

The Influence of Information Technology and Accountability on Muzakki's Trust in Distributing Zakat

Roby Ali¹, Syahrul Amsari²

Universitas Muhammadiyah Sumatera Utara^{1,2}

Aliroby96@gmail.com, syahrulamsari@umsu.ac.id

Abstract

This study aims to determine the influence of Information Technology and Accountability on Muzakki's Trust in Distributing Zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City.

This study uses a quantitative method with multiple linear regression analysis methods, using SPSS 25 software. The population in the study is muzakki at LAZNAS Djalaluddin Pane Foundation (DPF) Medan City. The data collection technique using primary data was obtained through the distribution of questionnaires to 383 respondents. Meanwhile, secondary data is taken through journals, books, or previous research related to this research.

The results of the study show that information technology (X1) and accountability (X2) have a positive and significant influence on the Trust (Y) of Muzakki in Distributing Zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City. The results of the Information Technology (X1) and accountability (X2) tests on trust showed a significant value of 0.000 greater than 0.05. Which means that when information technology and accountability increase, it will increase the muzakki's trust in distributing Zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City will increase. On the other hand, if information technology and accountability decline, the muzakki's trust in distributing Zakat at the Laznas Djalaluddin Pane Foundation (DPF) Medan City will decrease.

Keywords: *Information Technology, Accountability, Trust, Djalaluddin Pane Foundation (DPF).*

Introduction

The development of digital technology is supported by the emergence of various types of modern and sophisticated communication tools which further increase people's interest in using them because in addition to being modern and sophisticated, most of the communication tools are very practical and can be used anytime and anywhere (Kabib, 2021). The increasing development of digital technology in Indonesia can be evidenced by the number of internet usage in Indonesia reaching 10.12% of the data reported by the Indonesian Internet Service Providers Association (APJII) (Kurniaputri, 2022). In this case, one of the institutions/agencies that takes advantage of the development of the digital era is the zakat institution that provides a digital payment system. Zakat is one of the important sectors in Islamic philanthropy (Muqowwil, 2023). As the third pillar of Islam, zakat is obligatory to be paid by every Muslim who meets the requirements (muzakki) to purify his property by distributing his zakat to mustahik (zakat recipients) (Satrio, 2017). This zakat not only serves to help the mustahik economy, but can also be a balancing instrument in

the national economic sector (Riesya, 2020). In the long run, the main purpose of zakat is to transform mustahik into muzakki.

This shows that zakat has the potential to overcome economic disparities and poverty in a country. Indonesia is one of the countries with a majority Muslim population, which is a total of 216.66 million people or with a Muslim percentage of 85 percent of the total population. This fact implies that zakat has great potential and can contribute to reducing poverty (Satrio, 2017). Zakat as one of the pillars of Islam has undergone an extraordinary transformation in its activities (Dzikrulloh, 2019). Where in the past Muzakki could only distribute zakat through Amil directly, but now muzakki can distribute their zakat using the payment platform located on their gadgets. This change was made due to the rapid development of technology so that most Indonesians switched to using digital technology for all their activities at this time (Sodiq, 2024).

With the digitization of zakat, of course, the Amil zakat hopes to help in making it easier for muzakki to distribute their zakat, coupled with a large enough digital technology user so that it can be an opportunity to expand the reach of Zakat distributors (Suhardin, 2020). If you look at the history of zakat management in the time of the Prophet Muhammad SAW, where the management was carried out in a swift and disciplined way. Amil who is appointed to carry out his duties are also those who are trustworthy, honest, and accountable (Kaslam, 2019). With optimal zakat management like this, it will certainly be the first step in bringing peace to the country's social and economic structure (Kurniaputri, 2020). In addition, in the management of zakat carried out by the Prophet Muhammad SAW, namely not delaying the distribution of zakat. When zakat is received in the morning, then before noon the Messenger distributes it to the mustahiq, and when zakat is received during the day, before night arrives the zakat has been distributed (Heryanto, 2016).

This is done so that the management of zakat is transparent and can prevent acts of corruption. By looking at the history of zakat management carried out by the Prophet Muhammad (saw), where everything is done with full discipline, transparency and accountability, this is certainly in line with the function of the presence of a digital system innovation that is developing today, which with the use of digital systems can present transparent, fast and accurate data (Rahmawati, 2024).

At the World Forum Zakat Conference held in November 2019, it was agreed to encourage the use of digital technology in zakat management, especially Indonesia is one of the countries that has advanced in the use of digital, especially in the field of zakat collection (Yosi, 2017). Distributing zakat with a digital system will be more effective and efficient. This will be in line with the purpose of zakat management in Law Number 23 of 2011 concerning Zakat Management in Article 3 it is stated that "Zakat management aims to increase the effectiveness and efficiency of services in zakat management and increase the benefits of zakat to realize community welfare and poverty alleviation". With the digitization of zakat, in addition to making it easier for the zakat manager, it is hoped that

it can increase the number of muzakki in zakat payments, because considering the convenience and practicality of zakat payments through the digital system (Septiarini, 2017). The trust of muzakki will also increase with the digitization of zakat that is accountable so that it will make it easier for muzakki to pay zakat, especially during a pandemic that does not require them to go to the zakat office when they want to pay zakat, besides that the zakat management will also feel easier and more practical in distributing zakat because data and others can be accessed easily and quickly (Shahnaz, 2023).

In terms of accountability, accountability must be prioritized in managing zakat in order to increase the trust of muzakki in paying their zakat. The influence of accountability on the level of trust of the muzakki can be seen from how a muzakki will be continuous in paying his zakat directly to the mustahiq (Zafira, 2023). This is in accordance with research conducted by (Hasnina, 2018) stated that accountability has a positive effect on the level of trust of muzakki. This study aims to reinterpret existing theories related to how much influence information technology and accountability have on muzakki beliefs in different contexts. For this reason, the author is interested in taking the title of the research "The Influence of Information Technology and Accountability on Muzakki's Trust in Distributing Zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City".

Literature review

Zakat

Zakat comes from the word Zakaa meaning blessing, growing, clean and good. Zakat in the Qur'an means "holy from sin". Allah SWT obliges every Muslim to pay zakat to give to the poor and other mustahik because zakat is one of the third pillars of Islam. This is done to be grateful for Allah's favor, to get closer to Allah and purify his wealth (Kabib, 2021). Zakat for a Muslim has an impact, first; eroding miserliness in a person, second, creating calm and tranquility and third, developing the property in the form of its usefulness (Suhardin, 2020). One of the new ways to pay for ZIS in the era of industry 4.0 is through digital or online platforms or it can also be called online ZIS. Zakat, infaq and alms (ZIS) online is a ZIS payment process that is carried out digitally or online where muzaki who want to pay ZIS do not need to go to the zakat payment place or meet directly with the amil (Karim, 2019). In sharia, the practice of paying ZIS is allowed because it follows the times and technological advances that increasingly provide Zakat is an obligation that must be fulfilled by a Muslim (Syahrul, 2024).

Interest in Zakat

Interest is a condition in which a person has attention and desire to perform an action (Kurniawati, 2020). Interest arises because there is something interesting that can increase a person's attention to something and cause the intention to know, learn and carry it out (Syahrul, 2024). Interest is the tendency to pay attention to and seek out certain objects, and attention to those objects tends to influence the behavior of individuals in other activities (Hasrian, 2019).

Information Technology

Information technology (IT) in general, is a collection of information resources of a company, its users, and the management of the company that runs it; includes IT infrastructure and all other information systems in the company (Kabib, 2021). According to (Yosi, 2017) Technology is a computer network consisting of various information processing components that 16 use various types of hardware, software, data management, and information network technology. Information technology can be defined as a combination of computer and telecommunications technology with other technologies such as hardware, software, databases, network technology, and other telecommunication equipment (Shahnaz, 2023). Information technology can be grouped into 2 parts, namely software and hardware. Hardware refers to physical equipment, such as memory, printers and keyboards. The software includes: instructions to set the hardware to work according to the purpose of the instructions (Yuyun, 2023).

Research methods

This study uses quantitative research. This study is intended to determine the influence of Information Technology and Accountability on Muzakki's Trust in Distributing Zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City. The population in this study is the entire population of Medan City with age criteria from 18 – 50 years old using random samples. The number of samples in this study was 383 respondents, by drawing samples using the slovin formula.

In this study, 383 respondents were muzzaki at LAZNAS Djalaluddin Pane Foundation (DPF) Medan City. Primary data collection through questionnaires that are assessed on the basis of a Likert scale. The data were then analyzed using multiple linear regression. The analysis tool uses multiple linear regression with the formula $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$.

Results and Discussion

Uji Deskriptif

Descriptive testing is a method of describing the characteristics of data without making inferences. Such as averages and graphs, to give an overview of patterns and trends. Table 1 is in the form of gender, age, and occupation as follows:

Table 1. Frequency Distribution of Characteristics of Muzakki Trust Respondents in Distributing Zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City

Gender				
Valid	Frequency		Percent	Valid Percent
				Cumulative Percent
	Man	82	49.6	49.6
	Woman		50.4	100.0
Total	120	100.0	100.0	

Age					
Valid	Frequency		Percent	Valid Percent	Cumulative Percent
	> 30 year	34	8.9	8.9	8.9
	15-20 year	48	12.5	12.5	21.4
21-25 year	204	53.3	53.3	74.7	

26-30 year	97	25.3	25.3	100.0
Total	383	100.0	100.0	

		Work			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	165	43.1	43.1	43.1
	Farmer	45	11.7	11.7	54.8
	Civil Servant	30	7.8	7.8	62.7
	Not Working	43	11.2	11.2	73.9
	Wiraswata	100	26.1	26.1	100.0
	Total	383	100.0	100.0	

Source: Data processed by researchers 2024

Table 1 characteristics of respondents, it is known that of the 383 respondents who have female gender, 193 people (50.4%) and 190 men (49.6.4%) are female. Then respondents who have an age of 15-20 years are 48 people (12.5%), 21-25 years old as many as 204 people (53.3%), 26-30 years old as many as 97 people (25.3%). Furthermore, in terms of job characteristics, 30 civil servants (7.8%) are self-employed, 100 are self-employed (26.1%), 165 students (43.1%), farmers are 45 people (11.7%) and 43 are not working (11.2%).

Data Quality Test

Validation Test

The validity of the questionnaire is assessed through a validation test to ensure that the questionnaire measures what it wants to measure. The validity criteria were determined by comparing the calculated correlation coefficient (r calculated) with the critical value (r table) at a significance level of 0.05. If r counts $> r$ table, then the item is considered valid; If not, then the item is invalid. IBM SPSS Statistic 25 software was used to facilitate statistical calculations in this investigation. The formula $df = n - 2$ is used to calculate degrees of freedom (DF) in this context, where n represents the sample size. For sample size 383, the degree of freedom is calculated as $df = 383 - 2 = 381$. Based on this calculation, the r -value of the table is 0.098. The results of the validity test of the research instrument are presented in the following table:

Table 2. Validity Test Results

Question	R count	R table	Information
Information Technology Indicators (X1)			
X1.1	0,940	0,1966	R hitung > R tabel (Valid)
X1.2	0,951		
X1.3	0,266		
X1.4	0,711		
X1.5	0,903		
Accountability Indicators (X2)			
X2.1	0,701	0,1966	R hitung > R tabel (Valid)
X2.2	0,906		
X2.3	0,695		
X2.4	0,658		
Confidence Indicator (Y)			

Y.1	0,712	0,1966	R count > R table (Valid)
Y.2	0,721		
Y.3	0,755		
Y.4	0,722		
Y.5	0,721		

Source: Data processed by researchers 2024

The results of the validity test show that each item on the independent and dependent variables has a calculated r-value that is greater than the r-value of the table. Therefore, it can be concluded that all the research instruments used in the survey are valid.

Reliability Test

Reliability testing aims to assess the consistency and dependence of a measuring instrument in producing reliable results. In this study, the reliability test was carried out using the Cronbach's Alpha method with the help of IBM SPSS Statistics 25 software. The results of the reliability test are presented as follows:

Table 3. Reliability Test

Variabel	Cronbach's Alpha	Nilai Kritis	Keterangan
Indikator Teknologi Informasi (X1)	0,684	0,6	Reliabel
Indikator Akuntabilitas (X2)	0,659		Reliabel
Indikator Kepercayaan (Y)	0,615		Reliabel

Source: Data processed by researchers 2024

Based on the table, the results of Cronbach's Alpha coefficient for the indicators variables Information Technology (X1), Accountability (X2), Trust (Y) show a value of Cronbach's Alpha > 0.6.so it can be said that for this variable it is reliable.

Classic assumption test

Normality Test

The normality test is used to find out whether in the regression, residual or disruptive variables follow the normal distribution (Yunika & Gunawan, 2024). In this study, the Kolmogorov-Smirnov test was carried out using IBM SPSS Statistics 25 software to assess the normality of the data. The test results are presented in the following table:

Table 4. Normality Test One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		383
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.10637549
Most Extreme Differences	Absolute	.078
	Positive	.058
	Negative	-.078
Test Statistic		.078
Asymp. Sig. (2-tailed)		.000 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Multicollinearity Test

The multicollinearity test is performed to find out whether the independent variables in a regression model are correlated with each other, because multicollinearity can negatively impact the accuracy of the model's predictions. In this study, the multicollinearity test was performed using IBM SPSS Statistics 25 software. The test results are presented in the following table:

Table 5. Multicollinearity Test

		Coefficients ^a				Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients			
Model		B	Std. Error	Beta	t	Sig.	Tolerance VIF
1	(Constant)	5.940	.696		8.538	.000	
	Teknologi Informasi	.318	.053	.326	5.998	.000	.668 1.496
	Akuntabilitas	.270	.051	.289	5.303	.000	.666 1.502

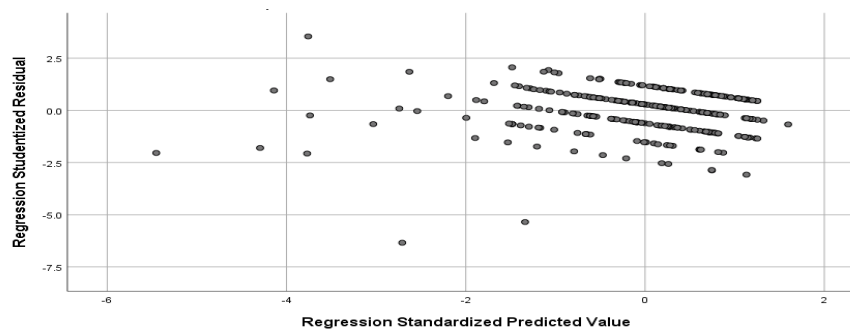
a. Dependent Variable: Trust

Source: Data processed by researchers 2024

Based on the results of the Multicollinearity test, it can be concluded that there is no multicollinearity among the research variables. This is indicated by a tolerance rate that exceeds 0.10 and a Variance Inflation Factor (VIF) value that is below 10. Thus, this regression model avoids the problem of multicollinearity, thus allowing a valid interpretation of regression coefficients.

Heteroscedasticity tests

Heteroscedasticity tests are used to evaluate whether regression models produce uneven residue variation between observations:



The results of the heteroscedasticity test shown by the scatterplot between the standardized residual and the standardized prediction value show a random pattern and do not form a specific pattern, so it can be concluded that there is no heteroscedasticity problem in this regression model.

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to predict changes in dependent variables based on two or more independent variables as predictive factors (Yunika & Gunawan, 2024) and the results are shown in the following table:

Table 6. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.940	.696		8.538	.000
	Teknologi Informasi	.318	.053	.326	5.998	.068
	Akuntabilitas	.270	.051	.289	5.303	.044

a. Dependent Variable: Trust

Source: Data processed by researchers 2024

Based on the table, the value of the regression equation is obtained as follows:

$$Y = 5,940 + 0,318 X_1 + 0,270 X_2 + e$$

Based on the results of multiple linear regression obtained, it can be interpreted as follows: The value of the constant (β) is 5.940. This indicates that if the value of the information technology and accountability variables is 0, the confidence level reaches 5,940. The regression coefficient for the information technology variable was 0.318. This means that if the assessment score on information technology will increase by 0.318. Information technology variables have a positive influence on trust. The regression coefficient for accountability is 0.270. This means that if the assessment score against accountability will increase by 0.270. The accountability variable has a positive effect on trust.

Hypothesis Test

Hypothesis testing is a decision-making method based on data analysis. In statistics, a result can be said to be a predetermined meaning.

Uji T

Table 7. T Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.940	.696		8.538	.000
	Teknologi Informasi	.318	.053	.326	5.998	.068
	Akuntabilitas	.270	.051	.289	5.303	.044

a. Dependent Variable: Trust

Source: Data processed by researchers 2024

By using the formula $DK = n - k$, which is $383 - 3 = 380$, a Degree of Freedom (DF) value of 380 is obtained. This value is used to determine the t table at a significance level of 0.05. Based on these calculations, the t-value of the table is 0.675: The results of the Information Technology (X_1) test on trust showed a significant value of 0.000 greater than 0.05 with a calculated t-value of 5.998 greater than 0.675. This means that Information Technology has a significant effect on trust. The results of the accountability test (X_2) on trust showed a significant value of 0.000 greater than 0.05 with a calculated t-value of 5.303 greater than 0.675. This means accountability has a significant effect on trust.

Uji F (Simultan)

In multiple linear regression analysis, the F test is used to determine the simultaneous influence of independent variables on dependent variables.

Table 8. Test F

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	160.809	3	32.162	25.931	.000 ^b
	Residual	467.593	380	1.240		
	Total	628.402	383			

a. Dependent Variable: Trust

Source: Data processed by researchers 2024

The results of the F test in the ANOVA table show that the independent variable has a significant influence on the dependent variable, namely trust (Y). The F-value is calculated as 25.931 with a significance level of 0.000. Since the F count (25.931) is larger than the F of the table (3.087) and the significance value is smaller than 0.05, it can be concluded that the regression model used in this study is significant. Thus, trust is influenced by information technology and accountability.

Coefficient Determination Test

Table 9. Coefficient Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.506 ^a	.756	.246	1.114

a. Dependent Variable: Trust

Source: Data processed by researchers 2024

Based on the results of the determination coefficient (R Square) test, the R Square value in the summary model is 0.756. This shows that changes in independent variables are able to explain 75% of the variation in the dependent variable, namely trust. The remaining 25% is explained by the influence of other applications outside this research model.

Discussion

The Influence of Information Technology on Muzakki's Trust

In this study, the results were obtained that information technology (X1) has a positive and significant influence on the Trust (Y) Muzakki in Distributing Zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City. The results of the Information Technology test (X1) on trust showed a significant value of 0.000 greater than 0.05 with a calculated t value of 5.998 greater than 0.675. This means that Information Technology has a significant effect on trust. Which means that when information technology increases, it will increase the trust of muzaki in distributing zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City will increase. On the other hand, if information technology decreases, the trust of muzaki in distributing zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City will decrease.

The application of cutting-edge technology in zakat management is expected to overcome these problems and increase participation in zakat. One of the technological innovations that can be applied is a web-based zakat management system and mobile application. With this application, muzakki can make zakat payments online, which not only facilitates the payment process but also increases transparency and accountability in the management of zakat funds (Amin, 2024). This technology allows amil zakat institutions to record and report the use of zakat funds in real-time, so that muzakki can see firsthand the impact of the zakat they pay (Rahman, 2023). Training and assistance for zakat administrators in using

this technology is also very important to ensure that they can manage zakat properly and professionally (Hasrian, 2019).

Optimal zakat management does not only depend on technology, but also on cooperation between zakat institutions and the government. Research shows that the government can play an active role in mobilizing the community to give zakat through supportive policies and clear regulations (Kurniawati, 2020). For example, the government can allocate funds from the APBD to support the operations of zakat institutions, so that zakat management can be carried out better and more targeted (Syahrul, 2024). This collaboration can also create synergy between zakat institutions and other government agencies, so that zakat-based economic empowerment programs can be more effective (Nikmatuniyah, 2019). The importance of education and training for amil zakat also cannot be ignored. Based on the explanation above, it can be concluded that the role of technology is very important to increase the effectiveness and efficiency in the collection and distribution of zakat funds. Although Indonesia has great zakat potential, the contribution of zakat to poverty alleviation and community welfare is still not optimal. This is due to various factors, including the lack of public understanding of zakat and a management system that is not fully transparent and accountable.

The Influence of Accountability on Muzakki's Trust

In this study, the results were obtained that accountability (X1) has a positive and significant influence on the trust (Y) of Muzakki in distributing Zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City. These results are shown from the results of the t-test with a significant value of 0.000 greater than 0.05 with a calculated t-value of 5.303 greater than 0.675. This means accountability has a significant effect on trust.

Which means that when accountability increases, it will increase the trust of muzaki to pay zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City. On the other hand, if the accountability of the Medan City Laznas Djalaluddin Pane Foundation (DPF) decreases, the muzaki's trust in paying zakat at the Medan City Laznas Djalaluddin Pane Foundation (DPF) will also decrease.

Accountability is the obligation to provide accountability and explain the performance and actions of a person/legal entity or the leader of an organization to the authorized party to ask for information and accountability (Syahrul, 2024). Accountability for the trustee to provide accountability, present, report, and disclose all activities and activities that are his responsibility to the trustee who has the right and authority to hold the accountability. Accountable governance is also assessed from the transparency of zakat management information. For example, from whom zakat funds are collected, to whom are the zakat funds distributed (Kabib, 2021)

The results of the research conducted (Yosi, 2017) shows that accountability has a significant and positive effect on interest in paying Zakat. Likewise with the research carried out (Shahnaz, 2023) Explain that accountability is a must in reporting and being responsible for the implementation of the organization's mission in achieving predetermined results, through accountability media that is reported periodically. Based on the explanation above, it can be concluded that Accountability which has a positive and significant effect on the trust in paying zakat at Laznas Djalaluddin Pane Foundation (DPF) Medan City shows that

the respondents in this study have felt accountability from Laznas Djalaluddin Pane Foundation (DPF) Medan City. In the form of presenting relevant activity reports, accountability for the collection and distribution of funds provided, to all activities carried out.

It also shows that muzaki need and want accountability for the mandate they give. If you look at the Laznas Djalaluddin Pane Foundation (DPF) Medan City, accountability itself has become one of the important points that they prioritize listed in the institution's mission which can be seen on the official website of the Medan City Baznas, this mission is also reflected in the consistency of Baznas in providing financial reports or activities. In addition, every activity carried out by the Medan City Baznas, both collection, distribution and other things such as reports, reports, and the amount of income and expenses are reported regularly and consistently which can be found on the Medan City Baznas website.

Conclusion

The role of technology in increasing muzakki's trust for economic empowerment is very important. With the application of the right technology, cooperation between zakat institutions and the government, and adequate education for amil zakat, zakat management in Indonesia can be improved. This will not only provide direct benefits to the mustahik, but will also contribute to the welfare of the community as a whole. Therefore, strategic steps need to be taken to ensure that the potential of zakat in Indonesia can be used optimally. In recent years, there have been significant developments in the use of information technology in zakat management. For example, an online zakat payment system that makes it easier for muzakki to fulfill their obligations without having to come directly to the zakat institution. This not only increases the ease of access for muzakki, but also allows zakat institutions to collect more accurate data on the receipt and distribution of zakat. Research shows that Information Technology and Accountability can increase muzakki's trust, which in their spouse can increase the amount of zakat collected.

Bibliography

- Amilahaq, F., Wijayanti, P., Mohd Nasir, N. E., & Ahmad, S. (2021). Digital platform of zakat management organization for young adults in indonesia. *Advances in Intelligent Systems and Computing*, 1194 AISC, 454–462. https://doi.org/10.1007/978-3-030-50454-0_46
- Amin Hilal Sianipar. (2024). Factors Influencing Muzakki's Decision Choosing To Pay Zakat At Laznas Izi North Sumatra (Study On Medan City Muzakki). *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*. Vol. 7. No. 2 (2024)
- Dahrani. Widia Wulandari. (2024). [Faktor-Faktor Yang Mempengaruhi Tingkat Kepercayaan Masyarakat Terhadap Lembaga Keuangan Syariah: Studi Kasus Masyarakat Kabupaten Labuhan Batu Selatan](#). *El- Mal (Jurnal Kajian Ekonomi & Bisnis Islam)*. Vol 5 no 4.
- Dzikrulloh. (2019). Optimalisasi Zakat Sebagai Instrumen Modal Sosial Guna Mengatasi Masalah Kemiskinan Di Indonesia. *Dinar Jurnal Ekonomi & Keuangan Islam*. Dinar. Vol 6, No 2: Agustus 2019. 46-58. <https://journal.trunojoyo.ac.id/dinar/article/view/5127/4272>

- Hasrian. (2019). Pengaruh Konsep Diri, Minat Dan Inteligensi Terhadap Hasil Belajar Mahasiswa Pada Mata Kuliah Metode Pengembangan Kemampuan Bahasa Anak
- Heryanto. (2016). zakat : harapan dan realita zakat: expectation and reality . jurnal dinar Ekonomi Syariah Vol. 1 No. 1 Agustus .
<https://journal.trunojoyo.ac.id/dinar/article/view/2699/2171>
- Kabib, N., Al Umar, A. U. A., Fitriani, A., Lorenza, L., & Lutfi Mustofa, M. T. (2021). Pengaruh Akuntabilitas dan Teknologi Informasi Terhadap Minat Muzakki Membayar Zakat di BAZNAS Sragen. Jurnal Ilmiah Ekonomi Islam, 7(1), 341.
<https://doi.org/10.29040/jiei.v7i1.2156>
- Karim, N. K., Sasanti, E. E., Lenap, I. P., & Sari, N. K. (2019). Tranparansi dan akuntabilitas pengelolaan dan zakat berbasis website pada lembaga pengelola zakat di Indonesia. 18(2), 13–28.
- Kaslam, S. (2019). Governing Zakat as a social institution : the Malaysian perspective. Social and Management Research Journal, 6(1), 15.
<https://doi.org/10.24191/smrj.v6i1.5166>
- Kurniaputri, M. R., Dwihapsari, R., Huda, N., & Rini, N. (2020). Intensi Perilaku Dan Religiusitas Generasi Millenials Terhadap Keputusan Pembayaran Zis Melalui Platform Digital. Eqien: Jurnal Ekonomi Dan Bisnis, 7(2), 15–22.
<https://doi.org/10.34308/eqien.v7i2.134>
- Moch Muqowwil. (2023). The Influence of Accountability, Transparency and Promotion on Loyalty. Journal of Economic Education. VOL 12 NO 1 (2023)
- Nikmatuniayah, Marliyati, & Lilis, A. mardiana. (2019). Effects of Accounting Information Quality , Accountability , and Transparency on Zakat Acceptance. MIMBAR, Vol. 33, No. 1
- Rahmayati, dkk (2022). Sharia Financial Technology (Fintech) Management Model in Indonesia. Cuadernos de Economía (2022) 45, Issue 128 Page 145-156
- Rahman, T. (2023). Akuntansi Zakat, Infak Dan Sedekah (Psak 109): Upaya Peningkatan Transparansi dan Akuntabilitas Organisasi Pengelola Zakat (Opz). Muqtasid: Jurnal Ekonomi dan Perbankan Syariah, 6(1), 141-164.
- Rahmawati, R., Dahri, A., & Ilmi, N. (2024). Pengaruh Akuntabilitas dan Transparansi terhadap Penerimaan Zakat pada Badan Amil Zakat Kota Palopo. Jurnal Akuntansi, 1(1).
- Riesya Aulia Putri. (2025) Interests of Muzaki to Pay Zakat: The Role of Accountability, Transparency, Service Quality, and Financial Technology. IQTISHADIA. Vol 15, No 1 (2020)
- Rini Hayati Lubis. (2021) Determinant Factors To Pay Zakat In Baznas. el Barka: Journal of Islamic Economic and Business. Vol. : 4 (1), 2021
- Shahnaz, S. (2023). Penerapan PSAK No. 109 tentang Pelaporan Keuangan Akuntansi Zakat, Infak/Sedekah pada Badan Amil Zakat Provinsi Sulawesi Utara. Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi, 3(4).
- Satrio, E., & Dodik, S. (2017). Analisis Faktor Pendapatan , Kepercayaan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Untuk Membayar Zakat Penghasilan Melalui. 1–22.

-
- Septiarini. (2017). Effect of transparency and accountability on collecting zakat, infaq and shodaqoh funds at LAZ in Surabaya.
- Siahaan, M. D. L., & Prihandoko. (2018). Mengukur tingkat kepercayaan sistem zakat online menggunakan TAM di Kalangan masyarakat kampus. 151(2), 10– 17
- Suhardin. (2020). Pendidikan Responsibility Philantropy Behaviour Dan Intention To Pray Pada Siswa Di Tengah Pandemi Covid-19. Intiqad: Jurnal Agama Dan Pendidikan Islam. Vol. 12, No. 2 (December 2020)
- Sodiq Almustofa. (2024). Analysis Of the Effectiveness of The Distribution of Mosque Zakat Funds. Dinar Jurnal Ekonomi & Keuangan Islam. Vol 11, No 2: Agustus 2024 164-180 <https://journal.trunojoyo.ac.id/dinar/article/view/25882/9907>
- Syahrul Amsari. (2024). Analisis Faktor-Faktor Penyebab Keengganan Masyarakat Membayar Zakat Melalui Instansi Baznas/Laz/Lazismu Di Kabupaten Labuhan Batu Utara (Studi Kasus : Masyarakat Kecamatan Kualuh Hulu). Management Studies and Entrepreneurship Journal Vol 5(2) 2024 : 5287-5299.
- Syahrul Amsari. (2024). Implementasi Manajemen POAC dalam Meningkatkan Kualitas Pengelolaan Zakat pada BAZNAS Kabupaten Asahan. Vol 6 No 5 5101 - 5119 P-ISSN 2656-2871 E-ISSN 2656-4351 DOI: 10.47467/alkharaj.v6i5.2018
- Yosi, endahwati dian. (2017). Akuntabilitas pengelolaan zakat, infaq, dan shadaqah (ZIS). 2, 1356–1379.
- Yuyun Madia. (2023) Factors Influencing Muzzaki's Interest In Paying Zakat Via Digital Payments. Vol 12 No 2 (2023): IQTISHADUNA: Jurnal Ilmiah Ekonomi.
- Zafira, Dahrani (2023). [Analisis Sistem Pengembangan SDM Melalui Pendekatan Training Pada Dompot Dhuafa Waspada](#). AL-MULTAZIM: Jurnal Manajemen Bisnis Syariah. Vol 3 no 2