

The Influences of Reputation, Financial Statement Transparency, Accountability, Religiosity, and Trust on Interest in Paying Zakat of Profession

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Abstract

This research aims at examining the influence of reputation, financial statement transparency, accountability, religiosity, and trust on interest in paying zakat of profession. The population of this study was muzaki who paid zakat at BAZNAS and LAZ Pati Regency. The sampling technique used in this study was purposive sampling technique, which was obtained by 73 respondents. The data analysis technique used in this research was Structural Equation Modelling (SEM) based on Partial Least Square (PLS) with SmartPLS 3.0 analysis tool. Originality in this study is zakat management organization chosen to be the object of the research, BAZNAS and LAZ at Pati Regency. This is because the phenomenon that occurs is still lack of optimism of zakat accumulation due to the lack of muzaki interest in paying zakat. Therefore, many muzaki distribute their zakat of profession directly to mustahik and it causes injustice among mustahik. The result of the research reveals that reputation, financial statement transparency, religiosity and trust have positive and significant effect on interest in paying zakat of profession. Accountability shows that there is no significant influence on interest in paying zakat of profession. According to the result, it can be concluded that the better the reputation, financial statement transparency and accountability of zakat management organization, the higher the interest in paying zakat of profession through zakat management organization. Furthermore, the higher the religiosity and trust of muzaki towards zakat management organization, the higher the interest in paying zakat of profession through zakat management organization.

Keywords: *reputation; financial statement transparency; accountability; religiosity; trust; interest in paying zakat of profession*

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INTRODUCTION

Indonesia is a country that has the most Muslim population in the world. Based on PIRAC (Public Interest Research and Advocacy Center) survey in 2004, it was stated that 49.8% of respondents said that they were compulsory zakat. It means that the potential of zakat fund in Indonesia is almost half of the existing Muslims. National zakat potential reaches Rp217 trillion, but only 2% or Rp6 trillion per year. It means that there is still 98% of the other national zakat potential not collected yet, however UU Number 23 and Government Regulation Number 14 concerning Zakat Management have been regulated regarding shariah compliance so that it

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needs to be improved again (www.economy.okezone.com, 2018).

In 2015, the population of Pati Regency was recorded at 1.232.912 people with Muslim population of 1.200.656 people or around 97% of the total population (www.puskasbaznas.com, 2017). National Amil Zakat Agency (BAZNAS) of Pati is improving its institutional capacity, so that zakat acquisition at Pati Regency will increase. It is estimated to reach 1 billion for one year. Zakat Institute of Nahdlatul Ulama and Muhammadiyah are also developing the quality of their resources to explore the great potential of zakat at Pati Regency. Zakat potential in Pati Regency is minimum of 20 billion, but what has been explored is still around 3 billion (www.ipmafa.ac.id, 2017).

Zakat funds are collected 3 billion per year, some of the zakat of profession funds are from Civil Servant and among them are from ordinary people. According to the data, it can be illustrated that zakat can be a source of economic strength if it is managed properly. Thus, the role of zakat management organization is very important to manage and distribute zakat, especially for zakat of profession.

A lot of zakat distribution which is carried out directly by muzaki to mustahik raises public questions about what the role of zakat management organization (Hamidi & Suwardi, 2013). From the various reasons behind the activities of muzaki, it certainly becomes introspection for zakat management organization. Zakat management organization does not seem to have full trust from society, especially muzaki. The role of zakat management organization is not only about socialization and raising funds. Zakat management organization has greater responsibility than that. Conducting socialization after society funds have been collected, the society has never been able to access how those funds have been distributed (Hamidi & Suwardi, 2013).

Accountability and financial statement transparency are one of indicators to assess public organization performance. One of the easiest accountability form to see is financial statement and transparency form in financial statement is openness of financial statement and is easily accessible to the public, especially muzaki. The financial statement arranged must be in accordance with accounting for zakat. Accounting for zakat is necessity for zakat management in accordance with sharia rules and at the same time to fulfil the demand and provision of good governance which include transparency and accountability (Astuti & Asrori, 2016). Due to the reason, it is said that the interest in paying zakat of profession is determined by the accountability and financial statement transparency.

Yunus (2016) added that the decisive factor on Muzaki interest in paying zakat of profession is religiosity. The internal factor in someone's self is the most influential in carrying out an action. Religiosity is an internal factor that is defined as the degree of trust in God and believes in religion adhered. Religion means a bond that must be held firmly and obeyed by human. Azman & Bidin (2015) also stated that reputation is the decisive factor for muzaki in paying zakat. Zakat management organization that has good reputation in public will have more appeal compared to others whose reputation is not good. Good or bad reputation of zakat management organization is related to how the organization builds it.

Research conducted by Yunus (2016) showed that trust and religiosity have positive effect on the interest of trader to distribute zakat in Baitul Mal. Farah et al. (2017) declared that religiosity is not significant towards compliance behaviour on income zakat. Research conducted by Aedy (2015) explained that there is no influence of public trust zakat management managed by zakat management organization. Research conducted by Azman & Bidin (2015) showed that reputation has positive effect on public compliance.

Study conducted by Pangestu & Jayanto (2017) found that variable of transparency and accountability have positive and significant influence on motivation to pay zakat in Semarang. Nurhayati et al. (2014) revealed that transparency has significant effect on the level of zakat fund receipt, but accountability does not have significant effect on the level of zakat fund receipt. Research conducted by Aedy (2015) revealed that there is no proven transparency in zakat management managed by zakat management organization.

The purpose of this research is to analyse the effect of reputation variable, financial report transparency, accountability, religiosity, and trust in the interest in paying zakat of profession. Originality in this study is zakat management organization chosen to be the object of the research, BAZNAS and LAZ at Pati Regency. This is because the phenomenon that occurs is still lack of optimism of zakat accumulation due to the lack of muzaki interest in paying zakat. Therefore, many muzaki distribute their zakat of profession directly to mustahik and it causes injustice among mustahik. In June 2018, Pati Regent came to BAZNAS to provide information to zakat and ASN management organization in Pati to distribute zakat from salary received. The socialization indicates that muzaki is lack of interest in distributing zakat from the profession he pursued.

Someone's willingness to do an action or not can be seen from his interest. In line with the theory of planned behaviour which considers all behaviours needed planning Farah et al. (2017). This facilitates various prevention that can be considered before doing something. The interest in paying zakat of profession is someone's willingness in distributing zakat from the profession he/she intends to give to those who are more in need. Paying for zakat of profession is the obligation of someone who has more wealth and has attained *nishab*. This is in accordance with *al wala'* theory as loyalty to Allah SWT for carrying out His command (Jayanto, 2016).

Zakat management organization is an organization that is principled with religious values, so that responsibility is not only to human but also to Allah. According to shariah enterprise theory, Allah is the eminent trust. Nevertheless, the resources possessed by stakeholders are the trusteeship from Allah in which a responsibility is used with the means and objectives set by God (Novarela & Sari, 2015).

Zakat management organization that has good reputation show that the organization is responsible and performs well. The aim of zakat management organization will be achieved if it is oriented in accordance with vision and mission. If it is achieved properly, it can be utilized as basic evaluation of muzaki towards zakat management organization and increasing interest in paying zakat of profession through zakat management organization. In line with theory of planned behavior which explains that human's behavior is not only from internal factor but also from subjective norm factor as well (Novarela & Sari, 2015). In this research, subjective norm is reaction received by muzaki from others' influence in their social environment to do and not take action in choosing zakat management organization to distribute their zakat of profession to mustahik. Research conducted by Azman & Bidin (2015) found a positive relationship between reputation towards compliance with paying zakat. Hafizah et al. (2016) proved in their research that there is a positive correlation between reputation and trust in zakat institution.

H₁: Reputation has positive and significant effect on the Interest in Paying Zakat of Profession

Transparency is built based on freedom to obtain information needed by public. Transparency implies that annual report is not only arranged but also accessible to public. Sharia enterprise theory explains the responsibility of the most important sharia company to Allah and the rest is human (Novarela & Sari, 2015). Based on the previous explanation, transparency is the responsibility of stakeholder to Allah SWT and to other stakeholders regarding freedom of access to information in zakat management organization. If the institution is able to present accountable and transparent reporting, it can be ascertained that public will be satisfied and more convinced to distribute zakat through zakat management organization and improve the interest of muzaki in paying zakat of profession.

Pangestu & Jayanto (2017) revealed a positive relationship between financial transparency and motivation to pay zakat. A study conducted by Yuliafitri & Khoiriyah (2016) also found that transparency has positive correlation with muzaki loyalty. As well as research from Sulaiman & Jamil (2014) found that there is a close relationship and receipt of zakat fund.

H₂: Financial Statement Transparency has positive and significant effect on the interest in paying zakat of profession

The responsibility of zakat management organization for zakat fund received from muzaki, can be seen from financial statement that have been arranged. Zakat management organization can be stated to be accountable if it is able to disclose information about the decision that have been made during the operation of entity. The financial statement that have been made indicates that zakat management organization has carried out its responsibilities, thus affecting muzaki interest in paying zakat of profession. Based on sharia enterprise theory, accountability is a form of responsibility not only to human but also be responsible to Allah SWT (Novarela & Sari, 2015), because it involves the wealth that have been deposited to zakat management organization.

Pangestu & Jayanto (2017) proved in their research that there is positive relationship between accountability and motivation to pay zakat. Research by Wahab & Rahman (2013) found that accountability can limit the leakage of fund and other resources in zakat management organization. Research conducted by Saad et al. (2014) accountability affects the management of zakat fund.

H₃: Accountability has positive and significant effect on the Interest in Paying Zakat of Profession

Religiosity can be seen from the realization of obedience from the religion someone believes in. Someone who has the ability to understand and apply the religious norms he/she adheres to in daily life indicates that he/she has high religiosity. High religiosity can make a person more obedient and tends to carry out commands and staying away from everything that is prohibited by Allah SWT. In the case of zakat, someone's obedience can be seen from the way he/she carries out the obligation by paying zakat. Based on *al wala'* theory that human's love for Allah SWT is always by carrying out His commands and avoiding everything that is forbidden by Allah SWT (Jayanto, 2016).

Religiosity is also supported by theory of planned behaviour which can influence someone's behaviour in paying zakat of profession. When a person has high religiosity, she/he will have tendency to behave by his/her religion. Yunus (2016) found positive relationship between religiosity towards the interest of traders to distribute zakat in Baitul Mal. Research conducted by Yazid (2017) found positive correlation of religiosity towards the interest in paying zakat of profession. Study conducted by Haji-Othman et al. (2017) also found that religiosity has significant relationship to interest.

H₄: Religiosity has positive and significant effect on The Interest in Paying Zakat of Profession

For zakat management organization, gaining trust in muzaki is not easy. Zakat management organization can be relied upon when they are able to disclose information about zakat fund honestly and act in accordance with sharia and must fully satisfy those who believe. Trust is one of the internal factors that arises because of Muzaki willingness to rely on zakat management organization as a place to distribute their zakat of profession to mustahik.

Based on theory of planned behavior that trust is included in the factor that come from within themselves so that it will give positive or negative response (Haji-Othman, 2016). This factor believes that an action must be taken, and there is a willingness to believe. If someone has trusted zakat management organization, he/she will pay zakat through zakat management organization. Yunus (2016) in his research found positive relationship between trust in the interest of traders to distribute zakat in Baitul Mal. Research conducted by Triyawan (2017) found a positive correlation of trust in interest in paying zakat. Ghazali et al. (2016) in his study found that trust is the main determinant in choosing zakat institution.

H₅: Trust has positive and significant effect on The Interest in Paying Zakat of Profession

Based on the theory description, previous research and logic, the framework of this research is illustrated in Figure 1.

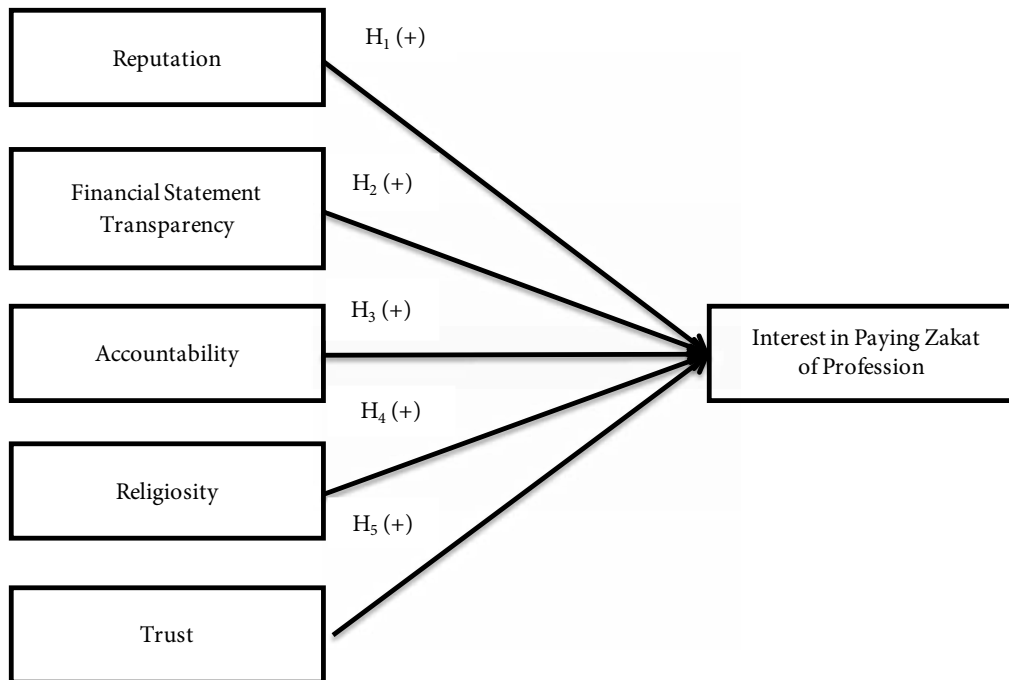


Figure 1. Framework of research

METHODS

This research was quantitative research with primary data type. The population of this study was muzaki who paid zakat in BAZNAS and LAZ at Pati Regency. The sampling technique was purposive sampling, with the criteria of muzaki who paid zakat of profession in BAZNAS and LAZ of 73 respondents. Data collection technique were carried out by questionnaire method.

In this study, the dependent variable was the interest in paying zakat of profession. The independent variables were reputation, financial statement transparency, accountability religiosity, and trust. Operational definitions are explained in Table 1.

This research applied a questionnaire to collect data. The questionnaire was distributed to muzaki who paid zakat in BAZNAS and LAZ at Pati Regency on October 10 to November 5, 2018. The data analysis used in this study was Structural Equation Modelling (SEM) based on Partial Least Square (PLS) with SmartPLS 3.0 analysis tool. For the confidence level (alpha 5%) the T-table value is 1.96.

Table 1. Operational Definition of the Variables

Variables	Definition	Indicators
The interest in paying zakat of profession (Y)	The interest in paying the profession of zakat is the tendency to settle on muzaki to channel professional zakat to the zakat management organization (Nur'aini & Ridla, 2015)	According to Yazid (2017) there are three indicators that are used are: Interest Desire Conviction
Reputation (X ₁)	The reputation is refers to the degree to which an institution seen high in the eyes of customers (Hafizah et al., 2016). Reputation in this research is the reputation of the zakat management organization according to muzaki's assessment.	According to Hardiani (2016) there are six indicators that are used are: Dynamic Cooperative Wise Character Successful Withdrawn

Variables	Definition	Indicators
Financial Statement Transparency (X_2)	Transparency is built on the basis of the freedom to obtain information needed by the community. Transparency implies that annual reports are not only made but also open and accessible to the public (Nurhayati et al., 2014)	According to Nasim & Romdhon (2014) there are five indicators that are used are: There are policy announcements regarding income, financial management and assets Available reports on income, financial management, and assets that are easily accessible Timely accountability reports are available Available means for votes and proposals from the people There is a system for providing information to the public
Accountability (X_3)	Accountability is the form of responsibility for all activities and activities of the organization as outlined in the form of financial reporting by the party given the responsibility to the trustee to achieve organizational goals within a certain period (Nurhayati et al., 2014).	According to Pangestu & Jayanto (2017) there are two indicators that are used are: Accountability Effectiveness
Religiosity (X_4)	Religiosity as a degree of belief in God and followed by believing and practicing principles set forth (Usman et al., 2017).	According to Usman et al. (2017) there are five indicators that are used are: Religious Obligation To Help the Poor and Needy To Purify Income To Get Reward from Allah To Help the Muslim Community
Trust (X_5)	Trust refers to as expectations, assumptions or beliefs of an individual about the possibility of action by other parties who can bring good, or at least not to the detriment of himself (Hafizah et al., 2016). The belief in this research is trust in zakat management organizations according to the assessment of muzaki.	According to Mustafa et al. (2013) a context specific questionnaire was developed as the main method of quantitative data collection. The instrument was administered to a sample of Muslim professionals who observe religious seclusion in the last ten days of the Islamic fasting month (itqaf) there are six indicators that are used are: The institution can be relied on to disclose information on zakat funds honestly. The institution can be relied on to act in line with Sharia in all its activities. The institution can be relied on to have a board that has reputable members. The institution can be relied on not to allocate zakat funds for other services. The institution can be relied on not to exploit the zakat payers. The institution can be relied on not to exploit the zakat beneficiaries.

Source: Primary data processed, 2018

RESEARCH FINDING AND DISCUSSION

Testing used Structural Equation Modelling (SEM) based on Partial Least Square (PLS) with SmartPLS 3.0 analysis tool. SEM-PLS includes outer model test and inner model test. Outer model test or measurement model connected the indicator with its construct. Outer model test or measurement model in which there was validity and reliability test. In this research, the indicator was considered valid because there was outer loading above 0.7 and the indicator is considered reliable because there was Cronbach alpha and composite reliability above 0.7.

Both of inner model test or structural model connected latent variables. Based on output SmartPLS 3.0 showed that the percentage of interest in paying zakat of profession was influenced by reputation, financial statement transparency, accountability, religiosity, and trust, namely R^2 value of 0.785 or 78.5% and the remaining 21.5% was determined by other factors not examined. Then, to test hypothesis it is necessary to look at P Values and Original Sample in Table 2.

Table 2. The Result of the Testing

	Hypothesis	Original Sample (O)	T Statistic	P Value	The Result
H ₁	Reputation has positive and significant effect on the Interest In Paying Zakat of Profession	0.182	1.993	0.047	Accepted
H ₂	Financial Statement Transparency has positive and significant effect on the interest in paying zakat of profession	0.308	2.886	0.004	Accepted
H ₃	Accountability has positive and significant effect on the Interest in Paying Zakat of Profession	0.087	1.223	0.222	Rejected
H ₄	Religiosity has positive and significant effect on The Interest in Paying Zakat of Profession	0.277	3.605	0.000	Accepted
H ₅	Trust has positive and significant effect on The Interest In Paying Zakat of Profession	0.237	3.605	0.003	Accepted

Source : Primary data processed, 2018

The Influence of Reputation on the Interest in Paying Zakat of Profession

The influence of reputation on interest in paying zakat of profession shows that reputation has positive and significant effect on interest in paying zakat of profession. It means that the higher the reputation of zakat management organization, the higher the interest of muzaki to pay zakat of profession. This is because BAZNAS and LAZ in Pati Regency have good reputation and also BAZNAS and LAZ at Pati Regency are goal oriented in accordance with their vision and mission. That is one of the proofs that BAZNAS and LAZ in Pati Regency have had good and responsible performance. Reputation cannot be achieved in a short time because it must be built for years to produce something that can be assessed by public. New reputation can survive and be sustainable if there is consistency between words and deeds.

According to theory of planned behaviour, because reputation is included in the subjective norm factor, namely someone's thought perception of others regarding the reputation of zakat management organization, so that it supports his/her interest in paying zakat of profession. The result of this study are in line with the research conducted by Azman & Bidin (2015) which also showed that reputation has positive effect on compliance behaviour in paying zakat. Research conducted by (Hafizah et al., 2016) showed that significant positive reputation for muzaki's trust in zakat institution.

The Influence of Transparency in Financial Statement on the Interest in Paying Zakat of Profession

The effect of financial statement transparency on interest in paying zakat of profession shows that financial statement transparency has positive and significant effect on interest in paying zakat of profession. It means that the more transparent the financial statement of zakat management organization, the higher the interest of muzaki to pay zakat of profession. Financial statement transparency carried out by BAZNAS and LAZ in Pati regency by publishing all reports including activities, programs, receipts, and disbursement of zakat fund whether they are published on website or printed which are then distributed to muzaki. It indicates that BAZNAS and LAZ in Pati Regency have carried out the transparency principle of the institution properly.

According to shariah enterprise theory shows that responsibility is divided into two, they are types of vertical and horizontal responsibility. This research shows that zakat management organization has implemented both vertical and horizontal responsibility. The type of vertical responsibility is being responsible to Allah SWT in carrying out His duties whether in accordance with Islamic sharia or not. Responsibility in horizontal form is being responsible to public, zakat payers, and other stakeholders regarding zakat fund whether it is used in ways and objective that have been mandated and published. So that the disclosure of financial statement is expected with the aim of improving public reasoning ability and interest in paying zakat of profession.

The results of this research are in line with the research conducted by Pangestu & Jayanto (2017) that financial transparency has positive effect on motivation to pay zakat in Semarang city. The research conducted by Yuliafitri & Khoiriyah (2016) also showed that the transparency of LAZ Zakat House has significant effect for muzaki. Research conducted by Sulaiman & Jamil (2014) found that there is a close relationship between transparency and receipt of zakat fund.

The Influence of Accountability on the Interest in Paying Zakat of Profession

The effect of accountability on interest in paying zakat of profession shows that accountability does not have significant effect on the interest in paying zakat of profession. That is, the role and responsibility of zakat institution are not only important for them to be responsible, but also to show how accountable they are in fulfilling their duties to public, zakat payers, other stakeholders in right time. The results of the study show that accountability carried out by BAZNAS and LAZ in Pati Regency has not presented maximum responsibility. It is because the financial statement of BAZNAS or LAZ in Pati Regency mostly do not provide report to muzaki every month, but provides periodic report every six months to several institutions or individual directly. In accordance with standards, financial statement is presented at a minimum periodically at the end of each month consisting of balance sheet, report of changes in fund, report of changes in asset under management, cash flow statement and note to financial statement in accordance with PSAK 109 standard.

In line with a research conducted by Yuliafitri & Khoiriyah (2016) that accountability does not have significant effect on muzaki loyalty, as well as research conducted by Nurhayati et al. (2014) that there is no significant effect of accountability of financial reporting on the receipt level and zakat fund in BAZ regencies and cities in West Java. Research conducted by Aedy (2015) showed that there is no accountability in zakat management managed by zakat management organization.

The Influence of Religiosity on Interest in Paying Zakat of Profession

The effect of religiosity on the interest in paying zakat of profession shows that religiosity has positive and significant effect on the interest in paying zakat of profession. It means the higher the religiosity level of someone, the higher the interest level in paying zakat of profession. Most of respondents who paid zakat of profession in BAZNAS and LAZ of Pati Regency thought that paying zakat is religious obligation. They feel that there are other people's assets which were deposited through them and were obliged to zakat. They prefer to pay zakat on BAZNAS and LAZ so that there is equality of zakat distribution among mustahik. It becomes one of the types of

muzaki religiosity towards his religion.

In line with theory of planned behaviour, it shows that there is an impulse to behave, namely attitude. Religiosity is personal element embedded in human character that has an impact on behaviour and attitude. Attitude is a personal factor, which is learned to give positive or negative response. Muzaki will be satisfied if zakat distribution which will be distributed to the rightful recipients is in accordance with what has been promised by amil institution, then muzaki will give positive response. On the contrary, if zakat distribution cannot provide benefits and is not in accordance with the specification of product and service, then Muzaki will give negative response.

Religiosity is also in line with *Al Wala'* theory, by always carrying out His commands and avoiding everything that is forbidden by Allah SWT. For a Muslim, religiosity can be seen from how far the knowledge, belief, implementation, and appreciation of Islam. If someone understands Islam and knows his/her obligation, he/she will always carry out the commands of Allah SWT, in the case of zakat of profession, he/she will pay zakat for the result of his/her work. The results of this study are in line with the research conducted by Yunus (2016), Yazid (2017), Haji-Othman et al. (2017) that proved religiosity has significant positive relationship to the interest in paying zakat of profession.

The Influence of Trust on the Interest in Paying Zakat of Profession

The influence on the interest in paying zakat of profession shows that trust has positive and significant effect on the interest in paying zakat of profession. It means the higher the trust of muzaki towards zakat institution, the higher the interest of muzaki to distribute zakat to zakat management organization. Muzaki's trust in BAZNAS and LAZ of Pati regency is by assuming that BAZNAS and LAZ can be relied upon to disclose information about zakat fund and can be relied upon to act in accordance with sharia in all activities. It indicates that muzaki has high level of trust in BAZNAS and LAZ at Pati.

In line with theory of planned behaviour, because trust is included in personal factor, so that it will give positive or negative response. This factor believes that an action must be taken and there is willingness to fulfil that belief. If someone has trusted zakat management organization, he/she will pay zakat to zakat management organization. So that there is a feeling of trust from muzaki towards zakat management organization and want to continue to cooperate with zakat management organization. Muzaki's trust in zakat management organization can be improved with maximum service from zakat management organization itself.

The result of this study are in line with the research conducted by Yunus (2016) which declared that he found positive relationship between trust in the interest of traders to distribute zakat in Baitul Mal. Research conducted by Triyawan (2017) found positive correlation of trust on interest in paying zakat. Ghazali et al. (2016) in his research found that trust is the decisive factor in choosing zakat institution.

CONCLUSION

This study found that reputation, financial statement transparency, religiosity, and trust have positive and significant influence on interest in paying zakat of profession, but accountability does not have significant effect on interest in paying zakat of profession. The findings of this study are not only for knowledge but also for zakat management organization. By applying SEM-PLS analysis technique, this research is able to provide empirical evidence that is in line with the findings of previous research as well as developing knowledge about the interest in paying zakat of profession. The information presented in this study can be utilized as material for planning, formulating strategies and steps in making decisions, so that it will improve the zakat of profession in the future.

Suggestions for BAZNAS and LAZ are accountability and transparency that are very important thing so that they must be fully implemented by BAZNAS/LAZ. Both of those concepts need to be applied by all public institutions, in this case, especially BAZNAS/LAZ as the

implementation of accountability for the management of people's funds. The writer suggests that BAZNAS or LAZ can create a balance of information to improve the welfare of all stakeholders. The balance of information can be done by applying the concept of sharia enterprise theory (SET), so that the expected information will make muzaki more understand whether the fund management is in accordance with sharia or not. The duration of sampling by researcher was due to sampling only from respondents who came directly to zakat institution for which further research is expected to improve the number of respondents by visiting respondents directly.

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