Determinants Information Disclosure And Responsibility of Financial Statements to Consistency Muzakki

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Abstract

The purpose of the research was to decide the impact of data revelation and money-related articulation responsibility on the consistency of paying zakat, infaq, and sadaqah on LAZ in Pekalongan city. This study uses a quantitative approach that utilizes a questionnaire distributed to 117 respondents. The results of the study show that data divergence had a significant impact on the consistency of paying zakat, infaq, and sadaqah in Pekalongan city as proved by the calculated t-value more noteworthy than the t-table value and the significance value beneath 0.05 so that the first hypothesis Ha1 was accepted. Likewise, the accountability variable financial statements also affect the consistency of paying zakat partially tested to receive Ha2. The simultaneous testing that the effect of information disclosure and financial accountability on the consistency of muzakki also influences simultaneously, which is indicated by the F-value greater than the F-table. The research finding is that information disclosure and accountability of financial statements have a partial and simultaneous effect on the consistency of paying ZIS in the usual city of Pekalongan. The originality of research can be seen from the disclosure of information and the responsibility of financial statements to create consistent muzakki paying zakat, which is different from previous research. The practical implication of this research is that amil zakat institutions can use the importance of disclosing information and accountability of financial statements to be more consistent in entrusting their zakat.

Keywords: Information Disclosure; Financial Statements; ZIS.

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INTRODUCTION

Indonesia’s demographic and cultural potential to be optimally optimized one of the income distribution indicators, mainly the community Muslim of Indonesian, is a body of zakat, infaq, sadaqah (ZIS)(Al Farisi, 2017). In terms of demographics, the population of Indonesia, the majority is Muslim, boosts the cause of the culture of zakah, infaq, and sadaqah, rooted in the customs and traditions of Muslim communities. Management of zakat is required to have disputes regarding accountability and openness(Septiarini, 2011).

While according to zakat, the term or syara ‘is liability due property (Dhar, 2013). Maliki removes some unique treasures that have reached nishab on mustahiq while ownership reaches haul, not including goods to Considering and agriculture(Zuhaily, 2008; Trianto et al., 2018).

Position zakat in Islam is essential and fundamental (Ram Al Jaffri et al., 2014). So fundamental in the Quran, many word zakat is used in conjunction with a word of prayer, strengthen their complementary connection between worship shalat and charity (Doktoralina & Bahari, 2017). If prayer in the vertical dimension-divinity zakat commands in the Qur’an, a lot is accompanied by the threat of a firm (Syafiq, 2016).

The management body of ZIS is an encouraging matter; the cause of ZIS fundraising continues to increase (Hikmah et al., 2020). However, on the other hand, this raises the challenge late for utilization of ZIS for the right target and impact widely in society (Fadilah, 2011).

For ZIS management, the establishment of the Amil Zaka Agency or the Amil Zakat Institution is to manage ZIS funds from muzakki as a social and economic driver via a community development approach(Asnaini, A., & Oktarina, 2020). It is encouraged by Yustika and Andrianto that zakat fitrah, mall, or others must not be distributed immediately in the form of cash or other necessities such as rice. Not too large nominal points must lead to the use of ZIS given to the poor is applied within a short span. The situation is essentially not required by Islam, because the points glorious religion wanted the welfare of humanity even though the state of problem situations rich and poor already into a person’s destiny can be maximized so that freedom prosperity commensurate be accessible to all.
perceived by tach and every human being (Yustika, A. E., & Andianto, 2008). Management of zakat by way of administration and a great effort was also addressed that gathering zakat fund and his usability accountable (Suzianti, A., Edrisy, F., & Mubarak, 2020).

Surah Al-Baqorah 285 things thus explained that each trade which includes the reception, storage, and distribution of zakat, infaq, and sadaqah recorded and reported to the stakeholders so that there will be no doubts or concerns in the management of zakat funds work BAZ and LAZ to create transparency in managing zakat funds (Al-Quran, 2005).

Regulation of Management of Zakat at UU No. 38 of 1999 (Kurniawan, 2013) gave rise to a new paradigm in zakat management, namely the need for outside community participation and an independent body to participate directly supervise management activities. With the existence of an independent body or auditors who carry out inspections and oversight in the BAZ and LAZ financial statements because it will create accountability in the Financial Statements or financial reports reported by BAZ and LAZ can be accountable and accountable to stakeholders (Arzam, 2015; Herdianto, 2012; Mufidah, 2016).

Disclosure of information / financial statement issues can be analogous to the nature and attitude of the zakat management organization (Harianto, 2016), Tabligh, basing on QS Al Maidah: 67 "O Messenger convey what was revealed to you from your Lord, and if you do not (what is ordered it means) you do not convey his message". In such a paragraph, it is implied that the Zakat Management Organization must hold fast to regulations God, always convey the whole thing properly and transparently, uphold honesty, doing work with complete dedication and high loyalty (Al-Quran, 2005) (Yuliafitri, Indri; Khoiriyah, 2016; (Kusumawardani, 2020).

Accountability Financial Statements (Hasibuan, 2016)(Nugraha, S., Wardayati, S. M., & Sayekti, 2018) can be likened as a trait, and the hood of the management organization of zakat is trustful, based on the QS An-Nisa ‘: 58,’ Allah orders you convey the message to those who deserve it. " Verses signaled that the Organization of Zakat Management should be reliable in carrying out a collection, storage, and distribution of ZIS funds to those who are entitled receive (Septiarini, 2011; Huda & Sawarjuwono, 2013; Siskawati et al., 2016).
The amil zakat institutions/agencies in Pekalongan City include Pekalongan City BAZNAS, Pekalongan City LAZISNU, Pekalongan City LAZISMU, BMH, Laz Al Ummah, and Yatim Mandiri in Pekalongan City. Seeing quite many amil zakat institutions in the city of Pekalongan certainly also has much muzakki. Thus, researchers are very interested in consistently researching muzakki paying ZIS from various institutions in the City of Pekalongan.

Being a respondent in this study is due to the alternative muzakki choosing to pay zakat through BAZ / Laz. Consistency of muzakki choosing a place, place, institution, or agency in paying zakat is a prerogative of each muzakki himself (Qurratul Uyun, 2015; (Muthohar, 2016). Cause consistency muzakki in distributing zakat and change an Institute Amil Zakat (LAZ) or Agency zakat (BAZ), bringing usability for BAZ / LAZ into place for muzakki hand in the distribution of alms in the hope that LAZ has the nature of the mandate to process of channeling the future (Wulan et al., 2018). The reason that strengthens the choice of variable information disclosure is that according to Chariri et al., the objectives of disclosure in financial statements are: Providing helpful information for investors, creditors, and other users in making rational decisions(Chariri, Anis dan Gozali, 2007). Accountability for financial statements is crucial because financial reports are made as a form of accountability to the parties involved in the business, both internal and external (Nikmatuniayah, N., & Marliyati, 2015). From these arguments muzakki is one of the external parties so that it requires disclosure of information and accountability of financial statements so that muzakki’s consistency in paying ZIS will be better. Because some of the duties and obligations of BAZ / LAZ are mandatory in the management of zakat.

This research differs from previous research with different variables so that the research study is quite relevant to the needs. The novelty of this research is on the variable of information disclosure and accountability of the amil zakat institution’s financial statements to create the consistency of muzakki to keep giving zakat and differentiate from previous research with different variables increasing the contribution of research.
LITERATUR REVIEW

The publication is related to the method used by the Amil Zakat Institute to introduce the institution to prospective muzakki to pay zakat and increase the consistency level of muzakki to pay zakat.

The research of Miftahullail Septa Sumarno, Surabaya State University, entitled the Treatment of Zakat Accounting at BAZ in Sidoharjo, showed that the analysis that was carried out was found that the treatment of zakat accounting regarding the presentation and reporting was not by PSAK, which was part of the responsibility of BAZ (SUMARNO, S., & Septa, 2014).

Research by Nasim & Romdhon with the title “The Effect of Transparency of Financial Statements, Management of Zakat, and the Attitude of Managers Against the Level of Muzakki Trust”. Those effects of this consider demonstrating that those Initial outcomes significantly impact transparency in the fiscal explanations of Muzakki’s trust. Secondly, there may be a meaningful impact on the level of claiming trust in management for muzakki. Third, there may be a considerable impact on the level of trust of directors in the Muzakki state of mind. Fourth, there will be a substantial impact from claiming transparency for budgetary reporting, zakat management, and the disposition of supervisors simultaneously on the level for trust made music (Nasim, A., & Romdhon, 2014).

Research by Nadlifah entitled “Influence of transparency and responsibility (responsibility) on adherence to paying zakat in Amil Zakat Institution Malang (Thesis Accounting Department, State Islamic University of Maulana Malik Ibrahim)”. The result is “transparency & responsibility for compliance issuing zakat at the Malang City Zakat Institution. Regression test results indicate that the value of t count transparency is 2,384 significance 0.18 > 0.05 so it can be concluded that transparency does not affect the compliance of paying zakat in zakat institutions” (Nadlifah, 2015).

Research by Sidiq with the title “The Effect of Knowledge Zakat, Income Level, Religiosity and Faith To the Organization of Zakat Management Of Interest Paying Zakat By Amil Zakat (Case Study Against Muzakki In the Faculty of Islamic Studies and the Faculty of Economics and Business Universitas Muhammadiyah Surakarta)” The results obtained that “Knowledge of zakat has
a significant influence on the interest in issuing zakat at LAZ; while the level of trust has a significant influence on the interest in issuing zakat at LAZ with the variable income and religiosity does not significantly influence the interest in paying zakat at LAZ “(Hanwar Ahmad Sidiq, 2015).

Azimah, in her research “The Influence of Religiosity, Salary and Trust Against Muzakki Interest in Paying Zakat in the National Amil Zakat Board (BAZNAS) of Gresik Regency,” the results were obtained that “on three variables significantly influence the interest in paying zakat “(Azimah, 2016).

Research from Ferry Setiawan is entitled Effect of Religiosity And Reputation Of Interest Muzakki In Paying Zakat Profession (Case Study in Ponorogo) that generates that that second hypothesis yes it “religious and reputation support. distribution zakat profession through zakat institution is from several points of view better than channeled itself”. This research shows that “muzakki feels that the payment of professional zakat through institutions is a form of religious observance as well as trust in zakat institutions that are given a mandate, which is driven by external factors, namely the reputation of zakat institutions”(Rahmidiani, 2019).

Several previous studies show several variables that influence muzakki in paying zakat. The author examines other variables influencing muzakki to pay zakat, namely disclosing information and responsible for financial statements.

Many factors influence the consistency of muzakki in paying zakat maal at the Amil Zakat Institution. The form of consistency can be illustrated through the continuous payment of zakat, which can be affected by Information Disclosure and the responsibility of Financial Statements.

Much empirical research has been conducted regarding the disclosure of financial statements, whether consistent or inconsistent. Diamond and Venecchia (1991) in Khomsiyah and Susanti (2003) state that disclosure of financial statements will reduce information asymmetry (Khomsiyah dan Susanti., n.d.), which is also supported by the results of research by Greenstein and Sami (1994) in Mardiyah (2002) which explains that asymmetric information is reduced by the disclosure of financial statements (Mardiyah, 2002). Healy and Palepu (1993) explained that disclosure is one way to reduce information asymmetry.
and explained in their research that the financial reporting process should be a helpful mechanism for managers to communicate with investors (Healy, 1993). So that the disclosure of financial information on zakat and alms is needed by muzakki to achieve consistency in paying his zakat. Research on the disclosure of information on ZIS has not been widely carried out; therefore, the researcher tries to take the variable of information disclosure as a research variable.

The responsibility variable was chosen to be one of the variables of this study because the accountability of ZIS financial reports is crucial and is needed by muzakki in realizing its consistency. Financial accountability is accountability regarding financial integrity, disclosure, and compliance with laws and regulations. Accountability related to financial reports does not only include the presentation of financial statements, in this case, reports that contain relevant information and meet user needs, but also report that are directly available and accessible to those who use the information (Stelconi (2002) in Aliyah and Nahar, 2012)). Apart from presenting financial statements, effective accountability also depends on how a person can obtain the relevant information in the financial statements (Aliyah, S., & Nahar, 2012). As the party that gives the mandate to the government, the public has the right to obtain financial information as a form of accountability. Government accountability is the main focus of society because accountability can prevent corrupt practices such as those that occur; therefore, public institutions must prepare financial reports to describe the organization’s financial performance to outside parties. Financial accountability is related to avoiding misuse of public funds (Mardiasmo, 2002, 2006).

**RESEARCH METHOD**

Quantitative research is a type of research whose specifications are systematic, well-planned, and structured from the start to the research design. Another definition states that quantitative research requires the use of numbers, data collection, interpretation of the data, and the appearance of the results. Likewise, it will be better at the research conclusion stage if accompanied by pictures, tables, graphs, or other displays (Sugiyono, 2012). This research focuses on a quantitative approach (Tanzeh, 2011). Quantitative research is more concerned with the existence of variables as research objects, and these variables
must be defined in the form of operationalization of each variable. Reliability and validity are absolute conditions that must be met in using this approach because these two elements will determine the quality of research results and replicate and generalize the use of similar research models (Sugiyono, 2017). The process is by distributing questionnaires to respondents, which are then processed to produce quantitative data then interpreted by the processing results. The population is muzakki on amil zakat institution at Pekalongan City. The technique sampling is Non-Probability Sampling by selected randomly. The validity and reliability were tested from the answers to the questionnaire results, and then the classical assumption was tested as a requirement for regression testing. The equation of multiple linear regression is mathematically expressed by:

\[ Y = a + b_1X_1 + b_2X_2 + \ldots + b_nX_n \]

Which one:
- \( Y \) = dependent variable
- \( a \) = constant
- \( b_1, b_2, \ldots, b_n \) = the value of the regression coefficient
- \( X_1, X_2, \ldots, X_n \) = independent variable

In this study, there are two variables \( X \), namely information disclosure and responsibility of financial statements, and variable \( Y \), namely Muzakki consistency. Then perform hypothesis testing with t-test and F test and coefficient of determination.

RESULT AND DISCUSSION

The word zakat has some meaning in terms of language, namely “al-barakatu ‘blessing’, al-namaa ‘growth and development’, al-thaharatu ‘holiness’ and ash-shalahu ‘ order”. According to the term charity is “the name of a specific retrieval of certain property, according to certain properties, and to be given to certain groups” (Bahri, E. S., Suhaeti, A., & Nasution, 2021). Allah says in Surah At-Tauba 103: Meaning: “Take alms of their wealth of some, with zakah cleanse
and purify there. Really you become serenity prayer for their souls. And Allah hears Again Knowing.” (QS. At Tawbah : 103) (Al-Quran, 2005).

Infaq, namely issuing assets including zakat and non-zakat. Infaq some are mandatory, and some are Sunnah. Infaq rightly among them is zakat, expiation, and nadzar. Although Sunna infaq including infaq to the needy poor fellow Muslims, infaq natural disasters, and infaq humanity. Based on PSAK No. 109, infaq / sadaqah is assets that are given voluntarily by the owner, whether the allocation is regulated or not controlled (Dewan Standar Akuntansi Keuangan, 2016) (Arwani, 2016) (Sayidah, 2019).

Alms is a “gift of property to needy people-poor, people in need, or other parties entitled to have the right to get alms, without being accompanied by rewards, without coercion, without limitation in amount, at any time and in any amount” (Ritonga, 2016)(Megawati & Trisnawati, 2014) (Shahnaz, 2015). Sadaqah is legal, not mandatory. Therefore, to distinguish the charity rules of its mandatory, most jurists use the term dole tathawwu ‘ or ash alms a naifalah (Listyowati et al., 2016) (Fathony & Fatimah, 2017).

A Validity test is connected to measure the legitimacy or legitimacy of a questionnaire. A review may be substantial whether the inquiries on the questionnaire/survey might state something that can be measured Toward those questionnaires. As stated by Ghozali, the year 2011 to measure legitimacy could stand a chance to be actualized. Eventually, Tom peruses making those connections between the score for inquiry things with those aggregate scores of constructs alternately variables (Ghozali, 2016) (Agustin et al., 2020).

The importance test may be conveyed through examining the worth from claiming r number by r table to the level of flexibility (df) = n - 2; in this situation, n may be the amount from claiming specimens. Scrutinize this need An number about tests (n) = 117 and the extent from claiming df might number df = 117-2 = 115, with df = 115 What’s more alpha = 0.05 , in the procured r table = 0. 1801. Will test if every pointer may be substantial or not could make seen in the Cronbach alpha yield presentation in the associated thing - downright correspondence section Possibly through the develop variable majority of the data disclosure, monetary articulation responsibility, and muzakki consistency. After that, “the quality for an associated thing - aggregate correspondence
compared for those comes about of the figuring for $r_{table} = 0.1801$, though $r_{arithmetic}$ > $r_{table}$. Also is certain then the thing alternately inquiry is proclaimed substantial. $R$ ascertained remedied item-total correspondence $r$ on the indicators from claiming build data disclosure, responsibility for fiscal explanations, and the consistency of muzakki > starting with $r_{table}$ 0.1496. Along these lines that the effects might a chance to be got that “the greater part majority of the data disclosure, responsibility from claiming fiscal reports Furthermore consistency of muzakki may be substantial”.

Records excellent on account of the usage of research gadgets may be evaluated thru reliability and validity checks. Each takes a look at is to determine the consistency and accuracy of data accumulated from the usage of the device to degree reliability with Cronbach Alpha statistical exams. A constructor a variable is said to be reliable if the price of Cronbach alpha > 0.60 in accordance to Nunnaly 1967 (Ghozali, 2016), and in addition, the dedication of the instrument is regarded as reliable research information is to compare the value of the result of the legal professional if the facts the usage of SPSS sure KNI “alpha cost with Cronbach’s alpha if object delete every item the place the alpha value for each item question/statement variable cannot be larger than the alpha comparator. The result of the SPSS processing reliability output is that the comparative alpha fee is 0.876. supply records that all gadgets of the variable data disclosure, accountability of economic statements and consistency of muzakki exhibit reliable with all Cronbach’s alpha if object delete > 0.60 and smaller than alpha comparator “.

One of the theories about consistency is the Bales Interaction Process Analysis theory (Severin in Swari, 2014). There are three stages in the Bales model, namely: the Oriental phase. At the orientation stage, members who have just entered a group will find out information about the group’s goals, rights, and obligations. At this stage, group members will confirm and orient the group’s existence—evaluation phase. The evaluation stage includes the role of group members in the tasks or work performed by the group. There is a kind of submission of income and feelings from group members about various developing issues. Control phase. At this stage, group members will mutually make statements and give opinions about their group to fellow members. At this stage, a clear positive or negative opinion will emerge from group members. At this stage, the solidarity of the group and their interest in the group will begin (Swari, 2014). Consistency,
in this case, is the attitude or action of a person to pay zakat continuously and consistently. However, the level of consistency of a person can be influenced by several factors. Paying zakat maal is an obligation if the assets owned have reached the haul and nishab limits. Consistency is paying zakat maal is a form of consistency in the way of Allah SWT.

**Significance Test of Individual Parameters (Test statistic t)**

It is used to show the effect of one explanatory variable individually in explaining the variation of the dependent variable” (Sekaran, 2009) (Ghozali, 2013). “Table 2 under is the result of the test of the significance of individual parameters (t statistic test)”.

| Model | “Unstandardized” Coefficients | “Standardized” Coefficients |
|-------|-----------------------------|-----------------------------|
| 1 (Constant) | B: 5.522, Std. Error: 1.350 | Beta: 4.090, t: 4.605, Sig: .000 |
| Information disclosure | B: 0.449, Std. Error: 0.097 | Beta: 0.394, t: 4.605, Sig: .000 |
| Responsibility of Financial Statement | B: 0.215, Std. Error: 0.065 | Beta: 0.284, t: 3.314, Sig: .001 |

a. Dependent Variable: Consistency muzakki

Source: Primary data processed, 2019

From table 2 the regression formula is as follows

\[ Y = a + b_1X_1 + b_2X_2 \]

\[ Y = 5.522 + 0.449X_1 + 0.215X_2 \]

Where, \( Y \) = muzakki consistency
\( X_1 \) = Information disclosure
\( X_2 \) = Responsibility of financial statements
Table 1 shows that as follows: (1) “Partially / individually the information disclosure variable gives the coefficient t value 4.605 with a significant probability of 0.000 while t table 1.65821 with a significance level of 5% means t count > t table is 4.605> 1.65798 and the significance is less than 0.05 meaning” variable Information disclosure has a significant effect on muzakki’s consistency.”. The results of this study were unsuccessful in supporting the results of Swari’s (2014) study, which concluded that religiosity affects consistency. According to Swari (2014), a high level of religiosity will increase public awareness to pay zakat maal and shape muzakki behavior, namely consistency. However, the results of this study are in line with the results of Priaji’s (2012) research, which states that religiosity does not have a significant effect on intentions. It is influenced because even though a person’s religiosity is high, he prefers financial institutions that are engaged in seeking profit to ignore religious values.

(2) “Partially / individually the accountability variable of financial statements gives a coefficient value of t count 3.314 with a significant probability of 0.001 while t table 1.65821 with a significance level of 5% means t count> t table is 3.314> 1.65798 and the significance is less than 0.05 meaning “ accountability variable financial statements significantly influence the consistency of muzakki”.

This study has successfully supported research conducted by Siringoringo (2009), which states that accountability affects participation. Thus the better the financial accountability at the Amil Zakat Institution, the higher the level of consistency of the muzakki in paying zakat maal because accountability is a form of responsibility for all activities and activities carried out by the institution starting from planning, compiling, implementing to reporting to the party giving the mandate and society at large. The public will have more confidence in the performance of the Amil Zakat Institute in managing zakat funds so that it will increase the consistency of muzakki to pay zakat maal at the Amil Zakat Institution so that the goal of zakat will be more easily achieved.

Simultaneous Significance Test (Statistical Test F)

“F test is used to indicate whether there is an influence simultaneously (simultaneously) independent variables (free) on the dependent variable”(Ghozali, 2013). Table 2 below is the result of the simultaneous significance test (Statistical Test F).
Table 2
“Simultaneous Significance Test Results”
ANOVA

| Model         | Sum of Squares | df | Mean Square | F     | Sig. |
|---------------|----------------|----|-------------|-------|------|
| 1 Regression  | 250.190        | 2  | 125.095     | 29.042| .000 |
| Residual      | 491.041        | 114| 4.307       |       |      |
| Total         | 741.231        | 116|             |       |      |

a. Dependent Variable: Consistency muzakki
b. Predictors: (Constant), Accountability of financial statements, information disclosure.

Source: Primary data processed, 2019

The output of the ANOVA or F test consequences indicated the calculated F cost of 29.042 with an important degree of zero,000 properly beneath zero,05. because of this,” the unbiased variables of records disclosure and responsibility of economic statements collectively or simultaneously affect the consistency of muzakki”. The results of this study are in line with the research of Khaerany et al. (2013), which shows the results of the analysis that the accountability and transparency of zakat management institutions have a significant effect on the quality of the Amil Zakat Institution, Dompet Dhuafa, South Sulawesi. And also supports research conducted by Boy and Siringoringo (2009) which states that accountability affects participation.

Determination Coefficient Test

“The coefficient of determination test is carried out to show how far the model’s ability to explain the independent variables”. Table 4 below is the result of the coefficient of determination test.
Table 3
“Coefficient of Determination”

| Model | R    | ‘R Square’ | “Adjusted R Square” | Std. Error of the Estimate |
|-------|------|------------|---------------------|---------------------------|
| 1     | .581 | .338       | .326                | 2.075                     |

a. Predictors: (Constant), accountability of financial statements and information disclosure

Source: Primary data processed, 2019

SPSS output results that “Adjusted $R^2$ value of 32.6 % “ means muzakki consistency variable that can be explained by the variable information disclosure and financial statement accountability around 32.6%. The remaining 67.4% can be explained through other variables outside this model. This research is indeed the value of R Square is small. However, the authors believe the variables of information disclosure and financial statement ability can also affect the consistency of muzakki paying his zakat because many other variables influence muzakki to pay their zakat, which is not explained this study.

Based on the results of the Significance Test of Individual Parameters (t-Test Statistical) in table 2 above, it can be described the results of checking out the speculation as follows:

Hypothesis 1 states that data disclosure has a full-size impact on the consistency of muzakki. Table 2 may be visible t fee of the variable statistics disclosure of 4.605 even as the value of t table at an importance degree of five and df = 117 (117-2) of one.65821 (can be seen within the distribution desk t) in order that t be counted> t desk ( 4.605> 1.65821). In the meantime, for the significance fee that is one magnitude of zero,000, this means that much less than 0.05. those consequences imply that the records disclosure variable has a significant effect on the consistency of muzakki, so it could be concluded accepting speculation 1: it is suspected that facts disclosure has an enormous impact on the consistency of muzakki paying zakat, infaq, and sadaqah on LAZ in Pekalongan, then Ha1 is universal or rejected Ho1. Information disclosure affects muzakki’s consistency. The electronic & digital era makes information disclosure easier to achieve.
Suppose a LAZ is not optimal in utilizing existing resources to improve the quality of transparency implementation. In that case, slowly, muzakki can switch to other LAZ or do not wish to consistent on LAZ.

Hypothesis 2 states that the accountability of financial statements has a positive effect on the consistency of paying zakat, infaq, and sadaqah at LAZ in Pekalongan. In table 2, it could be seen that the calculated F price of the records disclosure variable is three,314 at the same time as the t desk cost is at the significance level of five and df = 117 (117-2) of 1.65821 (can be visible in the distribution desk t) in order that t depend> t table 3,314> 1,65821). In the meantime, the importance cost owned is zero 0.001, which means it is smaller than zero.05. those results indicate that the file responsibility variable appreciably influences the muzakki consistency variable, so it can be concluded accepting hypothesis 2: “it is miles assured that the duty of the document drastically affects the consistency of muzakki paying zakat, infaq, and sadaqah on LAZ in Pekalongan, then Ha2 is every day or rejects Ho2”.

The delivery of financial accountability shows the openness of LAZ to stakeholders, including muzakki, through easy, accurate, and timely access to information about LAZ. Complete and open disclosure of important and relevant information, both financial and non-financial. Financial statements are essential for muzakki and potential muzakki. Program information, program realization, receipt of zakat funds both in whole and in person, distribution of zakat, and empowerment programs for the mustahiq people through zakat funds are presented in good financial reports so that they are easily accessible to muzakki. The better the level of financial accountability conveyed by a LAZ, the more consistent the muzakki of a LAZ will be.

Hypothesis 3 states that “the alleged disclosure of information and accountability of financial statements simultaneously influences the consistency of muzakki. Seen in table 2”, “Calculated F value is 29.042 while the F value of the table at the significance level of 5 and n 117 is 4.502936 (can be seen in the distribution table F) so that F count> F table (29.042> 4.502936). Meanwhile, the significance value owned is 0,000, which means it is smaller than 0.05. These results indicate that the variable information disclosure and accountability reports simultaneously affect the consistency of muzakki variables, so it can be concluded that accepting hypothesis 3, namely alleged information disclosure and accountability reports, simultaneously affect the consistency of muzakki paying zakat, infaq, and sadaqah on LAZ in Pekalongan, then Ha3 accepted or refused Ho3”.

The research tries to explain that disclosure of information affects the consistency of muzakki paying zakat. It is in line with Nasim & Romdhon’s research, although with different variables, the first hypothesis can be accepted that information disclosure significantly affects muzakki’s consistency.

The research tries to explain that the accountability of financial statements affects the consistency of muzakki in paying zakat. It is in line with Azimah’s research even though with different variables, the second hypothesis can be accepted that financial statement accountability significantly affects muzakki consistency.

The research tries to explain that disclosure of information and accountability of financial statements jointly affect the consistency of muzakki paying zakat. It is in line with Ferry Setiawan’s research. However, with different variables, the third hypothesis can be accepted that disclosure of information and accountability of financial statements simultaneously affect muzakki consistency.

CONCLUSION

Information disclosure significantly affects the consistency of muzakki paying zakat, infaq, and sadaqah at LAZ in Pekalongan. This shows that “good information disclosure can encourage the consistent improvement of muzakki”. Accountability of financial statements has a tremendous effect on the consistency of muzakki paying zakat, infaq, and sadaqah at LAZ in Pekalongan. It shows that “accountability of good financial statements can encourage the consistent improvement of muzakki”. The openness of information and accountability of financial statements simultaneously influences the consistency of muzakki paying zakat, infaq, and sadaqah at LAZ in Pekalongan. It shows that “information disclosure and financial accountability together can encourage a consistent increase in muzakki”.

A limitation that is likely to interfere with the results of this study is that this study uses the respondents muzakki; there is no equalization at LAZ institutions because of agency licensing constraints to be investigated and the possibility of bias due to differences in perceptions between researchers and respondents on the questions raised. These limitations exist on the data in the can through the list of questions, especially on a questionnaire that experienced a rendering.
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