

# THE EFFECT OF INSTITUTION IMAGE, SERVICE QUALITY, ACCOUNTABILITY, AND TRANSPARENCY OF FINANCIAL STATEMENTS ON DONOR TRUST IN THE BARKASMAL NUSANTARA FOUNDATION

**Prawesti Eka Listyaningrum**  
*Universitas Negeri Yogyakarta*  
[prawestiekal01@gmail.com](mailto:prawestiekal01@gmail.com)

**Abdullah Taman**  
*Universitas Negeri Yogyakarta*  
[abtaman@uny.ac.id](mailto:abtaman@uny.ac.id)

**Abstract: Pengaruh Citra Lembaga, Kualitas Pelayanan, Akuntabilitas, dan Transparansi Laporan Keuangan terhadap Kepercayaan Donatur pada Yayasan Barkasmal Nusantara.** Penelitian ini bertujuan untuk mengetahui pengaruh citra lembaga, kualitas pelayanan, akuntabilitas, dan transparansi laporan keuangan terhadap kepercayaan donatur pada Yayasan Barkasmal Nusantara baik secara parsial maupun simultan. Penelitian ini termasuk ke dalam penelitian kuantitatif dengan data primer yang diperoleh melalui penyebaran kuisioner melalui *Google Form*. Penelitian ini termasuk ke dalam penelitian asosiatif kausal. Populasi penelitian berjumlah 200 dan sampel penelitian berjumlah 127 dengan teknik pengambilan sampel berupa *simple random sampling*. Teknik analisis data yang digunakan adalah analisis statistik deskriptif, uji asumsi klasik, dan uji regresi linear berganda. Hasil penelitian ini antara lain: 1) citra lembaga berpengaruh positif signifikan terhadap kepercayaan donatur, 2) kualitas pelayanan berpengaruh positif signifikan terhadap kepercayaan donatur, 3) akuntabilitas berpengaruh positif akan tetapi tidak signifikan terhadap kepercayaan donatur, 4) transparansi laporan keuangan berpengaruh positif, dan 5) secara simultan citra lembaga, kualitas pelayanan, akuntabilitas, dan transparansi laporan keuangan berpengaruh positif signifikan terhadap kepercayaan donatur pada Yayasan Barkasmal Nusantara serta seluruh variabel independen pada penelitian ini berpengaruh sebesar 58 % terhadap kepercayaan donatur pada Yayasan Barkasmal Nusantara.

**Keywords:** Citra Lembaga, Kualitas Pelayanan, Akuntabilitas, Transparansi Laporan Keuangan, Kepercayaan Donatur

**Abstract: The Effect of Institution Image, Service Quality, Accountability, and Transparency of Financial Statements on Donor Trust in the Barkasmal Nusantara Foundation.** This research aims to determine the effect of institution image, service quality, accountability, and transparency of financial statements on donor trust in the Barkasmal Nusantara Foundation, either partially or simultaneously. This research is included in the quantitative research with primary data obtained through the distribution of questionnaires through Google Form. This research is included in causal associative research. The research population was 200 and the research sample was 127 with a simple random sampling technique. The data analysis technique used is descriptive statistical analysis, classical assumption test, and multiple linear regression test. The results of this study include: 1) institution image has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation, 2) service quality has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation, 3) accountability has a positive but not significant effect on donor trust in the Barkasmal Nusantara Foundation, 4) transparency of financial statements has a positive but not significant effect on donor trust in the Barkasmal Nusantara Foundation, and 5) simultaneously institution image, service quality, accountability, and transparency of financial statements has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation and all independent variables in this research have an effect of 58 % on donor trust in the Barkasmal Nusantara Foundation.

**Keywords:** Accountability, Donor Trust, Institution Image, Service Quality, Transparency of Financial Statements

## INTRODUCTION

Social foundations in Indonesia are getting here and growing. There are many social foundations in Indonesia. Starting from a social foundation engaged in education, social, health, humanitarian, and others. According to the records of the Directorate General of Social Rehabilitation (Rikin, 2014), in 2014 there were approximately 8,000 orphanages and foundations of government-owned, regional-owned, and private social services. In addition, there are approx. 2,000 social foundations that do not yet have official permits.

A social foundation is an organization in the form of an organization non-profit. This foundation has a goal for the benefit of many people in the social, religious, and humanitarian fields. Social foundations have the function and purpose of being a non-profit forum for the welfare of society at large. In its operational activities, the foundation Social is not profit-driven. This social foundation has various humanitarian programs according to its organizations.

Just like non-profit organizations in general, social foundations obtain sources of funds from donors who donate their donations. A social foundation whose main source of funding comes from donors of

course becomes a big responsibility for social foundations that are concerned. These funds must be managed properly, correctly, and can be trusted in accordance with the program and objectives of the foundation. So in this needed existence something transparency and accountability from social foundation so that formation something trust from public specifically donor. Element trust from the public specifically donors is something important thing for the social foundation because of the decision society to donate to the foundation. However, not a few people are still hesitant to donate to a social foundation.

One of the cases related to the misuse of donation money has occurred in 2017. Quoted from the online news site BBC NEWS (2017), happened misappropriation or misuse of donation money by activists known as Cak Budi. Cak Budi finally returned donation money by channeling it to the Aksi Cepat Tanggap Foundation with a total of IDR 1.7 billion. The money consists of donations obtained through personal accounts, donations through the kitabisa.com site, and Fortuner car sales his property which was allegedly purchased with the misuse of donation money. The wife from Cak Budi revealed that all financial activities of donated funds obtained are not recorded neatly so cannot know the exact amount of the donations

received. This case provides a fact that in management of donation money requires good transparency and accountability from the manager. Case this give a fact that in the management money donation required something transparency and good accountability. In compiling financial statements, non-profit companies must adhere to accounting standards applicable in Indonesia, namely the Statement of Accounting Standards Finance No. 45 Financial Reporting of Non-Profit Organizations.

Based on the previous explanation, researchers are interested in knowing what factors affect donor trust. There are several differences in the results of previous studies related to factors that affect donor trust, such as in the research by Putri et al (2019), the institution image has a significant effect on public trust to pay ZIS funds, while according to the results of Herianingrum et al (2019). the institution image has no significant effect on donor trust.

In addition to the differences in the results of research on institution image, there are differences in research results regarding the effect of service quality on donor trust. This is indicated by the results of research conducted by Eha Nugraha in 2019 that service quality has a significant effect on the muzak trust. Meanwhile, according to the results of research from

Herianingrum et al (2019), the quality of Islamic services does not significantly affect significantly to donor trust. The results of the research by Herianingrum et al (2019) regarding service quality are in line with the results of research from Putri et al (2019).

This also applies to the accountability and transparency of reports finance. Where there are research results that show that accountability and transparency of financial statements separately have an effect that is significant to donor trust, but there are also stated that it had no significant effect. However, simultaneously or together, accountability and transparency of financial statements have a significant effect on donor trust.

Furthermore, based on the stewardship theory, managers of social foundations must prioritize the interests of the organization over personal interests. The manager of the social foundation has a responsibility to the donors. In this case the manager must be trustworthy, act responsibly, and have integrity. So that the trust of donors is very necessary for social foundations. In addition, the relation to human nature in stewardship theory in the form of act responsibly can be described by the implementation of accountability and transparency of financial statements by social foundations. While the nature of integrity can be described by the institution

image and service quality. The intuition image is good in society can illustrate that the quality or condition of this social foundation is good. The good service quality to donors can illustrate that this foundation has good integrity because the quality of service is the first thing that can be felt directly by the donors.

Based on the above background, this research was conducted to confirm whether or not there is an effect on institution image, service quality, accountability, and transparency of financial statements on the donor trust either partially or simultaneously. The title of this research is "The Effect of Institution Image, Service Quality, Accountability, and Transparency of Financial Statements on Donor Trust in the Barkasmal Nusantara Foundation".

The Barkasmal Nusantara Foundation was chosen as the research site because this foundation has its characteristics which lie in the source of the foundation's funds which come from collecting used paper, used goods that are still fit for use or worthy of sale, and donations of cash and there are business endowments in the form of lodging. In addition, Barkasmal has been covered several times by various newspapers and news programs on television, thus making Barkasmal increasingly known by the wider community.

## **LITERATURE REVIEW**

### **Stewardship Theory**

Stewardship theory has sociological and psychological roots designed for the benefit of explaining the situation when the manager a steward and acts in the interests of the owner (Donaldson & Davis (1989, 1991) in Raharjo, 2007: 39). Stewardship theory is an attitude and behavior that prioritizes the long-term interests of the group or organization above personal goals in the service of personal interests (Hernandez (2008) in Jefri, 2018: 18). This is in line with the explanation from Suryani (2018: 44-45) that stewardship theory is based on philosophical assumptions that have a relationship with human nature that is essentially trustworthy, act responsibly and with integrity.

In relation to public sector organizations, especially organizations non-profit in accordance with this study, stewardship theory describes that the administrator or manager of the non-profit organization as a steward must put the interests of the organization above personal interests. Besides that, owners of non-profit organizations in this theory can be donors so the steward has a responsibility to the donors. A steward must be trustworthy, act responsibly, and have integrity in managing the organization and maximizing and protecting the wealth organization.

## **Trust**

Trust is a feeling that is in the self someone that he believes in something and certainly believes in other people, where this person expects the person or thing he sure will not disappoint him because he believes in honesty, goodness, and truth. Meanwhile, donor trust in social foundations is the level of trust from the donor that he has donated in the right place that later benefits personal donors and foundations to achieve goals from the social foundation concerned (Maulidiyah and Darno 2019: 2). In addition, donor trust can mean that someone who has faith has donated to the right place.

Factors affecting trust according to Pappers and Roggers (in Maliyah, 2015: 13-14) is value and dependence on others imply vulnerability and poor communication open and orderly. According to Sari (2017: 54), the lack of information in planning and measuring performance can create a sense of distrust. Trust and distrust can arise because of several factors, namely information, influence, and control.

Meanwhile, according to Prof. Sofyan Syafri Harahap in Athifah et al (2018: 55), in maintaining and increasing public trust in financial statements, there are three main factors in the form of transparency, a culture of accountability, and human integrity. Furthermore, according to some researchers quoted in Putri et al (2019: 181), the factors that affect public trust to pay ZIS (Zakat,

Infiah, Sadaqah) are knowledge, service quality, income, religiosity, and institution image. This is in line with the explanation of Herianingrum et al (2019: 715) that the institution image is getting stronger and how good the services quality to donors and potential donors affect interest and public trust in the amil zakat institution.

## **Institution Image**

The institution image is the perception or impression that is owned by someone against an institution or product of an institution that is affected by factors outside the control of the institution (Rendi, 2017: 29).

Elements of corporate image on complete information related to image companies according to Harrison (2005: 71) (in Herianingrum et al, 2019: 717), among others: 1) personality, 2) reputation, 3) value, and 4) corporate identity.

## **Service Quality**

Service quality is a level of excellence that is expected along with its control to fulfill the wishes of customers (Tjiptono (2012) in Putri et al, 2019: 181). Service quality is also equated with customer satisfaction so service quality is how far the service can meet customer expectations (Lovelock and Wright (2007) in Herianingrum et al, 2019: 715). Based on the explanation, it can be concluded that service quality has a relationship with customer satisfaction so quality service is an

expected level of excellence along with its control to meet customer desires and expectations customers.

The following are the dimensions of service quality according to Prasuraman (in Tjiptono in Rendi, 2017: 26), including: 1) tangible, 2) reliability, 3) responsiveness, 4) assurance, and 5) empathy.

### **Accountability**

Accountability according to Syerly et al (2018: 89) is an obligation that requires the organization to explain how the realization of the authority is obtained. Miriam Budiarjo in Syerly et al (2018: 90-91) explains that accountability is the responsibility of the parties mandated to the giver. Definition of accountability, according to Syahrudin Rasul (in Maulidiyah and Darno, 2019: 2), accountability is a form of the ability of a person or group to convey answers to the highest authority for existing efforts to the general public in an organization.

Koppel in Aman, Al-Shbail, and Mohammed (in Wicaksono, 2015: 7) explains the dimensions of accountability. These dimensions act as a measuring tool in determining the level of accountability carried out by a public sector organization. These dimensions include: 1) transparency, 2) accountability, 3) control, 4) responsibility, and 5) responsivity.

### **Transparency of Financial Statements**

Transparency of financial statements is an activity of giving information relating to the finances of the institution concerned to donors as a form of accountability (Handayani, 2021: 2). In addition, the transparency of financial statements can mean that there is an open policy from an institution related to information-related to financial statements.

The principles of transparency according to Utama and Rediana (2014: 107) are as follows: 1) there is easy access, 2) information is easy to understand and clear, and 3) it is true and not misleading.

### **Non-Profit Organization**

Organization in KBBI means a unit in the form of structure and so on which consists of parts in the form of people and so on with a specific goal to be achieved. Meanwhile, non-profit in KBBI is not prioritizing profit. So, a non-profit organization is a unit in the form of composition and so on which consists of parts in the form of people and so on with particular goal to be achieved by nature and does not prioritize profit gain. According to Kurniasari (in Rahayu et al, 2019: 39), a non-profit organization is an organization that has a goal principal in supporting an issue in attracting public attention to form a non-commercial and non-profit purpose. In preparing financial statements, non-profit companies must adhere to the accounting standards applicable in Indonesia, namely

the Statement of Financial Accounting Standards No. 45 Organizational Financial Reporting Non-profit.

### **General Description of the Barkasmal Nusantara Foundation**

The Barkasmal Nusantara Foundation is one of the social foundations that engaged in education by providing educational scholarship assistance to orphans and poor people (underprivileged) in the Special Region of Yogyakarta. In addition, this foundation is also engaged in the processing of secondhand. This is because the Barkasmal Nusantara Foundation receives funds from the collection of used goods suitable for use or suitable for sale, used paper, and donations of cash. This foundation is located at Jalan Turonggosari II Number 23 B, Pandeansari, Condongcatur, Depok, Sleman, Special Region of Yogyakarta.

The Barkasmal Nusantara Foundation has been initiated since 2012 by Dori Saputra as chairman of the foundation. In 2018 to be exact on June 04 2018 the Barkasmal Nusantara Foundation has an official permit with the issuance of a Letter of Decree of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-0007681.AH.01.04.

### **Research Hypotheses**

**H1:** Assumed institution image has a significant positive effect on donor

trust in the Barkasmal Nusantara Foundation.

**H2:** Assumed service quality has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation.

**H3:** Assumed accountability has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation.

**H4:** Assumed transparency of financial statements has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation.

**H5:** Assumed institution image, service quality, accountability, and transparency of financial statements significant positive effect on donor trust in the Barkasmal Nusantara Foundation.

### **RESEARCH METHODS**

The type and design of this research are quantitative research with primary data obtained through distributing questionnaires to donors of the Barkasmal Nusantara Foundation. This research was carried out at the Barkasmal Nusantara Foundation and through Google Forms from February to April 2022. The population in this research is active donors to the Barkasmal Nusantara Foundation, which is 200 donors. For as the sample in this research amounted to 127

samples. In the sampling process, to determine the number of samples or sample size, the researcher used a table for determining the number of samples from specific population developed by Isaac and Michael in Sugiyono (2013: 87). Researchers use level error of 5%. The sampling technique in this study used a simple random sampling technique.

This research has four independent variables, namely institution image, service quality, accountability, and transparency of financial statements, and one dependent variable in the form of donor trust.

Data collection techniques and data collection instruments used in this research were online questionnaires via Google Forms. Meanwhile, the measurement scale used is the Likert scale.

The data analysis technique used is

#### 1. Descriptive analysis.

Descriptive statistical analysis is a technique used to analyzing the data collected by describing the research data as it is without intending to draw conclusions generally accepted or generalized (Sugiyono, 2013: 147).

#### 2. Classical assumption test.

The classical assumption test is an analysis prerequisite test consisting of a normality test, linearity test, multicollinearity test, heteroscedasticity test, and autocorrelation test.

#### 3. Multiple linear regression test.

A multiple linear regression test was used to determine the effect of independent variables (institution image, service quality, accountability, and transparency of financial statements) on the dependent variable (donor trust). This multiple linear regression test using the regression equation formula found in Sekaran and Bougie (2017: 139). Here's the formula for the multiple linear regression equation.

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e$$

Where:

Y = dependent variable (Donor Trust)

B = regression coefficient

X = independent variable

e = standar error

In addition, the t-test and F test were also used. The t-test was used to partially test the effect of the independent variable on the variable dependent on this research. While the F test is used to test the influence of independent variables simultaneously on dependent variable. Finally, the data analysis of this research used the coefficient of determination test. The coefficient of determination test is carried out for knowing the percentage of the effect of the independent variable on the dependent variable.

## **RESEARCH RESULTS AND DISCUSSION**

## Data of Respondents

Respondents in this research amounted to 127 respondents. To know the general characteristics of the respondents in this research the researchers conducted identification based on age, gender, region of origin, occupation, and a long time to be a donor.

### 1. Identification of Respondents by Age

Respondents with age 20-25 years old a total of 48 respondents, respondents aged 26-30 years a total of 27 respondents, respondents aged 31-35 years a total of 25 respondents, and respondents with age > 35 years totaled 27 respondents. In addition, there are no respondents who are less than 20 years old. Therefore, it can be concluded that the majority of respondents in this study have an age between 20-25 years which is equal to 37,8%.

### 2. Identification of Respondents by Gender

Respondents in this research the majority of women were as many as 94 respondents or 74%. Of the respondents who are male as many as 33 respondents or 26%.

### 3. Identification of Respondents by Region of Origin

The respondents amounted to 59,1% or 75 respondents who came from outside the Special Region of Yogyakarta and 50,9% or 52 respondents who came from the Special Region of Yogyakarta.

### 4. Identification of Respondents by Occupation

Respondents in this research the majority worked as private sector employees and was followed by PNS/teachers/lecturers/POLRI/TNI, as well as students are in third place.

### 5. Identification of Respondents Based on a Long Time to be a Donors

The majority of respondents in this research became donors for 1-2 years. Respondents who became donors for less than one year as many as 43 respondents (33,9%), who became donors for 1-2 years as many as 48 respondents (37,8%), who became donors for 2-3 years as many as 22 respondents (17,3%), who became donors for 3-4 years as many as 3 respondents (2,4%), and who have been donors for more than four years as many as 11 respondents (8,7%).

## Descriptive Statistical Analysis

### 1. Institution Image Variable

The mean for this variable is 26,85 with a median of 27 and modus of 30 as well as a standard deviation of 2,573. The lowest score on this variable is 22 while the highest score is 30 and the range or difference between the highest and lowest scores is eight.

### 2. Service Quality Variable

The mean the variable is 42,87 with a median of 42 and a modus of 50 as well

as a standard deviation of 5,099. The lowest or minimum score on this variable is 29 while the highest score is 50 and the range or the difference between the highest and lowest scores is 21.

### 3. Accountability Variable

The mean on this variable is 43,35 with a median of 43 and a modus of 50 as well as a standard deviation of 5,040. The lowest or minimum score on this variable is 33 while the highest score is 50 and the range or the difference between the highest and lowest scores is 17.

### 4. Transparency of Financial Statements Variable

The mean on this variable of 30,14 with a median of 30 and a modus of 35 as well as a standard deviation of 4,045. The lowest or minimum score on this variable of 21 while the highest score is 35 and the range or difference between the highest and lowest scores is 14.

### 5. Donor Trust Variables

The mean on this variable of 32,12 with a median of 33 and a modus of 35 and a standard deviation of 3,111. The lowest or minimum score on this variable of 25 while the highest score of 35 and the range or difference between the highest and lowest scores is 10.

## Classical Assumption Test

### 1. Normality test

Table 1: Normality Test Results

N	Asymp, Sig. (2-tailed)	Information
127	0,200	Normal

The normality test used in this research is the One-Sample Kolmogorov-Smirnov Test. In the One-Sample Kolmogorov-Smirnov Test, the data is declared to be normally distributed if the results are significantly more than 0,05. Based on the table above, it can be seen that the test results normality in this research has a significance value of  $0,200 > 0,05$  so it can be concluded that the data is normally distributed.

### 2. Linearity Test

Table 2: Linearity Test Results

Variable	Deviation form linearity		
	Independen	Dependen	F Sig.
Institution Image	Donor Trust	0,75	0,63
Service Quality	Donor Trust	1,605	0,075
Accountability	Donor Trust	1,101	0,364
Transparency of Financial Statements	Donor Trust	1,802	0,051

Based on the data in the table above, it can be concluded that the data in this research is linear. This is because the significance value of each variable in this research is greater than 0,05.

### 3. Multicollinearity Test

Table 3: Multicollinearity Test Results

Variable	Tolerance	VIF
Institution Image	0,477	2,097
Service Quality	0,250	3,996
Accountability	0,189	5,283
Transparency of Financial Statements	0,392	2,553

The tolerance value on the multicollinearity test results must be greater than the limit value is 0,10 and the VIF value must be less than 10. Based on the results of the multicollinearity test shown in table 30 can be concluded that there is no symptom of multicollinearity between variables because the tolerance value is nothing less than 0,10 and no VIF value greater than 10.

#### 4. Heteroscedasticity Test

Table 4: Heteroscedasticity Test Results

Variable	Unstandardized Residual
Institution Image	0,402
Service Quality	0,457
Accountability	0,507
Transparency of Financial Statements	0,507

On the results of the heteroscedasticity test, the data is declared free of problems related to heteroscedasticity if the unstandardized residual value is greater than 0,05. Based on the table above, it can be concluded that the value of unstandardized residual for each variable is above 0,05 so that there is no problems related to heteroscedasticity in this research.

#### 5. Autocorrelation Test

Table 5: Autocorrelation Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
0,761	0,580	0,566	2,050	1,990

The results of the autocorrelation test using Durbin-Watson in this research amounted to 1,990. This result is compared

with the value of  $d_u$  where the value of the Durbin-Watson ( $d_w$ ) must lie between  $d_u$  and  $4-d_u$ . Amount of the sample in this research was 127 and the number of independent variables is four, so  $d_u$  from table r is 1,7757 and  $4-d_u = 4 - 1,7757 = 2,2243$ . The value of  $d_w = 1,990 > 1,7757$  and  $d_w = 1,990 < 2,2243$ . Because it can be concluded that in this research there is no autocorrelation problem.

### Hypothesis Test

#### 1. Multiple Linear Regression Analysis

Table 6: Multiple Linear Regression Test Results

Variable	$\beta$	Constanta
Institution Image	0,387	
Service Quality	0,216	
Accountability	0,027	8,054
Transparency of Financial Statements	0,107	

Based on the results of the multiple linear regression test in the table above, the following are multiple linear regression equations in this study:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

$$Y = 8,054 + 0,387 X_1 + 0,216 X_2 + 0,027 X_3 + 0,107 X_4 + e$$

The following is an explanation of the multiple linear regression equation above:

- $\beta_0 = 8,054$  is a constant value. This means that if institution image, service quality, accountability, and transparency of financial statements constant value (0). So the value of the donor trust in the

Barkasmal Nusantara Foundation of 8,054.

- b.  $\beta X_1 = 0,387$   $X_1$  means that the variable institution image has a positive effect on donor trust in the Barkasmal Nusantara Foundation. If there is an additional of one respondent's response on the institution image, it will affect donor trust in the Barkasmal Nusantara Foundation of 0,387.
- c.  $\beta X_2 = 0,216$   $X_2$  means that the service quality variable has an effect positive on donor trust in the Barkasmal Nusantara Foundation. If there is an additional one score of respondent's response on the service quality variable, it will affect trust donors to the Barkasmal Nusantara Foundation are 0,216.
- d.  $\beta X_3 = 0,027$   $X_3$  means that the accountability variable has a positive effect on donor trust in the Barkasmal Nusantara Foundation. If there is an additional one score of respondent's response on the variable accountability, it will affect the donor trust in Barkasmal Nusantara Foundation of 0,027.
- e.  $\beta X_4 = 0,107$   $X_4$  means that the transparency of financial statements variable positive effect on donor trust in the Barkasmal Nusantara Foundation. If there is an additional one score of respondent's response on the transparency of financial statement variable, it will affect the donor trust in

the Barkasmal Nusantara Foundation of 0,107.

Based on the explanation above, it can be concluded that the institution image has the greatest effect on donor confidence in Barkasmal Nusantara Foundation.

## 2. T-Test

Table 7: T-Test Results

Variable	T <sub>Count</sub>	Significance
Institution Image	3,765	0,000
Service Quality	3,022	0,003
Accountability	0,325	0,746
Transparency of Financial Statements	1,483	0,141

The following is an explanation of the table:

- a. The first hypothesis related to the institution image variable is accepted. This matter because the value of  $t_{count} > t_{table}$  is  $3,765 > 1,97960$ .  $T_{table} = t(a/2; n-k-1) = t(0,025; 122) = 1,97960$ . In addition, the significance value of the variable institution image is  $0,000 < 0,05$ . Based on this explanation, it can be concluded that the institution image has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation.
- b. The second hypothesis is related to the acceptable service quality variable. This is because the value of  $t_{count} > t_{table}$  is  $3,022 > 1,97960$ .  $T_{table} = t(a/2; n-k-1) = t(0,025; 122) = 1,97960$ . In addition, the significance value of the service quality variable of  $0,003 < 0,05$ . Based on the

explanation it can be concluded that service quality has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation

c. The third hypothesis related to the accountability variable is rejected. This matter because the value of  $t_{count} < t_{table}$  is  $0,325 < 1,97960$ .  $T_{table} = t(a/2; n-k-1) = t(0,025; 122) = 1,97960$ . In addition, the significance value of the variable accountability of  $0,746 > 0,05$ . Based on this explanation, it can be concluded that accountability has a positive effect but is not significant on donor trust in the Barkasmal Nusantara Foundation.

d. The fourth hypothesis is related to the transparency of financial statement variable rejected. This is because the value of  $t_{count} < t_{table}$  is  $1,483 < 1,97960$ .  $T_{table} = t(a/2; n-k-1) = t(0,025; 122) = 1,97960$ . In addition, the value of the significance of the transparency of financial statement variable is  $0,141 > 0,05$ . Based on this explanation, it can be concluded that transparency of financial statements has a positive but is not significant effect on donor trust in the Barkasmal Nusantara Foundation.

### 3. F Test

Table 8: F Test Results

$F_{Count}$	Significance
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Regression	42,035	0,000
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Based on the data in table 35 the value of  $F_{count} > F_{table}$  is  $42,035 > 2,45$  where  $F_{table} = f(k; n-k) = f(4; 123) = 2,45$ . The significance value is  $0,000 < 0,05$ . Therefore, it can be concluded that institution image, service quality, accountability, and transparency of financial statements simultaneously have significant positive effects on donor trust in the Barkasmal Nusantara Foundation.

### 4. Coefficient of Determination

Table 9: Coefficient of Determination Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,761	0,58	0,566	2,050

Based on the results of the coefficient of determination above, it is obtained R Square of 0,58. So it can be concluded that the effect of the independent variables in the form of institution image, service quality, accountability, and transparency of financial statements on donor trust in the Barkasmal Nusantara Foundation of 58%. While 42% were affected by the other variables outside of research.

### The Effect of Institution Image on Donor Trust in the Barkasmal Nusantara Foundation

Based on the results of the multiple linear regression test in table 6, it can be it is

known that institution image has a positive effect on donor trust in the Barkasmal Nusantara Foundation of 0,387. That means that if there is an additional of one score of the respondent's response to this variable (institution image), it will affect the dependent variable (donor trust) of 0,387. Meanwhile, based on the data in table 7 related to the results of the t-test, it can be it is known that the institution image variable has a significant effect on donor trust in the Barkasmal Nusantara Foundation. This is because the value of  $t_{count} > t_{table}$  is  $3,765 > 1,97960$  and the significance is  $0,000 < 0,05$ . So it can be concluded that the first hypothesis or H1 "Assumed institution image has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation." was accepted.

The results of this research are in line with research by Putri et al (2019) entitled "Factors Affecting Community Trust to Pay Zakat at the National Board of Zakat (BAZNAS) of South Kalimantan Province". Research result by Putri et al (2019) shows that institution image is positively affected significantly public trust to pay ZIS funds (Zakat, Infaq, Sadaqah) at BAZNAS, South Kalimantan Province. The results of this research contradict the results of research by Herianingrum et al (2019) entitled "The Influence of Quality of Islamic Service and Institution Image to Donor Trust at National Amil Zakat Institute (LAZNAS)" which

indicates institution image does not significantly effect on donor trust.

### **The Effect of Service Quality on Donor Trust in the Barkasmal Nusantara Foundation**

The results of the multiple linear regression test in table 6 show that service quality has a positive effect on donor trust in the Barkasmal Nusantara Foundation of 0,216. So, if there is an additional of one score of the respondents' responses to this variable (service quality), it will affect the dependent variable (donor trust) is 0,216. Meanwhile, according to the results of the t-test presented table 7 shows that service quality has a significant effect on donor trust in the Barkasmal Nusantara Foundation. This matter because the value of  $t_{count} > t_{table}$  is  $3,022 > 1,97960$  and the value of the significance is  $0,003 < 0,05$ . Therefore, it can be concluded that the second hypothesis or H2 "Assumed service quality has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation." was accepted.

The results of this research are in line with the results of research by Eha Nugraha (2019) entitled "Pengaruh Akuntabilitas, Transparansi, dan Kualitas Pelayanan Lembaga Pengelola Zakat Terhadap Komitmen Muzzaki: Kepercayaan Muzakki Sebagai Variabel Intervening". Eha's research results shows that service quality

has a positive effect significant to muzaki trust.

The results of this research contradict the research of Putri et al (2019) which shows that service quality has a positive effect but it does not significantly affect donor trust to pay ZIS funds at BAZNAS, South Kalimantan Province. In addition, the results of research also contradict the results of the research by Herianingrum et al (2019) which shows that the quality of Islamic services does not significant effect donor trust.

### **The Effect of Accountability on Donor Trust in the Barkasmal Nusantara Foundation**

Based on the results of the multiple linear regression test in table 6, it can be it is known that accountability has a positive effect on trust donors in the Barkasmal Nusantara Foundation amounting to 0,027. That means that if there is an additional of one score of the respondent's response to this variable (accountability), it will affect the dependent variable (donor trust) of 0,027. Meanwhile, based on the data in table 7 related to the results of the t-test, it can be it is known that the accountability variable has no significant effect on donor trust in the Barkasmal Nusantara Foundation. That matter because the value of  $t_{count} < t_{table}$  is  $0,325 < 1,97960$  and the significance is  $0,746 > 0,05$ . So it can be concluded that the third hypothesis or H3 "Assumed

accountability has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation." was rejected.

H3 is rejected because it is based on the results of the t-test on the accountability variable shows that the value of  $t_{count} < t_{table}$  and the significance value is greater than 0,05. This shows that the results of the t-test are not requirements in the form of  $t_{count} > t_{table}$  and significance  $< 0,05$ . However, based on multiple linear regression test results, accountability has a positive effect on donor trust is 0,027. So that every time there is an addition of one the score on the accountability variable will affect the addition of donor trust of 0,027. Based on the presentation, it can be concluded that accountability has a positive effect on donor trust but is not significant.

Accountability does not have a significant effect on donor trust can be caused because respondents who are donors to the Barkasmal Nusantara Foundation do not have adequate knowledge adequate in relation to accountability at the Barkasmal Nusantara Foundation. This is indicated by the number of neutral answers on the questionnaire. The total neutral answer to ten questions related to accountability is 177 answers.

Lack of adequate knowledge related to accountability by Barkasmal Nusantara Foundation donors can be caused by donors Barkasmal Nusantara Foundation which is

less active in opening social media Barkasmal Nusantara Foundation such as Facebook, Instagram, and WhatsApp. This is because the Barkasmal Nusantara Foundation always publishes information on these social media, both information related to the organization Barkasmal Nusantara Foundation, publication of activities, and management reports and distribution of donations. In addition, there is also a lack of adequate knowledge related to accountability by donors of the Barkasmal Nusantara Foundation can be due to less active donors accessing the Barkasmal Nusantara Foundation's website. It's the same with social media, on the Barkasmal Nusantara Foundation's website also presented various information related to Barkasmal Nusantara Foundation.

The results of this research are in line with research by Roziq et al (2021) entitled "Determining Variables the Level of Trust and Commitment of Muzaki in Paying Zakat" which shows that accountability does not have a significant influence on muzaki trust. The results of this research contradict the results of research by Ziana Nurul Walidah and Lik Anah (2020) entitled "Pengaruh Akuntabilitas Lembaga dan Transparansi Laporan Keuangan Terhadap Kepercayaan Donatur Lembaga Amil Zakat Ummur Quro (Laz-Uq) Jombang". This is because according to the research results of Walidah and Anah (2020) showed that

Institutional accountability has a positive and significant effect on donor trust. The results of this research also contradict the results of research by Eha Nugraha (2019) which shows that accountability significant positive effect on muzaki trust.

### **The Effect of Transparency of Financial Statements on Donor Trust in the Barkasmal Nusantara Foundation**

The results of the multiple linear regression test in table 6 shows that transparency of financial statements has a positive effect on donor trust in the Barkasmal Nusantara Foundation of 0,107. So, if there is an additional of one score of the respondent's response to this variable (transparency of financial statements), it will affect the dependent variable (donor trust) of 0,107. Meanwhile, the results of the t-test presented in table 7 shows that the transparency of financial statements does not have a significant effect on donor trust in the Barkasmal Nusantara Foundation. This is because the value of  $t_{count} < t_{table}$  is  $1,483 < 1,97960$  and the significance value is  $0,141 > 0,05$ . Therefore, it can be concluded that the fourth hypothesis or H4 "Assumed transparency of financial statements has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation." was rejected.

H4 is rejected because it is based on the results of the t-test on the transparency of financial statements variable show that the

value of  $t_{count} < t_{table}$  and the value of the significance are greater than 0,05. This shows that the t-test results do not meet the requirements in the form of  $t_{count} > t_{table}$  and significance  $< 0,05$ . However, based on the results of the multiple linear regression test, the transparency of financial statements has a positive effect on donor trust of 0,107. So that every time there is an addition of one score on the transparency of financial statements variable will affect the increase in donor trust of 0,107. Based on the explanation, it can be concluded that transparency of financial statements has a positive influence on donor trust but is not significant.

Transparency of financial statements does not have a significant effect on donor trust can be caused because respondents who are donors to the Barkasmal Nusantara Foundation do not have adequate knowledge adequate regarding the transparency of financial statements at the Barkasmal Nusantara Foundation. This is indicated by the number of answers neutral and disagree on the questionnaire. Total neutral answers on seven items questions related to the transparency of financial statements are 112 answers. In addition, there are total answers that do not agree on the transparency of financial statements variable as many as five answers. One answer to the question item "The Barkasmal Nusantara Foundation provides easy access to information

finance". Another answer to the question item "Information related to the financial statements of the Barkasmal Nusantara Foundation is easy to understand and clear". As well as three other answers to the question item "Financial information of the Barkasmal Nusantara Foundation is presented in full."

Lack of adequate knowledge related to transparency of financial statements by donors of the Barkasmal Nusantara Foundation can be caused because the donors of the Barkasmal Nusantara Foundation who are less active on open Barkasmal Nusantara Foundation social media such as Facebook, Instagram, and WhatsApp. This is because the Barkasmal Nusantara Foundation always publishes financial statements information on this social media.

The results of this research are in line with several previous research, namely research by Nikmahtul Maulidiyah and Darno (2019) and research by Eha Nugraha (2019). It's because of the results research by Nikmahtul Maulidiyah and Darno (2019) showed that transparency of financial statements does not have a significant effect on donor trust. Furthermore, the research results of Eha Nugraha (2019) show that transparency has no significant effect on muzaki trust. The results of this research contradict the results of research from Ziana Nurul Walidah and Lik Anah (2020) who

show that transparency of financial statements has a positive and significant effect on donor trust.

### **The Effect of Institution Image, Service Quality, Accountability, And Transparency of Financial Statements on Donor Trust in the Barkasmal Nusantara Foundation**

The F test results presented in table 8 show that institution image, service quality, accountability, and transparency of financial statements simultaneously have a significant effect on donor trust. This is because the value of  $F_{count} > F_{table}$  is  $42,035 > 2,45$  and the significance value is  $0,000 < 0,05$ . As for the results of the multiple linear regression test, it shows a constant value of 8,054 which means that if the level of institution image, service quality, accountability, and transparency of financial statements is constant value (0). Then the value of donor trust in the Barkasmal Nusantara Foundation of 8,054. In addition, according to the test results coefficient of determination in table 9 can be seen that the value of R Square of 0,58 which means that the effect of institution image, service quality, accountability, and transparency of financial statements on donor trust in the Barkasmal Nusantara Foundation by 58%. It shows that simultaneously of institution image, service quality, accountability, and transparency of financial statements have a positive effect on donor trust in the

Barkasmal Nusantara Foundation. Based on exposure it can be concluded that the last hypothesis or H5 "Assumed institution image, service quality, accountability, and transparency of financial statements significant positive effect on donor trust in the Barkasmal Nusantara Foundation." was accepted.

### **Research Limitations**

1. The research subjects only consisted of donors to the Barkasmal Nusantara Foundation so the research results only focused on the Barkasmal Nusantara Foundation. It is better if other researchers/further researchers can use a broader research subject so that they better represent what factors affect donor trust in general.
2. The questionnaire used in this study still focuses on the Barkasmal Nusantara Foundation so when it will be used for further research on the same topic, adjustments must be made according to the research subject in question.
3. There were no negative questions on the research questionnaire, thus allowing for bias.
4. Respondents who are in various places and there is no activity which brings together donors from the Barkasmal Nusantara Foundation makes data collection only possible through the online questionnaire so which takes longer.

5. The data collection method used in this study is only in the form of a questionnaire so bias is still possible.
2. The results of this study have not been able to cover all the factors that affect donor trust. It is hoped that further researchers can examine other factors that can affect donor trust.

## CONCLUSIONS AND SUGGESTIONS

Based on the results of the research and discussion that have been presented, then the following conclusions can be drawn:

1. Institution image has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation.
  2. Service quality has a significant positive effect on donor trust in the Barkasmal Nusantara Foundation.
  3. Accountability has a positive but not significant effect on donor trust in the Barkasmal Nusantara Foundation.
  4. Transparency of financial statements has a positive but not significant effect on donor trust in the Barkasmal Nusantara Foundation.
  5. Simultaneously institution image, service quality, accountability, and transparency of financial statements have a significant positive effect on donor trust in the Barkasmal Nusantara Foundation and all independent variables in this research has an effect of 58% on donor trust in the Barkasmal Nusantara Foundation.
- Based on the conclusions above, the suggestions that the authors give include:
1. For the Barkasmal Nusantara Foundation
    - a. The hope of Barkasmal Nusantara Foundation can be consistent to always maintain and enhance its reputation.
    - b. The Barkasmal Nusantara Foundation should be able to improve the quality of the service space owned.
    - c. The Barkasmal Nusantara Foundation is expected to be able to consistently and increase accountability by publishing activities and reports on the management and distribution of donations.
    - d. The Barkasmal Nusantara Foundation needs to improve information related to the consequences given to the beneficiary donation if commits a violation.
    - e. The Barkasmal Nusantara Foundation is expected to present complete and accurate financial information.
    - f. The Barkasmal Nusantara Foundation is expected to always be consistent in allocating donations according to a clear purpose.
    - g. It is better for the Barkasmal Nusantara Foundation can further clarify related to the legality owned.

- h. The hope of Barkasmal Nusantara Foundation can maintain the trust and is responsible for managing and distributing donations.
2. For Further Researchers
- a. Future researchers are expected to be able to examine various other factors that can affect donor trust but are not included in this research.
- b. Further researchers are expected to be able to research the same topic with different objects.
- c. Further researchers can use data collection techniques directly more than one such as by using questionnaires and interviews in depth.

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