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# **Effect of Transparency and Accountability on Muzaki Loyalty through Muzaki Satisfaction as an Intervening Variable at the Amil Zakat Institution (LAZ) in Indonesia**

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## **Abstract**

The primary item that needs to be discussed at pursued is the increasing number of people who pay zakat (*muzaki*). This is meant to maximise the role of zakat in reducing poverty in Indonesia. This study used *muzaki* satisfaction as an intervening variable to examine the influence of transparency and accountability on *muzaki* loyalty. *Muzaki* of the Amil Zakat Institute, Nurul Hayat Tuban, was the focus of this study. In this study, 48 people were gathered through an offline distribution in the Tuban district. SPSS version 25 was used to analyse the questionnaire responses. This study indicates that *Muzaki*'s satisfaction is significantly influenced by direct (partial) transparency. Accountability does not influence *muzaki* satisfaction when applied directly. Transparency does not influence *muzaki* loyalty in the short-term. Direct responsibility does not influence *muzaki* loyalty. *Muzaki*'s satisfaction directly influences loyalty. *Muzaki* satisfaction can improve *muzaki* loyalty by mediating (intervening) transparency. Furthermore, *muzaki* satisfaction is incapable of mediating (intervening) accountability in *muzaki* loyalty.

**Keywords:** Transparency, accountability, *muzaki*'s satisfaction, *muzaki*'s loyalty, amil zakat institutions

## **INTRODUCTION**

Poverty is a problem that has not been resolved properly until now. Various government efforts to distribute aid have been conducted annually to reduce and overcome poverty. However, these efforts did not yield significant results. When Islam was present, every Muslim knew the term zakat as a form of distributing wealth. Every Muslim (who is able) has the obligation to pay zakat (*fitrah*) which is contained in the five pillars of Islam, and every Muslim believes in it (Lubis et al., 2018).

Based on data from the Indonesian Central Statistics Agency, the total poor population in March 2021 was 10.14%, or equivalent to 27.54 million people (Fikri & Najib, 2021). The total Muslim population of Indonesia is 87.2%, or more than 207 million Muslims (Yuliafitri & Khoiriyah, 2016). Of course, this condition explains why Indonesia has a very large potential for zakat funds that can be managed to become one of the instruments to overcome poverty in this country.

Vice president Ma'ruf Amin said that the potential for zakat in Indonesia as of April 2021, reached more than 300 trillion, while the realisation of funds raised only reached 71.4 trillion with more than 85 percent of zakat collected through unofficial zakat management organisations (Aldila, 2021). From this information, it can be concluded that the opportunity to collect Zakat funds is still very large. Therefore, it is necessary for the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ) to make every effort to provide direction to the community in distributing their zakat funds so that they can be properly collected and managed. Therefore, increasing the number of people who pay zakat (*muzaki*) is the main thing that needs to be considered and continues to be pursued, without *muzaki*; however, zakat funds cannot be distributed, and efforts to maintain *muzaki* to always pay zakat to the official LAZ are important thing to do.

Maintaining *muzaki* in paying his zakat funds is certainly not only an easy matter, but also part of the nature of the amil mandate for the entrustment of the people that must be distributed; that way, *muzaki* can give confidence to LAZ until *muzaki* has a loyal nature. Therefore, *Muzaki's* assessment of the LAZ plays an important role. For the assessment, each *muzaki* was based on a different perspective. One of the reasons a Muslim pays his zakat through the LAZ is satisfaction (Firdaus et al., 2012). One factor that determines the level of satisfaction is quality of service (Istikhomah & Asrori, 2019).

Service Quality can be interpreted as a form of implementation of the mandate from LAZ to *muzaki*. This mandate principle can be reflected in the transparency and accountability of the zakat funds that have been paid. Of course, transparency and accountability have become the principle of professionalism in bearing the mandate of *muzaki* (people). Therefore, it is important for LAZ to maintain the quality of its services, especially in the transparency of zakat fund allocation and recording (accountability) in LAZ operations. This professional attitude is a benchmark for *muzaki's* view when paying zakat to a trustworthy LAZ.

Yuliafitri & Khoiriyah (2016) stated that transparency has a significant effect on *muzaki* loyalty. Jumriani (2021) stated that accountability has a positive and significant effect on *muzaki* loyalty. Therefore, the LAZ needs to prepare zakat financial statements with PSAK 109 as the reporting standardisation. This indicates that transparent and accountable reporting is a factor in *Muzaki's* trust in LAZ (Nikmatuniayah et al., 2017).

The difference between this research and previous research was in the LAZ where the study was conducted. Namely, LAZ Nurul Hayat Tuban, which is in Delima street number 70, Kebon village Tuban regency with *muzaki* from different backgrounds. Therefore, this research

4  
focuses on the effect of transparency and accountability on *muzaki* loyalty directly or measured by intervening variables, namely, *muzaki* satisfaction.

## METHOD

41  
8  
This study used a quantitative approach. In the research that will be carried out, researchers will use data in the form of numbers that represent the assessment and perspective of *muzaki* on the performance of LAZ Nurul Hayat Tuban. In this case, the researcher hypothesises that each variable is interconnected. Therefore, the goal of this study was to measure the direct influence of each independent variable (Transparency and Accountability) on the front variable (*Muzaki* Loyalty) and the indirect influence of the two independent variables on *muzaki* loyalty through the intervening variable (mediator), namely *Muzaki* satisfaction.

The study population comprised all subjects. In this study, the population was all *muzaki*, who paid their zakat funds to LAZ Nurul Hayat Tuban, which was as many as 50 people. This data was obtained from the *muzaki* data report of the existing office of Nurul Hayat Tuban. The sampling technique used was *purposive sampling*, meaning that in the selection of samples, the researcher first sets special criteria in accordance with the objectives to be achieved in the study (Nikmatuniayah et al., 2017). The criteria used included several characteristics: 1) Domiciled in the Tuban Regency. 2) Become *Muzaki* for more than one year. The Tuban domicile category was chosen by researchers to map that the sample was all residents of the community residing in the Tuban regency and had been for more than one year as a criterion that was expected to be able to provide an objective view in filling out the questionnaire and knew the performance of LAZ Nurul Hayat Tuban. The data collection method used in this research is the primary data, namely, the distribution of questionnaires.

The number of 50 *muzaki* samples was based on the guidelines written by Roscoe (1975); in *multivariate* studies (including multiple linear analysis), the sample size must be ten times greater than the number of variables to be analysed. For example, if the independent variable is three and the dependent variable is two, then the sample size used is 50 samples (Nikmatuniayah et al., 2017). The data collection technique used in this study was to distribute questionnaires. The distribution of questionnaires was carried out by researchers directly with field officers from Nurul Hayat Tuban offline (door-to-door) when taking funds from donors while maintaining health protocols.

The measurement scale used was a Likert scale ranging from one to 1-5. Points 1 to 5 are used to measure the respondent's perception of the phenomenon in the question, so that each respondent has five answer levels. Here is a table of operational definitions of the variables (questionnaire items).

Table 1. Operational Definition of Variables

Variable Transparency Indicator (TR)	<ul style="list-style-type: none"> <li>LAZ Nurul Hayat presents information on zakat distribution in a timely, open, and easily accessible manner.</li> <li>The presentation report can be well understood by <i>Muzaki</i>.</li> <li>The report submitted contains the management of zakat funds from the beginning of collection to the allocation of distribution.</li> <li>The zakat management policy set at LAZ Nurul Hayat has been informed to <i>muzaki</i>.</li> </ul>
Variable Accountability Indicator (AK)	<ul style="list-style-type: none"> <li>In the report, details of the functions, responsibilities and duties of each section contained in LAZ Nurul Hayat are presented.</li> <li>Each section on LAZ Nurul Hayat works honestly.</li> <li>The performance measures that LAZ Nurul Hayat has are clear.</li> <li>LAZ Nurul Hayat implements a system of rewarding or witnessing.</li> <li>Regularly conducted evaluations.</li> <li>LAZ Nurul Hayat has its own arrangements for complaints or complaints that come in.</li> <li>LAZ Nurul Hayat periodically submits accountability reports in accordance with applicable policies.</li> <li>The authorized institution has conducted an audit of LAZ Nurul Hayat's accountability report.</li> </ul>
Variable Indicators of Satisfaction <i>Muzaki</i> (KM)	<ul style="list-style-type: none"> <li>The quality of service / services provided by LAZ Nurul Hayat in accordance with what <i>muzaki</i> needs.</li> <li>Zakat fund allocation program offered according to <i>muzaki's</i> wishes.</li> <li><i>Muzaki</i> is satisfied with the comprehensive service provided by LAZ Nurul Hayat.</li> <li>LAZ Nurul Hayat easily accessible to the public.</li> </ul>
Variable Loyalty Indicators <i>Muzaki</i> (LM)	<ul style="list-style-type: none"> <li><i>Muzaki</i> LAZ Nurul Hayat more than one year.</li> <li>Routinely pay zakat at LAZ Nurul Hayat.</li> <li>Recommend LAZ Nurul Hayat to those closest to you.</li> <li>Not shouting offers from zakat payment programs by other LAZs.</li> </ul>

Source: Yuliafitri & Khoiriyah, 2016ss

### Data Quality Test

Validity and reliability tests were used for data quality testing. The validity test used, namely Pearson correlation, aims to assess the comparison of scores on statement items. A valid instrument is a sign that the measuring instrument used to collect data is appropriate (Amalia & Widiastuti, 2020). Testing was performed on each item of the statement by comparing the results

of the r-count with those of the r-table. If the r-count is greater than the r-table, the data are considered valid. The reliability test in this study was used to calculate the *Cronbach's alpha*. A variable is considered reliable if the reliability test results have a *Cronbach's alpha value* of  $> 0.60$  (Maity et al., 2014).

### Descriptive Analysis

Descriptive analysis is a statistical technique used to analyse, simplify, describe, and present sample data in an orderly form to make it easier for readers to understand. With this analysis, we hope to provide an overview of the data distribution with measurements of each variable. Descriptive statistics were used to determine the average count and standard deviation of the influence of free variables (transparency, accountability, and *muzaki* satisfaction) on bound variables, that is, *muzaki* loyalty (Jumriani, 2021).

### Test Classical Assumptions

The assumptions of the classical regression model include problems of normality, multicollinearity, heteroskedasticity, and autocorrelation. If all these assumptions are met, it will produce an estimator that is linear, unbiased, and has minimum variance (Harizanto, 2020). The classical assumptions used in the study were normality, multicollinearity, and heteroscedasticity tests. Normality was tested using the Kolmogorov-Smirnov test. Then, a multicollinearity test was carried out by looking at the tolerance value and Variance Inflation Factor (VIF). The heteroscedasticity test was performed using scatterplot charts and reinforced by the Glejser method.

### Hypothesis Test

Hypothesis testing was performed using the multiple linear regression method, coefficient of determination, partial test ( $t$ ), and simultaneous test ( $F$ ). Path analysis techniques were used to test the hypotheses of this study. Path analysis is a method that aims to calculate the direct influence of free variables on bound variables and the indirect influence of free variables on the variables through intervening variables (mediators).

The analysis of this path was performed twice. **Model I** was analysed to calculate the magnitude of the influence of the independent variables, namely transparency ( $X_1$ ) and accountability ( $X_2$ ), on the mediation variables, namely *muzaki* satisfaction ( $Y$ ). Meanwhile, **Model II** was carried out to measure the direct influence of transparency ( $X_1$ ), accountability ( $X_2$ ), and *muzaki* satisfaction ( $Y$ ) on bound variables, namely *muzaki* loyalty ( $Z$ ), and to measure the indirect influence of transparency ( $X_1$ ) and accountability ( $X_2$ ) on *muzaki* loyalty ( $Z$ ) through *muzaki* satisfaction ( $Y$ ) as an intervening variable.

## RESULT

### Validity Test Results and Reliability Test

In this test, the instrument can be assumed valid if the r-count is usable. In this study, a normal sample of 48 ( $n = 48$ ) was obtained using a sample of 50 samples and two extreme datasets with  $r\text{-table} = 0.284$ . The statement instrument in the questionnaire can be said to be valid if it has an r-count of  $> 0.284$  (Zar, 1972). In addition, the test can be considered valid if it has a significant correlation value of  $p\text{-value} < 0,05$  (Ghazali, 2013). After the validity test was carried out, the value of each item of the statement of each variable was obtained, namely,  $r\text{-count} > 0.284$  and  $p\text{ value} < 0.05$ , or all statement items were valid. In the instrument reliability test, reliability can be assumed if the value of Cronbach's alpha is  $> 0.6$ . The following are the results of the reliability test of the four variables: transparency, accountability, muzaki satisfaction, and muzaki loyalty.

Table 2. Overall variable reliability test

Variable	Croncbach's Alpha	Information
Transparency	0, 891	Reliable
Accountability	0, 763	Reliable
Muzaki's satisfaction	0, 602	Reliable
Muzaki's loyalty	0, 621	Reliable

Source: data processed

### Classical Assumption Test Results

First, a Normality Test was carried out to determine the value of the data distribution in a group of data or variables, and the normality test was carried out using the Kolmogorov-Smirnov test. The value of the Kolmogorov-Smirnov test results was  $> 0.05$ , and the data were normally distributed. The following is a table of the results of the normality test that has been carried out.

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
Asymp. Sig. (2-tailed)	.200 <sup>c,d</sup>

Source: data processed

Second, we measure the existence of multicollinearity by using the tolerance (TOL) value, namely, the magnitude of variation of free variables that are not explained by other free/independent variables. It can also be measured using the reverse method, which uses the value of the Variance Inflation Factor (VIF), which is a measure of the magnitude of the degree of variation of the free variable described by the corresponding free variable. It can be said that multicollinearity does not occur if the  $VIF < 10$  or the  $TOLL > 0.10$  (Purnomo, 2016). The following are the results of the VIF and TOL values after conducting the multicollinearity test.

1

Table 4. Multicollinearity Test Results

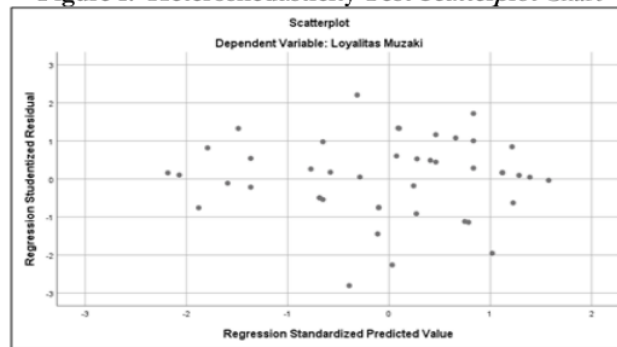
Variable Independent	Collinearity Statistics		Information
	Tolerance	VIF	
Transparency	0.481	2.077	Multicollinearity Free
Accountability	0.698	1.434	Multicollinearity Free
<i>Muzaki's</i> satisfaction	0.628	1.592	Multicollinearity Free

Source: data processed

10

Third, the heteroskedasticity test is used to determine the presence or absence of deviations from the classical assumption of heteroskedasticity; that is, the presence of variant inequalities of the residual for all observations in the regression model. In heteroskedasticity tests, a good regression model is one that is homoscedastic or does not exhibit heteroscedasticity. The following are the results of the heteroskedasticity test using a scatterplot chart.

Figure 1. Heteroskedasticity Test Scatterplot Chart



Source: data processed

The Scatterplot chart above illustrates that the dots (data) spread around number 0. The spread points appeared randomly and did not form a pattern. Thus, the research regression model is free from heteroscedasticity. To strengthen the heteroscedasticity test, the researcher conducted the next test using the Glejser method. The following are the results of the heteroskedasticity test using the Glejser method.

Table 5. Heteroskedasticity Test Results

Independent Variables	Sig.	Information
Transparency	0.501 > 0.05	Heteroskedasticity Free
Accountability	0.114 > 0.05	Heteroskedasticity Free
<i>Muzaki's</i> satisfaction	0.218 > 0.05	Heteroskedasticity Free

Source: data processed

11

The basis for making decisions for the Glejser method heteroskedasticity test is that if the significance value (sig) between the independent variable and the absolute residual is > 0.05, there is no heteroskedasticity problem (Pardede & Manurung, 2014).

### Descriptive Statistical Analysis of Frequency

This descriptive analysis contains an explanation of the distribution of data on the variables tested, namely transparency and accountability as independent variables, Muzaki satisfaction as intervening variables, and *Muzaki* loyalty as dependent/bound variables. The measurement of the average value of the data was based on the calculation of class intervals. The measurements on each statement item use a Likert scale with a range of points 1 to 5 as follows:  $1 \leq x \leq 1.8$  (Strongly disagree),  $1.8 < x \leq 2.6$  (Disagree),  $2.6 < x \leq 3.4$  (Neutral),  $3.4 < x \leq 4.2$  (Agree), and  $4.2 < x \leq 5$  (Strongly agree). The following is a summary of the results of the frequency statistical analysis.

**Table 6. Frequency Statistics Analysis**

Variable	Rata-rata Mean	N
Transparency	4,55	48
Accountability	4,24	48
<i>Muzaki's</i> satisfaction	4,7	48
<i>Muzaki's</i> loyalty	4,42	48

Source: data processed

Overall, the respondent's response, "Strongly Agree" refers to the average meaning value of each variable included in the interval class of  $4.2 < x \leq 5$ .

### Hypothesis Test Results

#### Model I Analysis

This analysis included two free variables. Regression analysis was used to determine the effects of transparency ( $X_1$ ) and accountability ( $X_2$ ) on *muzaki* satisfaction ( $Y$ ). The regression equation is one of the measurements that aims to measure each of the free variables against the bound variables. The results of the regression analysis in Model I are as follows.

**Table 7. Model I Regression Analysis**

Model	Unstandardized Coefficients	
	B	
1	(Constant)	10.546
	Transparency	.281
	Accountability	.019

Source: data processed

This regression equation is based on the data processing values in Table 7, namely the values (unstandardised coefficients) as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon_1$$

$$Y = 10,546 + 0,281 X_1 + 0,019 X_2 + \varepsilon_1$$

The constant ( $\alpha$ ) in the regression equation of model I above shows that when the satisfaction of muzaki ( $Y$ ) is not influenced by a free variable or is equal to zero, the satisfaction of *muzaki* ( $Y$ ) is 10.546. Then, the regression coefficient for transparency ( $\beta_1$ ) of 0.281 indicates that

transparency (X<sub>1</sub>) has a positive effect; when the transparency variable (X<sub>1</sub>) increases by one unit, the *muzaki* satisfaction variable increases by 0.281 (28.1%) assuming the other variable is constant/fixed. Meanwhile, the regression coefficient for accountability ( $\beta_2$ ) of (0.019) indicates that when the accountability variable (X<sub>2</sub>) experiences a one-unit increase, at the same time the *muzaki* satisfaction variable increases by 0.019 (1.9%), assuming the other variable is constant or fixed.

### Coefficient of Determination (R<sup>2</sup>)

6  
The coefficient of determination or R squared with a value of 0-1 is a test 45  
used to measure the extent to which the model is capable of explaining the variation of dependent variables (Rahayu et al., 2019). Thus, if the value of R<sup>2</sup> is close to 1, almost all the information needed to predict the *muzaki* satisfaction variable (Y) 26  
can be explained by the Transparency (X<sub>1</sub>) and Accountability (X<sub>2</sub>) variables (Sugiyono, 2016). Research now belongs to inferential research, where researchers take a sample from the population, and then interpret the test results on the sample to represent the population. Therefore, the adjusted R-squared value was used as the output of the SPSS test equipment. 4  
The results of the model I coefficient of determination test are as follows:

Table 8. Test Results of Coefficient of Determination (R<sup>2</sup>) Model I

R Square	Adjusted R Square
.372	.344

Source: data processed

13  
Based on the data in Table 8, the adjusted R Square value was 0.344 (34.4%). The value indicates that the effect of transparency (X<sub>1</sub>) and accountability (X<sub>2</sub>) on *muzaki* satisfaction (Y) is 34.4%.

### Simultaneous Test (F)

Furthermore, the F-test determines the degree of influence of independent variables on 4  
dependent variables simultaneously (together), or the effect of transparency (X<sub>1</sub>) and accountability (X<sub>2</sub>) simultaneously on *muzaki* satisfaction (Y) (Kabib et al., 2021). The measurements can be seen 5  
in the table below.

Table 9. Simultaneous Test Results (F) Model I

Model	F	Sig.
1 Regression	13.328	.000 <sup>b</sup>

Source: data processed

14  
The basis for decision-making is that if the sig value is < 0.05, transparency (X<sub>1</sub>) and accountability (X<sub>2</sub>) simultaneously affect *muzaki* satisfaction (Y). As shown in Table 9, the significance figures are 0.000 (0.000 < 0.05), indicating that transparency (X<sub>1</sub>) and accountability (X<sub>2</sub>) simultaneously affect *muzaki* satisfaction (Y).

### Partial Test (t)

The t-test is one of the methods used to test whether the influence of the independent variables of transparency (X<sub>1</sub>) and accountability (X<sub>2</sub>) is partial on the *muzaki* satisfaction variables (Y). The steps in performing the t-test are as follows:

**Table 10. Partial Test Results (t) Model I**

	Model	t	Sig.
1	(Constant)	5.785	.000
	Transparency	4.519	.000
	Accountability	-.386	.701

Source: data processed

H<sub>01</sub> : Transparency has no significant effect on *muzaki* satisfaction

H<sub>a1</sub> : Transparency has a significant effect on *muzaki* satisfaction

H<sub>02</sub> : Accountability has no significant effect on *muzaki* satisfaction

H<sub>a2</sub> : Accountability has a significant effect on *muzaki* satisfaction

The basis for making a decision is that, if the value of t counts > t of the table, then H<sub>0</sub> is rejected, and H<sub>a</sub> is accepted. The table t-value can be seen at a significance of 0.05 (5%) by the formula:

$$df = n - k = 48 - 3 = 45$$

n : Number of Samples k : number of variables df : *degree of freedom*

From the above calculations, the table t-value was 2.014. The calculated t-value can be seen in Table 10 transparency calculation t-value (X<sub>1</sub>) 4,519 > 2,014 (significant effect), while the accountability calculation t-value (X<sub>2</sub>) -0.386 < 2.014 (directly has no significant effect). In addition to using t calculation, decision making can also be taken from the *p-value* approach on the basis that if the sig value < 0.05, then H<sub>a1</sub> and H<sub>a2</sub> are accepted. In addition, Table 10 shows that the transparency variable (X<sub>1</sub>) has a sig value of 0.000 < 0.005 (significant effect), while the accountability variable has a sig value of 0.701 > 0.05 (directly has no significant effect) on *muzaki* satisfaction.

### Model II Analysis

This analysis was conducted to measure the direct influence of transparency (X<sub>1</sub>), accountability (X<sub>2</sub>), and Muzaki Satisfaction (Y) on the bound variables, namely muzaki loyalty (Z), and to measure the indirect influence of transparency (X<sub>1</sub>) and accountability (X<sub>2</sub>) on muzaki loyalty (Z) through muzaki satisfaction (Y) as an intervening variable. The equations of the model II regression analysis are as follows:

58  
Table 11. Model II Regression Analysis

Model	Unstandardized Coefficients	
	B	
1	(Constant)	6.705
	Transparency	.076
	Accountability	.111
	<i>Muzaki's</i> satisfaction	.350

Source: data processed

This regression equation is based on the data processing values in Table 11, namely the values (*unstandardised coefficients*) as follows:

$$Z = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 Y + \varepsilon_2$$

$$Z = 6,705 + 0,076 X_1 + 0,111 X_2 + 0,350 Y + \varepsilon_2$$

The value of the constant ( $\alpha$ ) in the regression equation of model II shows that when muzaki (Z) loyalty is not affected by the free variable equal to zero, *muzaki* (Z) loyalty is 6.705. The regression coefficient for transparency ( $\beta_1$ ) is (0.076), which indicates that transparency (X 1) has a positive influence, and when the transparency variable ( $X_1$ ) increases by one unit, the *muzaki* loyalty variable (Z) increases by 0.076 (7.6%), assuming the other variable is constant or fixed. The regression coefficient for accountability ( $\beta_2$ ) of (0.111) indicates that accountability (X2) has a positive influence, and when the accountability variable ( $X_2$ ) increases by one unit, the *muzaki* satisfaction variable (Y) increases by 0.111 (11.1%), assuming the other variable is constant or fixed. The regression coefficient for muzaki satisfaction ( $\beta_3$ ) of 0.350 indicates that muzaki satisfaction (Y) has a positive influence and when the muzaki satisfaction variable (Y) increases by one unit then at the same time the *muzaki* loyalty variable (Z) increases by 0.350 (35%) assuming the other variable is constant / fixed.

#### Coefficient of Determination ( $R^2$ )

The coefficient of determination in model II was used to determine the extent to which transparency ( $X_1$ ), accountability ( $X_2$ ), and muzaki satisfaction (Y) affect *muzaki* loyalty (Z). The results of the coefficient of determination test of the model II analysis are as follows:

Table 12. Test Results of Coefficient of Determination ( $R^2$ ) Model II

R Square	Adjusted R Square
.159	.101

Source: data processed

13 Based on the data in Table 12, the *adjusted R Square* value is 0.101 (10.1%). The value shows that the effect of transparency (X 1), accountability ( $X_2$ ), and muzaki satisfaction (Y) on *muzaki* loyalty (Z) was 10.1%.

### Simultaneous Test (F)

This simultaneous test measurement (F) is intended to simultaneously measure the influence of the transparency variables (X<sub>1</sub>), accountability (X<sub>2</sub>), and muzaki satisfaction (Y) on the *muzaki* loyalty variable (Z). The tests can be seen in the ANOVA table, as follows:

**Table 13. Simultaneous Test Results (F) Model II**

	Model	F	Sig.
1	Regression	2.766	.053 <sup>b</sup>

Source: data processed

Hypothesis:

H<sub>0</sub> : Transparency (X<sub>1</sub>), accountability (X<sub>2</sub>) and satisfaction of muzaki (Y) have no simultaneous effect on *muzaki* loyalty (Z)

H<sub>a</sub> : Transparency (X<sub>1</sub>), accountability (X<sub>2</sub>) and muzaki satisfaction (Y) simultaneously affect *muzaki* loyalty (Z)

The basis for making a decision is that if the sig value is < 0.05, then H<sub>a</sub> is accepted, or by calculating F calculate > F table, then H<sub>a</sub> is accepted. Therefore, if you look at Table 13, significance figures 0.053 > 0.05, then it can be stated that H<sub>0</sub> is rejected. The results of calculating the F-value of the table are as follows:

$$df1 = k - 1 = 4 - 1 = 3$$

$$df2 = n - k \text{ (df1)} = 48 - 3 = 45$$

From the calculation above, the F value of the table is 2.81, then for the calculated F value can be seen in the table 13 the value t count transparency (X<sub>1</sub>) accountability (X<sub>2</sub>) and the satisfaction *muzaki* (Y) is 2.766 < 2.81. Therefore, it can be concluded that H<sub>0</sub> is accepted, and H<sub>a</sub> is rejected, meaning that there is no simultaneous influence of the variables Transparency (X<sub>1</sub>), accountability (X<sub>2</sub>), and satisfaction of muzaki (Y) on *muzaki* loyalty.

### Partial Test (t)

To calculate the direct influence of transparency (X<sub>1</sub>), accountability (X<sub>2</sub>), and muzaki satisfaction (Y) on the bound variable, namely *muzaki* loyalty (Z), a partial test or t-test is carried out as follows:

**Tabel 14. Hasil Uji Parsial (T) Model II**

	Model	T	Sig.
1	(Constant)	2.162	.036
	Transparency	-.789	.434
	Accountability	1.802	.078
	<i>Muzaki's</i> satisfaction	2.823	.035

Source: data processed

Hypothesis:

H<sub>03</sub> : Transparency has no significant effect on *muzaki* loyalty

2  
H<sub>3</sub>: Transparency has a significant effect on muzaki loyalty

H<sub>4</sub>: Accountability has no significant effect on muzaki loyalty

H<sub>4</sub>: Accountability has a significant effect on muzaki loyalty

H<sub>5</sub>: Muzaki satisfaction has no significant effect on muzaki loyalty

2  
H<sub>5</sub>: Muzaki satisfaction has a significant effect on muzaki loyalty

15  
The basis for making a decision is that, if the value of t counts > t of the table, then H<sub>0</sub> is rejected, and H<sub>a</sub> is accepted. The table t-value can be seen at a significance of 0.05 (5%) with the formula:

$$df = n - k = 48 - 4 = 44$$

n : Number of Samples k : number of variables df : degree of freedom

From the calculation above, the table t value is 2.015 and then for the calculated t value can be seen in Table 14 transparency count t value (X<sub>1</sub>) -0.789 < 2.015 (directly has no significant effect), then the accountability count t value (X<sub>2</sub>) 1.802 < 2.015 (directly has no significant effect), and the muzaki satisfaction count t value (Y) 2.823 > 2.015 (directly significant effect).

14  
The next step was to use a significant value. The basis for making the decision is that if the sig value is < 0.05, H<sub>0</sub> is rejected, and H<sub>a</sub> is accepted. From Table 14, it can be observed that sig. transparency (X<sub>1</sub>) = 0.434 > 0.05, sig. value. accountability (X<sub>2</sub>) 0.078 > 0.05 and sig value. muzaki satisfaction (Y) of 0.035 < 0.05 from both approaches, it can be concluded that H<sub>0</sub> 3 and H<sub>0</sub> 4 are acceptable. Both transparency (X<sub>1</sub>) and accountability (X<sub>2</sub>) had no significant direct influence on muzaki (Z) loyalty. H<sub>a</sub> 5 is accepted, meaning that muzaki (Y) satisfaction has a significant direct influence on muzaki (Z) loyalty.

## DISCUSSION

### 63 Direct Influence, Indirect Influence and Total Influence

2  
The direct influence on the research conducted is the effect of transparency (X<sub>1</sub>) on muzaki satisfaction (Y), the effect of accountability (X<sub>2</sub>) on muzaki satisfaction (Y), the effect of transparency (X<sub>1</sub>) on muzaki loyalty (Z), and the influence of accountability (X<sub>2</sub>) on muzaki loyalty (Z) While for indirect influences that is, the influence of transparency (X<sub>1</sub>) on muzaki loyalty (Z) through muzaki satisfaction (Y) as an intervening variable and the effect of accountability (X<sub>2</sub>) on muzaki (Z) loyalty through muzaki satisfaction (Y) as an intervening variable.

20  
Referring to Ghazali (2013), the intervening variables are determined in their theoretical form. For example, A→B→C, where it is clear that the relationship between A and C is a relationship of indirect influence or through B first. Thus, if A to B is significant and B to C is significant, then B can be said to be a mediation variable or an intervening variable. Namely, an indirect influence is established between A and C through Variable B.

The basis for making the *first* decision refers to the opinion Ghazali (2013) as outlined above, then the *second* if the indirect influence of  $X_1$  and  $X_2$  through  $Y$  on  $Z$  on > the direct influence of  $X_1$  and  $X_2$  on  $Z$ , then  $H_{a6}$  and  $H_{a7}$  are accepted, while  $H_{06}$  and  $H_{07}$  are rejected.

In the partial test (t) of models I and II, the results showed that transparency ( $X_1$ ) had a significant direct effect on muzaki satisfaction (Y), while accountability ( $X_2$ ) did not have a significant effect on muzaki satisfaction (Y), and muzaki satisfaction (Y) directly had a significant effect on muzaki (Z) loyalty.

To simplify the calculations, we present a summary table of the direct, indirect, and total influences:

**Table 15. Summary of Direct, Indirect and Total Influences**

Variable	Influence		
	Direct	Indirect	Total
Transparency on <i>Muzaki's</i> Satisfaction	0,638	-	0,638
Accountability on <i>Muzaki's</i> Satisfaction	0,055	-	0,055
Transparency on Loyalty through Satisfaction	0,157	$0,638 \times 0,318 = 0,202$	0,359
Accountability on <i>Muzaki's</i> Loyalty through Satisfaction	0,298	$0,055 \times 0,318 = 0,017$	0,298
<i>Muzaki's</i> Satisfaction on <i>Muzaki's</i> Loyalty	0,318	-	0,318
$\epsilon_1$	0,939	-	0,939
$\epsilon_2$	0,98	-	0,98
Transparency on <i>Muzaki's</i> Satisfaction	0,638	-	0,638

Source: data processed

From the calculations in Table 15, it can be seen that the indirect influence of transparency ( $X_1$ ) on muzaki loyalty (Z)  $0.202 > 0.157$  is its direct influence. Transparency has a significant effect on muzaki satisfaction and muzaki satisfaction has a significant effect on muzaki loyalty ( $X_1 \rightarrow Y \rightarrow Z$ ). So, it can be said that muzaki satisfaction (Y) can be an intervening variable (mediation) of the transparency variable ( $X_1$ ) to muzaki loyalty (Z). From the information obtained,  $H_{a6}$  was accepted and  $H_{06}$  was rejected.

Then, to answer  $H_{a7}$ , the indirect influence of accountability ( $X_2$ ) on muzaki loyalty ( $0.017 < 0.298$ ) its direct influence. The results of the partial test (t) of Model I stated that accountability ( $X_2$ ) had no significant effect on muzaki satisfaction (Y). Thus, it can be concluded that muzaki satisfaction (Y) cannot mediate (intervene) from the accountability variable ( $X_2$ ) to muzaki loyalty (Z). From the information obtained,  $H_{a7}$  was rejected, and  $H_{07}$  was accepted. The mediation that occurs is (*partial mediation*), meaning that the transparency variable ( $X_1$ ) affects muzaki loyalty (Z) through the intervening variable of muzaki satisfaction (Y).

## CONCLUSION

After testing and analysing the data, it can be concluded that seven points of information, namely, *first*, direct (partial) transparency has a significant effect on muzaki satisfaction. This indicates that the higher the level of transparency, the higher the satisfaction with muzaki at LAZ Nurul Hayat Tuban. Transparency is a form of openness to the allocation of funds paid by muzaki. In this case, the Amil Zakat Nurul Hayat Tuban Institution conveyed information needed by the community. *Second*, the accountability provided by LAZ Nurul Hayat Tuban did not have a significant effect on satisfaction with his muzaki. Thus, in this case, it provides information that in the case study located at LAZ Nurul Hayat Tuban, work performance in the form of detailed financial allocation reporting is not a dominant factor in achieving satisfaction.

*Third*, transparency does not directly affect muzaki loyalty. It is possible that the factors behind transparency do not have a significant effect on loyalty, including muzaki's full trust in the management of funds by LAZ; thus, there is a lack of attention to transparency or information on the allocation of zakat funds (Purnamasari & Darma, 2015). *Fourth*, direct accountability has no significant effect on muzaki loyalty. Thus, accountable reporting by LAZ Nurul Hayat Tuban is not one of the factors that have a significant influence on the emergence of loyalty attitudes from muzaki. *Fifth*, muzaki satisfaction has a significant direct effect on muzaki loyalty. Loyalty is an attitude that is usually shown by loyalty, reuse, and trust; thus, it can be concluded that the emergence of a loyal attitude from muzaki can be motivated by his satisfaction with the management of zakat funds carried out by LAZ Nurul Hayat Tuban.

*Sixth*, muzaki satisfaction can mediate (intervene) transparency towards muzaki loyalty. Direct transparency does not affect muzaki loyalty, but with variable satisfaction, muzaki transparency can indirectly affect loyalty. The *seventh*, muzaki satisfaction, cannot mediate (intervene) accountability to muzaki loyalty. Direct accountability has no effect on muzaki satisfaction, so the main condition for accepting the muzaki satisfaction variable is that the mediation variable is not met. However, muzaki satisfaction had a significant influence on muzaki loyalty.

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