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## Studies on Transparency of Financial Statements, Management of Zakat and Attitudes of Amil and Efforts to Increase Muzakki's Trust

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### Abstract

*This study aims to obtain empirical evidence regarding the effect of financial statement transparency, zakat management, and amil attitudes on the level of trust of muzakki. The population used in this study is the muzakki who pay zakat through an amil institution called the Yatim Mandiri Institution. The data analysis technique was used Partial Least Square with SmartPLS version 3. The results of this study found the effect of zakat management and amil attitudes on the level of trust of muzakki, while the transparency of financial statements was not empirically proven to affect the level of trust of muzakki. Trustworthy and professional management of zakat can increase effectiveness and efficiency as well as increase the benefits of zakat for the welfare of the community so that it has a significant impact on the level of trust of muzakki towards amil zakat institutions. The attitude of amil who is always responsive and serves the best and places a priority scale in the distribution of zakat funds has proven to have a significant impact in increasing muzakki's trust in the amil zakat institution.*

Keywords: financial statement transparency, zakat management, amil attitude, muzakki trust level

### INTRODUCTION

The realization of zakat funds collected in 2020 amounted to Rp. 71.4 trillion or around 21.7% of the potential amount of zakat in 2020 which reached Rp. 327.6 trillion (idxchannel.com). One of the most important factors in increasing the amount of zakat collection is public trust in the amil zakat institution (Htay and Salman, 2014). If the amil zakat institution carries out zakat management properly, it will lead to trust in the eyes of the public, on the contrary, if the performance of the zakat institution is weak it will result in distrust and scepticism among the public (Hairunnizam and Sanep, 2014).

Therefore, trust in the amil zakat institution is a very important factor in order to increase the amount of zakat collection. However, most of the empirical research on trust places more emphasis on the effect of trust on other factors such as intention to pay taxes, the decision to pay taxes, and interest in paying zakat. Maulidina & Solekah (2020) researched muzakki in Lumajang and found that the greater the trust in the amil zakat institution, the more interest in paying zakat to the amil zakat institution. Martono et al. (2019) uses a sample of employees of the Ministry of Religion in

Semarang and finds that trust has a significant effect on the intention to pay zakat. The results of their study suggest that zakat institutions should increase public trust by improving performance and service quality. Noor & Saad (2016) examined trust which mediates the relationship between attitudes, perceived service quality and zakah compliance behaviour and found that zakah compliance behaviour is influenced by attitude, perceived service quality and trust. Hildawati et al. (2021) in their empirical research in Luwu found that trust and transparency have an effect on people's interest in paying zakat. Kabib et al. (2021) found that interest in paying zakat was caused by the accountability of amil zakat institutions, while the transparency of financial statements was not a driving factor for increasing interest in paying zakat.

Many factors are considered to influence trust including transparency, accountability, reputation, religiosity, the effectiveness of zakat management, governance, and budget approval. For example, Walidah & Anah (2020), Ahmad & Rusdianto (2018) and Kusumawardani (2020) examine the role of accountability in increasing trust. Mukhibad et al. (2019) also found that muzakki's trust in amil zakat institutions was influenced by LAZ reputation and muzakki religiosity. In addition, Roziq et al. (2021) found that sharia governance has a significant effect on muzakki trust.

The current study wants to examine several factors that are strongly suspected of influencing the trust of zakat institutions, namely transparency, zakat management, and attitudes of zakat institutions. Many studies have examined the effect of transparency on factors outside of the trust, including the level of acceptance of zakat funds (Rahayu et al., 2020; Nikmatuniayah, 2017) and interest in paying zakat (Ikhwandha & Hidayati, 2019; Hildawati et al., 2021; Kabib et al., 2021). On the other hand, there are still few researchers who examine the effect of transparency, zakat management and amil's attitude towards trust, which is still relatively small. For example, Hairunnizam and Sanep (2014) examine the factors that influence the level of trust in Selangor. The results of the study found that there are three main factors that influence trust in zakat institutions, namely the reputation of zakat institutions, zakat collection, and distribution of zakat.

The more transparent financial information published by the amil is expected to increase public trust in the zakat institution. However, the results of empirical research still show a research gap, where most researchers find the effect of transparency on trust including Nasim & Romdhon

(2014), Walidah & Anah (2020), and Istikhomah & Asrori (2019). They used multiple linear regression analysis and found a positive effect of financial statement transparency on muzakki trust. Other researchers such as Ikhwandha & Hudayati (2019) and Lazia & Subardjo (2017) found the opposite result. Ikhwandha & Hudayati (2019) found that transparency had no effect on trust, while Lazia & Subardjo (2017) revealed that the level of trust was not fully influenced by transparency because it depended on the educational and occupational background of the muzakki.

## LITERATURE REVIEW

### The Effect of Financial Statement Transparency on Muzakki's Trust Level

One of the factors that can affect the level of trust of muzakki is the transparency of financial statements. The muzakki can increase their trust in the amil zakat if the muzakki obtain transparent information about the financial statements. Transparency of financial statements refers to the accounting standard of PSAK 109 concerning Zakat and Infaq/Alms accounting. PSAK 109 is a guideline for amil zakat institutions in preparing financial reports. According to the Islamic accounting standard PSAK 101 which regulates the Presentation of Islamic Financial Statements, it is stated that one of the users of financial statements is the payer and recipient of zakat, infaq, alms and waqf. Zakat payers have an interest in information regarding the source and distribution of these funds to the recipients (mustahik) (Salman, 2017; Salman, 2020). If these interests have been met, the trust of the muzakki will increase towards the zakat manager (amil). This concept is supported by the results of previous empirical research which empirically found the effect of financial statement transparency on the level of trust of muzakki as has been done by Nasim & Romdhon (2014), Walidah & Anah (2020), Istikhomah & Asrori (2019), and Pohan & Mutia (2018).

H<sub>1</sub>: Transparency of financial statements affects the level of trust of muzakki

### The Effect of ZIS Management on Muzakki's Trust Level

Zakat management is related to planning, implementing, and coordinating activities in the collection, distribution, and utilization of zakat (Law Number 23 of 2011). Management of zakat carried out by amil zakat institutions according to Article 2 of Law Number 23 of 2011, must be

based on: Islamic law, trust, benefit, justice, legal certainty, integration, and accountability. By looking at all of these principles, especially on the aspects of expediency and justice for all mustahik, the trust of muzakki will increase because zakat funds distributed through amil institutions have been distributed in accordance with the principles of expediency and justice. For example, Article 3 of Law Number 23 of 2011 states that zakat management has 2 objectives, namely: (a) increasing the effectiveness and efficiency of services in zakat management; and (b) increasing the benefits of zakat to realize community welfare and poverty alleviation.

If the goal of zakat management is achieved, namely the creation of service effectiveness and efficiency and providing benefits for the welfare of the community, it will have a positive impact on increasing the trust of muzakki in distributing their zakat to amil zakat institutions. This is in line with the results of empirical research conducted by Nasim & Romdhon (2014), and Susilawati et al. (2020), both of which found that good zakat management can increase trust in amil zakat institutions.

H<sub>2</sub>: Zakat management affects the level of trust of muzakki

### **The Influence of Amil's Attitude on Muzakki's Trust Level**

Amil zakat institutions, both BAZNAS and LAZ, carry out the implementation, collection, distribution, and utilization of zakat. In distributing zakat, zakat amil must do so based on a priority scale according to the needs of mustahik (Law Number 23 of 2011). With this priority scale, the distribution of zakat will be equitable, fair, and based on regional aspects so that it will have an impact on muzakki's trust in the amil zakat institution. Likewise, the attitude of the amil who always gives a positive response and always provides the best service to muzakki, will certainly have an impact on increasing the level of trust in the amil zakat institution. This is also supported by empirical research conducted by Nasim & Romdhon (2014), Pohan & Mutia (2018), and Maulidina & Solekah (2020). They found that good amil attitudes and services affect the level of muzakki's trust in the amil zakat institution and muzakki's interest in paying zakat.

H<sub>3</sub>: Amil's attitude affects the level of trust of muzakki

## **METHOD**

### **Population and Sample**

The population of this study were all muzakki who paid zakat at the Yatim Mandiri Institution located in Surabaya, East Java Province, Indonesia, where respondents were selected based on several criteria (purposive sampling). The criteria used are: (1) at least 1 year as a muzakki in an institution; and (2) the minimum age for muzakki is 17 years.

### **Variables and Research Instruments**

The level of muzakki trust in this study is defined as the belief that a party will act, as expected, in a socially responsible manner, even without constant scrutiny and will meet the expectations of other parties who trust them (Nunkoo et al., 2012).

Each research variable is measured by several indicators. Transparency of financial statements is measured by 6 indicators, including (a) the availability of financial statements; (b) publication of financial statements; (c) precise and accurate information; (d) easy access to financial reports; (e) the use of electronic media as a means of information; and (f) the availability of bookkeeping for each ZIS fund distribution activity. ZIS management is measured by 4 indicators, including (a) being proactive in carrying out their duties as ZIS amil; (b) convenience in the distribution of ZIS funds; (3) accuracy in distributing zakat to 8 recipients; and (d) the utilization of ZIS funds is carried out properly and correctly (Law Number 23 of 2011, Indonesia). Amil attitude is measured by 6 indicators, including (a) always give a positive response; (b) always provide the best service; (c) being able to provide a comprehensive explanation of the management of ZIS; (d) always prioritize the needs of the muzakki; (e) ensure the security of personal information and data; and (f) the existence of amil supervision according to applicable law. Muzakki trust is measured by 4 indicators including (a) the existence of bookkeeping of each transaction; (b) explanation of the mechanism for distributing funds to muzakki; (c) distribution also to productive businesses; and (d) the existence of ZIS counselling from amil zakat institutions.

### **1 Partial Least Square Analysis with SmartPLS version 3**

In Partial Least Square, the outer model and inner model are assessed. Testing the outer model is done by looking at convergent validity, discriminant validity, and composite reliability. The inner

model test was carried out using bootstrapping to assess the significance of the path coefficients, assessing f square, R square, and model fit (Hair et al., 2011).

## RESULTS AND DISCUSSION

### Convergent Validity Test

The outer loading limit used is 0.5. The convergent validity level 3 test is carried out until all indicators have outer loading > 0.5 (Table 1).

Table 1. Convergent Validity

	Attitude of Amil	Transparency of Financial Statement	Trust	ZIS Management
X <sub>1.3</sub>		1.000		
X <sub>2.2</sub>				0.616
X <sub>2.3</sub>				0.579
X <sub>2.4</sub>				0.753
X <sub>3.1</sub>	0.608			
X <sub>3.4</sub>	0.576			
X <sub>3.5</sub>	0.537			
X <sub>3.6</sub>	0.780			
Y <sub>1.1</sub>			1.000	

### Discriminant Validity Test

The results of the study indicate that the discriminant validity has been met because based on the Fornell-Larcker Criterion, it shows that the loading of each variable exceeds the cross-loading. The loading for the attitude of amil variable is 0.632, exceeding the cross-loading for the transparency of financial statement of 0.117; cross loading to trust is 0.461, and cross-loading to ZIS Management is 0.305 (Table 2).

Table 2. Discriminant Validity

	Attitude of Amil	Transparency of Financial Statement	Trust	ZIS Management
Attitude of Amil	0.632			
Transparency of Financial Statement	0.117	1.000		
Trust	0.461	0.153	1.000	
ZIS Management	0.305	0.083	0.257	0.654

### Construct Reliability Test

Construct reliability testing is done by looking at the composite reliability value. The results of the reliability test showed that all variables had values above 0.60.

Table 3. Composite Reliability

	Composite Reliability
Attitude of Amil	0.723
Transparency of Financial Statement	1.000
Trust	1.000
ZIS Management	0.689

### f Square

There is one variable that has a moderate effect, namely the attitude of amil with an f square value above 0.15, which is 0.200 (Table 4).

Table 4. f Square

	Trust
Attitude of Amil	0.200



Transparency of Financial Statement	0.012
ZIS Management	0.018

### R Square and R Adjusted Square

The results showed that the R Square and R Square Adjusted values were 0.236 and 0.226 (Table 5). Transparency of financial statements, ZIS management and amil attitudes together affect the level of muzakki's trust by 23.6%, while 76.4% comes from other variables outside the research model.

Table 5 R Square

	R Square	R Square Adjusted
Trust	0.236	0.226

### Path Coefficient

The results of the bootstrapping test show that the attitude of amil and ZIS management is empirically proven to affect the trust level of muzakki because they have p values of 0.000 and 0.034 (<0.05). The transparency of financial reports is not proven to affect the level of trust of muzakki because it has a p-value of 0.099 (> 0.05) (Table 6).

Table 6. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEVI)	P Values
Attitude of Amil -> Trust	0.413	0.419	0.058	7.167	0.000

Transparency of Financial Statement -> Trust	0.095	0.088	0.057	1.653	0.099
ZIS Management -> Trust	0.123	0.137	0.058	2.129	0.034

### The Effect of Financial Report Transparency on Muzakki's Trust Level

Amil zakat financial reports in full consist of a statement of financial position, a report on changes in funds, a report on changes in assets under management, a cash flow report, and notes to the financial statements (PSAK 109 on Accounting for Zakat and Infaq/Alms). Transparency shows the presentation of amil financial information to users of financial statements as a form of accountability for amil zakat institutions. One of the users of financial statements are zakat payers (muzakki) who distribute their zakat through amil zakat institutions. By presenting financial information in a transparent manner, it is hoped that it will increase the trust of the muzakki.

However, the results of the study show the opposite finding, namely <sup>3</sup> the transparency of financial statements does not affect the level of trust of muzakki. This condition is due to the fact that transparency in this study still does not fully refer to the accountability of financial reporting in accordance with PSAK 109. In addition, zakat payers (muzakki) as users of financial statements are more interested in programs run by amil institutions compared <sup>4</sup> to aspects of financial statements. . This is possible because the muzakki already have a high level of trust in the amil zakat institution.

The results of this study support Ikhwandha & Hidayati (2019) and Lazia & Subardjo (2017). Ikhwandha & Hidayati (2019) did not find the effect of transparency on trust, while Lazia & Subardjo (2017) detailed that the level of trust was not fully influenced by transparency because it depended on the educational and occupational background of the muzakki.

### The Effect of ZIS Management on Muzakki's Trust Level

Professional and trustworthy zakat management has an important role in increasing the trust of the muzakki. If the management of zakat puts forward the principles of expediency and justice for the

mustahik, it is hoped that the trust of the muzakki will increase. Likewise, if the purpose of zakat management in Indonesia has been fulfilled in accordance with Law Number 23 of 2011 namely increasing effectiveness and efficiency and increasing the benefits of zakat for the welfare of the community, it will have an impact on increasing the level of trust of muzakki. The management of zakat must be directed at the distribution and distribution of zakat that is right on target to the mustahik, and if the needs of the mustahik have been met, the utilization of zakat funds is carried out properly and correctly.

The results showed that good ZIS management was empirically proven to increase the level of muzakki's trust. The results of this study support previous studies conducted by Nasim & Romdhon (2014) and Susilawati et al. (2020), where both of them also found the impact of zakat management on muzakki's trust in amil zakat institutions.

#### **The Influence of Amil's Attitude on Muzakki's Trust Level**

The amil zakat institution is in charge of carrying out the collection, distribution and utilization of zakat. In carrying out their duties, the amil is required to always give a positive response and provide the best service to the muzakki. In addition, in the distribution of zakat funds, the amil must prioritize the priority scale so as to create equity, justice and territoriality. An equally important factor is the amil guarantee of the security of information and personal data of the muzakki. Muzakki, who feels protected by the security of personal information and data, has a tendency to increase his trust in the amil zakat institution. Thus, the amil attitude can have an impact on increasing the level of muzakki's trust.

The results of the study indicate that a good service attitude from amil zakat is empirically proven to increase the level of trust of muzakki. The results of this study support previous studies conducted by Nasim & Romdhon (2014), Pohan & Mutia (2018), and Maulidina & Solekah (2020). These studies all found that the attitude of amil affects the level of muzakki's trust in the amil zakat institution.

## CONCLUSIONS AND SUGGESTIONS

This study aims to obtain empirical evidence regarding the effect of financial statement transparency, management of zakat, infaq, alms and the attitude of amil to the trust of muzakki. The results of the study found that the management of ZIS and amil attitudes were empirically proven to affect the level of trust of muzakki. The better the management of ZIS and the attitude given by the amil will increase the trust of muzakki. Muzakki continues to increase, when the amil manages professional ZIS in collecting and distributing it to mustahik in need.

The results of the study also show that the transparency of financial statements does not affect the level of trust of muzakki. These findings indicate that the need for amil in preparing financial statements is in accordance with the accounting standards applicable in Indonesia, namely the sharia accounting standard PSAK 109 regarding zakat and infaq/alms accounting. Muzakki feels that the financial statements that have been prepared are not useful in making muzakki's decisions because the amil financial statements do not fully refer to PSAK 109.

This research provides practical implications and for further research. The practical implications for zakat managers (amil) are to further improve the quality of ZIS management and provide the best service to muzakki, because it is proven that both ZIS management and amil attitudes affect the level of trust of muzakki. In addition, further research can add other exogenous variables such as the ease and simplicity of paying zakat, as well as the information system applied by amil.

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