THE EFFECT OF FINANCIAL REPORT TRANSPARENCY AND ZAKAT MANAGEMENT ON *MUZAKKI* TRUST IN BAZNAS LOMBOK TIMUR

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Abstract: This study aims to analyze the effect of variable transparency of financial reports and zakat management at the National Amil Zakat Agency (BAZNAS) Lombok Timur on *Muzakki* trusts. As a non-profit organization, BAZNAS needs to pay attention to the satisfaction of the *Muzakki*, transparency and accountability of their institution to be able to increase *Muzakki* loyalty. The sample in this study is people who pay zakat (*Muzakki*) through BAZNAS. The Number of Samples used in this study amounted to 93 respondents, the data source was observations, questionnaires and documentations. The analysis of the data used IBM SPSS Statistics version 26. Analysis was carried out by several tests, success as validity test, reliability test, normality test, heteroscedasticity test, linearity test, linear regression analysis and coefficient of determination test. The results of this study indicate that the zakat management variable has a significance value of $0.014 < 0.05$ and a t_{count} value of $2.515 > 1.98667$, which means that the zakat management variable affects the trust of *Muzakki*. The transparency of financial statements has a positive and significant effect on *Muzakki*'s trust, so the second hypothesis in this study is accepted. The results of this study indicate that the financial statement transparency variable has a significance value of $0.000 < 0.05$ and a t_{count} value of $5.208 > 1.98667$, which means that the financial statement transparency variable has an effect on *Muzakki*'s trust. Zakat management and transparency of financial statements simultaneously affect the trust of *Muzakki*. So that the third hypothesis in this study is accepted. The results of this study indicate that the zakat management variable has a significance value of $0.000 < 0.05$ and an F_{count} of $66,000 > 3.10$. So, it can be concluded that the variables of zakat management and financial statement transparency have a simultaneous effect on *Muzakki*'s trust.

Keywords: Transparency Financial Report, Zakat Management, *Muzakki* Trust, BAZNAS

Abstrak: Penelitian ini bertujuan untuk menganalisis pengaruh variabel transparansi laporan keuangan dan manajemen zakat pada Badan Amil Zakat Nasional (BAZNAS) Lombok Timur terhadap kepercayaan *Muzakki*. Sebagai organisasi non-profit, BAZNAS perlu memperhatikan kepuasan para *Muzakki*, transparansi dan akuntabilitas lembaganya untuk dapat meningkatkan loyalitas *Muzakki*. Sampel pada penelitian ini adalah masyarakat yang membayar zakat (*Muzakki*) melalui BAZNAS. Jumlah sampel yang

digunakan pada penelitian ini berjumlah 93 responden, data ini diperoleh melalui pengamatan, kuisioner dan dokumentasi. Analisis data yang digunakan adalah IBM SPSS statistik versi 26. Analisis dilakukan dengan melalui beberapa pengujian, seperti uji validitas, uji realibilitas, uji normalitas, uji heteroskedasitas, uji linearitas, analisis regresi linier dan uji koefisien determinasi. Hasil penelitian ini menunjukkan bahwa variabel manajemen zakat memiliki nilai signifikansi sebesar 0,014<0,05 dan nilai t_{hitung} sebesar 2,515>1,98667 yang artinya ialah variabel manajemen zakat berpengaruh terhadap kepercayaan *Muzakki*. Transparansi laporan keuangan berpengaruh secara positif dan signifikan terhadap kepercayaan *Muzakki*, sehingga hipotesis kedua dalam penelitian ini diterima. Hasil penelitian ini menunjukkan dimana variabel transparansi laporan keuangan memiliki nilai signifikansi 0,000<0,05 dan nilai t_{hitung} sebesar 5,208>1,98667 yang artinya variabel transparansi laporan keuangan berpengaruh terhadap kepercayaan *Muzakki*. Manajemen zakat dan transparansi laporan keuangan secara simultan berpengaruh terhadap kepercayaan *Muzakki*. Sehingga hipotesis ketiga dalam penelitian ini diterima. Hasil penelitian ini menunjukkan variabel manajemen zakat memiliki nilai signifikansi sebesar 0,000<0,05 dan nilah F_{hitung} sebesar 66,000>3,10. Sehingga dapat disimpulkan bahwa variabel manajemen zakat dan transparansi laporan keuangan berpengaruh secara simultan terhadap kepercayaan *Muzakki*.

Kata Kunci: Transparansi Laporan Keuangan, Manajemen Zakat, Kepercayaan *Muzakki*, BAZNAS

Introduction

Zakat is one of the important sectors in Islamic philanthropy. As the third pillar of Islam, zakat must be paid by every Muslim who meets the requirements as *Muzakki* to purify his wealth by distributing his zakat to zakat recipients (*mustahik*).[1] Zakat does not only function to help the economy *mustahik* but can also be a balancing instrument in the national economic sector. In the long term, the main goal of zakat is to transform *mustahik* into *Muzakki*.[2] This shows that zakat has the potential to overcome economic inequality and poverty in a country.[3] This gap is more or less influenced by several factors. First, there is still low awareness of obligatory zakat (*Muzakki*) and trust in BAZ and LAZ and the behavior of *Muzakki* which is still oriented to the short term, decentralization and interpersonal. Second, the base zakat unearthed still concentrated in certain types of zakat, *fitrah* and profession. Third, the low intensive for obligatory zakat for pay zakat in particular deduction obligatory zakat is not exposed the double burden attitude distrust public towards zakat institutions as rated institution of zakat unprofessional and poorly transparansi in zakat fund management.[4] The role of zakat management institutions in Indonesia is not yet ideal, marked by problems in zakat management. One of the big problems faced is that human resources (HR) are still relatively low because they do not make some zakat managers their main job or

1 Ikka Nur Wahyuni, "The Efficiency of National Zakat Organizations Management Using Data Envelopment Analysisi," *Lariba: Journal of Islamic Economics* 2, no. 1 (2016): 1-10.

2 Muhammad Abu Zahra, *Zakat Dalam Perspektif Sosial* (Jakarta: Pustaka Firdaus, 2004), p. 21.

3 Rini Hayati Lubis, "Determinant Factors to Pay Zakat in BAZNAS,"*el-Barka: Journal of Islamic Economic and Business* 4, no. 1 (2021): 81-108.

4 Husin Bafadhal, "Zakat on Legal Entities: Toward Concept Perfection and Its Regulations in Indonesia," *Al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 21, no. 1 (2021): 13-32.

career choice. However, as a side worker, managing zakat is only to fill spare time.[5]

One of the variables affecting the low level of trust *Muzakki* in the BAZNAS is the transparency of financial report of the institution. Transparency of financial report is very important for collecting and distributing zakat to the community.[6] This is based on reputation to provide a positive influence on the perceptions and views of *Muzakki* to pay zakat in BAZNAS.[7] In addition, the transparency of financial report also has a positive influence on *Muzakki* trust.[8] The low level of trust is influenced by the lack of transparency in the management of zakat funds.[9]

About 80 percent of the population majority in Indonesia is Muslim, it mean that provides great a opportunity for collecting zakat funds. Based on national zakat statistical data, zakat fund collection in 2019 reaches 233.8 trillion that comes from income zakat as much as 139.07 trillion.[10] Related to the problem of zakat management at BAZNAS Lombok Timur, the zakat manager does not provide regular assistance and supervision of *mustahik* who receive productive zakat funds. Zakat managers should provide assistance and provide training in making financial reports as a form of accountability for *mustahik* for the capital that has been given. As the function of the zakat manager, namely as an empowerer.[11] Zakat managers should prepare a facilitator in the development of productive zakat funds and provide training in making accountability reports so that their implementation becomes more professional. So that *Muzakki* believes in the credibility of BAZNAS as one of the zakat management institutions.

According to Selamat Muliadi[12] perspective on Islamic law through international conference of zakat by BAZNAS Indonesia on 20 Safar 1442 H /8 October 2020 in Surabaya, the functions of management, namely planning, organizing, direction, actuating and controlling. With good zakat management, it will increase *Muzakki*'s trust in BAZNAS Lombok Timur because the zakat funds collected can be managed in a trustworthy and professional manner. In terms of transparency of financial reports, BAZNAS Lombok Timur has not been open to information on its financial statements. This is proven, where at the end of every BAZNAS period, does not issue a magazine or publish financial reports through the mass media in informing the public of its financial reports. And there is no easy access for *Muzakki* to access their financial reports through the official website of BAZNAS Lombok Timur, namely at https://baznas-lomboktimur.com/. So there are still many *Muzakki* who do not believe in paying their zakat through BAZNAS Lombok Timur

Zakat that has been collected in East Lombok Regency annually is 15 billion. This figure is not

5 Abdul Hafiz Daulay dan Irsyad Lubis, "Analisis Faktor-Faktor Penyebab Keengganan Masyarakat Membayar Zakat Melalui Instansi BAZIS/LAZ di Kota Medan," *Jurnal Ekonomi dan Keuangan* 3, no. 4 (2014): 241-251.

6 Ika Sari Wahyuni, "Determinants of the Adoption of Good Governance: Evidences from Zakat Institution in Padang," *Share: Jurnal Ekonomi dan Keuangan Islam* 6, no. 2 (2017): 118-139.

7 Ram al Jaffri Saad, Norazita Marina Abdul Aziz and Norfaiezah Sawandi, "Islamic Accountablity Framwork in the Zakat Funds Management," *Procedia: Social and Behavioral Sciences* 164, (2014): 508-515.

8 Raza Ali, Zhongqi Jin and Kailin Wu, "How Does Reputation Win Trust? A Customer Based Mediation Analysis," *International Studies of Management and Organization* 47, no. 3 (2017): 220-239.

9 Nur Khabib dkk, "Pengaruh Akuntabilitas dan Transparansi Terhadap Minat Muzakki Membayar Zakat di BAZNAS Sragen," *Jurnal Ilmiah Ekonomi Islam* 7, no. 01 (2021): 341-349.

10 Puskas BAZNAS RI, "Outlook Zakat Indonesia 2020", accessed on 17th October 2020. https://puskasbaznas.-com/publications/outlook/indonesia-zakat-outlook-2020.

11 Prabowo Yudo Jayanto and Siti Munawaroh, "The Influences of Reputation, Financial Statement Transparency, Accountability, Religiosity and Trust on Interest in Paying Zakat of Profession," *Jurnal Dinamika Akuntansi* 11, no. 1 (2019): 59-69.

12 Results of *International Conference of Zakat*, held on 20 Safar 1442 H /8 October 2020 in Surabaya.

in accordance with the potential annual zakat recorded by the National Amil Zakat Agency (BAZNAS) Lombok Timur, which is 25 billion every year.[13] This means that the *Muzakki*'s trust is still low in distributing their zakat through an organization that manages and distributes zakat.[14] The factor of the low trust of people who want to pay zakat or *Muzakki* in the management of zakat funds, especially in the Amil Zakat Agency (BAZ) is related to the lack of transparency of financial statements. Another cause is that BAZ's accountability is still lacking and BAZ has not been able to provide more benefits to the community when distributing their zakat through BAZ compared to distributing their zakat directly.[15]

This means that *Muzakki* expects the management of zakat by BAZ to be better which is followed by process of transparency and good public accountability, of course prioritize strong motivation in carrying out the mandate of the people.[16] The complexity of the provisions stipulated in zakat, especially those managed by BAZ, requires an accounting function to record and report on the receipt and management of zakat.[17] The National Amil Zakat Agency (BAZNAS) Lombok Timur is required to have accountability, transparency and the importance of improving application of zakat accounting.

The Indonesian Accounting Association (IAI) issued Statement of Financial Accounting Standards (PSAK) No. 109 of 2019 concerning accounting for zakat, infaq and alms in it regulates and covers how to recognize, measure, present and disclose zakat, infaq and alms transactions. The concept of the metaphor of trust is described by the existence of accountability, management and transparency of financial statements which are a form of accountability of management or recipients of trust to the trustee for the management of the resources entrusted to him, both vertically and horizontally.[18] As a principle that guarantees freedom for everyone in obtaining information about the organization of an organization.[19] In this case the zakat organization and as one of the variables in governance of a good organization, so that transparency becomes an important aspect in zakat management, because it is a reflection of the nature of Tabligh.[20]

Description of Respondents

The respondents in this study were the general public, they were divided into several groups based on demographics. The demographic characters used are gender, age, occupation, salary, type of zakat and the intensity of the period of zakat payment.

The number of respondents by gender, there are 60% or 56 people from 93 respondents who are male genitals. While there are as many as 40% or 37 of the 93 respondents who are female. From this percentage, respondents are dominated by men.

The number of respondents by age, the dominant age in this study was between the ages of 35-45 years, namely 45% or 42 respondents. While the rest is dominated by respondents

13 Abdul Hayyi Zakaria, "Potensi Zakat Lombok Timur Mencapai 25 Miliar," accessed on October 15th, 2020, https://www.suarantb.com/potensi-zakat-lotim-mencapai-rp25-miliar/.

14 Lu'liyatul Mutmainah, "The Influence of Accountability, Transparency and Responsibility of Zakat Institution on Intention to Pay Zakat," *Global Review of Islamic Economics and Business* 3, no. 2 (2016): 108-119.

15 Ali Muhammad Hasan, *Zakat dan Infaq: Salah Satu Solusi Mengatasi Problema Sosial di Indonesia* (Jakarta: Kencana Prenada Media Group, 2006), p. 117.

16 Hasan Mukhibad, Fachrurrozie dan Ahmad Nurkhin, "Determinants of the Intention of Muzakki to Pay Professional Zakat," *Share: Jurnal Ekonomi dan Keuangan Islam* 8, no. 1 (2019): 45-67.

17 Fakhruddin, *Fiqh dan Manjemen Zakat di Indonesia* (Malang: UIN Malang Press, 2008), p. 35.

18 Mahmudi, *Sistem Akuntansi Organisasi Pengelola Zakat* (Yogyakarta: P3EI FE UII, 2009), p. 30.

19 Didin Hafidhudin, *The Power of Zakat* (Malang: UIN Malang Press, 2008), p. 26.

20 Muhammad Hasan, *Manajemen Zakat: Model Pengelolaan yang Efektif* (Yogyakarta: Idea Press, 2011), p. 45.

aged 45-55 years, which is equal to 24% or 22 respondents. Then followed by 20% of respondents aged 25-35 years or 19 respondents. And the remaining 7% for respondents aged less than 25 years and 4% for respondents aged more than 55 years.

The number of respondents by job type, the dominant respondent in this study worked as a civil servant, i.e. as much as 84% or 78 respondents. The remaining 10% or 9 respondents work as private employee and 6% or 6 respondents work as entrepreneurs.

The number of respondents by income, the dominant respondents in this study are respondents who have an income of 3-5 million and 1.5-3 million, respectively, by 43% or as many as 40 respondents. While the rest are respondents who have an income of more than 5 million by 14% or as many as 13 respondents.

The number of respondents by type of zakat, the respondents in this study were dominated by respondents who paid professional zakat, which amounted to 92% or 86 respondents while the rest are respondents who pay zakat *fitrah* by 8% or as many as 7 respondents.

The number of respondents by zakat payment period, there are 92% or 86 respondents who pay professional zakat every month. While the remaining 8% or 7 respondents who pay zakat *fitrah* every year.

The Effect of Zakat Management on *Muzakki*'s Trust

The first hypothesis in this study states that the transparency of financial statements has an effect on *Muzakki*'s trust is accepted. This is because the zakat management variable has a significance value of 0.014. Where this significance value is smaller than 0.05 so that the zakat management variable has a significant effect on *Muzakki* trust. In addition, based on the SPSS test, the t_{count} value is 2.515. This shows that zakat management has an effect on *Muzakki*'s trust because $t_{count} > t_{table}$, where t_{table} is 1.98667. Thus, the first hypothesis in this study is accepted. The

results of this study are also consistent with research conducted by Nasim dan Romdhon[21] which revealed that zakat management has an effect on *Muzakki* trust.

The Effect of Transparency of Financial Statements on *Muzakki*'s Trust

The second hypothesis in this study states that the transparency of financial statements has an effect on *Muzakki*'s trust. Based on the table above, the financial statement transparency variable has a significance value of 0.000, less than 0.05. So that the financial statement transparency variable in this study has a significant effect on *Muzakki*'s trust. Based on the SPSS test, the t_{count} value is 5.208. Where the value of $t_{count} > t_{table}$ where t table is 1.98667. Thus, the second hypothesis in this study is accepted. The results of this study are also consistent with research conducted by Assa'diyah and Pramono[22], Yuliafitri dan Khoiriyah[23] which revealed that the transparency of financial statements has an effect on *Muzakki*'s trust.

Zakat Management and Transparency of Financial Statement Simultaneously Affect *Muzakki* Trust

The third hypothesis in this study states that zakat management and financial statement transparency have a simultaneous effect on *Muzakki* trust. Based on the results of the F test, the F_{value}

[21] Arim Nasim dan Muhammad Rizqi Syahri Romdhon, "Pengaruh Transparansi Laporan Keuangan, Pengelolaan Zakat dan Sikap Pengelola Terhadap Tingkat Kepercayaan Muzakki," *Jurnal Riset Akuntansi dan Keuangan* 2, no. 3 (2014): 550-561.

[22] Halimah Assa'diyah dan Sigit Pranomo, "Kenapa Muzakki Percaya Kepada Lembaga Amil Zakat?," *Jurnal Akuntansi dan Keuangan Islam* 7, no. 1 (2019): 81-100.

[23] Indri Yuliafitri dan Asma Nur Khoiriyah, "Pengaruh Kepuasan Muzakki, Transparansi dan Akuntabilitas pada Lembaga Amil Zakat Terhadap Loyalitas Muzakki di LAZ Rumah Zakat," *Islamiconomic: Jurnal Ekonomi Islam* 7, no. 2 (2016): 205-218.

calculated of 66,000 is greater than the F_{table} of 3.10. The significance value of F is 0.000, which means the F significance value is less than 0.05. Thus, it can be concluded that zakat management and financial statement transparency simultaneously affect the trust of *Muzakki*. So that the third hypothesis in this study is accepted.

Data Quality Test

Validity Test

Table 1. Test Results Validity Zakat Management Variables
Source: Primary Data Processed, 2021

The amount of R_{table} with a significant level of 5% with a total respondents conducted in this study were as many as 93 respondents amounted to 0.204. Based on the table above, it can be seen that all statement items in this study resulted in $R_{arithmetic}$ which was greater than R_{table}. Thus, it can be concluded that all statement items in the zakat management variable research instrument in this study are valid.

Table 2. Test Results Validity Variable Transparency of Financial Statement

Specification	R_{table}	R_{count}	Validity
TLK1	0.204	0.793	Valid
TLK2	0.204	0.794	Valid
TLK3	0.204	0.783	Valid
TLK4	0.204	0.713	Valid
TLK5	0.204	0.590	Valid
TLK6	0.204	0.804	Valid

Source: Primary Data Processed, 2021

The magnitude of R_{table} with a significant level of 5 % with the number of respondents conducted in this study as many as 93 respondents amounted to 0.204. Based on the table above, it can be seen that all statement items produce R_{count} which is greater than R_{table}. Thus, it can be

Information	R_{table}	R_{count}	Validity
MZ1	0.204	0.780	Valid
MZ2	0.204	0.745	Valid
MZ3	0.204	0.662	Valid
MZ4	0.204	0.814	Valid
MZ5	0.204	0.706	Valid

concluded that all statement items in this research instrument for the financial statement transparency variable are declared valid.

Table 3. Test Results Validity Variable Trust *Muzakki*

Specification	R_{table}	R_{count}	Validity
KM1	0,204	0,785	Valid
KM2	0,204	0,816	Valid
KM3	0,204	0,815	Valid
KM4	0,204	0,820	Valid
KM5	0,204	0,524	Valid
KM6	0,204	0,813	Valid
KM7	0,204	0,777	Valid

Source: Primary Data Processed, 2021.

The amount of R_{table} with a significant level of 5% with the number of respondents conducted in this study was 93 respondents, amounting to 0.204. Based on the table above, it can be seen that all statement items produce $R_{arithmetic}$ which is greater than R_{table}. Thus, it can be concluded that all statement items in the research instrument for the *Muzakki* belief variable are declared valid. From the test results above, it can be seen that all statement items in this research instrument are declared valid. This means that the instrument in this study can measure what it wants to measure, namely zakat management, transparency of financial statements and trustworthiness of *Muzakki*. Thus, the instrument in this study is feasible to be used in research.

Reliability Test

Variable said to be reliable if the value is *Cronboach Alpha* > 0.60. The results of reliability testing for each variable in this study are as follows.

Table 4. Results of Reliability Test of Zakat Management Variables

Reliability Statistics	
Cronbach's Alpha	N of Items
.796	5

Source: Primary Data Processed, 2021

From the data above, it can be seen that the value *Cronboach Alpha* of the zakat management variable instrument is 0.840. Thus, the instru-

Table 6. The results of the reliability test of *Muzakki*'s Trust Reliability Statistics

Cronbach's Alpha	N of Items
.876	7

Source: Primary Data Processed, 2021

From the data above, it can be seen that the value *Cronboach Alpha* of the zakat management variable instrument is 0.876. Thus, the zakat

ment of zakat management variables in this study is stated to be reliable.

Table 5. The results of the reliability test of *Muzakki*'s Trust

Reliability Statistics	
Cronbach's Alpha	N of Items
.840	6

Source: Primary Data Processed, 2021

From the data above, it can be seen that the value *Cronboach Alpha* of the zakat management variable instrument is 0.840. Thus, the instrument of zakat management variables in this study is stated to be reliable.

management variable instrument in this study is declared to be reliable. Based on the reliability test above, all instruments for each variable are reliable. This means that the instruments in this study have been consistent in measuring zakat management, financial statement transparency and *Muzakki* trust. Thus, the instrument in this study is feasible to be used in research.

Descriptive Statistics

Table 7. Descriptive Statistics Test Results of Each Variable

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Management of Zakat	93	16	25	20.72	2338
Transparency Financial Statements	93	18	30	24.70	2,831
Trust *Muzakki*	93	24	35	29.51	3384
Valid N (Listwise)	93				

Source: Primary Data Processed, 2021

Judging from the table above, the variable management of zakat has the highest score of 25

While the lowest score is 16. The zakat management variable data has an average count of 20.72 with a standard deviation of 2.338. The financial statement transparency variable has the

highest score of 30. While the lowest score is 18. The financial statement transparency variable data has an average count of 24.70 with a standard deviation of 2.831. As for the *Muzakki* trust variable, the highest score is 35. and the lowest score is 24. *Muzakki*'s trust variable data has an average count of 29.51 with a standard deviation of 3.384.

Normality Test

Test was conducted to test whether the residuals in the regression equation were normally distributed. Normality testing in this study was carried out using the Kolmogorov-Smirnov (KS) statistical test. If the value of Sig> 0.05 then all residuals in the regression equation are normally distributed. The following are the Figure:

Figure 1. Histogram Normality
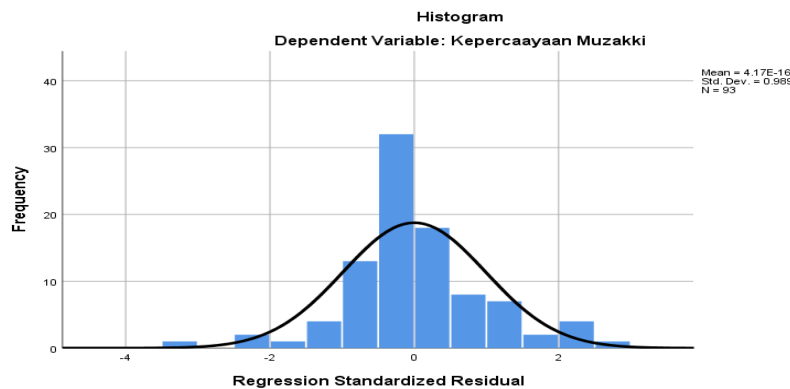
Viewed from the histogram image above, it is clear that the regression model obtained is normally distributed. Where the curve shape is in the middle.

Figure 2. P-Plot Normality
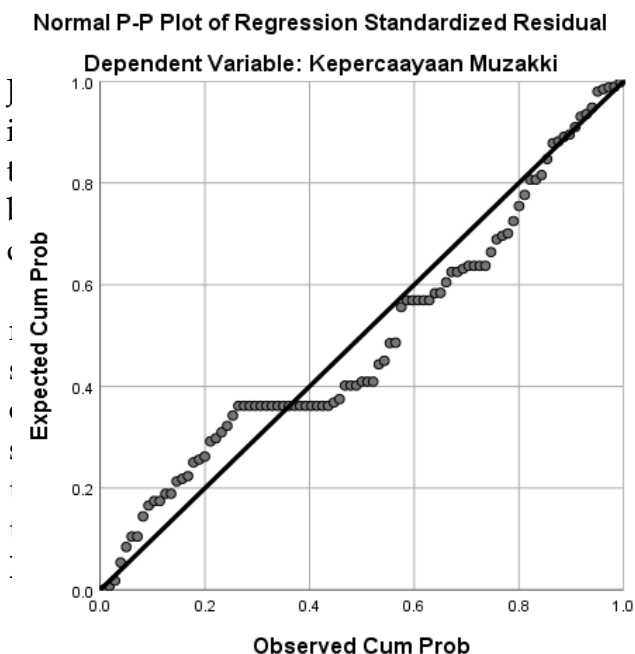
Test The multicollinearity test was conducted to determine whether the regression model had a correlation between the independent variables. A good regression model should not have a correlation between independent variables. The multicollinearity test carried out in this study used the value *tolerance* and *variance inflation factor* (VIF). If the value is *tolerance* more than 0.10 and the VIF value is less than 10, then the regression model is free from multicollinearity. The following are the results of multicollinearity testing in each regression model using SPSS version 26.

From the test results above, it can be seen that each independent variable has a VIF value <10 and a value *Tolerance*> 0.10. So that the regression model in this study does not occur multicollinearity. Thus, it can be concluded that the regression model has met the requirements of regression analysis.

Table 8. Kolmogorov-Smirnov Statistical Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		93
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.15434746
Most Extreme Differences	Absolute	.119
	Positive	.119
	Negative	-.102
Test		.119
Asymp Statistic.Sig. (2-tailed)		.003[c]
Monte Carlo Sig. (2-tailed)	Sig.	.131[d]
	99% Confidence Interval — Lower Bound	.123
	Upper Bound	.140

Table 9. Multicollinearity Test Results

Coefficients[a]

| Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Zakat Management	.406	2,461
	Transparency of Financial Statements	.406	2,461

a. Dependent Variable: *Muzakki* Trust
Source: Primary Data Processed, 2021

Heteroscedasticity Test

Test is used to test whether there is an effect of residual value in the regression model. A good regression model is a model whose residual value has no influence in the regression model (homoscedasticity). Heteroscedasticity test was carried out using the Glesjer test, namely by regressing the absolute value of the regression residual with the independent variable. The regression model has met the assumption of heteroscedasticity if the significant value is more than 0.05. The following is a Glesjer test on each regression model using SPSS version 26.

Figure 3. Heteroscedasticity-Scatterplot Test
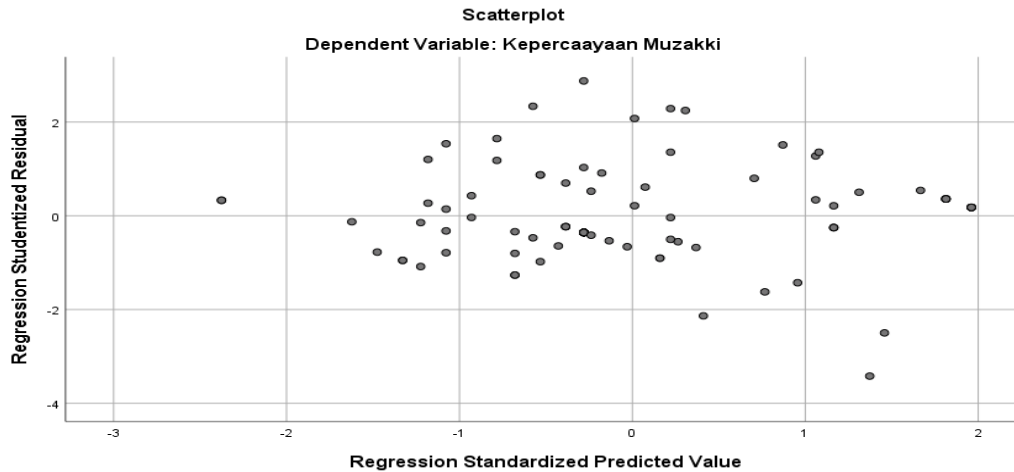
Judging from the picture above, the point spread is above and below or around zero. Then the spread of dots does not form a wavy pattern widens then narrows and widens again. Thus, it can be concluded that there is no heteroscedasticity in this regression model.

Based on data from the test glesjer above, it can be seen that the significance value of the regression results between the absolute value of the residual and the independent variables are all more than 0.05. So, it can be concluded that the regression model is free from heteroscedasticity.

Based on the classical assumption test above, it can be seen that the regression model in this study has met the prerequisites for the classical assumption test, namely the normality test, multicollinearity test and heteroscedasticity test. Thus, the regression model in this study has met the requirements and is feasible for regression analysis.

Table 10. Glesjer Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,254	1,420		.884	.379
	Zakat Management	-.020	.101	-.032	-.194	.846
	Transparency of Financial Statements	.084 .060 .365 .716				.031

Source: Data Processed, 2021

Significance Test (F Test)

A significant test or F test was conducted to see whether the independent variables had a simultaneous effect on the dependent variable. The F test is done by looking at the significance value in the regression model. If the significance value in the regression model is less than 0.05, it can be said that the independent variables have a joint effect on the dependent variable. The following are the results of significance testing for each regression model using SPSS version 26.

Table 11. Significance Test Results

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	626,256	2	313,128	66,000	000ᵇ
	Residual	426,992	90	4,744		
	Total	1053,247	92			

a. Dependent Variable: *Muzakki* Belief

b. Predictors: (Constant), Financial Report Transparency, Zakat Management

Source: Data Processed, 2021

The formula for finding F_{table} is as follows:

F_{table} = k ; nk
F_{table} = 2 ; 93-2
F_{table} = 2 ; 91
F_{table} = 3.10

From the data above, it can be seen that the significance value in the regression model above is 0.000. This significance value is less than 0.05. While the F value calculated is 66,000 where the F_{table} for the 5% probability level is 3.10. So, the F_{count} > F_{table}. Thus, it can be concluded that the independent variables in the regression model, namely zakat management and financial statement transparency simultaneously affect the trust of *Muzakki*. Thus, the regression model in this study is feasible for regression analysis.

Test the coefficient of determination (R2)

The coefficient of determination shows the influence of the independent variables on the dependent variable. The greater the value of the coefficient of determination, the greater the influence of the independent variables on the dependent variable. To know the coefficient of determination can be seen in the value of *Adjusted R Square* in the regression test. The following are the results of the coefficient of determination test for each regression model using SPSS version 26.

Table 12: The Results of the Determination Coefficient Test

Model Summaryᵇ

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.771ᵃ	.595	.586	2178
a. Predictors: (Constant), Financial Report Transparency, Zakat Management				
b. Dependent Variable: *Muzakki* Trust				

Source: Primary Data Processed, 2021

From the results of the multiple linear regression test above, the regression equation is formulated as follows: Y = 5.378 + 0.383X1 + 0.655X2 + e.

The explanation of the multiple linear regression model above is as follows:

a. The constant value (α) in this regression model is 5,378. This value indicates that zakat management and financial statement transparency are constant or fixed, so the trust of

Muzakki in amil zakat institutions increases by 5.378.

b. The value of the linear regression coefficient of the zakat management variable (β1) in this regression model is 0.383. This value indicates that the transparency of financial statements is constant, so every 1 unit increase in the value of zakat management will be followed by an increase in *Muzakki* trust of 0.383.

c. The regression coefficient value of the financial statement transparency variable (β2) in this regression model is 0.655. This value indicates that if the other independent variables are constant or fixed, then the value of each increase in the unit value of financial statement transparency will be followed by an increase in *Muzakki* confidence of 0.655.

Hypothesis Test (t-test)

The t statistical test aims to determine whether the independent variable partially or individually has a significant effect on the dependent variable. If $T_{count} > T_{table}$, the independent variable individually affects the dependent variable.

The formula to find the value of T_{table} is as follows:

T_{table} = /2; n-1-k
T_{table} = 0.05/2; 93-2-1
T_{table} = 0.025; 90
T_{table} = 1.98667

From the statistical test results in Table 13, it can be described as follows:

a. The zakat management variable has *coefficients* positive beta which means it has a positive relationship. Transparency variable with tcount of 2,515. While the T_{table} for the 5% significance level is 1.98667. So, the value of $T_{table} > T_{table}$. The significance value of the zakat management variable is 0.014, which means the significance value is < 0.05. Because $T_{table} > T_{table}$ and the significance value is less than 0.05, zakat management has a positive and significant effect on *Muzakki* trust. Thus, the first hypothesis in this study is accepted.

Table 13. Test Results Hypothesis (t-test)

Model	Unstandardized Coefficients		Standardized Coefficents	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5.378	2.135		2.519	.014		
Management Zakat	.383	.152	.265	2.515	.014	.406	2.461
Transparency of Statements Financial	.655	.126	.548	5.208	.000	.406	2.461

a. Dependent Variable: *Muzakki* Trust

Source: Primary Data Processed, 2021

b. The financial statement transparency variable has *coefficients* positive beta, which means it has a positive relationship direction. The financial statement transparency variable with T_{count} is 5.208. While the T_{table} with a significance level of 5% is 1.98667. So that the significance value of the financial statement transparency variable is 0.000 which means less than 0.05. So that the transparency of financial statements has a positive and significant effect on *Muzakki*'s trust. Thus, the second hypothesis in this study is accepted.

Conclusion

Zakat management has a positive and significant effect on *Muzakki* trust, so the first hypothesis in this study is accepted. The results of this study indicate that the zakat management variable has a significance value of 0.014 < 0.05 and t_{count} of 2.515 > 1.98667, which means that the zakat management variable has an effect on *Muzakki*'s trust. The transparency of financial statements has a positive and significant effect on *Muzakki*'s trust, so the second hypothesis in this study is accepted.

The results of this study indicate that the financial statement transparency variable has a significance value of 0.000 < 0.05 and T_{count} value of 5.208 > 1.98667, which means that the financial statement transparency variable has an effect on *Muzakki*'s trust. Zakat management and transparency of financial statements simultaneously affect the trust of *Muzakki*. So that the third hypothesis in this study is accepted. The results of this study indicate that the zakat management variable has a significance value of 0.000 < 0.05 and an F_{count} of 66,000 > 3.10. So, it can be concluded that the variables of zakat management and financial statement transparency have a simultaneous effect on *Muzakki*'s trust.

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