



JURNAL RAK (RISET AKUNTANSI KEUANGAN)

URL: <https://journal.untidar.ac.id/index.php/rak>



Pengaruh Pemahaman Zakat, Transparansi, Dan Akuntabilitas Terhadap Minat Muzakki Membayar Zakat Pada LazisMu Kabupaten Kebumen

THE INFLUENCE OF ZAKAT UNDERSTANDING, TRANSPARENCY, AND ACCOUNTABILITY ON THE INTEREST OF MUZAKKI IN PAYING ZAKAT IN LAZISMU KEBUMEN REGENCY

Risa Irnawati^{1*}, Siti Afidatul Khotijah², Siti Rokhaniyah³

^{1,2,3} Universitas Tidar

risairnawati4@gmail.com

ARTICLE INFORMATION

Article history:

Received date: May, 2024

Accepted: June, 2024

Available online: June, 2024

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh pemahaman zakat, transparansi, dan akuntabilitas terhadap minat muzakki membayar zakat pada LazisMu Kabupaten Kebumen. Penelitian ini termasuk penelitian kuantitatif yang digunakan untuk mengetahui minat membayar zakat. Pengumpulan data pada penelitian ini dengan melakukan penyebaran kuesioner sebanyak 100 muzakki dengan menggunakan metode non probability sampling dengan teknik purposive sampling. Analisis data dilakukan dengan pendekatan regresi linear berganda. Hasil analisis menunjukkan bahwa pemahaman zakat dan akuntabilitas berpengaruh positif terhadap minat muzakki untuk membayar zakat di Lazismu Kabupaten Kebumen. Sementara itu, transparansi ditemukan tidak berpengaruh terhadap minat muzakki untuk membayar zakat di LazisMu Kabupaten Kebumen.

Kata kunci: Pemahaman; Transparansi; Akuntabilitas; Minat; Zakat

ABSTRACT

This research aims to analyze the influence of zakat understanding, transparency, and accountability on muzakki's interest in paying zakat at LazisMU Kebumen Regency. This research includes quantitative research which is used to determine interest in paying zakat. Data was collected in this research by distributing questionnaires to 100 muzakki using a non-probability sampling method with a purposive sampling technique. Data analysis was carried out using a multiple linear regression approach. The results of the analysis show that zakat understanding and accountability have a positive effect on muzakki's interest in paying zakat in LazisMu Kebumen Regency. Meanwhile, transparency does not have a significant effect on muzakki's interest in paying zakat in LazisMu Kebumen Regency.

Keywords: Understanding; Transparency; Accountability; Interest; Zakat

©2024 Akuntansi UNTIDAR. All rights reserved.

* Corresponding author:

Address: Universitas Tidar

E-mail: risairnawati4@gmail.com

P-ISSN: 2541-1209

E-ISSN: 2580-0213

INTRODUCTION

Zakat is a charitable institution that aims to reduce poverty levels and improve community welfare. Zakat has the benefit of cleansing and purifying the soul, and heart from arrogance, as well as stinginess, and jealousy that reside in a person's heart, as well as cleansing assets from being mixed with other people's property (Yoshua & Widiastuti, 2020). Demographically, the majority of Indonesia's population is Muslim, so if the amount of zakat funds collected is in accordance with conditions, it will certainly reach a large amount and can advance the welfare of Muslims. However, ironically the problem with zakat lies in the potential zakat, reality shows that the potential amount of zakat is still far from the specified target. Empowering more optimal zakat potential in Indonesia requires institutions that are able to manage and distribute the funds so that the goals achieved are right on target.

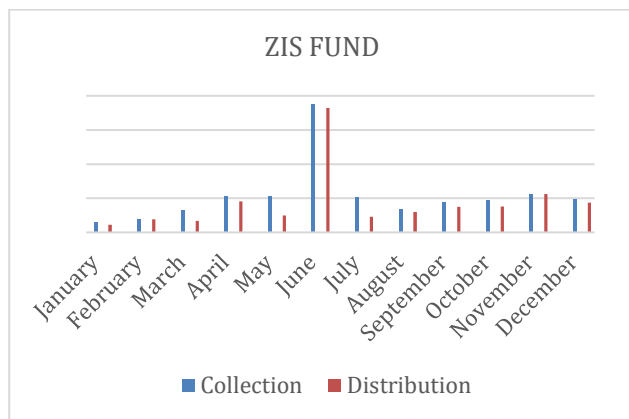
Basically, the zakat management organization runs depending on how the donor or muzakki. If the muzakki continues to distribute donations then the zakat institution will continue to run well and in a conditioned manner. On the other hand, if the muzakki does not distribute its zakat funds, then the zakat institution will not run smoothly. Therefore, the role of muzakki is important in maintaining the continuity and prosperity of zakat institutions (Rahayu et al., 2019).

The potential of national zakat in Indonesia in 2020-2025 reach IDR 327.6 trillion every year. The amount realized in 2023 only reached IDR 33 trillion or 10%. From this amount, it can be seen that IDR 61 trillion does not go through the zakat management organization, while only IDR 10.2 trillion goes to the official zakat management organization. Based on the Indonesian Zakat Outlook from BAZNAS (2017), it shows that there are several factors why the

target of zakat collection in Indonesia is not achieved. It consists of low awareness of muzakki and low trust in zakat management organizations (such as BAZ and LAZ) thus muzakki prefer to pay their zakat directly to mustahik, the zakat base that has been explored is still concentrated in several types of zakat certain matters, and there is low obligation to pay zakat. Therefore, the majority of the population in Indonesia still pays their zakat directly to mustahik and there is low trust in zakat management institutions. Until now, there has been no update on the factors inhibiting the achievement of zakat collection targets in Indonesia (BAZNAS, 2017).

Zakat problems that arise at the center level also happen at the district level, including the Kebumen Regency area. Kebumen Regency has several zakat institutions, such as LazisMu, Baznas, Al-Iman Foundation Zakat Partners, Nu Care Lazisnu, and Baitul Maal Hidayatullah. Among these zakat management institutions in Kebumen Regency, the institution that has a good reputation for collecting zakat funds and distributing them to those needed is the LazisMu. LazisMu is the best zakat institution after Baznas. LazisMu is an Amil Zakat Institution that has a national title, apart from that, in carrying out its performance, LazisMu always creates new innovations in programs and services, and LazisMu has received A Accreditation (LazisMu Kebumen, 2023).

LazisMu Kebumen Regency has published information regarding the collection and distribution of zakat infaq and sadaqah (ZIS) funds in 2023 for the months of January to December 2023. The information is presented in Figure 1 as follows.



Source: Processed data, 2023

Figure 1. LazisMu Kebumen ZIS Fund

Based on Figure 1, the collection and distribution of ZIS funds at LazisMu Kebumen Regency experiencing fluctuations. The ZIS collection and distribution increased significantly in June 2023. The comparison of the potential of ZIS acceptance can illustrate that ZIS acceptance has not exceeded the potential of ZIS and this shows that there is alignment (LazisMu Kebumen, 2023).

Given the problems that have been explained, improvements should be made in the form of openness services for all information regarding zakat funds because this is LAZ's responsibility. These improvements will certainly reduce problems or create solutions, increasing muzakki's interest in paying zakat, thus the zakat collection will increase. Therefore, zakat understanding, transparency, and accountability are important factors to increase muzakki's interest in paying zakat, especially in LazisMu Kebumen Regency.

The theory of planned behavior believes in a perspective that is believed to influence a person in making decisions. The intention is a decision to behave in a desired way. Three things can influence a person's interest in behaving, such as subjective norms, behavioral attitudes, and perceptions of self-control (perceived behavioral control) (Jogiyanto, 2007).

Interest is a strong encouragement for someone to do everything to realize the goals and aspirations they dream of. A great interest in something is a great capital to arouse enthusiasm to take action, including interest in paying zakat at LazisMu Kebumen Regency. According to Suharyat (2009) based on its emergence, interest is divided into two types, namely those related to primitive interests and those related to cultural interests. Primitive interests are interests that emerge or arise naturally or instinctively in humans without the influence of culture or the environment, for example, interest is due to need. Meanwhile, cultural interest is an interest that arises because it is influenced by a person's culture and social environment, for example, an interest in music.

Understanding can be described in three parts. The first level is translation. Translation is not only about transferring meaning from one language to another but is also defined as an abstract concept from a model, which is a symbolic model so that people can easily learn it. The second level is interpreting, which is defined as a broader ability than translating, namely the ability to recognize and understand the main idea of a communication. The third level is extrapolating. This level is higher than other levels, where at this level a person is required to have high intellectual abilities (Murhaban & Merawati, 2018). According to Ajzen (2005), this is related to control beliefs which are able to facilitate or inhibit the behavior being thought about. Therefore, this research predicts that zakat understanding has a positive influence on muzakki's interest in paying zakat.

Transparency implies the government's openness in giving data related to open asset administration exercises to parties who require data (Firdaus et al., 2022). Transparency could be

a situation where a company is able to supply fabric and pertinent data related to the company that's effortlessly open and caught on by partners. Based on the Theory of Planned Behavior (TPB), a person's interest in behaving is a subjective norm, which is each individual's belief regarding a behavior. If an organization or entity shows a high level of transparency in its actions or decisions, individuals tend to have a more positive attitude toward it (Ajzen, 2005). This this research predicts that transparency has a positive influence on muzakki's interest in paying zakat.

According to Mardiasmo (2018), accountability can be interpreted as the obligation to be accountable and responsible for the presentation, reporting, and disclosure of activities supported by the authority and the right to request accountability. Accountability in the Islamic view is a form of responsibility between humans and Allah SWT. Based on the Theory of Planned Behavior (TPB), a person's interest in behaving can be influenced by a person's beliefs regarding the pressure of other people which is considered substantial. For example, if someone feels they have an obligation to be responsible for actions or decisions, this can influence their intention to act according to standards and responsibilities (Ajzen, 2005). Thus, this research predicts that accountability has a positive influence on muzakki's interest in paying zakat.

This research aims to provide deeper insight into zakat payment behavior and influencing factors such as zakat understanding, transparency, and accountability. This research can help provide recommendations that can be used by policymakers, zakat institutions, and related organizations to increase public awareness and participation in paying zakat.

RESEARCH METHODS

This research aims to test whether zakat understanding, transparency, and accountability influence the muzakki's interest in paying zakat in the LazisMu Kebumen Regency. The questionnaire instrument in this research is a questionnaire used to measure how the variables of zakat understanding, transparency, and accountability can increase muzakki's interest in paying zakat. The preparation of the questionnaire is based on relevant literature and existing theory, namely the theory of planned behavior, and is seen from previous research in which the questionnaire has been designed and validated.

The operational definition is used to determine the meaning, form of information delivery, and form of accountability of a zakat institution as well as indicators obtained regarding the extent of muzakki knowledge, as well as how open and honest a zakat institution is in managing zakat. Preparing the Questionnaire Instrument, namely by determining the purpose of the questionnaire: to find out how interest in muzakki can increase due to understanding, transparency and accountability of zakat institutions. Then, identifying relevant variables is done by analyzing the formulation of problems that occur in zakat institutions. Then formulate questions by looking at references from various journals and previous research on the same theme. For the variable measurement, use the dependent variable that is muzakki's interest in paying zakat. The types of variable questions used are demographic and behavioral. The measurement scale used is a Likert scale which is used to measure attitudes or opinions with sequential answer choices (strongly disagree to strongly agree).

This research used a quantitative approach and was carried out using a survey method by distributing questionnaires via Google form to a number of muzakki samples registered at LazisMu, Kebumen Regency, who were selected based on the ease of providing information and access to determine whether there was influence. regarding understanding zakat, transparency and accountability regarding muzakki's interest in paying zakat (Retnowati & Usnan, 2020).

This research used a quantitative approach and was carried out using the survey method by distributing questionnaires via Google form to a number of muzakki samples registered at LazisMu Kebumen Regency who were selected according to the ease of providing information and access to determine whether there was an influence on understanding zakat, transparency, and accountability on muzakki's interest in paying zakat (Retnowati & Usnan, 2020).

Pre-research conducted by researchers obtained population information from LazisMu Kebumen Regency as many as 5,551 muzakki. The sampling technique in this research uses a nonprobability sampling technique. The technique for taking the minimum number of samples in this study used convenience sampling techniques and used the Slovin formula. Convenience sampling technique is a technique for taking a minimum number of samples from a population which is based on selecting members of the population who are easy to reach to obtain answers or information.

The Slovin formula was used in this research because the population in this study was already known and large in number. Therefore, to determine the minimum sample size, the Slovin formula is used with an error rate

of 10% or in other words, a confidence or truth level of 90%. The Slovin formula used is as follows:

$$n = \frac{N}{1 + N(e^2)}$$

Notes:

n = number of respondents or sample size

N = population size

e = percentage of sampling error rate that can still be tolerated

According to Ghazali (2018), if the research has a small population, the value of error is 0.05 (5%) meanwhile when there are large populations, the value of error is 0.1 (10%). Therefore, the sample range for Slovin is between 5%-10% of the population. In this research, the sample size was 5,551, which is considered large. Thus, an error rate of 0.1 or 10% was used. Therefore, the sample is obtained as follows:

$$n = \frac{5551}{1 + 5521(0,1^2)} = 100$$

Based on the results above, the sample size is 100 muzakki. The data analysis technique in this research uses a t-test which employs multiple linear regression analysis to test the hypothesis.

This research has 3 hypotheses, specifically zakat understanding contains a positive influence on muzakki's interest in paying zakat at LazisMu Kebumen Regency. Further, transparency has a positive influence on muzakki's interest in paying zakat at LazisMu Kebumen Regency. The last is responsibility has a positive influence on muzakki's interest in paying zakat at LazisMu Kebumen Regency. The hypothesis was tried utilizing different straight relapses.

This research employs some tests such as validity and reliability tests, classical assumption tests, coefficient determination tests, f-tests, and t-tests. According to Sugiyono (2016), instrument tests are used to check whether the questionnaire used is valid so that the data obtained is suitable for use. The classic assumption test consists of a normality test, a multicollinearity test, and a heteroscedasticity test. The normality test checks whether the confounding (residual) in the regression model is normally distributed. The purpose of the multicollinearity test is to check whether the regression model finds a correlation between the independent variables with tolerance criteria and the variance inflation factor (VIF). If the tolerance is > 0.10 and the $VIF < 10$, it can be assumed that there is no multicollinearity problem (Ghozali, 2018).

The coefficient of determination test is a test used to determine the suitability of a model for variations in the dependent variable. The value of the coefficient of determination is known as the number zero or one. If the resulting value of adjusted r square is small, then it can be said that the ability of the independent variable to explain the variations in the dependent variable is very limited or not comprehensive. If the value of the adjusted r square is close to 1, it can be said that the independent variable can provide a lot of information so that it can be used as a tool to predict the dependent variable (Ghozali, 2018).

The F test is carried out to find out whether the independent variables influence all dependent variables. T-test which employs multiple regression analyses is used to determine the direction and influence of the independent variable on the dependent variable (Ghozali, 2018). The multiple regression analysis will test the influence of zakat understanding,

transparency, and accountability on muzakki's interest in paying zakat in the LazisMu Kebumen Regency. If the sig. value < 0.05 and the regression coefficient has the same direction as the hypothesis, then it can be said that the hypothesis is supported. Meanwhile, if the sig. value < 0.05 but the direction of the regression coefficient is opposed to the hypothesis nor if the sig. value > 0.05 , then the hypothesis that has been proposed is not supported (Ghozali, 2018).

RESULTS AND DISCUSSION

Results

The descriptive statistics used in this research provide information regarding the sample size, minimum number of values, maximum number of values, mean value, and standard deviation value. The result of the descriptive statistics is presented in Table 1.

Table 1. Descriptive Statistics

Variables	Min	Max	Average	Std. Dev.
Zakat Understanding	13	25	22.25	2.467
Transparency	21	35	28.86	4.283
Accountability	12	20	16.64	2.410
Interest in Paying Zakat	20	35	29.52	4.222

Source: Processed data, 2023

Based on Table 1, it can be seen that the minimum and maximum values for the zakat knowledge are 13 and 25 with an average value of 22.25 and a standard deviation of 2.467. The variable transparency produces a minimum and maximum value of 21 and 35, with an average value of 28.86 and a standard deviation of 4.283. The accountability has a minimum and maximum value of 12 and 20 respectively, with an average value of 16.64 and a standard deviation value of 2.410. The interest in paying zakat has a minimum and maximum value of 20 and 35 with

an average value of 29.52 and a standard deviation value of 4.222.

This research consists of 100 samples. The sample characteristics of this research are presented in Table 2 below.

Table 2. Sample Characteristics

Criteria	N	%
Gender		
Man	50	50%
Woman	50	50%
Age		
17-25	47	47%
26-35	35	35%
>35	18	18%
Education		
Junior High School	1	1%
Senior High School/equivalent	51	51%
Diploma	6	6%
Bachelor Degree	42	42%
Total Respondents	100	100%

Source: Processed data, 2023

Based on Table 2 above, the total of respondents is 100 respondents. Based on gender, the respondents consist of 50 men and 50 women. Based on the age range, the amount of respondents aged 17-25 were 47, aged 26-35 were 35, and aged over 35 were 18. respondents. Based on the educational level of the respondents, there is 1 respondent who has a junior high school degree, 51 respondents who have a senior high school/equivalent degree, 6 respondents who have a diploma's degree, and 42 respondents who have a bachelor's degree. Therefore, it can be concluded that the majority of muzakki (respondents) were aged 26-35 years with an education level of senior high school degree.

This research measures the validity and reliability of each variable before doing hypothesis testing. The validity result of the zakat understanding variable is presented in Table 3.

Table 3. The Validity of Zakat Understanding

Items	R Table	R Count	Conclusion
ZU.1	0.1946	0.628	Valid
ZU.2	0.1946	0.651	Valid
ZU.3	0.1946	0.845	Valid
ZU.4	0.1946	0.753	Valid
ZU.5	0.1946	0.780	Valid

Source: Processed data, 2023

Based on Table 3 above, it can be seen that all the zakat understanding items have a value of $r \text{ count} > r \text{ table}$. Therefore, it can be concluded that all items of zakat understanding are valid. Furthermore, the result of the validity test for the transparency variable is presented in Table 4.

Table 4. The Validity of Transparency

Items	R Table	R Count	Conclusion
T.1	0.1946	0.792	Valid
T.2	0.1946	0.792	Valid
T.3	0.1946	0.872	Valid
T.4	0.1946	0.900	Valid
T.5	0.1946	0.870	Valid
T.6	0.1946	0.834	Valid
T.7	0.1946	0.784	Valid

Source: Processed data, 2023

Based on Table 4 above, it can be seen that all the items of the transparency variable have a value of $r \text{ count} > r \text{ table}$. Thus, it can be said that all items of transparency are valid. The validity test is continued to the accountability variable. The result of the validity test is presented in Table 5.

Table 5. The Validity of Accountability

Items	R Table	R Count	Conclusion
A.1	0.1946	0.877	Valid
A.2	0.1946	0.850	Valid
A.3	0.1946	0.877	Valid
A.4	0.1946	0.851	Valid

Source: Processed data, 2023

Based on Table 5 above, it can be seen that all items for the accountability variable have a value of $r \text{ count} > r \text{ table}$. Therefore, it can be said that all items of accountability are valid. Furthermore, the result of the validity test for interest in paying zakat is presented in Table 6.

Table 6. The Validity of Interest in Paying Zakat

Items	R Table	R Count	Conclusion
IPZ.1	0.1946	0.848	Valid
IPZ.2	0.1946	0.875	Valid
IPZ.3	0.1946	0.901	Valid
IPZ.4	0.1946	0.912	Valid
IPZ.5	0.1946	0.804	Valid
IPZ.6	0.1946	0.748	Valid
IPZ.7	0.1946	0.792	Valid

Source: Processed data, 2023

Based on Table 6, it can be seen that all items of interest in paying zakat have a value of $r \text{ count} > r \text{ table}$. Therefore, it can be concluded that all items of interest in paying zakat are valid.

The result of the validity testing shows that all the items of all the variables are valid. Therefore, this research continues to test the reliability of zakat understanding, transparency, accountability, and interest in paying zakat. The result of the reliability test is presented in Table 7 below.

Table 7. The Reliability of Zakat Understanding

Variables	Cronbach's Alpha	Number of Items
Zakat Understanding	0.786	5
Transparency	0.927	7
Accountability	0.886	4
Interest in Paying Zakat	0.931	7

Source: Processed data, 2023

Based on Table 7, it can be seen that the zakat understanding variable was measured using 5 items. The Cronbach's Alpha value of the zakat understanding variable is $0.786 > 0.60$. Thus, it can be concluded that the zakat

understanding variable is reliable. Transparency variable is measured using 7 items. Based on Table 7 above, the Cronbach's Alpha value of the transparency variable is $0.927 > 0.60$. Therefore, it can be concluded that the transparency variable is reliable.

The accountability variable is measured using 4 items. Based on Table 7 above, it can be seen that accountability has a Cronbach's Alpha value of $0.886 > 0.60$. Thus, it can be concluded that the accountability variable is reliable. Interest in paying zakat is measured using 7 items. Based on Table 7 above, interest in paying zakat has a Cronbach's Alpha value of $0.931 > 0.60$. Therefore, it can be concluded that the variable of interest in paying zakat is reliable.

The further step is the classical assumption test which consists of a normality test, multicollinearity test, and heteroscedasticity test. The result of the normality test is presented in Table 8.

Table 8. The Result of The Normality test

Asymp. Sig. (2-tailed)	Description
0.142	Residual has a normal distribution

Source: Processed data, 2023

The normality test was carried out using One-sample Kolmogorov Smirnov. Based on Table 8, the asymp. Sig (2-tailed) has a value of $0.142 > 0.05$. Therefore, it can be concluded that the residual has a normal distribution.

The multicollinearity test was carried out using tolerance and VIF values. The result of the multicollinearity test is presented in Table 9 below.

Table 9. The Result of The Multicollinearity Test

Variables	Tolerance	VIF
Zakat Understanding	0.718	1.393
Transparency	0.182	5.490
Accountability	0.179	5.579

Source: Processed data, 2023

Based on Table 9, it can be seen that all the independent variables (zakat understanding, transparency, accountability) have a tolerance value > 0.10 and VIF value < 10 . Thus, it can be concluded that there is no correlation between independent variables. Therefore, the research model used in this research is free from multicollinearity problems.

The last classical assumption test is the heteroscedasticity test. The result of this test is presented in Table 10.

Table 10. The Result of The Heteroscedasticity Test

Variables	Sig.
Zakat Understanding	0.185
Transparency	0.415
Accountability	0.958

Source: Processed data, 2023

Based on Table 10 above it can be seen that all independent variables (understanding, transparency, and accountability) have sig. values > 0.05 . Therefore, it can be concluded that there is no heteroscedasticity problem in this research.

The hypothesis testing of this research uses the t-test which employs multiple linear regression. The result of this test is presented in Table 11.

Table 11. The Result of The Multiple Linear Regression Test

Variables	β Coefficient	t	Sig.
Constant	1.567		
Zakat Understanding	0.459	3.569	0.001
Transparency	0.025	0.168	0.867
Accountability	1.024	3.887	0.000
F-Stat	50.282		0.000
R Square	0.611		
Adj. R Square	0.599		

Source: Processed data, 2023

Table 11 shows the adjusted R Square value of 0.599 or 59.9%. This means that interest in paying zakat can be influenced by 59.9% by understanding zakat, transparency, and accountability. The F test produces a significance value of $0.000 < 0.05$. Therefore, it can be said that this model is feasible or meets the goodness of fit criteria.

The t-test results in Table 11 show that the sig. value of zakat understanding is $0.001 < 0.05$ with a regression coefficient of 0.459. It means that zakat understanding has a positive influence on the muzakki's interest in paying zakat. Therefore, the first hypothesis is supported.

The sig. value of the transparency variable is $0.867 > 0.05$ with a regression coefficient of 0.025. It means that transparency does not influence muzakki's interest in paying zakat. Therefore, the second hypothesis is not supported.

The sig. value of the accountability is $0.000 < 0.05$ with a regression coefficient of 1.024. It means that there is a positive influence of accountability on the muzakki's interest in paying zakat. Therefore, the third hypothesis is supported.

Discussion

The results of this research show that zakat understanding has a positive influence on the muzakki's interest in paying zakat (the first hypothesis is supported). Zakat understanding is very important in empowering zakat because if someone has knowledge and understanding about it, it will influence their behavior. In this case, the zakat understanding referred to an understanding of the meaning of zakat, how zakat is calculated, and what the benefits of zakat. This means that the more the muzakki understands about zakat (has a high knowledge of zakat), the muzakki's interest in paying zakat will increase. Conversely, if muzakki has a low level of zakat knowledge, the level of awareness on paying zakat will be low. In this case, the results of this research support the theory of planned behavior, namely the urge to do something because of a desire that arises within oneself.

People will have the initiative to pay zakat to zakat management institutions if they know and have a good understanding of zakat. These results support research by Mulyana et al. (2019), Hamzah & Kurniawan (2020), Pertiwi (2021), and Nur & Zulfahmi (2018) who also stated that understanding/knowledge has a positive effect on muzakki's interest in paying zakat.

The results of this research show that transparency does not influence muzakki's interest in paying zakat (the second hypothesis is not supported). It means that if zakat institutions (especially LazisMu Kebumen Regency, are not transparent), this will not affect muzakki's interest in paying zakat. This shows that even though the zakat institution is transparent, it will not be a consideration for muzakki to pay their zakat. The reason is that it can be caused by

several factors, namely the high level of trust in zakat institutions and the high religious values of society which are based on increasing the rewards given by Allah and the wealth that muzakki share or distribute can help people who need it more. In this case, the results of this research support the theory of planned behavior, namely the urge to do something because of a desire that arises within oneself.

The public will not consider whether the institution is transparent or not, so the muzakki will still have the initiative to choose to pay zakat to LazisMu Kebumen Regency. The results of this research are in line with research conducted by Rifai & Priyono (2020), Dian (2020), and Saputri (2019) which shows that transparency has no effect on muzakki's interest in paying zakat.

The results of this research show that accountability influences muzakki's interest in paying zakat (the third hypothesis is supported). This is because LazisMu Kebumen Regency is in accordance with Law No. 23 of 2011 which states that LazisMu Kebumen Regency has reported reports regarding zakat management to BAZNAS Central Java Province which is reported every 6 months. The zakat management report has been audited by sharia every year and the results are in accordance with sharia. It can be concluded that the higher the accountability value of a zakat institution, especially LazisMu Kebumen Regency, the higher the public's interest in paying zakat to LazisMu Kebumen Regency. On the other hand, if the accountability value of the zakat institution is low, the interest in paying zakat will also be low.

The results of this research support the theory of planned behavior, namely the urge to do something because of the desire in humans. These results support Yuliafitri & Khoiriyah (2016), Salmawati & Fitri (2018), Fikri & Najib (2021), Walidah & Anah (2020) and Rifai &

Priyono (2020) which state that muzakki's interest in paying zakat can be influenced by the accountability from the zakat management institutions.

CONCLUSION

The aim of this research is to analyze whether zakat understanding, transparency, and accountability can increase muzakki interest in paying zakat at LazisMu Kebumen Regency. The results of this research show that zakat knowledge and accountability influence the muzakki's interest in paying zakat at LazisMu Kebumen Regency. Furthermore, transparency does not influence muzakki's interest in paying zakat at LazisMu Kebumen Regency.

This research has several limitations that are expected to be addressed by future research. First, this research consists of muzakki registered in LazisMu Kebumen Regency. Therefore, it is hoped that future research can expand the research object. Second, this research only examines the zakat knowledge, accountability, and transparency. Future research may address some variables which predicted to have influence on muzakki's interest in paying zakat such as the ease of paying zakat, economic conditions, financial technology, and Islamic events.

REFERENCES

- Ajzen, I. (2005). *Attitudes, Personality and Behavior*. Pres-Mc Graw-Hill Education.
- BAZNAS, P. (2023). *Outlook Zakat Indonesia 2023*. Pusat Kajian Strategis – Badan Amil Zakat Nasional (PUSKAS BAZNAS).
- BAZNAS, P. (2017). *Outlook Zakat Indonesia 2017*. Pusat Kajian Strategis – Badan Amil Zakat Nasional (PUSKAS BAZNAS).
- Dian, W. (2020). Pengaruh Religiusitas, Transparansi dan Kualitas Pelayanan Terhadap Minat Muzakki dalam Membayar Zakat di LAZ dan BAZ DIY. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
- Fikri, N., & Najib, A. A. (2021). Pengaruh Kepercayaan, Transparansi dan Akuntabilitas terhadap Minat dan Keputusan Muzakki Menyalurkan Zakat, di (LAZISNU) Kabupaten Banyuwangi. *Jurnal Perbankan Syariah Darussalam*, 1(2), 106–121.
<https://doi.org/10.30739/jpsda.v1i2.890>
- Firdaus, F. A., Zaki, I., & Herianingrum, S. (2023). The Role Of Generation Z Through Online Platform In Optimizing Of Zakat Literacy And Fundraising. *Azka International Journal of Zakat and Social Finance*, 4(1), 13–22.
<https://doi.org/10.51377/azjaf.vol4no1.118>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25* (9th ed.). Badan Penerbit Universitas Diponegoro.
- Hamzah, Z., & Kurniawan, I. (2020). Pengaruh Pengetahuan Zakat Dan Kepercayaan Kepada Baznas Kabupaten Kuantan Singingi Terhadap Minat Muzakki Membayar Zakat. *Jurnal Tabarru': Islamic Banking and Finance*, 3(1), 30–40.
[https://doi.org/10.25299/jtb.2020.vol3\(1\).5114](https://doi.org/10.25299/jtb.2020.vol3(1).5114)
- Jogiyanto, J. (2007). *Sistem Informasi Keperilakuan*. Andi Offset.
- LazisMu Kebumen. (2023). *Penghimpunan Dana Zakat*. Lazismu.Org.
<https://lazismu.org/content/news?tag=Lazismu Kebumen>
- Mardiasmo. (2018). *Akuntansi Sektor Publik*. Yogyakarta: Andi Yogyakarta.
- Mulyana, A., Mintarti, S., & Wahyuni, S. (2019). Pengaruh Pemahaman Dan Religiusitas Serta Kepercayaan Terhadap Minat Membayar Zakat Profesi Oleh Muzakki Pada Lembaga Amil Zakat Inisiatif Zakat Indonesia (IZI) KALTIM Kota Balikpapan. *Jurnal Ilmu Ekonomi Mulawarman (JIEM)*, 3(4), 1–10.
<https://doi.org/https://doi.org/10.29264/jiem.v3i4.3824>
- Murhaban, M., & Merawati, M. (2018). Pengaruh

- Tingkat Pendapatan Dan Pengelolaan Dana Zakat Terhadap Kepatuhan Masyarakat Membayar Zakat Di Kabupaten Bireuen. *Jurnal Akuntansi Dan Keuangan*, 6(1), 25-40. <https://doi.org/10.29103/jak.v6i1.1822>
- Nur, M. M., & Zulfahmi, Z. (2018). Pengaruh Pengetahuan, Pendapatan, Dan Kepercayaan, Terhadap Minat Muzakki Dalam Membayar Zakat Di Baitul Mal Kota Lhokseumawe. *Jurnal Ekonomi Regional Unimal*, 1(3), 89–99. <https://doi.org/10.29103/jeru.v1i3.592>
- Pertiwi, C. (2021). Pemahaman Masyarakat Terhadap Kewajiban Zakat Di Kecamatan Ilir Barat li Kota Palembang. *Jurnal I-Philanthropy: A Research Journal On Management Of Zakat and Waqf*, 1(1), 98–112. <https://doi.org/10.19109/iphi.v1i1.9872>
- Rahayu, S. B., Widodo, S., & Binawati, E. (2019). Pengaruh akuntabilitas dan transparansi lembaga zakat terhadap tingkat kepercayaan muzakki (Studi Kasus pada Lembaga Amil Zakat Masjid Jogokariyan Yogyakarta). *Journal of Business and Information Systems*, 1(2), 103–114. <https://doi.org/10.36067/jbis.v1i2.26>
- Retnowati, N., & Usnan, M. (2020). Pengaruh Transparansi Laporan Keuangan, Akuntabilitas, Pengelolaan Dana Dan Religiusitas Muzakki Terhadap Tingkat Kepercayaan Muzakki Untuk Membayar Zakat Pada Lembaga Amil Zakat. *Doctoral dissertation*. IAIN SURAKARTA.
- Rifai, F. Y. A., & Priyono, N. (2020). Upaya Penguatan Transparansi dan Akuntabilitas Badan Amil Zakat Infaq dan Sadaqoh (BAZIS) Berbasis PSAK 109 dalam Kajian Literatur. *Journal of Economic, Management, Accounting and Technology*, 3(2), 108–119. <https://doi.org/10.32500/jematech.v3i2.1284>
- Salmawati, S., & Fitri, M. (2018). Pengaruh Tingkat Pendapatan, Religiusitas, Akuntabilitas Dan Kualitas Pelayanan Terhadap Minat Muzakki Membayar Zakat Di Baitul Mal Kota Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA)*, 3(1), 54–66. <https://jim.usk.ac.id/EKA/article/view/9736>
- Saputri, L. H. (2019). *Pengaruh Ekspektasi dan Transparansi Terhadap Minat Muzakki dalam Membayar Zakat di BAZNAS Kota Jambi* [Universitas Islam Negeri Sulthan Thaha Saifuddin Jambi]. <https://core.ac.uk/download/pdf/480776192.pdf>
- Sugiyono, (2016). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, Dan R&D*. Bandung: Alfabeta.
- Suharyat, Y. (2009). Hubungan Antara Sikap, Minat dan Perilaku Manusia. *Jurnal Region*, 1(3), 1–19.
- Yoshua, N. S., & Widiastuti, T. (2020). Analisis Strategi Pendayagunaan Zakat Produktif (Studi Kasus Laz Nurul Hayat). *Jurnal Ekonomi Syariah Teori Dan Terapan*, 7(4), 696. <https://doi.org/10.20473/vol7iss20204pp696-703>
- Yuliafitri, I., & Khoiriyah, A. N. (2016). Pengaruh Kepuasan Muzakki, Transparansi dan Akuntabilitas Pada Lembaga Amil Zakat Terhadap Loyalitas Muzakki. *Islamiconomic: Jurnal Ekonomi Islam*, 7(2), 205–218. <https://doi.org/10.32678/ijei.v7i2.41>
- Walidah, Z. N. & Anah, L. (2020). Pengaruh Akuntabilitas Lembaga dan Transparansi Laporan Keuangan Terhadap Kepercayaan Donatur Lembaga Amil Zakat Ummur Quro (LazUq) Jombang. *Journal of Finance and Accounting Studies*, 2(2), 90-104.