THE EFFECT OF ZAKAT KNOWLEDGE, INSTITUTION IMAGE, TRANSPARENCY AND ACCOUNTABILITY OF FINANCIAL STATEMENT ON *MUZAKI*'S INTEREST IN PAYING ZAKAT THROUGH ZAKAT MANAGEMENT ORGANIZATION (SURVEY OF *MUZAKI* ON SLEMAN REGENCY)

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh pengetahuan zakat, citra lembaga, transparansi dan akuntabilitas laporan keuangan terhadap minat muzaki membayar zakat pada Organisasi Pengelola Zakat di Kabupaten Sleman. Penelitian ini merupakan penelitian survey. Populasi dalam penelitian ini adalah muzaki di Kabupaten Sleman yang mengetahui Organisasi Pengelola Zakat. Uji prasyarat analisis meliputi uji normalitas, uji linearitas, uji multikolinearitas, dan uji hesteroskedastisitas. Teknik analisis data yang digunakan adalah uji-t dan analisis regresi berganda. Hasil penelitian ini meliputi: 1) Pengetahuan Zakat tidak berpengaruh terhadap Minat Muzaki Berzakat pada Organisasi Pengelola Zakat di Kabupaten Sleman. 2) Citra Lembaga berpengaruh positif dan signifikan terhadap Minat Muzaki Berzakat pada Organisasi Pengelola Zakat di Kabupaten Sleman. 3) Transparansi Laporan Keuangan berpengaruh positif dan signifikan terhadap Minat Muzaki Berzakat pada Organisasi Pengelola Zakat di Kabupaten Sleman. 4) Akuntabilitas Laporan Keuangan berpengaruh positif dan signifikan terhadap Minat Muzaki Berzakat pada Organisasi Pengelola Zakat di Kabupaten Sleman.

Kata kunci*: Pengetahuan Zakat, Citra Lembaga, Transparansi Laporan Keuangan, Akuntabilitas Laporan Keuangan*

Abstract

This research aims to determine the effect of zakat knowledge, institutional image, transparency and financial statement accountability on muzaki's interest in paying zakat through the Zakat Management Organization in Sleman Regency. This research is survey research. The population in this study is muzaki in Sleman Regency who knows the Zakat Management Organization. The analysis prerequisite tests included the normality test, linearity test, multicollinearity test, and heteroscedasticity test. The data analysis technique is the t-test and multiple regression analysis. The results of this study include: 1) Knowledge of Zakat does not affect Muzaki's Interest in Paying Zakat through Zakat Management Organization in Sleman Regency. 2) Institutional image has a positive and significant effect on Muzaki's Interest in Paying Zakat through Zakat Management Organization in Sleman Regency. 3) Transparency of Financial Statement has a positive and significant effect on Muzaki's interest in Paying Zakat through Zakat Management Organization in Sleman Regency. 4) Financial Statement Accountability has a positive and significant effect on Muzaki's Interests in Paying Zakat through Zakat Management Organization in Sleman Regency.

Keywords: Knowledge of Zakat, Institutional Image, Transparency of Financial Statement, Accountability of Financial Statement

PENDAHULUAN

Zakat is the third pillar of Islam. Terminologically, zakat means giving out a portion of (certain) assets that must be given to people who are entitled to receive, at a rate, haul by fulfilling the terms and conditions (Ministry of Religion, 2013).

The principle of zakat can provide a solution for alleviating poverty, waste, and accumulating wealth so that it can raise the micro and macro economy. The concept of zakat which is governed by provisions regarding who the recipients and givers of zakat allow for equal distribution of welfare for the community and reduces the existence of irregularities from the process cycle of receipt until delivery of zakat funds (Sakam, 2022).

Through Law Number 23 of 2011 concerning Zakat Management, the government regulates Zakat Management Organization (*OPZ*) in Indonesia. The existence of this Zakat Management Organization existed wish to realize the objectives of zakat management, namely in the context of increasing the effectiveness and efficiency of services in zakat management and increasing the benefits of zakat for poverty alleviation, and realizing community welfare.

The Special Region of Yogyakarta is a province with a large population density.

According to data from Population *DIY* (2022), the population of the Special Region of Yogyakarta reaches 3,677,446 people. Data from databoks.katadata in 2021, shows that 92.87% of the population in the Special Region of Yogyakarta are Muslims. Looking at regional economic conditions, the Center for Strategic Studies *BAZNAS* stated that in 2020, the Special Region of Yogyakarta was a province with a poverty rate of 12.1%. This relatively large poverty rate, however, was not matched by a comparable coverage of zakat recipients (*mustahik*), the only 7.79% of zakat recipients (*mustahik*) were recorded in the Special Region of Yogyakarta.

Sleman Regency has the largest population in the Special Region of Yogyakarta, 1,088,109 people. As recorded by the Central Bureau of Statistics in the Sleman Poverty Profile in March 2021, the poverty line in Sleman Regency continues to increase. The number of poor people (residents with per capita spending per month below the poverty line) in Sleman Regency reached 108.93 thousand people or around 8.64%. A total of 701,123 residents of Sleman are workers by 698,907 residents in the workforce. Quoted from SuaraMerdeka.com, BAZNAS of Sleman Regency estimates that the potential for receiving zakat funds is more than 10 billion collections annually. However, throughout

2020 only around 5.6 billion zakat funds have been collected. BAZNAS of Sleman Regency stated that the reason for the suboptimal receipt of zakat was due to its non-binding nature. BAZNAS of Sleman Regency also made new targets for the distribution of *muzaki*, carried out various socializations, created the "Panutan Zakat Week" program, as well as the Regent's Instruction number 002/Instr/2022 for maximizing zakat receipts.

Currently, around 20 Zakat Management Organizations were spread across Sleman Regency. This hope is directly proportional to the collection and management of zakat carried out by the Zakat Management Organization (OPZ). Starting from Sleman Regency, which is aware of zakat, can encourage the collection, management, and distribution of zakat funds. The large number of residents who are in the workforce also has an impact on the potential for zakat receipts. Acceptance and good management of zakat will have a broad impact on society.

The Indonesian Zakat Outlooks published annually state that zakat receipts have consistently grown but haven't met the stated targets or potential. According to a study from Bank Indonesia, the difference between the potential and actual collection of zakat caused by three main factors, endwise zakat management system, internal problems of zakat institutions, and the external proposition of society (Ascarya & Yumanita, 2018).

Financial statement as accounting products function to convey information to various concerned parties. This financial report is a form of accountability from the Zakat Management Organization (Is'adi & Mauliyah, 2022).

Zakat management accountability refers to zakat management accountability for all activities carried out by the Zakat Management Organization, that include compilation, distribution, and utilization of the reports (Farhati, 2019).

According to the Islamic perspective, transparency stands closely related to honesty in conveying information so that nothing escapes the informed knowledge (Farhati, 2019). This transparency functions as public control over the management of the Zakat Management Organization (*OPZ*).

People often know that zakat paid during Ramadan. Apart from the month of Ramadan, zakat management institutions are quiet. Zakat does have a specific time required for its payment. However, for property zakat (zakat *maal*), when the property meets the requirements for zakat issuance, the owner must immediately pay the zakat.

Knowledge is everything a person acquires by exploiting a person's sensory apparatus so that something is known, understood, and understood. The *BAZNAS* Strategic Studies Center identified one of the efforts to increase the potential and acceptance of zakat through increased knowledge of zakat among the community.

Alves and Raposo (2010: 75) in Adriza (2015) stated that institutional image is an organizational perception that is affected by tangible and intangible organizational elements, communication, and personal and social values. An institution that can form its image as a credible, professional, trustworthy, and open institution is an indicator of success for *muzaki*.

Based on the background description above, then the purpose of this research is to find out the effect of zakat knowledge, the institutional image, transparency, and accountability of financial report on *muzaki*'s interest in paying zakat in Sleman Regency.

LITERATURE REVIEW

Syariah Enterprise Theory

According to Triwuyono (2000), Sharia Enterprise Theory contains the values of honesty, fairness, responsibility, and trustworthiness which are considered appropriate for use in accounting practice. Triwuyono (2006) stated that what stipulates in the Sharia Enterprise Theory is Allah is the absolute source of all resources. Sharia Enterprise Theory will give advantage to stockholders, stakeholders, society, and the environment without abandoning the urgent obligation of paying zakat as a manifestation of worship to Allah.

Stewardship Theory

Stewardship theory explains the situation where the manager acts as a steward and acts in the interests of the owner (Donaldson & Davis, 1989, 1991). This theory discusses psychology and sociologists to motivate executives (stewards) to act following the wishes of the principal without compromising organizational goals according to plan (Riyadi and Yulianto, 2014). Managers will behave according to the common interest. When the interests of the owner and the steward are not the same, rather than against them, the steward will prefer to work together, because the steward sees the slogan of the goals of the organization itself as a common interest and behaves according to the owner's behavior is a rational consideration. Stewards will protect and maximize organizational wealth with company performance so that utility functions will be maximized.

Muzaki Interest

Muliadi (2019) described interest as a powerful incentive for a person to do all things in fulfilling the attainment of goals and

aspirations that they desire. Interest arises from internal and external factors.

Muzaki interest in giving zakat is a strong urge, desire, or attention of the muzaki towards zakat that would lead to choices regarding the payment of zakat.

Zakat

Definition in terms, zakat means giving out a portion of (certain) assets required to give people who qualify to receive that, at a definite rate, haul by fulfilling the terms and conditions (Ministry of Religion, 2013).

Zakat is worship with a certain number of assets, which was required issued for an established property, according to particular characteristics to which classes to certain groups were entitled to receive it. So, the law of zakat is mandatory for those who have fulfilled the conditions.

Zakat Knowledge

Notoatmojo (2007) defined knowledge as a result that one gain by tapping into the function of the senses. According to Dr. Sidi Gazalba, in terminology, knowledge is what is known or the result of knowing knowledge. Knowing knowledge is the result of consciousness, acquaintance, conversion, understanding, and intelligence.

Zakat knowledge is everything related to zakat from the results obtained by the benefit of the senses. Knowledge is one of the basic human actions. Zakat's knowledge would increase public awareness to issue some of the wealth it possesses. The better people's knowledge about zakat, the more people realize that there are many types of zakat. Knowledge will also encourage people to be more concerned about distributing their zakat.

Institution Image

Alves and Raposo (2010: 75) in Adriza (2015), stated that institutional image is an organizational perception that is influenced by tangible and intangible organizational elements, communication, personal and social values.

Institutional image is the perception of outsiders towards an institution. Institutional image has an important role in defining an institution by the wider community. The better the image of the institution, the public's interest in paying zakat to the institution will also increase, and vice versa.

Transparency of Financial Statement

Financial transparency according to the conceptual framework of Government Accounting Standards (2005) in Haryanti and Kaubab (2019), is a manager's obligation to carry out the principle of transparency both in the decision-making process and in conveying information. Transparency of

financial statement is the availability of information openly and thoroughly through financial statement in a timely or relevant manner, in accordance with accounting principles, obviously, accurate, comparable, and information accessible to all interested parties.

Stakeholders who pay zakat to an institution require information disclosure on all activities carried out by the organization. Transparency is an important requirement in running an institution. Organization that carrying out good transparency will be able to increase public interest in paying zakat in that place, and vice versa.

Accountability of Financial Statement

Accountability arises as a result of the existence of a relationship between the owner (principal) and management (agent) which results in a dynamic relationship in the form of an agent-principal relationship. The owner (principal) releases control over the resource and gives instructions regarding how to expeditions for the use of the resource in management (agent). Management (agent) must be responsible for executing such resource activities (Rifqi, 2006). Accountability of financial statement is a condition that can be accounted for by the recipient of the mandate from the giver of trust in relation to public trust, apart from accountability is not just accountability to

humans but also includes the responsibility to God.

Zakat Management Organization have responsibilities both vertically and horizontally to stakeholders. Organization that has good accountability will make *muzaki* confident and trust them to pay zakat in that organization, and vice versa.

Zakat Management Organization

According to the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, zakat management is an activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat. Zakat management organization are organization officially appointed by the government to manage zakat.

The research hypothesis that can be arranged as follows:

H1 : Zakat knowledge has a positive and significant effect on muzaki's interest in paying zakat at the Zakat Management Organization in Sleman Regency

H2 : Institutional image has a positive and significant effect on muzaki's interest in paying zakat at the Zakat Management Organization in Sleman Regency

H3 : Transparency of financial reports has a positive and significant effect on muzaki's interest in paying zakat at the Zakat

Management Organization in Sleman Regency

H4 : Accountability of zakat financial reports has a positive and significant effect on muzaki's interest in paying zakat in the Zakat Management Organization in Sleman Regency

RESEARCH METHOD

Type of Research

Surveys aim to get natural data from specific places require treatment in data collections, such as by pass questionnaire, structured interviews, and so on (Sugiyono, 2015). The approach used in this study is a quantitative approach with data of numbers and data analysis using statistics (Sugiyono, 2015).

Place and Time of Research

This research was conducted in Sleman Regency during September - November 2022.

Population and Research Sample

The population is a generalization area consisting of objects or subjects that have certain characteristics and quantities previously determined by researchers that can be studied and then conclusions drawn (Sugiyono, 2011). The population in this study are muzaki in Sleman Regency who knows the Zakat Management Organization.

The sample is part of the number and characteristics of the population (Sugiyono, 2015). Purposive sampling is a technique for determining samples with certain considerations (Sugiyono, 2013). The population in this study is not known with certainty, so the sample size is used using the unknown population formula (Frendy, 2011), namely:

$$\left[n = \frac{Z^2}{4\mu^2} \right]$$

By using the above formula, the following calculation is obtained:

$$\left[n = \frac{1,96^2}{4(0,1)^2} \right]$$

= 96,4 = 97 respondents

The required sample size is 97 respondents which is then determined to be 100 respondents.

Data Collection Technique

In this study, data-collection techniques used a questionnaire. Sugiyono (2018) defined the questionnaire as a data collection technique that is conducted by allowing a set of questions or written questions for respondents to answer.

Research Instruments

A research instrument is a tool used to measure a genuine and also communal phenomenon. The research instrument is used to measure the value of the variables studied. This study will use a Likert scale in its measurement. The Likert scale is used to

quantify one's opinions, attitudes, and perceptions of a group of people related to social phenomena (Sugiyono, 2015).

Instrument Validity and Reliability

A validity test aims to determine the validity of an instrument. Valid here means that the instrument can be used to measure what should be measured. There are criteria to find out whether the questionnaire is appropriate for measuring something you want to measure. Comparing the calculated R values with R tables namely If the value of R count > R table than the questionnaire is declared valid and vice versa, f value of R count < R table then the questionnaire is declared invalid. Seeing the significance value namely if the significance value is <0.05 then the questionnaire is declared valid and vice versa, if the significance value is > 0.05 then the questionnaire is declared invalid. The test of this instrument was carried out on 30 muzaki of Sleman Regency who knew about Zakat Management Organization spread across Sleman Regency outside the study sample.

Reliability test aims to measure a questionnaire which is the indicators of a variable. Sugiyono (2013) stated that a reliable instrument is an instrument that if it is used several times to measure the same object, the resulting data will be the same. The technique used to measure reliability in this study is Alpha Cronbach. The instrument is said to be reliable if the cronbac'h alpha value is > 0.6.

Data Analysis Technique

Descriptive Statistical Analysis

Descriptive statistical analysis is used to make it easier to understand information by providing an overview of information. Ghozali (2018) stated that descriptive statistics include standard deviation (SD), the average value (mean), variance, maximum value, sum, range, skewness, and kurtosis.

Analysis Prerequisite Test

In this study, the analysis prerequisite test consisted of a normality test and a linearity test.

The normality test was carried out to test whether in the regression model, the dependent, independent, or both variables have a normal distribution or not (Ghozali, 2011). In this study, the data normality test was used using the Kolmogorov-Smirnov Test.

The linearity test was carried out to find out whether there is a linear relationship or not between the independent variables and the dependent variable (Ghazali, 2018). In this study, a linearity test was carried out using a deviation from linearity with a significance value of 0.05. Two variables are said to correlate if the significance value is > 0.05.

Classic Assumption Test

The purpose of this classical assumption test is to find out whether the results of the multiple regression are whether there are deviations from the classical assumptions. The classic assumption tests tested are: multicollinearity test and heteroscedasticity test.

Multicolinearity test is conduct to find out whether or not a correlation was found in a regression model between the independent variables. To test multicollinearity using Tolerance and VIF (Variance Inflation Factor) values. A low Tolerance value equals a high VIF value. The VIF value can be calculated using the formula from Ghozali (2018):

$$VIF = \frac{1}{Tolerance}$$

Heteroscedasticity test is carried out to test in a regression model whether there is an inequality of variance from the residual of one observation to another observation. If the residual variance between one observation and another observation remains, then it can be called homoscedasticity and if it is differents it is called heteroscedasticity (Ghozali, 2018). The basis for decision-making is when the significance value is > 0.05, there is no heteroscedasticity and vice versa. In this study, heteroscedasticity testing was carried out using the Glejser method with a significance level of 5%.

Hypothesis Testing

Testing the hypothesis in this study using multiple regression test, determination coefficient test, and t-test.

Ghozali (2018) states that the multiple linear regression test is used to determine the effect of the independent variable (X) and the dependent variable (Y). Multiple linear regression is a linear regression that involves more than one independent variable to explain the variance in the dependent variable. Multiple linear regression models:

$$Y = \alpha + \beta X1 + \beta X2 + \beta X3 + \beta X4 + e$$

The coefficient of determination test is used to measure how far the model explains the variance of the dependent variable. If R^2 is 1 then the regression model fits the data exactly (perfect correlation). If R^2 is 0 then there is no correlation. If R^2 is 0-0.49 then the correlation is weak. If R^2 is 0.50 then a determination is moderate. If R^2 is 0.51 - 0.99 then the correlation is strong. When the resulting value is close to number one, the independent variable presents almost all of the information used to predict the variation of the dependent variable (Ghozali, 2018).

The t-test is used to determine how significant the influence of the independent variables is partially on the dependent variable. The criteria in this test are determined based on probability. If the

significance value used is 5% or 0.05, the probability of Ha > 0.05 is declared insignificant and vice versa, if Ha < 0.05 then it is declared significant (Ghazali, 2018).

RESEARCH RESULT AND DISCUSSION

Description of Research Data

The description of research data in this study is intended to describe or describe the characteristics of the respondents consisting of gender, age, level of education, and occupation.

Descriptive Statistical Analysis

The data from the research results consist of the dependent variable, namely Interest in Zakat *Muzaki* (Y). For independent variables, namely Knowledge of Zakat (X1), Institutional Image (X2), Transparency of Financial Statement (X3), and Accountability of Financial Statement (X4).

Table 1. Results of Descriptive Statistical Analysis

Analysis	X1	X2	X3	X4	Y
Range	12	14	30	16	10
Min	16	18	10	20	14
Max	28	32	40	36	24
Mean	24,49	27,16	31,89	30,71	19,96
SD	2,740	3,314	5,468	4,006	2,719

Source: primary data that has been processed

Prerequisite Analysis Test

Normality test

The normality test in this study used the Kolmogorov-Smirnov test. If the significance level is greater than 0.05 then this data is normally distributed. The following are the results of the normality test:

Table 2. Results of Normality Test

N	Sign.$_{hitung}$	Sign	Result	Information
100	0,81	0,05	Sign.$_{hitung}$ > Sign	Normal

Linearity test

Value from Sig. Linearity is a picture of the extent to which the independent variables will be proportional in a straight line.

Table 3. Summary of Linearity Test Results

Variable		*Sig. Linearity*	Kesimpulan
Independent	Dependent		
X1	Y	0,001	Linear
X2	Y	0,000	Linear
X3	Y	0,000	Linear
X4	Y	0,000	Linear

Classical Assumption Test

The classic assumption tests tested are: multicollinearity test and heteroscedasticity test.

The multicollinearity test was carried out as a condition for using multiple linear regression analysis in this study.

Table 4. Results of Multicollinearity Test

Heteroscedasticity test is used to test in a regression model whether there is an inequality of variance from the residual of one observation to another observation.

Table 5. Summary of Heteroscedasticity Test Results

Variable	Collinearity Statistics		Conclusion
	Tolerance	VIF	
X1	0,886	1,129	
X2	0,413	2,419	Multicollinearity Does Not Occur
X3	0,279	3,580	
X4	0,339	2,950	

$Y = 0,565 + 0,056X_1 + 0,187X_2 + 0,119X_3 + 0,297X_4$

Variable	Significance Value	Result
X1	0,231	
X2	0,225	There is no Heteroscedasticity
X3	0,505	
X4	0,104	

Hypothesis Test

Testing this hypothesis using simple regression analysis techniques and multiple regression analysis.

Multiple regression analysis is used to determine the effect of the independent variable (X) and the dependent variable (Y). Based on the multiple regression analysis carried out in this study with the help of SPSS Statistic 25 data processing software, the following results are obtained:

Table 6. Results of Multiple Linear Regression

Variable	B	Constant
Knowledge of Zakat	0,056	
Institutional Image	0,187	
Transparency of Financial Statement	0,119	0,565
Accountability of Financial Statement	0,297	

Based on the results of the multiple linear regression calculations above, the following equation can be made:

$Y = \alpha + \beta X_1 + \beta X_2 + \beta X_3 + \beta X_4 + e$

Based on these equations can be described as follows:

a. $\beta_0 = 0,565$ is a constant value. This means that if the variable Knowledge of Zakat, Institutional Image, Transparency, and Accountability of Financial Statement is constant (value 0), interest will be worth 0.565.

b. $\beta X_1 = 0,056$ means that the regression coefficient of Knowledge of Zakat is 0.056 and is positive, meaning that if the Knowledge of Zakat variable is increased by 1 unit on the Likert scale, while Institutional Image, Transparency, and Accountability of Financial Statement are fixed, then *Muzaki*'s Interest in Zakat will increase of 0.056.

c. $\beta X_2 = 0,187$ means that the Institutional Image variable has a positive influence on *Muzaki*'s interest in Zakat

Management Organization. If there is an increase in the Institutional Image variable by 1 unit on the Likert scale, then the *Muzaki* Berzakat Interest variable will increase by 0.187 assuming that other variables have a fixed value.

d. $\beta X_3 = 0{,}119$ means that the Transparency of Financial Statement variable has a positive influence on *Muzaki*'s Interests in Zakat Management Organization. If there is an increase in the Financial Report Transparency variable by 1 unit on the Likert scale, then the *Muzaki* Berzakat Interest variable will increase by 0.119 assuming that other variables have a fixed value.

e. $\beta X_4 = 0{,}297$ means that the Financial Statement Accountability variable has a positive influence on *Muzaki*'s Interests in Zakat Management Organization. If there is an increase in the Financial Report Accountability variable by 1 unit on the Likert scale, then the *Muzaki* Berzakat Interest variable will increase by 0.297 assuming that other variables have a fixed value.

Determinatition coefficient test aims to determine the level of accuracy of the regression line through the coefficient of determination.

Table 7. Results of Determination Coefficient Test

Variabel	R	R^2	Adjusted R^2
X1, X2, X3, X4	0,851	0,724	0,712

The t-test is used to determine how significant the influence of the independent variables is partially on the dependent variable.

Table 8. Summary of Test Results t

Variabel	t-Value	Sig. Value	Result
X1	0,990	0,325	No effect
X2	2,718	0,008	Influential
X3	2,353	0,021	Influential
X4	4,731	0,000	Influential

Based on the t table, the following conclusions can be drawn:

a. The first hypothesis tested in this study is that there is a positive and significant effect of Zakat knowledge on *Muzaki*'s Interests in Paying Zakat through Zakat Management Organization. Based on the table from the results of the t-test it is known that the calculated t-value is 0.990 and the significance value is 0.325. t count of 0.990 < 1.9852 and a significance value of 0.325 > 0.05, it can be concluded that Knowledge of Zakat does not affect the Interests of *Muzaki*.

b. The second hypothesis tested in this study is that there is a positive and significant effect of Institutional Image

on *Muzaki*'s Interest in Paying Zakat through Zakat Management Organization. Based on the table from the results of the t-test it is known that the calculated t-value is 2.718 and a significance value of 0.008. t count of 2.718 > 1.9852 and a significance value of 0.008 < 0.05, it can be concluded that Institutional Image has a positive and significant influence on Interest of *Muzaki* in Paying Zakat.

c. The third hypothesis tested in this study is that there is a positive and significant effect of Financial Statement Transparency on *Muzaki*'s Interest in Paying Zakat through Zakat Management Organization.

Based on the table from the results of the t-test it is known that the calculated t-value is 2.353 and a significance value of 0.0021. t count of 2.353 > 1.9852 and a significance value of 0.021 < 0.05, it can be concluded that the Transparency of Financial Statement has a positive and significant influence on the *Muzaki* Interest in Paying Zakat.

d. The fourth hypothesis is that there is a positive and significant effect of Accountability of Financial Statement on *Muzaki*'s Interests in Paying Zakat through Zakat Management Organization. Based on the table from the

t-test results it is known that the calculated t-value is 4.731 and a significance value of 0.000. t count of 4.731 > 1.9852 and a significance value of 0.000 < 0.05, it can be concluded that Accountability of Financial Statement has a positive and significant influence on Interest of Muzakki in Paying Zakat.

Discussion

1. The Effect of Zakat Knowledge on *Muzaki*'s Interest in Paying Zakat in Sleman Regency

The results of this study do not support the first hypothesis which states that Zakat Knowledge has a positive and significant effect on *Muzaki*'s interest in Paying Zakat in Sleman Regency. This can be seen from the t count of 0.990 < t table of 1.9852 and a significance value of 0.325 > 0.05. If the t value is smaller than t table and the significance value is greater than 0.05, then the Zakat Knowledge variable has no influence on the *Muzaki* Interest in Paying Zakat variable, whether Zakat Knowledge increases or decreases. This means hypothesis 1 (H1) is rejected.

Based on the trend distribution of the data on the zakat knowledge variable, the results obtained tendencies of 60% high, 40% medium, and 0% low so that it can be concluded that the knowledge of Zakat on *muzaki* in Sleman Regency is good. Based on

the results of the recapitulation of research data on the knowledge variable of zakat, it shows that the level of knowledge of *muzaki* in Sleman Regency regarding the meaning of zakat, laws regarding zakat, types and types of zakat, and provisions regarding zakat are high. However, this does not affect the *muzaki*'s interest in paying zakat through Zakat Management Organization, meaning that the higher the zakat knowledge a *muzaki* does not increase his interest in paying zakat through the Zakat Management Organization in Sleman Regency. The cause of the non-effect of Zakat Knowledge on *Muzaki*'s Interests in Paying Zakat through Zakat Management Organization can be due to the weakness of the Zakat Management Organization to be able to educate and invite people to pay zakat in *OPZ*. Educated people should be easier to ask for tithes at *OPZ* than people who are less educated. Therefore, this is an opportunity for *OPZ* to improve its marketing strategy.

The results of this study are in line with Puspitasari's research (2021) entitled "The Influence of Zakat Knowledge, Level of Self-Awareness, and Level of Trust on *Muzaki*'s Interest in Paying Zakat National *Amil* Zakat Agency (*BAZNAS*) Blitar. This research was conducted at *BAZNAS muzaki* in Blitar. The result of this study is that zakat knowledge does not support *muzaki*'s interest in paying zakat in Blitar Regency.

Based on the theory and research that has been put forward, it can be concluded that Zakat Knowledge has no effect on *Muzaki*'s Interests in Paying Zakat through Zakat Management Organization.

2. The Effect of Institutional Image on Interests of *Muzaki* in Paying Zakat in Sleman Regency

The results of this study support the second hypothesis which states that Institutional Image has a positive and significant effect on *Muzaki*'s Interest in Zakat in Sleman Regency. This can be seen from the t count of 2.718 > t table of 1.9852 and a significance value of 0.008 < 0.05. t count that is greater than t table and a significance value that is less than 0.05 indicates that there is an influence on the Institutional Image variable on *Muzaki*'s Interest in Paying Zakat through *OPZ*. The conclusion that can be drawn is that there is an influence of Zakat Knowledge so that the second hypothesis (H2) is accepted.

These results state that Institutional Image is one of the factors that influence *muzaki*'s interest in paying their zakat at *OPZ*. For this reason, *OPZ* can strive to build a good institutional image so that the collection and distribution of zakat can be maximized.

Based on the distribution of data trends on the institutional image variable, the results obtained tendencies of 74% high, 26% medium, and 0% low so that it can be concluded that the image of the *OPZ* institution for *muzaki* in Sleman Regency is good.

The results of this study are in line with research conducted by Nurhasanah (2019) with the title "The Influence of Institutional Trust and Image on *Muzaki*'s Interest in Paying Zakat at *LAZ* Yayasan Insan Madani Jambi". The results of this study indicate that the independent variable, namely institutional image, has a significant effect simultaneously on the dependent variable, namely the *muzaki*'s interest in paying zakat at *LAZ* Yayasan Insan Madani Jambi. In addition, this research is also in line with Haki's research (2020) with the title "The Influence of Zakat Knowledge and Institutional Image on *Muzaki*'s Interest in Paying Zakat *Fitrah*". Haki research (2022) was conducted on *BAZNAS muzaki* in Banten Province who pay zakat *fitrah* through the Bina Bangsa University *UPZ*. The results of research conducted by Haki (2020) showed that Institutional Image has a significant effect on *Muzaki*'s Interest in Paying Zakat.

Based on the theory and research that has been put forward, it can be concluded that Institutional Image has an effect on *Muzaki*'s

Interest in Paying Zakat through Zakat Management Organization.

3. The Effect of Financial Statement Transparency on *Muzaki*'s Interest in Paying Zakat in Sleman Regency

The results of this study support the third hypothesis which states that the Transparency of Financial Statement has a positive and significant effect on *Muzaki*'s Interest in Paying Zakat in Sleman Regency. This can be seen from the t count of 2.353 > t table of 1.9852 and a significance value of 0.021 > 0.05.

Based on the distribution of data trends on the transparency variable of financial reports, the results obtained tendencies of 52% high, 47% medium, and 1% low so that it can be concluded that the transparency of financial statement for *muzaki* in Sleman Regency is good.

The results of this study are in line with research conducted by Nahdliatul Amalia (2019) with the title "The Influence of Accountability, Transparency, and Service Quality on *Muzaki*'s Interest in Paying Zakat (Study at *LAZ* Surabaya)". Nahdliatul Amalia's research (2019) was conducted at *LAZ* Surabaya *muzaki*. The results of Nahdliatul Amalia's research (2019) state that transparency has a positive and significant effect on *Muzaki*'s interest in

paying zakat. Another research that is in line is research conducted by Harahap (2019) with the title "The Effect of Accountability and Transparency in Zakat Management on *Muzaki*'s Interests (Case Study: *BAZNAS* North Sumatra Province)". Harahap's research (2019) was conducted at *BAZNAS muzaki* of North Sumatra Province. The results of this study indicate that the independent variable (transparency) has a significant effect on the dependent variable (interest in tithing at *BAZNAS* of North Sumatra Province).

Based on the theory and research that has been put forward, it can be concluded that the Transparency of Financial Statement has an effect on *Muzaki*'s Interest in Paying Zakat through Zakat Management Organization.

4. The Effect of Accountability of Financial Statement on *Muzaki*'s Interest in Paying Zakat in Sleman Regency

The results of this study support the fourth hypothesis which states that Accountability of Financial Statement has a positive and significant effect on *Muzaki*'s Interest in Paying Zakat in Sleman Regency. This can be seen from the t count of 4.731 < t table of 1.9852 and a significance value of 0.000 > 0.05.

Based on the trend distribution of data on the financial statement accountability variable, the results obtained tendencies of 77% high, 33% medium, and 0% low so that it can be concluded that the accountability of financial statement to *muzaki* in Sleman Regency is good.

The results of this study are in line with research conducted by Nahdliatul Amalia (2019) with the title "The Influence of Accountability, Transparency, and Service Quality on *Muzaki*'s Interest in Paying Zakat (Study at *LAZ* Surabaya)". Nahdliatul Amalia's research (2019) was conducted at *LAZ* Surabaya *muzaki*. The results of Nahdliatul Amalia's research (2019) state that Accountability has a positive and significant effect on *Muzaki*'s Interest in Paying Zakat. Another research that is in line is research conducted by Harahap (2019) with the title "The Effect of Accountability and Transparency in Zakat Management on *Muzaki*'s Interests (Case Study: *BAZNAS* North Sumatra Province)". Harahap's research (2019) was conducted at *BAZNAS muzaki* of North Sumatra Province. The results of this study indicate that the independent variable (Accountability) has a significant effect on the dependent variable (Intention to Tithe in *BAZNAS* of North Sumatra Province).

Based on the theory and research that has been put forward, it can be concluded that the Accountability of Financial Statement

influences *Muzaki*'s Interest in Paying Zakat through Zakat Management Organization.

CONCLUSION AND SUGGESTION

Conclusion

Based on the results of the discussion that has been described, it can be concluded as follows:

1. Knowledge of Zakat does not affect *Muzaki*'s Interest in Paying Zakat through Zakat Management Organization in Sleman Regency. This can be seen from the t count of 0.990 which is smaller than 1.9852 and the significance value of 0.325 is greater than 0.05.

2. Institutional image has a positive and significant effect on *Muzaki*'s Interests in Paying Zakat through Zakat Management Organization in Sleman Regency. This can be seen from the t count of 2.718 greater than 1.9852 and a significance value of 0.008 less than 0.05.

3. Transparency of Financial Statement has a positive and significant effect on *Muzaki*'s Interest in Paying Zakat through Zakat Management Organization in Sleman Regency. This can be seen from the t count of 2.353 greater than 1.9852 and a significance value of 0.021 less than 0.05.

4. Accountability of Financial Statement has a positive and significant effect on the Interests of *Muzaki* in Paying Zakat

through Zakat Management Organization in Sleman Regency. This can be seen from the t count of 4.731 greater than 1.9852 and a significance value of 0.000 less than 0.05.

Research Limitations

This research has several limitations, namely first, institutional Image Variables that are still generally represented so that bias occurs in research. Second, there are no negative questions in the questions in a questionnaire so there is a possibility of bias. Finally, there is no access from the Zakat Management Organization to provide data owned so researchers use data analysis techniques that allow a smaller sample size.

Suggestion

Based on the conclusions and discussion of the results of the research, suggestions can be proposed that are expected to be useful. This research shows that the knowledge of zakat muzaki is good. It is hoped that muzaki will continue to gain knowledge about zakat, not just understanding it but also the implications and implementation of zakat. Therefore, the addition of knowledge must be accompanied by awareness of the muzaki. If knowledge is just knowing and not knowing, then this knowledge will not have an impact on muzaki. Muzaki also needs to increase awareness of the Zakat Management Organization through institutional image

variables, transparency and accountability of financial reports to create a better and more professional OPZ. Suggestion for Zakat Management Organization are needs to also try to educate muzaki about the importance of a deep understanding of zakat, not just knowing it. OPZ needs to increase the branding of its institution, legalize it through BAZNAS, and disseminate to the community the importance and benefits of OPZ itself. OPZ needs to increase openness in financial reporting in relation to zakat collection and management activities to the public. Further suggestions from researchers are that OPZ can increase the transparency of its institutions by revamping the system and increasing institutional openness in order to increase trust in the community so that muzaki's interest in giving zakat at OPZ is increasing and the benefits are wider. Then, suggestions from researchers for OPZ to increase the accountability of financial reports in order to be able to educate and increase muzaki's interest in paying zakat at OPZ. And last, OPZ to continue to improve its performance because muzaki sees OPZ from the quality of its organization. For further researchers are future researchers are expected to be able to develop research more specifically by examining other factors that can influence the interest of muzaki in zakat in OPZ and adding areas of research. Future

researchers can use other sampling techniques and increase the sample size to minimize possible bias. Future researchers can use different analytical tools.

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