibilities it has. 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 at 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, the social pressure felt by a person will make him perform or not perform the behaviour (Ajzen, 1991, 2019, 2020; Al-Swidi et al., 2014; Bobek & Hatfield, 2003; Bosnjak et al., 2020a; Flowers et al., 2017). When it is associated with the obligation to pay zakat, the PBB theory is quite relevant, considering that parties outside the individual muzakki provide encouragement and motivation to pay zakat, such as family and 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 Institute (LAZ) in Indonesia. 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 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 that has been obtained, tabulated, and described will then 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 that a loading factor value below 0.7 will be deleted from the research model. Discriminant validity is tested by comparing the square of the multiple correlation coefficient (R^2) of each latent variable with the square of the multiple correlation coefficient (R^2) of each indicator loading on that latent variable. If the R^2 of the indicator is greater than the R^2 of the latent variable, then discriminant validity is not met.

dominant validity is obtained if the loading of each indicator is more significant than its cross-loading (Hair et al., 2011). If the loading is greater than the cross-loading, it can be said that the construct has high discriminant validity. Construct reliability testing was carried out by looking at Cronbach's alpha, rho_A, composite reliability values, and average variance extracted (AVE). The construct is considered to have internal consistency reliability if the composite reliability is above 0.70 (Hair et al., 2011). Hypothesis testing was carried out using bootstrapping 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., 2011). The current study uses a significance level of 5% or a critical t-value of 1.96. In the f Square 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 Square 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., 2011; Sarstedt et al., 2017).

4. 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

| | Mean | Min | Max | M | Standard Deviation |
|-----|-------|-----|-----|---|--------------------|
| AK1 | 4.360 | 2 | 5 | 5 | 0.656 |
| AK2 | 4.380 | 2 | 5 | 5 | 0.629 |
| AK3 | 4.700 | 4 | 5 | 5 | 0.458 |
| KM3 | 4.660 | 3 | 5 | 5 | 0.514 |
| KP2 | 4.600 | 3 | 5 | 5 | 0.529 |
| KP3 | 4.520 | 2 | 5 | 5 | 0.640 |
| KP4 | 4.600 | 3 | 5 | 5 | 0.566 |
| LM1 | 4.580 | 2 | 5 | 5 | 0.603 |
| LM2 | 4.580 | 2 | 5 | 5 | 0.603 |
| MM1 | 4.500 | 2 | 5 | 5 | 0.671 |
| MM2 | 4.500 | 3 | 5 | 5 | 0.574 |
| MM3 | 4.620 | 3 | 5 | 5 | 0.525 |
| MM4 | 4.640 | 3 | 5 | 5 | 0.592 |
| NS1 | 4.760 | 3 | 5 | 5 | 0.472 |
| NS4 | 4.160 | 2 | 5 | 5 | 1.027 |
| TR1 | 4.400 | 2 | 5 | 5 | 0.663 |
| TR2 | 4.660 | 3 | 5 | 5 | 0.514 |
| TR3 | 4.660 | 3 | 5 | 5 | 0.514 |
| TR5 | 4.380 | 3 | 5 | 5 | 0.596 |
| TR6 | 4.520 | 3 | 5 | 5 | 0.538 |
| TR7 | 4.400 | 3 | 5 | 5 | 0.663 |

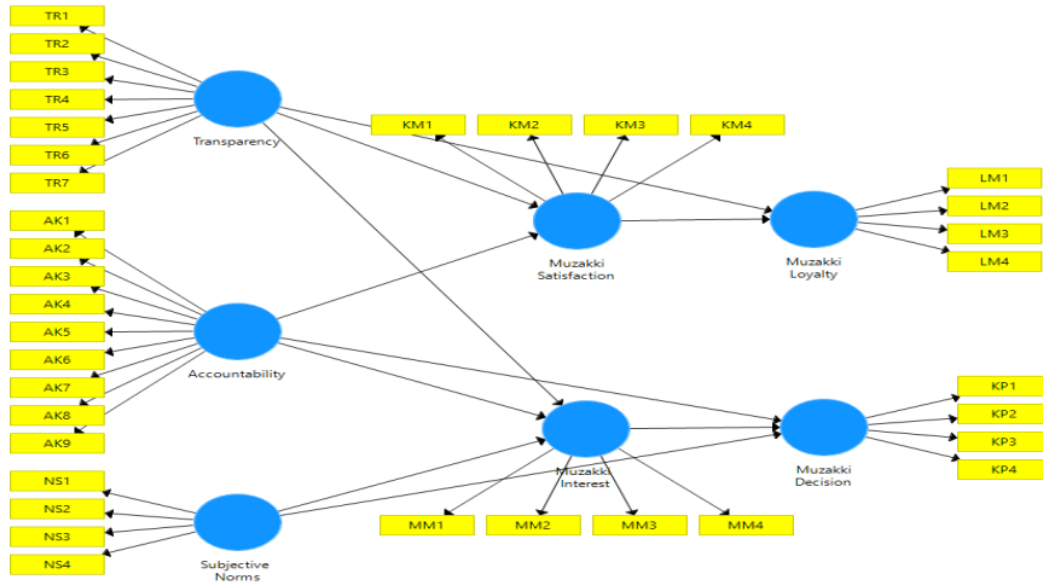


Figure 1. Conceptual framework

Table 2. Hypothesis Testing

| | Original Sample (O) | T Statistics (O/STDEV) | P Values |
|---|---------------------|--------------------------|----------|
| Accountability -> Muzakki _Interest | 0.131 | 0.719 | 0.472 |
| Accountability -> Muzakki _Decision | 0,033 | 0.178 | 0.859 |
| Accountability -> Muzakki _Satisfaction | 0.513 | 3.288 | 0.001 |
| Muzakki _Interest -> Muzakki _Decision | 0.469 | 2.078 | 0.038 |
| Muzakki _Satisfaction -> Muzakki _Loyalty | 0.340 | 2.108 | 0.035 |
| Subjective _Norms -> Muzakki _Interest | 0.263 | 2.008 | 0.045 |
| Subjective _Norms -> Muzakki _Decision | 0.416 | 2.458 | 0.014 |
| Transparency -> Muzakki _Interest | 0.556 | 3.167 | 0.002 |
| Transparency -> Muzakki _Loyalty | 0.115 | 0.613 | 0.540 |
| Transparency -> Muzakki _Satisfaction | 0.290 | 1.708 | 0.088 |

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. The discriminant validity test with the Fornell-Larcker Criterion showed that the indicator score on the variable itself had a higher score than the other variables.

The reliability test showed that all variables had good construct reliability.

R Square and f Square

The results of the f-square 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 40.3% and followed by subjective norms of 15.3%. Meanwhile, accountability only gives an individual effect of 2.5%. Based on the output of R Squ-

are, the result is that the largest R Square is on the endogenous variable, namely interest in muzakki at 71.1%, followed by the second largest endogenous variable, namely muzakki decisions at 67.8%, then muzakki satisfaction by 56%.

Hypothesis Testing

The results of hypothesis testing are indicated by path coefficients, as shown in Table 2.

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 "LAZ Nurul Hayat presents information on the distribution of zakat promptly". This condition indicates that respondents perceive that the amil zakat institution has not distributed zakat funds promptly. Zakat must be immediately distributed to zakat recipients (mustahik) based on the Islamic concept. It implies the importance of the timeliness of the amil zakat institution in distributing its zakat because it is evident from research that respondents consider this critical in increasing muzakki loyalty.

In addition, based on descriptive data, the results show that the lowest mean (mean) is in the 5th statement indicator of the transparency variable "The report submitted contains the management of zakat funds since the beginning of collection". This statement is also considered low by the respondents, with an average Muzakki considering the amil zakat institution not optimal in terms of 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.

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.

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 stated, "LAZ Nurul Hayat presents information on the distribution of zakat openly", assessed with a mean of 4.660. The third indicator, "Information regarding the distribution of zakat can be easily accessed by donors/muzakki", 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.

The effect of subjective norms on muzakki interests and muzakki decisions

Based on the results of hypothesis testing, subjective norms had a significant influence on 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.

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 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 influence of subjective norms, the stronger the muzakki's decision to pay zakat.

The effect of muzakki satisfaction on muzakki loyalty

Based on the results of hypothesis testing, muzakki satisfaction has 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 concept described previously that the more satisfied muzakki receive services from the amil zakat institution, the more loyal the muzakki are to channelling 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 are satisfied with the overall service provided by LAZ." 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 behaviour 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, namely, "The friendly attitude of employees makes them interested in becoming muzakki in LAZ." 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 "LAZ is an institution with a good level of trust from the public as one of the considerations for using this LAZ." The second factor that is 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, "Easy requirements to become a muzakki, so it becomes a consideration for using this LAZ", while the second indicator states, "Fast and targeted distribution of funds from this LAZ is a consideration for using this LAZ." 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 of the muzakki had a significant influence on the 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 testicles (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 relate to research respondents. There are difficulties in finding muzakki who wish to be respondents in research, especially in the current state of the COVID-19 pandemic. It isn't 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 contents 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 methods of distributing questionnaires. The method of distributing questionnaires can be done directly (offline) or online via g-form, email, etc. Of course, which method is chosen must adapt to the characteristics of the respondents being studied. 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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