Determining Variables the Level of Trust and Commitment of Muzaki in Paying Zakat
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**Abstract**

This research aims to prove whether the variables of accountability, transparency, and competence of amil have on the trust and commitment of muzaki in paying zakat to zakat management organizations. This type of research is explanatory research which is a type of research that aims to test hypotheses by using the path diagram and structural equation by making a path diagram to present the problem in the form of a picture and determine the structural equation that states the relationship between these variables. This study uses the SmartPLS basis is a powerful analysis method. The results of the study found that (a) accountability did not have a significant effect on muzaki trust and commitment; (b) transparency affects Muzaki's trust, but does not affect Muzaki's commitment; (c) Amil's competence affects Muzaki's trust but does not affect Muzaki's commitment, and (d) muzaki belief affects Muzaki's commitment. The results of the study suggest that zakat managers make higher muzaki commitment to paying zakat, so it is necessary to increase muzaki trust through increased transparency of financial reports and increasing amil competence through increasing knowledge, ability, and ethical behavior of Islam in managing zakat management organizations.

**Keywords:** Accountability, transparency, competency fund.

INTRODUCTION

Based on national data statistics from 2017 to 2019, the potential for zakat acceptance has increased. In 2016, the collection of funds in zakat management organizations (OPZ), both amil zakat institutions and amil zakat bodies reached 5.017.29 billion. Then in 2017, it has increased to reach 6.225.37 billion. In 2018 it reached 7,564 billion and in 2019 it reached 8,149 billion. Although the collection of zakat funds has increased positively every year, there is another side where the distribution has not been followed. The distribution of zakat nationally is an average of 66.03% of the total collected. However, this result is still below the 80% target set by the government. This is similar to what was said by the minister of the national development planning agency, Bambang Brodjonegoro, that the realization of the national zakat collection is still too far from its potential. Zakat management organizations need to work hard in convincing muzaki to pay zakat regularly and orderly.

According to the Baznas outlook [1], factors that influence the low zakat collection at OPZ include low awareness of compulsory zakat, lack of regulatory support from the state to be proactive in carrying out the mandate of law No. 23 of 2011 regarding zakat, there is still public distrust of zakat institutions which are considered weak and unprofessional.

Alquran and the practices carried out by Rasulullah SAW show that the payment of zakat is not directly given to mustahik, but through a third party, namely Amil [2]. Therefore, Muzaki's trust is something that needs to be paid attention to in detail by OPZ. This low trust is due to the professionalism of the OPZ and its management results that have not been published in detail to the wider community, so that the public still does not know what programs are carried out by zakat institutions. In addition, the institutional competence and professionalism of Amil as a zakat manager are obstacles that cause public trust to remain low. To restore muzaki's trust, zakat management organizations need to improve performance in managing zakat funds. In addition, OPZ also needs to build Muzaki's commitment to paying zakat through
OPZ in the next period, so that the potential for receiving zakat on each OPZ in Jember increases and can be distributed to mustahik who are entitled to receive zakat. One of the factors to build Muzaki's commitment is by first creating Muzaki's trust.

Accountability is a principle in an organization or institution in which the organization is obliged to foster, report, and be responsible in the accounting system to produce reliable financial reports [3]. The principle of accountability can be applied by zakat management organizations so that the wider community and Muzaki can find out what activities or programs have been implemented by the OPZ. A person or institution that manages to account for the mandate given to him, then that person or organization can hold the mandate and can be trusted [4]. This is supported by research conducted by [5] regarding the effect of accountability on Muzaki's level of trust in paying zakat through the amil zakat body, stating that there is a significant influence between accountability on Muzaki's level of trust. Meanwhile, research conducted by [6] states that there is no significant influence between the accountability variable and muzaki trust.

Zakat management organizations also need to apply the principle of transparency in which an organization or an institution must carry out the principle of openness in delivering information [3]. The existence of openness or transparency can later create mutual trust between OPZ and the public by providing information and ensuring ease in obtaining accurate and adequate information [4]. With the existence of transparency in the OPZ that can increase Muzaki's trust and will also build Muzaki's commitment. Research conducted by [2] regarding accountability, transparency and amil's performance on donor trust still proves that the transparency variable has a positive influence on the trust of regular donors. However, this contradicts research conducted by [7] which states that transparency has no effect on cognitive and affective beliefs in donors.

The existence of accountability and transparency are the basic principles of GCG that are applied by zakat management organizations, so this can also increase the sense of trust of muzaki, and will build Muzaki to commit to paying zakat through OPZ. To strengthen organizational commitment, it is necessary to have empowerment that can be developed, namely length of work (time), trust (trust), and also accountability [8]. Accountability and transparency provided by donors or muzaki as mandates are contained in the sharia enterprise theory. Where in the theory it is stated that God is the highest party, by placing God as the highest stakeholder. In the sharia enterprise theory, it also states that there is an accountability that must be given to stakeholders as the trustee. This accountability is not only to humans but to God who has given us the mandate, then to humans and nature. The realization of this responsibility is related to the accountability and transparency of the OPZ to the muzaki.

Apart from accountability and transparency, OPZ needs to pay attention to Amil's competence in managing zakat. This is because the muzaki or zakat donors do not feel suspicious about deciding and trusting the zakat management organization in its management. According to the theory presented by McKnight which states that there are three elements in building trust, namely benevolence (good intentions), competence, and integrity. However, this theory is not proven in research conducted by [4] which states that amil's competence does not affect the level of muzaki trust.

Based on this explanation, the researcher is compelled to conduct research to prove whether the variables of accountability, transparency, and competence of amil have to do with muzaki's trust and commitment. Researchers developed previous research, where in this study, muzaki trust was an intervening variable because trust is a factor that determines consumer commitment in establishing relationships with companies [9].

LITERATURE REVIEW
Sharia Enterprise Theory
Sharia enterprise theory has a view that the distribution of wealth or value-added does not only apply to participants who are directly related or who make contributions, but also to other parties who are not directly related to the company's operations. Therefore, sharia enterprise theory will bring benefits to stockholders, stakeholders, society, and the natural environment without leaving the important obligation to pay zakat as a manifestation of worship to Allah [10]. Enterprise theory also recognizes that there is a responsibility that must be given, not only to the owner of the company but to a wider group of stakeholders. In this case, God is the highest stakeholder, then there are humans and nature. The zakat manager in the OPZ must give accountability not only to donors or muzaki, but also to the highest stakeholder, namely God. The responsibility given by the manager in the OPZ is to provide information about all activities carried out to donors or muzaki as stakeholders, openness needs to be done by the zakat manager that all zakat has been distributed accordingly, namely for the benefit of the people.

Research Conceptual Framework
In this research, the conceptual framework can be described as follows:
RESEARCH METHODS

This type of research is explanatory research, which is a type of research that aims to test hypotheses by paying attention to the causes and effects and the relationship between the variables in the study [11]. The population in this study were all donors in zakat management organizations in Jember Regency. The sampling technique in this study is based on the purposive sampling method, which is a sampling technique with certain considerations, namely Muzaki who pays zakat through 10 OPZs in Jember and fulfills the research permit requirements given by the OPZ leaders in Jember. Roscoe stated that if the sample in the study was determined based on the number of sample members at least 10 times the number of variables studied. Based on Roscoe's calculation, the sample in this study is 5 variables x 10 = 50. So that the minimum sample size in this study is 50 samples. He type of data in this study is primary data in the form of opinions, perceptions, responses or answers to questions related to the variables studied. The data collection technique used in this study was a questionnaire containing questions given to respondents. Questionnaires were distributed using google form and also distributed directly to OPZ Jember. The researcher uses the path diagram and structural equation by making a path diagram to present the problem in the form of a picture and determine the structural equation that states the relationship between these variables. This study uses the SmartPLS basis is a powerful analysis method [12]. PLS is often referred to as soft modeling because it excludes assumptions such as data that must be normally distributed multivariate and there is no multicollinearity problem between exogenous variables. PLS is used to test weak theories and small sample data or problems with data normality. Although PLS is used to explain the presence or absence of relationships between latent variables, PLS can also be used to confirm theories. So, PLS aims to predict theory [12].

RESEARCH RESULTS

Evaluation of Measurement Model

Convergent validity can be assessed using a loading factor. The individual reflexive measure is said to be high if it correlates more than 0.7 with the measured variables. Based on data processing with smartPLS 3.0, 2021 it can be concluded that the item value of the constructs of accountability, transparency, Amil's competence, Muzaki's trust, and Muzaki's commitment has the above factor loading value. 0.7. This means that the construct has met the convergent validity value. Thus it can be concluded that all constructs in this study are valid. The method for assessing discriminant validity can be compared to the square root of average variance extracted (AVE) values. If the AVE square root value of each construct is greater than the correlation value between the construct and other constructs in the model, it is said to have a good Discriminant Validity value [12]. It is recommended that the AVE value should be greater than 0.50. In this study, the AVE squared value for the accountability variable has a value of 0.834, the transparency variable has a value of 0.833, the Amil competency variable has a value of 0.833, the Muzaki confidence variable has a value of 0.901, and the Muzaki commitment variable has an AVE value of 0.807. This shows that each variable has an AVE squared value greater than 0.50 which indicates that the discriminant validity of each variable is said to be good.

Reliability testing in this study uses composite reliability and Cronbach Alpha which are a measure of the reliability between indicator blocks in the research model. The measurement can be said to be reliable if the composite reliability and Cronbach alpha have a value> 0.7. Based on the results of data processing with SmartPLS 3.0, 2021 above, it can be seen that all variable values in reliability testing using Cronbach's alpha and composite reliability have a value above 0.7, so that it can be It is concluded that the tested variables are valid and reliable and can be tested for structural models.

Evaluation Of Structural Model (Inner Model)

Hypothesis testing is seen from the t-statistic value and probability value. For probability values, the p-value with an alpha of 5% is less than 0.05. The t-value for 5% alpha is 1.96. So that the criteria for an accepted hypothesis are when t-statistics> t table [13].
The dependent variable and the trust variable has a square adjusted R² of 0.298. This shows that as much as 29.8% of Muzaki’s trust is explained by the variation of the independent variable, Muzaki’s trust affects Muzaki’s commitment because it has a statistical value of 2.761, which means greater than 0.05 (2.761 > 0.05), where the hypothesis test results show that the t-statistic value is greater than 1.96, and the P-value is 0.114 < 0.05.

Muzaki’s trust affects Muzaki’s commitment because it has a statistical value of 5.453 which means > 1.96, then the P-value is 0.000 < 0.05.

The coefficient of determination (R square adjusted) is used to see the ability of the independent variable to explain the dependent variable and the proportion of variations in the dependent variable explained by the variation of the independent variable [14]. Based on data processing with SmartPLS 3.0, 2021, it shows the R square adjusted value of Muzaki’s trust variables and Muzaki’s commitment. Muzaki’s trust variable has an R square adjusted value of 0.298. This shows that as much as 29.8% of Muzaki’s trust is influenced by Amil’s accountability, transparency, and competence variables, while the remaining 70.2% is influenced by other variables. Muzaki’s commitment variable has a square adjusted R-value of 0.506 which indicates that 50.6% of Muzaki’s commitment is influenced by Amil’s accountability, transparency, and competence, while 49.4% is influenced by other variables.

Table 1 can be explained as follows

1. Accountability does not have a significant effect on Muzaki’s trust, because it has a statistical value of 1.092 which means < 1.96, and has a P-value of 0.275 > 0.05.
2. Muzaki’s commitment is not affected by Amil’s accountability, because it has a statistical value of 0.275 which means > 0.05 (0.275 > 0.05), where the hypothesis states that accountability does not affect Muzaki’s commitment. According to Morgan and Hunt [9], high commitment can be characterized by trust and transparency, because it has a statistical value of 2.761 which means greater than 0.05 (2.761 > 0.05), where the hypothesis test results show that the t-statistic value is greater than 1.96, and the P-value is 0.114 < 0.05.
3. Transparency does not affect Muzaki’s trust because it has a statistical value of 1.607 which means < 1.96, then the P-value is 0.109 > 0.05.
4. Transparency does not affect Muzaki’s commitment, because it has a statistical value of 1.607 which means < 1.96, then the P-value is 0.109 < 0.05.
5. Amil’s competence affects Muzaki’s trust because it has a statistical value of 2.761 which means > 1.96, then the P-value is 0.006 < 0.05.
6. Amil’s competence does not affect Muzaki’s commitment, because it has a statistical value of 1.584 which means < 1.96, then the P-value is 0.114 > 0.05.
7. Muzaki trust affects Muzaki’s commitment because it has a statistical value of 5.453 which means > 1.96, then the P-value is 0.000 < 0.05.

The first hypothesis in this study states that accountability affects Muzaki’s trust. Based on table 1, the hypothesis test results show that the t-statistic value is 1.092, this value is < 1.96 and has a P-value of 0.275, which means it is greater than 0.05 (0.275 > 0.05), where the hypothesis states that accountability does not affect trust. Muzaki. Thus the first hypothesis in this study is rejected. This research is consistent with research conducted by [6] regarding the effect of transparency, accountability, and IGCG on Muzaki’s level of confidence, which states that accountability does not significantly affect Muzaki’s level of trust. The insignificant influence between accountability and Muzaki’s trust illustrates that accountability in the delivery of all activities carried out by OPZ is indeed very important, but accountability has become a demand for zakat management organizations to report all their activities and achievements so that this is considered normal by Muzaki.

The second hypothesis in this study is that accountability influences Muzaki’s commitment. In table 1 it can be seen that the t-statistic value is 0.291, where the t-statistic value is < 1.96, then it has a P-value of 0.771 which means greater than 0.05 (0.771 > 0.05), where it states that accountability has no significant effect against Muzaki’s commitment. The second hypothesis is rejected. The results of the study are consistent with research conducted by Nugraha [15] which states that accountability does not affect Muzaki’s commitment. According to Morgan and Hunt [9], high commitment can be characterized by trust and acceptance of organizational values and goals. The accountability of zakat management organizations is built to create Muzaki’s belief that zakat management organizations can account for zakat funds and have implemented programs aimed at meeting mustahik needs. Organizational accountability has an impact on Muzaki’s trust, so maintaining Muzaki’s trust will build Muzaki’s commitment to pay zakat to the zakat management organization.

The third hypothesis in this study is transparency affects Muzaki’s trust. Judging from table 1 which shows that the t-statistic value is 2.040, where the t-statistic value is greater than 1.96, and the P-value is 0.042 < 0.05, which states that transparency affects Muzaki’s trust because it has a statistical value of 2.761 which means greater than 0.05 (2.761 > 0.05), where the hypothesis test results show that the t-statistic value is greater than 1.96, and the P-value is 0.006 < 0.05.

DISCUSSION

Table 1: T-statistic

| Source: Output of smart PLS 3.0, 2021 |

| Table 1: T-statistic | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistic (O/STDEV) | P Values |
|-----------------------|---------------------|-----------------|-----------------------------|-----------------------|----------|
| Accountability (X1) - Muzaki’s Trust (Z) | 0.121 | 0.120 | 0.110 | 1.092 | 0.275 |
| Accountability (X1) - Muzaki’s Commitment (Y) | 0.024 | 0.021 | 0.083 | 0.291 | 0.771 |
| Transparency (X2) - Muzaki’s Trust (Z) | 0.213 | 0.214 | 0.105 | 2.040 | 0.042 |
| Transparency (X2) - Muzaki’s Commitment (Y) | 0.163 | 0.172 | 0.102 | 1.607 | 0.109 |
| Amil’s Competence (X3) - Muzaki’s Trust (Z) | 0.338 | 0.331 | 0.122 | 2.761 | 0.006 |
| Amil’s Competence (X3) - Muzaki’s Commitment (Y) | 0.157 | 0.160 | 0.099 | 1.584 | 0.114 |
| Muzaki’s Trust (Z) - Muzaki’s Commitment (Y) | 0.520 | 0.509 | 0.095 | 5.453 | 0.000 |
is 0.042 which means it is smaller than 0.05 (0.042 <0.05). This shows that there is an influence between transparency and Muzaki's trust. Thus, the third hypothesis of transparency affects Muzaki's trust is accepted. This research is consistent with research conducted by [16] which states that transparency affects Muzaki's level of trust. This study provides information that transparency is very important for zakat management organizations in Jember. The more transparent the zakat management organization in Jember will increase Muzaki's trust in paying zakat through OPZ in Jember.

The fourth hypothesis in this study is transparency affects muzaki commitment. Table 1 shows that the t-statistic value is 1.607, where the t-statistic value is <1.96, and the P value is 0.109, which means it is greater than 0.05 (0.109> 0.05). This shows that transparency has no effect on muzaki commitment. The fourth hypothesis is rejected. Research that is consistent with this research is research conducted by Nugraha [15] which states that transparency has no effect on muzaki commitment.

The fifth hypothesis in this study is that Amil's potential affects Muzaki's belief. Based on table 1, shows that the t-statistic value obtained is 2.761, where the t-statistic value is> 1.96 and has a P-value of 0.006 which means it is smaller than 0.05. This shows that amil's competence affects muzaki trust. The fifth hypothesis in this study is accepted. This research is consistent with research conducted by Meisuri [17] which states that amil's competence affects Muzaki's level of confidence. The results of this study indicate that the zakat management organization has amil with sufficient knowledge, skills, and abilities so that it can increase the efficiency of the zakat management organization [4]. The abilities possessed by amil at the OPZ in Jember can also illustrate the ability of the executors of the zakat management organization to carry out their duties and functions properly and play a role in showing the quality of zakat management.

The sixth hypothesis in this study is that amil's competence affects muzaki trust. Table 1 shows the t-statistic value of 1.584, which means that the t-statistic value is less than 1.96, and has a P-value of 0.114, which means greater than 0.05 (0.114> 0.05). This states that amil's competence does not affect muzaki commitment. The sixth hypothesis is rejected. The results of this study provide information that although Amil's competence affects Muzaki's trust, this is not followed by muzaki's commitment to paying zakat through zakat management organizations in the next period.

The seventh hypothesis in this study is that muzaki trust affects muzaki commitment. Based on table 1, it shows that the t-statistic result is 5.453, which means greater than 1.96, and has a P-value of 0.000 which means <0.05 (0.000 <0.05). This means that muzaki belief affects muzaki commitment. This research is consistent with research conducted by Nugraha [15] which states that muzaki belief affects muzaki commitment. This study is in line with the statement given by Morgan and Hunt [9]. Trust is a factor that determines consumer commitment in establishing relationships with companies. Trust will arise if a person believes in the reliability and integrity of the trusted person. Thus trust breeds commitment.

**CONCLUSION**

Based on the results of data analysis and the description of the previous chapter, it can be concluded that the accountability variable does not have a significant effect on muzaki trust. This rejects the first hypothesis, which states that accountability has a significant effect on muzaki trust. The accountability variable has no significant effect on muzaki commitment. This rejects the second hypothesis, which states that accountability has a significant effect on muzaki trust. The transparency variable has a significant positive effect on Muzaki's trust. This accepts the third hypothesis which states that transparency has a significant effect on Muzaki's trust. This can be interpreted as a reciprocal relationship between transparency and Muzaki's trust. The more transparent the zakat management organization in Jember will increase Muzaki's trust in the OPZ. The transparency variable has no significant effect on Muzaki's commitment. This rejects the fourth hypothesis, namely transparency has a significant effect on Muzaki's commitment. Amil's competency variable has a significant positive effect on Muzaki's trust. This accepts the fifth hypothesis, namely that amil's competence affects Muzaki's trust. This means that the higher Amil's competence in managing zakat funds, the more Muzaki's trust in OPZ will be increased. Amil competency variable does not have a significant effect on muzaki commitment. This rejects the sixth hypothesis which states that Amil's competence has a significant impact on Muzaki's commitment. Muzaki trust variable has a significant effect on Muzaki's commitment. This accepts the seventh hypothesis which states that Muzaki's belief affects Muzaki's commitment. Furthermore, based on the results of the path coefficient, the influence of Muzaki's trust on Muzaki's commitment shows a positive relationship. This means that the higher Muzaki's trust in OPZ can give birth to Muzaki's commitment to OPZ.

Based on the results of the research, it is recommended that zakat management organizations in Jember that have presented financial reports promptly, must be balanced with the ease of accessing financial statement information, as well as being able to publish reports on the collection and distribution of zakat management. This is to make it easier for Muzaki or other people to access financial information related to zakat. The zakat management organization in Jember
already has Amil with good knowledge, skills, and abilities. This also needs to be balanced by improving Amil's skills in disseminating the importance of zakat to the community, and also Amil in OPZ needs to increase creative and innovative program programs in zakat management so that it can attract the attention of Muzaki and other people to pay more zakat through OPZ. OPZ that has been able to manage zakat funds properly and professionally, needs to improve the attitude of employees/Amil in OPZ to encourage the achievement of organizational goals as a zakat management institution, and to be more convincing to Muzaki about the OPZ goals.

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