# Meta-Analysis Study: The Effects of Accountability and Transparency on Muzaki's Trust in Zakat Institutions in Indonesia

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*Abstract*

**Purpose** – *This study aims to analyze the relationship between transparency and accountability in influencing Muzaki's trust in zakat institutions in Indonesia.*

**Methodology** - *A quantitative approach with a meta-analysis method is used in this study to achieve that aim. This study uses ten previous research articles (papers) as research samples. The sample of this research was obtained from Google Scholar by going through a series of sample selection criteria.*

**Findings** - *The findings of this study indicate that transparency and accountability affect Muzaki's trust in zakat institutions in Indonesia in a significantly positive manner. Based on these findings, zakat institutions in Indonesia need to pay attention to the level of transparency and accountability and increase it to increase muzaki's trust in them*

**Keywords:** *Muzaki's trust, Transparency, Accountability, Zakat institutions, Meta-analysis*

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## 1. INTRODUCTION

There is a very large difference between the amount of potential collection of Zakat, Infaq, and Alms (ZIS) funds and the actual amount of collection. In one year, the potential for zakat in Indonesia reaches Rp 233.8 trillion (Pusat Kajian Strategis BAZNAS, 2019) while the real collection is only around Rp 12.4 trillion or equivalent to 5% in 2020 Pusat Kajian Strategis BAZNAS, 2022). People are more accustomed to paying or distributing their zakat to mustahik directly without going through zakat institutions. Zakat can be distributed more optimally if it is distributed through zakat institutions (Istikhomah & Asrori, 2019). Zakat institutions can make zakat distribution more systematic, massive, and productive, and have a long-term impact.

Muzaki trust is one of the causes of problems in collecting zakat. The causes of zakat collection problems can be classified into three categories, namely external problems, internal problems, and system problems (Ascarya & Yumanita, 2018). The problem of muzaki trust is included in the external problems faced by zakat institutions. The muzaki trust has an important role in collecting zakat because the real purpose of zakat collection activities is to create social awareness through muzaki's trust in distributing their sustenance. Efforts to increase muzaki's trust in zakat institutions need attention to reduce the difference between the real and potential collections of Zakat in Indonesia.

There have been many studies examining the factors that influence muzaki's trust in zakat institutions in Indonesia. Nasim & Romdhon (2014) examined transparency, zakat management, and LAZ attitudes as factors that influence muzaki trust. Junjunan et al. (2020) examine the factors of transparency, accountability, and Islamic Good Corporate Governance (IGCG). Ardini & Asrori (2020) examined the factors of transparency, accountability, and amil literacy. Husna & Farid (2020) researched the reputation factors, muzaki satisfaction, and service quality. Meisuri et al. (2021) examined the competence factor of amil. Saraswati & Larasati (2021) examined the factors of transparency, accountability, and muzaki literacy. Yuniar & Asiati (2022) examined the promotion factor.

Factors that influence muzaki's trust in zakat institutions include transparency, accountability, zakat management, LAZ attitude, IGCG, amil literacy, reputation, muzaki satisfaction, service quality, amil competence, muzaki literacy, and promotion. In general, these factors can be classified into factors related to accounting and non-accounting. Accounting factors consist of transparency and accountability while non-accounting factors consist of zakat management, LAZ attitudes, IGCG, amil literacy, reputation, muzaki satisfaction, service quality, amil competence, muzaki literacy, and promotion.

This study focuses on examining the accounting factors that influence muzaki's trust in zakat institutions. Accounting factors consisting of the variables of transparency and accountability were chosen as the focus of the research because these two variables are included in the principle of accountability in the concept of good governance which has the aim that the organization can be trusted by stakeholders (Mardiasmo, 2014:20). In addition, transparency and accountability are concepts that have strong attachments. According to Logos (2003), transparency will not be useful without accountability that complements it. Accountability for the performance of an organization is one of the requirements to form a good and reliable organization (Mardiasmo, 2004) and transparency can create trust as a reciprocal relationship between the community and an organization through the provision of accurate and adequate information (Karjuni Dt. Maani, 2009).

The effect of the variables of transparency and accountability on muzaki trust was found to have different results in previous studies. Several research results found that transparency and accountability had a significant effect on muzaki's trust in zakat institutions (Ardini & Asrori, 2020; Assa'diyah & Pramono, 2019; Hasrina et al., 2018; Istikhomah & Asrori, 2019; Junjunan et al., 2020; Munir, 2021; Nasim & Romdhon, 2014; Nugraha, 2019; Saraswati & Larasati, 2021; Yusra & Riyaldi, 2020). However, several other studies have found that transparency and accountability have no significant effect on muzaki's trust in zakat institutions (Ardini & Asrori, 2020; Assa'diyah & Pramono, 20190-; Hasrina et al., 2018; Istikhomah & Asrori, 2019; Junjunan et al., 2020; Nugraha, 2019) . The difference in the results in these studies supports the conduct of a new study using the meta-analysis method.

Although the inconsistency of previous research results may occur due to differences in samples, periods, and research methods, narrative literature reviews of these studies are often considered misleading and less convincing (Fanani, 2014). Through the use of meta-analysis methods, these problems are solved by assessing the overall effect of the existing research. Research in the field of zakat that uses the meta-analysis method has been carried out by Syafiq & Suprayogi (2020). This study uses a meta-analysis method to examine the factors that influence mustahik's income while this study uses a meta-analysis method to examine muzaki's trust in zakat institutions. The use of meta-analysis methods in research on muzaki beliefs has not been carried out by other researchers.

This study aims to analyze the relationship between transparency and accountability variables that affect muzaki's trust in zakat institutions in Indonesia and identify the possibility or absence of a moderating effect that causes differences in research findings in previous studies. Through this study, it is hoped that the variables that have a significant influence on muzaki trust in zakat institutions can be used as predictors in future studies on muzaki trust because the variables have been tested using meta-analysis methods. In addition, this research is expected to be able to make zakat institutions pay more attention to transparency and accountability.

## 2. LITERATURE REVIEW

### 2.1. Theory of Reasoned Action

The Theory of Reasoned Action (TRA) is one of the best-known theories about individual human behavior (Nguyen et al., 2022). This theory was developed by Fishbein & Ajzen (1975). This theory regulates how human behavior is connected with their intentions, attitudes, and beliefs. Belief in the benefits of an activity or other thing will bring up attitudes related to it which will then affect behavior (Safitri & Nurkhin, 2019).

In their book, Fishbein & Ajzen (1975) explain that belief occupies a central role in the conceptual structure of TRA. They show that the formation of one belief can lead to the development of inferential beliefs (beliefs that go beyond directly observable events). Relevance indicates that behavior determines a person's intention to perform the behavior which also affects the behavior itself. They also suggest two ways of influencing trust directly. First, a person can be positioned in a situation where he can personally observe that an object has certain attributes. Second, the person may be able to be told by an outside source that the object has the attribute in question.

The Theory of Reasoned Action (TRA) can be used to explain the relationship between accountability and transparency on muzaki trust in zakat institutions. Accountability and

transparency refer to the availability of information that influences an individual's decision-making process and their level of trust in a particular entity. Accountability and transparency provide information on the proper management of funds from the principal (the owner/muzaki) to the agent (the manager/amil). This information increases the principal's belief, both in terms of the behavior of the agent/amil (behavioral beliefs) and in terms of the standards that the agent/amil must adhere to (normative beliefs). The beliefs formed from the information will influence the principal's/muzaki's attitude toward the agent/amil, either positively or negatively, thus influencing the principal's actions toward the agent/amil (behavior).

In the case of trust in zakat institutions, zakat institutions are objects and all the attributes that accompany them can affect muzaki's trust in them. Accountability and transparency of zakat institutions can be a good attribute to show that zakat institutions have managed zakat funds responsibly and transparently. These attributes can be shown by zakat institutions so that muzaki can observe them personally and believe in them (behavioral beliefs and normative beliefs). The information and experience will lead to muzaki's attitude towards zakat institutions, namely the level of muzaki's trust in zakat institutions.

## 2.2.  **Muzaki Trust Concept**

According to Moorman et al. (1992), trust is explained as a person's willingness to depend on others because they have confidence in that person. Trust is also defined as the willingness of a party to be influenced by the actions of another party based on the expectation that the other party will take certain actions that are important to him, regardless of the ability to monitor or control the other party (Mayer et al., 1995). Trust is also a mental condition of a person who is affected by their situation and social context (Nasim & Romdhon, 2014). Muzaki is a term for Muslims who pay their zakat. Muzaki's trust in zakat institutions means that they are willing to rely on zakat institutions to distribute their zakat to mustahik because they have the belief that zakat institutions can distribute zakat on target.

Trust can influence a person in making decisions. In terms of market research, Moorman et al. (1993) explained that a very important point for users in making decisions in research is being able to trust researchers to ensure quality and interpret the correct implications for the company. Users tend to choose researchers they trust to tackle important projects. Similar to the relationship between muzaki and zakat institutions, muzaki will tend to make decisions to distribute their zakat to zakat institutions that they trust.

## 2.3.  **Transparency Concept**

In the conceptual framework of government accounting, transparency is explained as providing honest and open financial information to the public. The provision of this information is based on the consideration that the public has the right to know openly and thoroughly the government's accountability for managed resources and also its compliance with laws and regulations (Peraturan Pemerintah Nomor 71 Tahun 2010 tentang Standar Akuntansi Pemerintah (SAP)). Tambuwun et al. (2018) state that transparency is a form of openness in providing relevant information in a way that is easily accessible and easily understood by interested people.

According to Astuti (2018), the embodiment of transparency is the publication of financial statements that are made regarding accounting standards and have been audited by an independent institution. Mardiasmo (2003) explains that the preparation of financial statements is a form of the

need for transparency in the form of openness as a condition for supporting accountability for resource management activities. According Logos (2003) in Sutedjo (2009), transparency and accountability are concepts that have a strong attachment because transparency will not be useful without accountability that complements it. Transparency can create trust as a reciprocal relationship between the community and an organization through the provision of accurate and adequate information (Karjuni Dt. Maani, 2009).

According to Junjunan et al. (2020), the meaning of transparency is the same as the meaning of tabligh as explained in Q.S. Al-Maidah [5] verse 67. In that verse, transparency is explained as one part of a good zakat institution governance system. Following Ardini & Asrori (2020), they state that if the implementation of the duties of the zakat institution is transparent, the implementation of the duties of the zakat amil can be said to be good. The implementation of the amil zakat duties, which can be said to be good, is because transparency encourages the availability of open accountability, publication of financial reports, easy access to financial reports, the right to know audit results, and information on institutional performance (Istikhomah & Asrori, 2019).

## 2.4. The Effect of Transparency on Muzaki's Trust

In a study conducted by Hasrina et al. (2018) and Nugraha (2019), the transparency variable was found to have no effect (not significant) on muzaki trust. However, in the research of Nasim & Romdhon (2014) and Assa'diyah & Pramono (2019), the transparency variable studied showed a significant influence on muzaki trust even though both did not show the direction of the relationship on this variable. The significant effect of the transparency variable on muzaki trust was also found in other studies, namely in the research of Ardini & Asrori (2020), Istikhomah & Asrori (2019), Junjunan et al. (2020), Munir (2021), Saraswati & Larasati (2021), dan Yusra & Riyaldi (2020). The study found that the transparency variable had a significant positive effect on muzaki trust. These findings indicate that the higher the level of transparency of a zakat institution, the higher the level of trust of muzaki towards it.

Transparency is a form of openness and honesty of zakat institutions in providing financial information on the management of their funds to muzaki. Zakat institutions that are transparent in providing this information realize that muzaki and the community have the right to know their accountability for the funds they manage. The form of accountability of the zakat institution that can be easily identified by the muzaki can increase the trust of the muzaki towards the zakat institution. Based on the explanation that has been described, the authors put forward the following hypothesis:

H₁: Transparency has a significant positive effect on muzaki's trust in zakat institutions.

## 2.5. Accountability Concept

According to Istikhomah & Asrori (2019) and Junjunan et al. (2020), accountability is considered to have the same meaning as a mandate as described in Q.S. An-Nisa [4] verse 58. This verse explains God's command to humans to convey the mandate to those who are entitled to receive it. The delivery of this mandate does not mean that accountability is only in the form of horizontal accountability related to fellow human beings (*habblumminannas*) but also has a relationship with God (*habblumminallah*) as a form of vertical accountability. The concept of

vertical and horizontal accountability is contained in Islamic accountability theory (Istikhomah & Asrori, 2019).

Accountability is one of the principles in the management of zakat. The purpose of accountability in this principle is the management of zakat that can be accounted for Undang-Undang No 23 Tahun 2011). In the conceptual framework of government accounting, accountability is explained as an act of being responsible for the management of resources and the implementation of policies that have been entrusted to achieve the goals that have been determined periodically. Mardiasmo (2002, 2005) dan Tambuwun dkk. (2018) state that accountability is the responsibility of a trust holder to the trustee for the management, presentation, reporting, and delivery of all activities that have been carried out.

Mardiasmo (2004) explains that the creation of an organization's performance accountability is one of the requirements to form a good and reliable organization. Mardiasmo (2014:20) also explains that the purpose of implementing accountability which is closely related to transparency is so that the organization can be trusted by stakeholders. Zakat institutions that can present financial reports in a transparent, relevant, and following the Standard Statement of Financial Accounting Standards (PSAK) 109, and have a good zakat management system are needed so that the accountability of amil can be realized (Ardini & Asrori, 2020).

## 2.6. The Effect of Accountability on Muzaki's Trust

Accountability variables in research conducted by Ardini & Asrori (2020), Assa'diyah & Pramono (2019), Istikhomah & Asrori (2019), dan Junjunan et al. (2020) were found to have no effect (not significant) on muzaki trust. However, in another study, the accountability variable was found to have a significant positive effect on muzaki trust. These studies are research conducted by Hasrina et al. (2018), Nugraha (2019), Saraswati & Larasati (2021), dan Yusra & Riyaldi (2020). The findings in these studies indicate that the higher the level of accountability of a zakat institution, the higher the level of trust of muzaki towards it.

Accountability, which is one of the principles in the management of zakat, as stated in the Zakat Management Act, should be carried out by zakat institutions. Accountability is a form of zakat institution's efforts to account for the management of funds and the implementation of programs that have been entrusted to it by the community. This accountability can foster muzaki's trust in zakat institutions as trustworthy zakat institutions. Based on the explanation that has been described, the authors put forward the following hypothesis:

$H_2$: Accountability has a significant positive effect on muzaki's trust in zakat institutions.

## 3. METHODOLOGY

This study uses a quantitative approach with meta-analysis as the method. Meta-analysis refers to the analysis of the results of the analysis. In more detail, meta-analysis refers to the statistical analysis of a large collection of analytical results derived from individual studies to integrate the findings (Glass, 1976). Meta-analysis was used to provide a more significant answer after synthesizing various results from individual studies that share the same theme. The type of data in this study is secondary data in the form of findings from other studies on the topic of muzaki beliefs. The research was obtained from Google Scholar whose journal publishers have been confirmed to be indexed by the SINTA (Science and Technology Index) or SCOPUS.

The population in this study is research or studies on muzaki's trust in zakat institutions in Indonesia which are published in Google Scholar-indexed journals. The total population obtained is 1,492 articles using 4 search keywords. The keyword "kepercayaan muzakki" generated 927 articles on June 21, 2022. The keyword "kepercayaan muzaki" generated 272 articles and the keyword "muzaki trust" resulted in 31 articles on June 21, 2022. The keyword "muzakki trust" resulted in 262 articles on June 23, 2022.

The sample in this study was 10 research articles selected using the purposive sampling technique. The purposive sampling technique is used to collect samples based on certain criteria to be relevant to the research objectives. The sample criteria in this study are as follows:

1. The research article discusses the belief of muzaki towards LAZ or BAZ in Indonesia
2. Research articles in Indonesian or English
3. Research articles published in journals
4. SINTA or SCOPUS-indexed research articles
5. The research article has a t-statistic value
6. There are at least 2 research articles that discuss the same variable
7. There are variations in research results in the same variable

Table 1. Variable Names and Measurements

| Variable Name | Measurement (indicator) |
|---|---|
| Muzaki Trust | (1) Credibility of zakat management institutions (credibility). (2) The competence of zakat management institutions in providing services (competency). (3) Moral attitude (courtesy) which includes attitudes and morals of employees of zakat management institutions. (4) Desired action. (5) Appropriate action. (6) Actions under the values and norms prevailing in society. (7) Taking sides with the community. (8) Technology orientation. (9) The reputation of zakat management institutions. (10) Shared values. (11) Communication of zakat management institutions with stakeholders. |
| Transparency | (1) There is a written company policy that is communicated to stakeholders without limitation regarding revenue, financial management, and assets. (2) Ease of access to reports. (3) Timeliness of accountability reports. (4) There is a provision of adequate, clear, accurate, and comparable financial information. (5) There is a comprehensive disclosure of financial condition. (6) There is a mechanism that guarantees the system of openness and standardization of all service processes. (7) The existence of a mechanism that facilitates public inquiries about various policies and services as well as the processes in them. (8) The existence of a mechanism that facilitates reporting on irregularities in employee actions in serving activities. |
| Accountability | (1) Involvement of all employees by having the appropriate abilities according to their duties, responsibilities, and roles. (2) The existence of an effective internal control system in managing the organization. (3) The existence of performance measures for all parts of the organization that are consistent with the values, main goals, and strategies of the organization, and have a system of rewards and sanctions. (4) All employees must adhere to the agreed business ethics and code of conduct. (5) Produce useful information for decision-makers on a program or policy. (6) Focusing on |

results (outcomes) and reporting and publishing them on time, consistently, and regularly without being limited in the form of presentation of financial statements. (7) There is an appropriate presentation mechanism, information disclosure, and reporting. (8) There is an appropriate mechanism for distributing funds to mustahik. (9) Audited by an independent auditor. (10) Horizontal accountability. (11) Vertical accountability.

The data analysis technique in this study is quantitative by using the meta-analysis method. The procedure used in this study follows the research procedure conducted by Fanani (2014). First, to test whether the independent variables studied have a significant positive effect in all studies. Second, it examines whether variation across studies is a function of a particular moderator.

This study uses an analytical technique developed by Hunter et al. (1982) dan Hunter & Schmidt (2004). Unlike the analytical techniques in other meta-analysis methods, the Hunter and Schmidt method not only examines the effect of effect size as done by Glass (1976) but also examines the variance of the effect size and the effect of measurement error (Soetjipto, 1995). In this analytical technique, the statistical value in a study is converted into the Pearson correlation coefficient (r) as an effect size that is used to be compared and integrated. The value of r is the coefficient of the correlation between the factors that influence the trust of muzaki (the independent variable) to the trust of muzaki (the dependent variable).

However, in a study, not all of them display the value of r so another statistical value is needed that can be converted into the value of r. This study uses the value of t-statistics to be converted into the value of r. The conversion of the t-value to the r-value follows the formula in the research of Lyons (1998) as follows:

$$r = \sqrt{\frac{t^2}{t^2+df}} \qquad (1)$$

After each sample has a value of r, the next steps are described by Hunter et al. (1982) through Lyons (1998) and Fanani (2014). The first step is to determine the population mean correlation I which is calculated using the weighted average correlation coefficient ($\hat{r}$) with the sample size ($N_i$) of the total research to be analyzed.

$$\hat{r} = \frac{\sum(N_i\, r_i)}{\sum N_i} \qquad (2)$$

The second step is to calculate the observed variance ($S_r^2$) of all correlation coefficients in the selected research sample by calculating the average square error weighted divided by the number of samples.

$$S_r^2 = \frac{\sum[N_i(r_i - \hat{r})^2]}{\sum N_i} \qquad (3)$$

The third step is to calculate the estimate of the sampling error variance ($S_e^2$) which will be used to calculate the estimated unbiased population variance ($S_p^2$).

$$S_e^2 = \frac{(1-\hat{r}^2)^2 K}{\sum N_i} \qquad (4)$$

$$S_p^2 = S_r^2 - S_e^2 \qquad (5)$$

Information:
r       : Mean correlation
t       : t-statistic value
df      : Degree of freedom
r̂       : Weighted average correlation coefficient
$N_i$   : Number of samples from research articles to i
$r_i$   : Pearson correlation coefficient from research article to i
$S_r^2$ : Observed variance
$S_e^2$ : Sampling error variance
K       : Number of research articles analyzed
$S_p^2$ : Unbias of population variance

To test the relationship of the independent variable to the dependent variable, the value of r became the focus of the study. The value of r is compared with the value of the confidence interval to know its significance. If the value of r and the confidence interval are both positive or negative, then the independent variable shows a significant relationship to the dependent variable. The formula for calculating the confidence interval value with a 95% confidence level is as follows:

$$[r̂ - S_p^2 Z\ 0.975, r̂ + S_p^2 Z\ 0.975] = [r̂ - S_p^2(1.96), r̂ + S_p^2(1.96)] \quad (6)$$

To test the validity, the chi-square value was used. This value will be an indication of whether or not to do a subgroup test. If the chi-square value is greater than the chi-square table value with a certain level of significance, it is necessary to do a subgroup test, which means that the results indicate that there is a possibility of moderating variables that affect the results of the general meta-analysis. If the chi-square value is smaller than the chi-square table value within a certain level of significance, then these results indicate that there is no moderating variable that might affect the results of the general meta-analysis. The formula for calculating the chi-square value is as follows:

$$X_{k-1}^2 = \frac{N_{S_r^2}}{(1-r̂^2)^2} = K\frac{S_r^2}{S_e^2} \quad (7)$$

## 4. RESULTS AND DISCUSSION

### 4.1. Effect Size and Data Analysis

Effect size in this study is used to represent and standardize the different findings of each sample of research articles. In the correlation between variables, each sample of research articles has a different scope of contribution. These differences occur due to the use of different samples and the measurement of variables. Through effect size, the magnitude of the relationship between the independent and dependent variables from each sample of research articles can be shown through the same standard. This study uses the value of r (Pearson correlation coefficient) as the effect size. Each independent variable will be analyzed through its r value. However, for research that does not have an r-value, this study uses the t-statistic value to be converted into an r-value as described in the analysis technique section.

## 4.2. General Meta-Analysis Results

Table 2 is a summary of the calculation results of all analytical technique procedures that have been carried out. Based on the table, all independent variables (transparency and accountability) show a significant effect on the dependent variable (muzaki trust). This significant effect can be seen from each of the r values that are between the confidence intervals with both positive values. The transparency variable has an average correlation value (r) of 0.400 with a confidence interval of 0.388 – 0.412. The accountability variable has an average correlation value (r) of 0.185 with a confidence interval of 0.177 – 0.193.

**Table 2. General Meta Analysis Results for All Variables**

| Variabel X | $\sum N_i$ | K | $\hat{r}$ | $S_r^2$ | $S_e^2$ | $S_p^2$ | $S_e^2/S_r^2$ (%) | 95% Confidence Interval | $X_{k-1}^2$ |
|---|---|---|---|---|---|---|---|---|---|
| Tr | 942 | 10 | 0.400 | 0.014 | 0.007 | 0.006 | 55.205 | 0.388 – 0.412 | 18.114 |
| Ak | 799 | 8 | 0.185 | 0.014 | 0.009 | 0.004 | 68.985 | 0.177 – 0.193 | 11.597 |

## 4.3. Interpretation and Hypotheses Testing Results

The transparency variable tested using 10 samples of research articles showed a significant positive effect on muzaki trust as can be seen in table 2 through the r value of 0.400 which is between the confidence interval value of 0.388 - 0.412 with both positive signs. These results resulted in the hypothesis (H1) can be accepted. Meanwhile, the calculation of the chi-square ($X_{k-1}^2$) on the transparency variable shows a result of 18,114 which is greater than the value of the chi-square table at a significance level of 0.05 of 16,919. These results indicate that there may be moderating variables that affect the results of the general meta-analysis.

The accountability variable tested using 8 samples of research articles shows that the accountability variable has a significant positive effect on muzaki trust as can be seen in table 2. The r value of 0.185 is between the confidence interval value of 0.177 - 0.193 with both positive signs. These results resulted in the hypothesis (H2) can be accepted. Meanwhile, the chi-square calculation ($X_{k-1}^2$) on the accountability variable shows a result of 11,597 which is smaller than the value of the chi-square table at a significance level of 0.05 of 14,067. These results indicate that there are no moderating variables that might affect the results of the general meta-analysis, so there is no need for a meta-analysis subgroup test.

The results of proving the hypothesis are summarized in table 3. The variables of transparency and accountability have a significant positive effect on muzaki trust so the hypothesis in this study can be accepted. In other words, transparency and accountability can be predictors of muzaki's trust in zakat institutions.

**Table 3. Summary of the Results of Hypothesis Testing Results**

| No | Independent Variable | Significant (Yes/No) | Positive/Negative | Hypothesis |
|----|----------------------|----------------------|-------------------|------------|
| 1 | Tr | Yes | Positive | Accepted |
| 2 | Ak | Yes | Positive | Accepted |

### 4.4. The Effect of Transparency on Muzaki's Trust

Transparency in zakat institutions can be interpreted as providing honest and open financial information to muzaki and the public. This transparency is a continuation of the accounting practices that have been carried out by zakat institutions as a form of accountability for managed funds. If the implementation of the duties of the zakat institution is transparent, then the implementation of the duties of amil zakat can be said to be good. The implementation of the amil zakat duties is said to be good because transparency encourages the availability of open accountability, publication of financial reports, easy access to financial reports, the right to know audit results, and information on institutional performance (Istikhomah & Asrori, 2019).

Transparency can create trust as a reciprocal relationship between the community and an organization through the provision of accurate and adequate information (Karjuni Dt. Maani, 2009). The form of accountability of zakat institutions that can be easily identified and accessed by muzaki can increase muzaki's trust in zakat institutions. The Theory of Reasoned Action (TRA) explains that one way to influence someone directly is to position the person in a situation where he or she can personally observe that an object has certain attributes. The attribute referred to in this case is the transparency of the zakat management institution. When zakat management institutions are getting better at showing transparency as an attribute, muzaki can increasingly trust the zakat management institutions.

The results of the meta-analysis in this study indicate that the transparency variable has an r value of 0.400 which is between the confidence interval value of 0.388 - 0.412 with both positive signs. These results indicate that transparency has a significant positive effect on muzaki trust so the hypothesis ($H_1$) is accepted. This finding indicates that the higher the level of transparency of a zakat institution, the higher the level of muzaki's trust in it. These findings are in line with research conducted by Ardini & Asrori (2020), Istikhomah & Asrori (2019), Junjunan et al. (2020), Munir (2021), Saraswati & Larasati (2021), dan Yusra & Riyaldi (2020).

Meanwhile, the calculation of the chi-square ($X_{k-1}^2$) on the transparency variable shows a result of 18,114 which is greater than the value of the chi-square table at a significance level of 0.05 of 16,919. These results indicate that there is a possibility that there are moderating variables that affect the results of the general meta-analysis, which requires subgroup meta-analysis tests to confirm it. The moderating variable may arise due to differences in the way of measuring the muzaki trust variable (the dependent variable) and the transparency variable (the independent variable). The difference in the way of measuring these variables can be seen in the determination of different indicators in each study.

### 4.5. The Effect of Accountability on Muzaki's Trust

Accountability is one of the principles of zakat management as stated in the Zakat Management Act. Accountability is an effort of zakat institutions in being responsible for

managing funds and implementing programs that have been entrusted to them by the community. For amil accountability to be realized, zakat institutions need to present financial reports in a transparent, relevant, and appropriate manner according to the Statement of Financial Accounting Standards (PSAK) 109, as well as a good zakat management system (Ardini & Asrori, 2020).

According to Mardiasmo (2004), one of the requirements to form a good and reliable organization is the establishment of an organization's performance accountability. Mardiasmo (2014:20) also explains that the purpose of implementing accountability which is closely related to transparency is so that the organization can be trusted by stakeholders. The sustainability of muzaki paying zakat directly to mustahik can be a measure of the effect of accountability on the trust of muzaki (Hasrina et al., 2018). The purpose of this statement is that the lower the level of accountability of the zakat institution, the lower the level of trust of the muzaki towards it so that the muzaki continues to distribute zakat directly to mustahik rather than channeling it through zakat institutions.

The results of the meta-analysis in this study indicate that the accountability variable has an r value of 0.185 which is between the confidence interval value of 0.177 - 0.193 with both positive signs. These results indicate that accountability has a significant positive effect on muzaki's trust so the hypothesis ($H_2$) is accepted. This finding shows that the higher the level of accountability of a zakat institution, the higher the level of muzaki's trust in it. These findings are in line with the research conducted by Hasrina et al. (2018), Nugraha (2019), Saraswati & Larasati (2021), dan Yusra & Riyaldi (2020).

Meanwhile, the chi-square calculation ($X^2_{k-1}$) on the accountability variable shows a result of 11,597 which is smaller than the value of the chi-square table at a significance level of 0.05 of 14,067. These results indicate that there are no moderating variables that might affect the results of the general meta-analysis, so there is no need for a meta-analysis subgroup test.

## 5. CONCLUSION

Based on the research findings, the variables of transparency and accountability were found to have a significant positive effect on muzaki trust. These findings indicate that the variables of transparency and accountability can be predictors of muzaki's trust in zakat institutions in Indonesia. In the transparency variable, there are indications of the possibility of moderating variables that affect the results of the general meta-analysis, while in the accountability variable there is no similar indication. The findings of this study suggest that accountability and transparency in the management of zakat funds in the form of financial and non-financial reports will influence the attitudes and behavior of muzaki and its will affect the level of muzaki trust in zakat institutions. The government and zakat regulators in Indonesia must encourage the quality of accountability and transparency by zakat institutions in Indonesia with using relevant and reliable indicators in order to increase muzaki trust in zakat institutions in Indonesia. This study has several limitations, namely: first, it still focuses only on muzaki's trust in zakat institutions in Indonesia. Other countries have their zakat institutions that can be researched to produce a wider impact. Second, this study uses Google Scholar as a place to review the population of research articles and collect research samples by ensuring that the selected research articles are indexed by SINTA or SCOPUS. Other journal indexes can be used as a reference to expanding the scope of research.

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