



## THE INFLUENCE OF TRANSPARENCY, ACCOUNTABILITY, AND MANAGEMENT QUALITY ON INCREASING MUZAKI'S INTEREST

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### ABSTRACT

*The implementation of zakat in Indonesian society seems that there is still a gap between hope and reality, the majority of Indonesian Muslims have great zakat potential, but in reality, zakat funds are collected nationally through the National Amil Zakat Agency (BAZNAS) are far from what is expected. The Amil Zakat Nasional Agency (BAZNAS) has future challenges in the management of zakat to improve coordination between the Amil Zakat Agency and zakat institutions in Indonesia. This research aims to find out the Influence of Transparency, Accountability, and Quality of Zakat Management on muzaki interest in the BAZNAS Tasikmalaya Regency. This study uses a quantitative methodology, while the data source in this study is primary data by using questionnaires as a data collection tool. The population in this study is the entire muzaki in BAZNAS Tasikmalaya Regency with a total of 5803 muzaki. The samples in this study used Maximum Likelihood. The sample was taken as many as 140 Muzaki in BAZNAS Tasikmalaya Regency. The sample selection method used is a nonprobability method that is random sampling which is a randomly selected sampling technique from muzaki that has been tapped. Data is processed using SEM analysis with Smart-PLS 3.0 applications. The results of this study are the variables of transparency, accountability and management quality at BAZNAS Tasikmalaya Regency simultaneously affect the increase in interest in muzakki. However, partially accountability has a positive and significant effect on increasing interest in muzakki, and transparency has a positive and significant effect on increasing interest in muzakki, while management quality has a significant negative effect, this is proven to have a significant but negative effect on increasing interest in muzakki. In this study, transparency is a connecting variable between the accountability variable and management quality on the interest of muzaki, so that all variables are said to have a positive and significant influence through the transparency variable.*

**Keywords:** Transparency, Accountability, Quality of Management, Muzaki Interest

### ABSTRAK

Pelaksanaan zakat di masyarakat Indonesia nampaknya masih terdapat kesenjangan antara harapan dan kenyataan, mayoritas umat Islam Indonesia memiliki potensi zakat yang besar, namun kenyataannya dana zakat yang terkumpul secara nasional melalui Badan Amil Zakat Nasional (BAZNAS) masih jauh dari harapan. apa yang diharapkan. Badan Amil Zakat Nasional (BAZNAS) memiliki tantangan ke depan dalam pengelolaan zakat untuk meningkatkan koordinasi antara Badan Amil Zakat dengan lembaga zakat di Indonesia. Penelitian ini bertujuan untuk mengetahui Pengaruh Transparansi, Akuntabilitas, dan Kualitas Pengelolaan Zakat terhadap Minat Muzaki di BAZNAS Kabupaten Tasikmalaya. Penelitian ini menggunakan metodologi kuantitatif, sedangkan sumber data dalam penelitian ini adalah data primer dengan menggunakan kuesioner sebagai alat pengumpulan



data. Populasi dalam penelitian ini adalah seluruh muzaki yang ada di BAZNAS Kabupaten Tasikmalaya dengan jumlah 5803 muzaki. Pengambilan sampel dalam penelitian ini menggunakan Maximum Likelihood. Sampel diambil sebanyak 140 Muzaki di BAZNAS Kabupaten Tasikmalaya. Metode pemilihan sampel yang digunakan adalah metode nonprobability yaitu random sampling yaitu teknik pengambilan sampel yang dipilih secara acak dari muzaki yang telah disadap. Data diolah menggunakan analisis SEM dengan aplikasi Smart-PLS 3.0. Hasil dari penelitian ini adalah variabel transparansi, akuntabilitas dan kualitas manajemen pada BAZNAS Kabupaten Tasikmalaya secara simultan berpengaruh terhadap peningkatan minat muzakki. Namun secara parsial akuntabilitas berpengaruh positif dan signifikan terhadap peningkatan minat muzakki, dan transparansi berpengaruh positif dan signifikan terhadap peningkatan minat muzakki, sedangkan kualitas manajemen berpengaruh negatif signifikan, hal ini terbukti berpengaruh signifikan namun negatif terhadap meningkatnya minat muzakki. Dalam penelitian ini transparansi merupakan variabel penghubung antara variabel akuntabilitas dan kualitas manajemen terhadap kepentingan muzaki, sehingga semua variabel dikatakan memiliki pengaruh positif dan signifikan melalui variabel transparansi.

**Kata Kunci :** Transparansi, Akuntabilitas, Kualitas Manajemen, Kepentingan Muzaki

## INTRODUCTION

Demographically Indonesia is a country with a Muslim majority, which is essentially obliged to pay zakat. According to al-Qardhawi zakat can help the Indonesian economy in solving the problem of poverty, and others. One of the best solutions to these problems is zakat, as it is made clear in the Qur'an that zakat is given to help the poor regardless of race, color, ethnicity, and otherworldly attributes (Yusuf qardawi, 1996).

This is supported by the existence of a zakat management institution formed by the government through the National Amil Zakat Agency (BAZNAS) which is regulated in Law Number 23 of 2011 concerning Zakat management. In the law, it is discussed that the institutions that manage zakat are the Amil Zakat Agency which is managed by the government and the Amil Zakat Institution which is managed by the community. In this modern era, the position of the two institutions plays an important role in determining the success of zakat management which has the potential to develop the economy of the Indonesian people, besides that these institutions also play an important role in realizing the symbols of Islam. This is because formal zakat institutions are considered more professional in terms of their management, which is supported by the Law on Zakat management. The existence of the law aims to, first, increase the effectiveness and efficiency of services in the management of zakat. The second goal of zakat management is to increase the benefits of zakat to realize community welfare and poverty reduction.

Based on BAZNAS data zakat funds collected in 2019 reached Rp. 12.5 trillion (2021). While zakat funds collected in 2020 reached Rp. 71,4 trillion. Although there is an increase every year including the collection and distribution of zakat funds by BAZNAS, it is still far from the potential of zakat in Indonesia in 2020 which is targeted to reach 327,6 trillion, but the funds collected are about 21,7% of the potential.

Based on the implementation of zakat in Indonesian Muslim communities there seems to still be a gap between hope and reality, the majority of Indonesians are Muslims with great zakat potential, but in reality, zakat funds are collected nationally through zakat institutions are far from what is expected. The cause of lack of optimal collection of zakat is caused by several things, including: first, the ignorance of the public about the obligation to pay zakat. Second, there is no desire of the community in paying zakat, Third the lack of



confidence in muzaki towards zakat management institutions (Hikayah Azizi Nur Farida, 2008).

Therefore, zakat management institutions have future challenges in zakat management in order to improve coordination between zakat institutions in Indonesia. So that zakat funds can be managed properly and will achieve optimal zakat collection properly if the Amil Zakat Agency can dismiss the muzaki's doubts about the professionalism of the Amil Zakat Agency in applying the principles of accountability and transparency. For this reason, the Amil Zakat Agency (BAZNAS) needs to improve so that it is able to increase the number of existing community donations and requires institutions to continue to improve and improve system management, especially in transparency, accountability and quality of management in the aim of attracting public interest to become donations to zakat institutions. As the theory put forward by Husain Umar where trust is determined by an institution seen from the transparency carried out by the institution (Arim Nasim dan Muhammad rizqi Syahri Romadhon, 2014).

The Amil Zakat Agency (BAZNAS), which is a public institution, should implement open management. In addition, it is no less important to go through a supervisory process, in which the entire balance sheet of BAZNAS must be open for audit. In addition, all programs that will be carried out and have been carried out must be conveyed to the public. This is as a form of transparency, accountability and quality management.

Research that has been carried out by Nur Kabib which aims to determine the effect of accountability and transparency on the interest of muzaki in paying Zakat in BAZNAS Sragen shows that the accountability and transparency of the BAZNAS institution in Sragen Regency affect the interest of muzaki in paying Zakat (Nur Kabib, 2021). In addition, quality can significantly influence consumer decisions. As stated by Sedamayanti quoted by Idayanti Nursyamsi in his research that the quality of production must start from the needs of customers and end in consumer perceptions (Setyawardhana Nugraha, 2013). As the Amil Zakat Agency, the Tasikmalaya Regency BAZNAS has helped ease the burden on the community, especially in the payment and distribution of Zakat funds. As a zakat management institution, BAZNAS Tasikmalaya Regency has helped ease the burden of the community, especially in terms of social, economic issues, and minimize social inequality poverty. The existence of Baznas Tasikmalaya Regency can help the community channel zakat funds. The potential of zakat in BAZNAS Tasikmalaya Regency in 2020 reached 42 billion per year. In 2020, the potential of zakat has reached a predetermined target. Zakat funds collected in 2020 reached the specified target (2021). The zakat funds are reported by BAZNAS of Tasikmalaya Regency to customers who donate at BAZNAS of Tasikmalaya Regency. So from the data above, it can be concluded that zakat funds have been collected properly.

## **Zakat**

Zakat language comes from the root of the word (*zaka - zaka*) which means to grow, develop or increase, the same word (*zaka*) means purifying or cleaning. Anything that increases in number or increases in size is called zakat. It is said (*zaka*) when the plant is growing and good. According to syara' zaka is to worship Allah SWT by issuing a mandatory part of certain treasures and given to a certain group or institution (*zakat*).



According to Wahbah al-Zuhaili, the meaning of zakat means *an-numu wa az-ziyadah* (growing and growing). sometimes used with the meaning of *ath-thaharah* (holy), *al-barakah* (blessing) (Wahbah al-Zuhaili, 1989). Zakat, in the sacred sense is to cleanse oneself, soul, and treasure. A person who issues zakat means that he has cleansed himself and his soul of miserly diseases, ridding his property of the rights of others. Meanwhile, *zakat* in the sense of blessing is the rest of the property that has been issued zakat qualitatively will get blessings and will develop even though quantitatively the amount is reduced. Zakat is one of the fifth pillars of Islam. Zakat is required in Medina in the month of Shawwal of the 2nd year of Hijri, after the obligation of Ramadan fasting and Zakat Fitrah.

### **Muzzaki's Interest**

Wooddworth and Marquis (2001) state that interest is a motive that causes a motive that causes individuals to relate to objects of interest to them. Therefore, interest is said to be an urge to relate to his environment, a tendency to examine, choose or do an activity that interests him. If the individual is interested in something because the object is useful to fulfill his needs (Iin Soraya, 2015).

According to Slameto (2010), miant is a sense of like and a sense of interest in a thing or activity, without anyone telling. Interest is basically the acceptance of a relationship between oneself and something outside oneself. The theory of interest applies to the Theory of Planned Behavior. This theory has beliefs that will affect certain behavior attitudes. On subjective norms and on biological control of behavior. An attitude toward something that is determined by the belief that the behavior will produce a desired or undesirable outcome (Syarifudin Azwar, 2011). According to Lucas and Britt, the aspects of interest are:

- a. Interest that indicates a concentration of attention and feelings of pleasure
- b. Desire is indicated by the urge to want to have
- c. Conviction is indicated by the individual's confidence in the quality, usability, and profitability of the product to be purchased.

Suharti (2001) analyzes things that are indicators of interest, namely:

- a. desire to know/have something
- b. favorite objects or activities
- c. types of activities to achieve the things you like
- d. the effort to realize a desire or a sense of pleasure towards something.

### **Concept of Transparency**

According to Abidin (2011), transparency means that every decision is taken and its implementation is carried out in a way or mechanism that follows the rules or regulations set by the institution. The transparency of zakat management institutions aims to build trust and confidence so that they are declared capable of increasing one's interest in zakat management institutions to channel their wealth. The existence of the principle of transparency aims to create trust between adequate performance and adequate public and ensure the ease of obtaining accurate information. The success of transparency can be seen from the indicators of a person's interest in doing what they want (Eha Nugraha, 2019). Financially the Asian Development Bank (ADB) as quoted by Suparno provides good financial government indicators, namely, the budget compiled by the institution is said to be transparent if it meets the criteria: (Ricky Ary Syahputra, 2012)



- a. Budget documents are available and easily accessible
- b. Timely accountability reports are available.
- c. There is a system of providing information to the public

In the GCG guidelines of the Indonesian National Committee on Governance Policy (KNKG) 2006, transparency is a basic principle that serves to maintain objectivity in the management of all institutions. In zakat management, zakat management institutions provide material and relevant information in a way that is easily accessible and understood by stakeholders (Rahmani Timorita Yulianti, 2016).

### **Concept of Accountability**

Mardiasmo (2009) argues that public accountability is the obligation of trustees to be able to provide accountability, present, report and disclose all activities and activities that are their responsibility to the trustee who has the right to demand such accountability. Accountability is a form of obligation for providers of public activities to be able to explain and answer all matters related to the steps of all decisions and processes carried out as well as accountability for performance results (Rahmani Timorita Yulianti, 2016). The function of accountability is broader than the obedience to applicable laws and regulations, but still pays attention to the wise, efficient, effective, and economical use of resources. The indicator of accountability is (Eha Nugraha, 2019):

- a. There is a clear disclosure of information
- b. Timely presentation of financial statements
- c. The audit was conducted by an independent auditor
- d. Distribution of funds to the right *mustahiq*.

Accountability is a principle of accountability that includes clarity of function, system structure, and accountability of the institution's organs so that the management of institutions is carried out effectively. According to KNKG (2006), accountability is a necessary prerequisite to achieving sustainable performance, so that zakat management institutions maintain the trust of *muzaki* and the community. To be able to apply the principle of accountability, are must be able to apply a complete understanding to be able to implement the principle of accountability (Rahmani Timorita Yulianti, 2016).

### **Concept Of Quality Management**

According to Roger G.Schoeder, quality is defined as a fit of use means that the product or java meets the needs of the customer related to the value received by the customer and with consumer satisfaction. Quality is a factor contained in a product that causes the product to be of value according to what the product is in production. According to Kotler, quality as a whole is characteristic of the nature of goods and services that affect its ability to meet the needs and desires of consumers both expressed and implied. In this case, the quality is fully determined by the consumer as the user of the product. If the quality does not meet the specifications desired by the consumer will cause losses for the company because consumers will not buy or order the product. According to Gasperz, quality is the totality of the characteristics of a product that supports the ability to satisfy the specified or applied needs (Noor Arifin, 2012).

Based on the above understanding, it can be concluded that the quality of the company's ability to meet the needs of consumers to achieve satisfaction by providing



various products and providing facilities. As for being able to evaluate intangible services, consumers generally use several dimensions as follows (Nahdiatul Amalia & Tika Widiastuti, 2019):

- a. Direct Evidence
- b. Reliability.
- c. Responsiveness.
- d. Empathy.

According to Suharsimi Arikunta Management is a substance of managing, while managing means an action that starts from the preparation of data, planning, organizing, and implementing up to supervision and assessment. Based on the above understanding, management can be concluded as a result of something that can be a source of improvement and improvement of subsequent management (Suharsimi Arikunta, 1998). In addition, the management of zakat has also been regulated in Law No.23 of 2011, where the management of zakat is an activity, planning, implementation, and coordinating in the collection, distribution, and utilization of zakat.

### Previous Studies

Nur Kabib, et al "*Pengaruh Akuntabilitas dan Transparansi Terhadap Minat Muzaki Membayar Zakat di Baznas Sragen (2021)*", This research aims to analyze the influence of accountability and transparency on muzakki's interest in paying zakat. The population in this study is the community that pays zakat in BAZNAS Sragen Regency. The sample in the study produced 100 respondents. The sample selection technique using purposive sampling then uses the formula Slovin. The data analysis method in this study used multiple linear regressions. The results of this study showed that partially the accountability variables had an effect on the interest in paying zakat, then partially the transparency variable had no significant effect on the interest of muzakki to pay zakat. Simultaneously the variables of accountability and transparency affect the interest in paying zakat (Nur Kabib, 2021).

Mochammad Ilyas Junjuran, et al, "*Pengaruh Transparansi, Akuntabilitas, dan IGCC Terhadap Tingkat Kepercayaan Muzaki di Lembaga Amil Zakat Dompot Amanah Umat*" 2020, The purpose of this study is to find out the influence of transparency, accountability and Islamic good corporate governance on the level of muzakki trust in the institution of amil zakat wallet trust of the people of Sidoarjo Regency. The population of this study is the entire permanent *muzaki* in the Amil zakat institution of Sidoarjo Regency and 42 respondents who participated in the study. The research analysis technique uses multiple linear regressions with a significant rate of 5% and uses t-table testing. The results of the study showed that transparency and implementation of Islamic good corporate governance were able to significantly and positively affect the level of *muzaki* trust. While accountability in this study was not able to affect the level of muzakki trust in the institution of amil zakat wallet trust of the people of Sidoarjo Regency (Mochammad Ilyas Junjuran, 2020).

Cahyo Budi Santoso and Ahmad Gamal, "*The Influence of the Implementation of Total Quality Management and the Implementation of Good Governance on the Muzakki Trust (Study on Amil Zakat Institution in Batam City)*" This study aims to examine the effect of the implementation of total quality management and the role of good governance on muzakki trust (a study at the Amil Zakat Institute in Batam City). The population in this study is the number of residents of the city of Batam in 2017 amounted to 1,062,250 inhabitants.

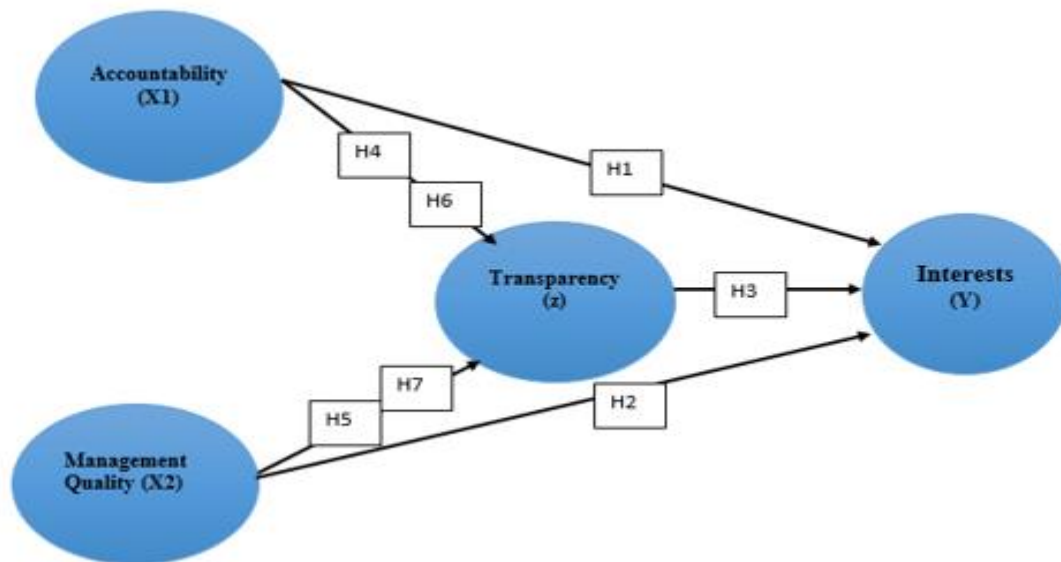


Determination of the sample using the formula Hair, et al (2010) so that the total sample is 100 respondents. Data analysis using multiple linear regression with SPSS 23. The results of the study can be concluded that the implementation of total quality management has a significant positive effect on muzakki trust, the application of good governance has a significant negative effect on muzakki trust and the implementation of total quality management and the application of good governance simultaneously has a significant positive effect on muzakki trust (Cahyo Budi Santoso and Ahmad Gamal, 2019).

Sri Rahayu, et al, "Effect Of Application Of Good Governance Principles On The Acceptance Of Zakat Funds In Amil Zakat Institutions In Medan City " 2019, The management of amil zakat institutions must be managed professionally by applying the principles of good governance, especially financial transparency and accountability, which will lead to public trust. This zakat research is very important to be tested and analyzed regarding the application of good governance principles that will affect the level of acceptance of zakat funds. This type of research is quantitative using primary data by distributing questionnaires to 35 administrators of the Amil Zakat Institution. The hypothesis was tested by multiple linear regression. This study answers that partially the acceptance of zakat funds is influenced by accountability but not influenced by transparency, while simultaneously transparency and accountability affect the receipt of zakat funds (Sri Rahayu, 2019).

Based on the references taken by researchers from previous studies, the thing that distinguishes this research from previous research is that there is an addition to the management quality variable, where the research was conducted at BAZNAS Tasikmalaya Regency in 2019-2020 and in the study there were mediation variables.

**Conceptual Framework (optional)**



Description:

Exogenous Variable (X): X1 = Accountability  
X2 = Management Quality

Mediation Variable (Z): Z = Transparency

Endogenous Variable (Y): Y = Interest



Based on the picture above can be a framework of research theory, where *muzaki* interest is a variable influenced by 3 components, namely transparency, accountability, and management of zakat directly. In this interrelated relationship, Transparency also acts as a mediation variable to link accountability variables and management quality to *Muzaki's* increased interest.

## METHODOLOGY

### Data

The technical analysis of the data used in this research is a quantitative analysis using the model *Structural Equation Model* (SEM). SEM is a statistical technique that is able to analyze the relationship between latent constructs and their indicators, latent constructs with each other, as well as direct measurement errors. SEM allows the analysis between several dependent and independent variables directly (Ramadiani, 2010). Before the research conducts SEM analysis, first testing the assumptions as a prerequisite for SEM analysis or structural equation models with the Smart-PLS program. SEM is a set of statistical techniques that allows the simultaneous testing of a series of relationships (Haryadi Sarjono dan Winda Julianita, 2014).

SEM can be described as an analysis that combines the approaches of factor analysis (factor analysis), structural model (structural model), and path analysis (path analysis). SEM is a combination of separate statistical methods, namely factor analysis and simultaneous equation modeling. SEM is a model that explains the relationship between latent variables so that SEM models are often called latent variables (latent analysis) or linear structural relationships. Compared to path analysis or multiple regression, the SEM method is superior because it can analyze data more comprehensively.

### Model Development

Structural Model is a model that describes the relationship that occurs between latent variables. In the structural / Inner model is used to see the relationship between variables, through the bootstrapping process. PLS-SEM analysis usually consists of 3 sub-models, namely the measurement model often called the outer model, and the structural model (structural model) often called the inner model. The measurement model shows how the manifest variables or observed variables represent the latent variables to be measured. While the structural model shows the strength of the estimate between latent variables or constructs.

Table 1.Criteria for Assessment of the PLS-SEM Model

No	Criteria	Explanation
	Outer Model Analysis	
1.	Convergent Validity	Loading Factor value must be 0.7
2.	Discriminant Validity	This value is the value of criss loading, where the value of loading on the intended construct must be greater than the value of loading with other constructs.
	Composite Reliability	Composite reliability 0.7





3.	Average Variance Extracted (AVE)	AVE value should be 0.5
4.	Cronbach Alpha	Cronbach Alpha 0.7
	Inner Model Analysis	
1.	$R^2$ . for endogenous latent variables	Results $R^2$ for endogenous latent variables in the structural model indicate that the model is good, moderate, and weak
2.	Predictive Relevance (Q-square)	Q-square value count above 0
3.	Goodness of fit (Gof)	NFI value

Source: Data processed 2022

In the hypothesis the use of the t-statistical value (bootstrapping) of 1.96 indicates that the relationship between exogenous variables and endogenous variables is significant and vice versa if the t-statistical value of 1.96 indicates that the relationship between exogenous variables and endogenous variables is not significant. And the expected P-Value value has a value of 0.05 stating that the accepted hypothesis or exogenous variables affect endogenous variables. If the P-Value is 0.05, it can be said that the exogenous variable has no effect on the endogenous variable. Meanwhile, to see whether the variable has a positive effect or vice versa, it can be seen from the original sample with a value of 0-1 which is considered to have a positive effect and 0- (-1) is considered a negative effect..

## RESULTS AND ANALYSIS

### Results and Analysis

Table 2. Frequency Distribution

Variables	Answer				
	r				
	Negative		Positive		
	1	2	3	4	5
Accountability	0	0,93	6,36	29,36	63,35
Management Quality	0,18	0,52	8,45	37,2	53,83
Tranparency	0,46	2,1	8,23	37,6	51,86
Interests	0,35	1,28	10,2	45,3	42,85

Source: Data processed 2022

The table above shows the distribution of respondents' answers in all indicators used to measure all variables. The table shows that many respondents gave fairly good answers about the accountability of BAZNAS in Tasikmalaya Regency, namely 29.36% and 63.35% of respondents who gave very good answers. Then the respondents also considered



that the quality management of BAZNAS in Tasikmalaya Regency had a good level of quality with 37.2% good answers and 53.83% with very good answers. For the respondents' assessment of the Transparency of BAZNAS, Tasikmalaya Regency assessed that 37.6% answered quite well and 51.86 respondents gave very good answers.

Based on the results above, with the answers to the accountability, quality of management and transparency of BAZNAS in Tasikmalaya Regency, it shows that respondents have an interest in channeling their funds to BAZNAS in Tasikmalaya Regency with fairly good answers 45.3% and 42, 85% very good answers.

### 1. Evaluation of the Measurement Model (Outer Model)

#### a. Convergent Validity

Table 3.Outer Loading Final Results

Variable	Indicator	outer loading	Validity (0.7)
Accountability	AKN1	0.839	Valid
	AKN2	0.826	Valid
	AKN3	0.804	Valid
Management Quality	KUL1	0.817	Valid
	KUL2	0.770	Valid
	KUL4	0.811	Valid
Interest	MNT2	1,000	Valid
Transparency	TPR1	0.802	Valid
	TPR2	0.834	Valid
	TPR3	0.824	Valid

Source: Data processed 2021

Based on the results of the re-estimation, it can be concluded that the indicator charge 0.7, this indicates that all indicators have met the requirements of convergent validity.

#### b. Discriminant Validity

The following is the result of discriminant validity in the table of cross loading values as follows:

Table 4.Cross Loading

	X1 (AKN)	X2 (KUL)	Y (MNT)	Z (TPR)
AKN1	0.839	0.631	0.529	0.681
AKN2	0.826	0.706	0.411	0.613
AKN3	0.804	0.598	0.513	0.608
KUL1	0.594	0.817	0.308	0.559
KUL2	0.615	0.770	0.381	0.545
KUL4	0.665	0.811	0.288	0.556
MNT2	0.592	0.409	1,000	0.636
TPR2	0.615	0.575	0.496	0.802
TPR3	0.604	0.549	0.552	0.834
TPR1	0.680	0.580	0.517	0.824

Source: Data processed 2021



Based on the table above, it can be seen that the estimated cross loading results show that the correlation value of the construct with the indicator is greater than the other values and shows the difference in the value or loading of each indicator with each latent variable and other latent variables. It can be concluded that all latent variables can be said to be valid and can be used with a loading value greater than 0.7 and meet discriminant validity.

c. *Average Variance Extracted (AVE)*

Table 5. Average Variance Extracted (AVE)

Code	Average Extracted Variance (AVE)	Information
X1 (AKN)	0.677	Valid
X2 (KUL)	0.639	Valid
Y (MNT)	1,000	Valid
Z (TPR)	0.673	Valid

Source: Data processed 2021

Based on the table above, it can be concluded that the value of *average variance extracted*, namely the value that indicates that each latent variable with the indicator has an appropriate relationship and is greater than 0.50. The square root value of AVE for each correlation is greater than the correlation between constructs in the model, so it has good discriminant validity. Based on the table and graph above, indicates that the indicators used in this study have met convergent validity and can be used for further analysis.

d. Reliability Test

Table 6. Cronbach alpha and Composite reliability

	Cronbach's Alpha	Composite reliability
X1 (AKN)	0.762	0.863
X2 (KUL)	0.718	0.842
Y (MNT)	1,000	1,000
Z (TPR)	0.756	0.860

Source: Data processed 2021

Based on the test results, the researchers eat the results of Composite reliability and Cronbach's alpha which is greater than 0.70. Thus it can be concluded that the questionnaire used is consistent and has good reliability.

**2. Structural Model (Inner Model)**

a. R-square

Table 7. R-square

	R Square
Y (MNT)	0.453
Z (TPR)	0.617

Source: Data processed 2021

The value R-Square (for the Y(MNT)/interest variable is 0.453, meaning that the presentation of the magnitude is influenced by the variables of



accountability, management quality, and transparency of 45.3%. While the remaining 54.7% is influenced by other parties.  $R^2$  value R-Square (for variable Z (TPR)/transparency is 0.617, meaning that the percentage of accountability and management quality is 61.7%. While 38.3% is influenced by other parties. In this study, in addition to testing the R-Square value (can also be tested with the goodness of fit, the value of ( $R^2$ ))

b. Q-square

Table 8. Q-square

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
X1 (AKN)	420,000	420,000	
X2 (KUL)	420,000	420,000	
Y (MNT)	140,000	79.912	0.429
Z (TPR)	420,000	251.160	0.402

Source: Data processed 2021

The result of the count is known (on variable Y (MNT) by  $Q^2$ ) 0.429 means that the diversity of research data that can be explained by the structural model developed in this study is 42% and (on variable Z (TPR) of  $Q^2$ ) 0.402 means that the large diversity of research data that can be explained by the structural model developed in this study is 40%. Based on these results, the structural model in this study has good goodness of fit because it has a Q-square value above 0.

c. Goodness of Fit

For the measurement of Goodness of fit in research using Smart-PLS, the data is seen from the NFI value were, bound by the test results table:

Table 9. NFI

	Saturated Model	Estimation Model
SRMR	0.080	0.080
d_ULS	0.356	0.356
d_G	0.208	0.208
Chi-Square	163.656	163.656
NFI	0.761	0.761

Source: Data processed 2021

The following table shows that the results of the NFI in this study were 0.761, indicating that this study was classified as a marginal fit. The following is a path diagram graph that shows how much influence the independent variable has on the dependent variable



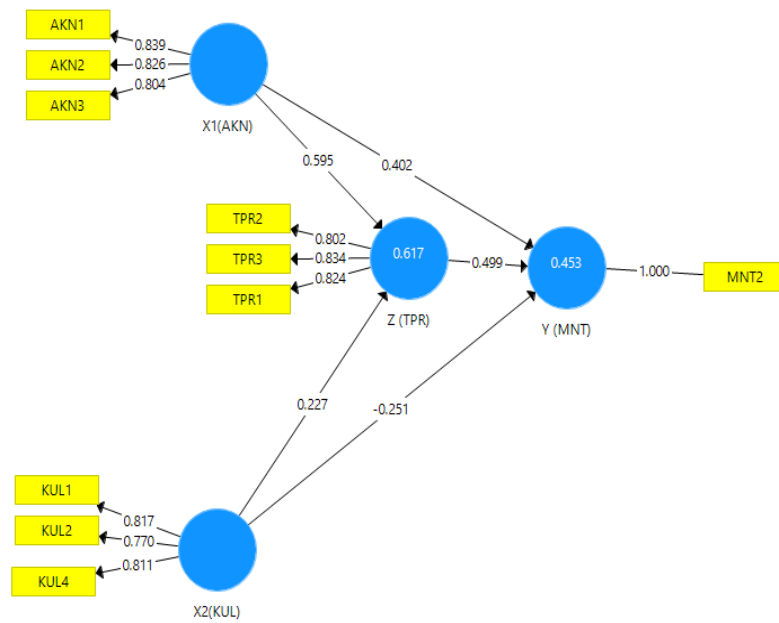


Figure 1. Path Diagram

### 3. Hypothesis test

Table 10. Path Coefficient

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
X1 (AKN) -> Y (MNT)	0.402	0.381	0.138	2,906	0.004
X1 (AKN) -> Z (TPR)	0.595	0.581	0.096	6.216	0.000
X2 (KUL) -> Y (MNT)	-0.251	-0.231	0.124	2.028	0.043
X2 (KUL) -> Z (TPR)	0.227	0.246	0.104	2.183	0.029
Z (TPR) -> Y (MNT)	0.499	0.496	0.111	4.505	0.000

Source: Data processed 2021

1. H1 = X1 (Accountability) → Y (Interest): Positive-significant (influential)
2. H2 = X2 (Quality of Management) → Y (Interest) Negative-significant (No Effect)
3. H3 = Z (Transparency) → Y (Interest): Positive-significant (influential)
4. H4 = X1 (Accountability) → Z (Transparency): Positive-significant (influential)
5. H5 = X2 (Management Quality) → Z (Transparency): Positive-significant (influential)



Table 11. Indirect Effect

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
X1 (AKN) -> Z (TPR) -> Y (MNT)	0.297	0.290	0.089	3.345	0.001
X2 (KUL) -> Z (TPR) -> Y (MNT)	0.113	0.120	0.054	2,097	0.037

Source: Data processed 2021

Based on the table above, the researcher can see the media hypothesis testing based on the indirect effect table

1. H6 = X1 (Accountability) → Z (Transparency) → Y (Interest): Positive-significant (partial mediation)
2. H7 = X2 (Management Quality) → Z (Transparency) → Y (Interest): Positive-significant (full mediation)

## CONCLUSION

The conclusion of this study is that the variables of transparency, accountability and quality management at BAZNAS Tasikmalaya Regency simultaneously have an effect on increasing interest in muzakki. However, partially accountability has a positive and significant effect on increasing interest in muzakki, and transparency has a positive and significant effect on increasing interest in muzakki, while management quality has a significant negative effect, this is proven to have a significant but negative effect on increasing interest in muzakki. This explains that the emergence of interest is caused by the trust determined by an institution that is seen from transparency, therefore in this study transparency is a connecting variable between the accountability variable and management quality on the interest of muzaki, so that all variables are said to have a positive and significant effect. Therefore, it is important for amil zakat institutions to carry out supervision through the audit process, where the entire balance sheet of BAZNAS must be open for audit. In addition, all programs that will be implemented and have been implemented must be conveyed to the community. This is a form of transparency, accountability, and quality management.

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