

THE INFLUENCE OF FINANCIAL REPORT TRANSPARENCY AND ZAKAT FUND MANAGEMENT DURING THE PANDEMIC ON THE LEVEL OF *MUZAKKI* TRUST

Umami Salamah Afrita Sari Siahaan¹

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

umiisari0203@gmail.com

Yenni Samri Juliati Nasution²

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

yenni.samri@uinsu.ac.id

Laylan Syafina³

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

laylansyafina@uinsu.ac.id



Abstract

In the era of increasingly advanced globalization, transparency of financial reports and management of zakat funds has become imperative to describe its use and benefits for people in need. This research aims to examine the influence of financial report transparency on *muzakki*'s level of trust in BAZNAS Medan City. This research also explores the influence of Zakat Fund Management on *muzakki*'s Trust Level. Data was collected through a questionnaire survey distributed to a sample of 80 respondents. A quantitative approach was used, and multiple regression analysis was performed using STATA software. The results of the research show that transparency of financial reports does not significantly influence the trust level of *muzakki* in BAZNAS Medan City, while the management of zakat funds by Islamic principles has a greater impact on the level of trust of *muzakki* in BAZNAS Medan City, this can be through factors such as integrity, success in achieving social goals, and effective communication.

Keywords: Transparency, Zakat, Pandemic, BAZNAS

INTRODUCTION

In the era of increasingly advanced globalization, transparency in financial reports and management of zakat funds has become a very important need. Transparent financial reports provide a clear understanding of the use of zakat funds and how these funds are used to help people in need. Apart from that, effective and accountable management of zakat funds is also a key factor in building *muzakki* trust (Nurhasanah, 2018).

The importance of transparency in financial reports and management of zakat funds is increasingly felt in the era of increasingly advanced globalization (Nurhadi, 2020). This transparency not only creates clarity in the use of zakat funds, but is also a means of building a relationship of trust between zakat management institutions, or *amil zakat*, and the *muzakki* community who make donations. With transparent financial reports, the public can clearly understand how their zakat funds are managed and allocated to programs aimed at helping those in need (Budianto et al, 2023).

Apart from transparency, effective and accountable management of zakat funds also has a central role in strengthening *muzakki* trust (Zumrotun, 2016). When zakat funds are managed well and on target, this not only provides real benefits for zakat recipients but also helps ensure that the funds are used efficiently and beneficially (Astuti & Kurniawan, 2023). A transparent and accountable management process involves tracking funds, regular reporting, and independent audits to ensure that zakat funds are not misused or wasted. The trust built from good fund management can encourage more individuals to give their zakat, thereby providing a broader and more significant social impact in helping those in need (Bahri, 2019).

Research by Risnawati et al (2023) highlights that people are more likely to give their zakat to institutions that have a high level of transparency in the use of zakat funds. The results of this research show that people's trust in zakat management institutions increases when they feel confident that the funds they donate will be used appropriately and responsibly.

Apart from that, Septiarini's (2011) research also shows that zakat management institutions that implement effective and accountable management practices have a more significant impact on helping people in need. Well-organized zakat fund management allows better allocation to relevant and urgent programs, thereby providing real benefits for zakat

recipients. These studies also emphasize that transparency and accountability in the management of zakat funds play an important role in building long-term relationships between zakat management institutions and the *muzakki* community.

One important aspect in increasing *muzakki*'s trust is the transparency of financial reports. By presenting financial reports that are detailed and easy to understand, BAZNAS Medan City can ensure that the zakat funds managed are used appropriately according to the stated objectives. Transparent financial reports also assure *muzakki* that the funds they provide are used effectively and are not misused (Hakim, 2020).

Apart from that, good management of zakat funds is also a significant factor in building *muzakki* trust. BAZNAS Medan City must ensure that the process of collecting, distributing, and managing zakat funds is carried out professionally and accountably. This includes having an effective system for collecting and verifying zakat funds, as well as a clear mechanism for distributing them to those entitled to them. Good management also involves regular and open reporting to *muzakki*, so that they can monitor and supervise the use of zakat funds (Susilowati & Setyorini, 2018).

In the Medan City BAZNAS Annual Report for 2021, the realization of Zakat, Infaq, and Alms has not been maximized as planned. This could be due to the lack of full support from each Medan City Government Agency (OPD) for the distribution of zakat, especially income zakat, to BAZNAS Medan City. Apart from that, employees/employees who work in State-Owned Enterprises (BUMN) or Large Private Companies domiciled in Medan City have distributed income or professional zakat to the Parent Agency/Company (Direct Deductions) while individual Zakat maal was distributed directly to the family or closest relative. And with the pandemic (COVID-19) which is related to reduced community revenue/revenue.

In the context of this research, transparent financial reports have a very important role in building *muzakki*'s trust in BAZNAS Medan City. Transparency in financial reports refers to the openness and clarity of information presented in the Medan City BAZNAS financial reports. Transparent financial reports will provide a clear picture of the use of zakat funds and how these funds are distributed to help people in need.

With transparent financial reports, *muzakki* can see clearly how the zakat funds they donate are used by BAZNAS Medan City. *Muzakki* will have confidence that the funds they

provide are managed professionally and accountably. *Muzakki* will see that zakat funds are not misused or used for inappropriate purposes.

Apart from transparency in financial reports, effective and accountable management of zakat funds is also an important factor in building *muzakki* trust. Good management of zakat funds includes the process of collecting, distributing, and using funds transparently and professionally. BAZNAS Medan City must ensure that there is an effective system for collecting zakat funds, accurate verification of beneficiary recipients, as well as a fair and targeted distribution process.

In managing zakat funds, BAZNAS Medan City must also pay attention to the accountability aspect. This includes regular and open reporting to the *muzakki* regarding the use of zakat funds. By providing clear and detailed reports, BAZNAS Medan City provides *muzakki* with the opportunity to monitor and supervise the use of zakat funds. This will strengthen *muzakki*'s confidence that their zakat funds are managed transparently, effectively, and responsibly (Rinaldi & Devi, 2022).

The COVID-19 pandemic has had a significant impact on various aspects of life, including the collection and distribution of Zakat funds. BAZNAS Medan City needs to face these challenges with the right strategy to ensure that zakat funds can be distributed properly and transparently so that the trust of *muzakki* is maintained. Therefore, this research aims to examine the influence of transparency of financial reports and management of zakat funds in the post-pandemic period on the level of trust of *muzakki* in BAZNAS Medan City.

By analyzing the influence of these factors, it is hoped that this research can provide valuable insight for BAZNAS Medan City in increasing the transparency of financial reports and management of zakat funds during the pandemic, as well as strengthening *muzakki*'s trust in this institution. Through this effort, it is hoped that the collection of zakat funds can increase, so that BAZNAS Medan City can be more effective in assisting people in need.

This research will use quantitative research methods by collecting data through questionnaires to the Medan City BAZNAS *muzakki*. The collected data will be analyzed statistically using regression techniques to test the relationship between the variables studied. It is hoped that the results of this research can provide recommendations and input for BAZNAS Medan City in increasing the transparency of financial reports and management

of zakat funds during the pandemic, as well as strengthening *muzakki*'s trust in this institution.

REVIEW OF LITERATURE

Financial Report Transparency

Financial report transparency refers to the level of openness, clarity, and accountability of information contained in an entity's financial reports (Almarâ et al, 2019). This concept includes comprehensive, timely, and relevant disclosures regarding a company's financial position, performance, and cash flows. Financial report transparency has an important role in ensuring adequate information accessibility for stakeholders, such as investors and shareholders, thereby enabling them to make informed decisions (Roychowdhury et al, 2019).

Financial report transparency refers to the practice of presenting financial information, accurately, and easily understood to interested parties, such as shareholders, investors, creditors, and the general public (Ulupui et al, 2021). The main aim of financial report transparency is to provide a clear picture of the financial health, performance, and financial position of an entity, be it a company, non-profit organization, or other institution (Nofitasari, 2020).

Management of Zakat Funds

Management of zakat funds refers to the process of collecting, managing, and distributing zakat funds by zakat amil institutions (Bahri et al, 2021). This concept involves collecting zakat from *muzakki* (zakat givers), managing zakat funds with the principles of prudence and sustainability, as well as distributing zakat funds to *mustahik* (zakat recipients) by the criteria established in the Islamic religion.

Management of zakat funds refers to the process of collecting, managing, allocating, and distributing zakat funds from *muzakki* (people who give zakat) to zakat recipients who meet the requirements (Amymie, 2017). Management of zakat funds is very important to ensure that these funds are used effectively, efficiently, and under Sharia principles (Permana & Baehaqi, 2018).

Muzakki's Trust Level

The level of *muzakki* trust refers to the level of confidence and trust that an individual or zakat giver has in the zakat amil institution or body responsible for managing zakat funds (Jumardi et al, 2022). This concept includes the *muzakki*'s belief in transparency, accountability, effectiveness, and sustainability in the management of zakat funds by the institution.

The level of trust of *muzakki* (people who give zakat) towards zakat management institutions has a very important role in collecting and managing zakat funds (Riyaldi & Yusra, 2020). This level of trust reflects the *muzakki*'s belief that the zakat funds they donate will be managed well, allocated appropriately, and used to help those in need (Sulis, 2018).

RESEARCH METHOD

In this research, quantitative methods were used with a multiple regression analysis approach to examine the effect of transparency of financial reports and management of zakat funds on the level of trust of *muzakki* in BAZNAS Medan City. The population that is the focus of this research is all *muzakki*, numbering around 400 people in the area. However, due to limited time, resources, and accessibility, a sample of 80 respondents was taken with an error of 10%.

In the study, the population size (N) was 400 and the error rate (e) was 10% or 0.1 in decimal form. Using the Slovin formula, the sample size is calculated as follows:

$$n = \frac{400}{1 + 400(0,1^2)}$$

$$n = \frac{400}{1 + 400.0,01}$$

$$n = \frac{400}{1 + 4}$$

$$n = \frac{400}{5}$$

$$n = 80$$

So, 80 samples are needed with an error rate of 10%.

The use of data collection techniques in the form of questionnaires allows respondents to provide their responses and assessments of the variables studied. In multiple regression analysis, the dependent variable is the level of trust in the *muzakki*, while the independent variables consist of transparency of financial reports and management of zakat funds.

RESULTS AND DISCUSSION

Validity Test

Table 1
Pearson Validity Test

	<i>Muzakki's</i> Trust Level	Financial Report Transparency	Management of Zakat Funds
<i>Muzakki's</i> Trust Level	1,0000		
Financial Report Transparency	0.8335	1,0000	
Management of Zakat Funds	0.9086	0.9373	1,0000

Source: STATA data processing

The Pearson correlation results which are close to 1 between all variables indicate that there is a very strong correlation between the variables studied in this study. This shows that the variables of transparency of financial reports, management of zakat funds, and the level of trust in *muzakki* are interrelated: 1) *Muzakki's* Trust Level has a positive correlation with Financial Report Transparency of 0.8335. This shows that there is a fairly strong positive relationship between the level of *muzakki* trust and the transparency of financial reports. This means that the higher the level of *muzakki's* trust, the higher the expected level of financial report transparency; 2) *Muzakki's* Trust Level also has a positive correlation with Zakat Fund Management of 0.9086. This shows that there is a positive relationship between the level of *muzakki* trust and the management of zakat funds; 3) Financial Report Transparency has a very strong positive correlation with Zakat Fund Management of 0.9373. This shows that there is a very strong positive relationship between the transparency of financial reports and the management of zakat funds. This can be interpreted that the more transparent the financial reports, the better the expected management of zakat funds.

This shows that these three variables have a positive correlation with each other. This means that if one variable rises, it is likely that the other variable will also rise.

Reliability Test

Table 2
Cronbach's Alpha Reliability Test

Test scale = mean(unstandardized items)

Average interitem covariance: 44.7009
Number of items in the scale: 3
Scale reliability coefficient: 0.9592

Source: STATA data processing

The results of reliability testing using Cronbach's Alpha show that all variables in this study have a Cronbach's Alpha value of more than 0.7. This indicates that all variables have a good level of reliability and can be relied upon to measure the construct being studied. A high Cronbach's Alpha value indicates that the questions in the questionnaire consistently measure the same aspects of the variables studied. Thus, the results of this study can be considered a consistent and valid measurement of the level of *muzakki* trust and the factors that influence it.

Multiple Regression Analysis

Table 3
Linear Regression Analysis

Source	SS	df	MS	Number of obs	=	80
Model	2745.38269	2	1372.69134	F(2, 77)	=	185.66
Residual	569.304813	77	7.393569	Prob > F	=	0.0000
				R-squared	=	0.8282
				Adj R-squared	=	0.8238
Total	3314.6875	79	41.9580696	Root MSE	=	2.7191

TingkatKepercayaan~i	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
TransparansiLapora~n	-.1415508	.128351	-1.10	0.274	-.3971302	.1140287
PengelolaanDanaZakat	.8595023	.111074	7.74	0.000	.6383257	1.080679
_cons	8.99612	1.366918	6.58	0.000	6.274239	11.718

Source: STATA data processing

Based on the table obtained from the results of processing and computerization using the STATA program, the following linear regression equation is obtained:

$$\text{Muzakki Trust Level} = 8.996 + 0.859 \text{ Zakat} + e \text{ Fund Management}$$

Based on the linear regression equation obtained, several interpretations can be taken. First, the constant value (α) in this regression model is 8.996. This shows that if the value of transparency of financial reports and management of zakat funds is 0, then the level of *muzakki* trust will have a value of 8.996. In other words, other factors contribute to influencing the level of *muzakki*'s trust.

Second, the regression coefficient value for the zakat fund management variable is 0.859. This shows that if the transparency value of financial reports remains constant, every 1 unit increase in the value of zakat fund management will be followed by an increase in the level of *muzakki* trust of 0.859. This shows that the higher the level of zakat fund management in the presentation of Medan City BAZNAS financial reports, the level of *muzakki* trust will tend to increase.

Hypothesis Test (T test)

Table 4
T-test

TingkatKepercayaan~i	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
TransparansiLaporan	-.1415508	.128351	-1.10	0.274	-.3971302	.1140287
PengelolaanDanaZakat	.8595023	.111074	7.74	0.000	.6383257	1.080679
_cons	8.99612	1.366918	6.58	0.000	6.274239	11.718

Source: STATA data processing

Based on the results of the analysis in Table 4, it can be concluded that the zakat fund management variable has a significant influence on the level of trust of *muzakki* in BAZNAS Medan City. This is indicated by a significance value of 0.000 which is smaller than the specified significance level. In other words, there is a significant relationship between the management of zakat funds and the level of *muzakki* trust.

However, on the contrary, the financial report transparency variable does not show a significant influence on the level of *muzakki* trust. This can be seen from the significance value which is greater than the specified significance level. Even though this variable is still

included in the regression model, the results show that financial report transparency in the context of this research does not have a significant influence on the level of *muzakki* trust in BAZNAS Medan City.

F test

Table 5
F-test

Source	SS	df	MS	Number of obs	=	80
Model	2745.38269	2	1372.69134	F(2, 77)	=	185.66
Residual	569.304813	77	7.393569	Prob > F	=	0.0000
				R-squared	=	0.8282
				Adj R-squared	=	0.8238
Total	3314.6875	79	41.9580696	Root MSE	=	2.7191

Source: STATA data processing

Based on the analysis in Table 5, it can be concluded that simultaneously the independent variables consisting of transparency of financial reports and management of zakat funds have a significant effect on the dependent variable, namely the level of trust of *muzakki* in BAZNAS Medan City. This is indicated by a significance value that is smaller than the specified significance level.

These results indicate that the two independent variables together have a strong relationship with the dependent variable. In the context of this research, the level of transparency of financial reports and management of zakat funds has an important role in influencing the level of *muzakki*'s trust in BAZNAS Medan City. *Muzakki* tends to have a higher level of trust if the Medan City BAZNAS institution can present financial reports transparently and manage zakat funds effectively.

Coefficient of Determination R2

Table 6
Coefficient of Determination R2

Number of obs	=	80
F(2, 77)	=	185.66
Prob > F	=	0.0000
R-squared	=	0.8282
Adj R-squared	=	0.8238
Root MSE	=	2.7191

Source: STATA data processing

Based on the results of the analysis in Table 6, the Adjusted R-Square value of 0.82 shows that the independent variable consisting of financial report transparency and zakat fund management can explain around 82% of the variation that occurs in the dependent variable, namely the level of *muzakki* trust in BAZNAS Medan City. This indicates that the independent variable has significant explanatory power over the dependent variable in the regression model used.

With a high Adjusted R-Square value, it can be concluded that the regression model developed in this research has strength in explaining the relationship between the independent variable and the dependent variable. The variables of financial report transparency and zakat fund management together provide a significant contribution to explaining variations in the level of *muzakki* trust. However, it should be remembered that there is still another 18% variation that cannot be explained by the independent variables in this regression model, so other factors can also play a role in influencing the level of *muzakki* trust.

The Influence of Financial Report Transparency on *Muzakki*'s Level of Trust in BAZNAS Medan City

This research reveals that there is no significant influence between the transparency of financial reports and the level of trust of *muzakki* towards BAZNAS Medan City. Although the transparency of financial reports usually has a big influence on the level of trust in *muzakki*, in some cases, *muzakki* do not fully pay attention to or are influenced by the level of transparency of financial reports (Cahyani, 2023).

Muzakki has limited knowledge of financial reports or does not have a background in finance (Ferawati et al, 2022). In this case, they are less able to understand the information presented in financial reports and trust other aspects more, such as the organization's reputation or recommendations from other parties. Some *muzakki* have strong personal relationships with organizations or individuals who manage charitable funds, and they are more likely to trust and support these organizations based on personal relationships rather than transparent financial information (Maulidina & Solekah, 2020).

In some cases, *muzakki* may have strong ideological or religious motivations to donate their funds to a particular cause, without examining in detail the financial statements of the organization that received their donations (Jaelani, 2015). They focus more on the

mission or vision of the organization rather than on financial aspects (Firmansyah & Sukmana, 2014). *Muzakki*'s decision to donate their charity funds can also be influenced by emotional aspects and personal feelings (Marwing, 2015). *Muzakki* feels emotionally connected to the organization's goals and trusts that their funds will be used well without needing to examine detailed financial reports.

The Influence of Zakat Fund Management on *Muzakki*'s Level of Trust in BAZNAS Medan City

This research shows that there is a significant influence between the management of zakat funds and the level of *muzakki*'s trust in BAZNAS Medan City. Zakat is one of the main pillars of Islam, and *muzakki* expect that the zakat funds they donate will be managed under Islamic principles. Good management of zakat funds includes distribution to those entitled to receive zakat, careful supervision, and implementation of zakat rules under Islamic teachings (Mardiantari et al, 2019). If the organization or institution that manages zakat funds does not comply with these principles, the level of trust in *muzakki* could be disrupted (Hasan et al, 2021).

Good management of zakat funds must reflect high integrity and ethics (Wardayati & Imaroh, 2015). *Muzakki* wants to be sure that their funds are used correctly and not misused (Indahsari, 2013). *Muzakki*'s trust in organizations or institutions that manage zakat can grow when they see evidence of integrity and ethics in managing these funds (Paristu, 2014).

Muzakki wants to see that the zakat funds they donate succeed in achieving the desired social goals (Wardani, 2017). If the organization or institution that manages zakat can show evidence that the funds are effectively used to help people in need, then the level of trust in *muzakki* will increase (Kusumasari & Iswanaji, 2021).

The reputation of the organization or institution that manages zakat also plays an important role in building and maintaining *muzakki* trust (Dimyati, 2018). Organizations that have a good track record in managing zakat and have a strong reputation will be more likely to gain support and trust from *muzakki* (Sulistyo et al, 2021).

Organizations or institutions that are effective in educating *muzakki* about how zakat funds are used and their impact will build trust (Arifah & Muhammad, 2021). Open and regular communication with *muzakki* is also an important factor in maintaining the level of trust (Kusuma & Hardiningsih, 2022).

CONCLUSION

Transparency of financial reports does not have a significant influence on *muzakki* trust. This can occur due to limited knowledge, personal relationships, ideological motivations, and emotional aspects. Meanwhile, the management of zakat funds has a significant influence on *muzakki*'s trust, this can happen because it is under Islamic principles, and has a greater impact on the level of *muzakki*'s trust, through factors such as integrity, success in achieving social goals, organizational reputation, and effective communication. Thus, this shows the importance of integrity, effectiveness, and communication in maintaining and building *muzakki* trust, although the role of financial report transparency may vary in different contexts.

To increase the level of *muzakki*'s trust in organizations or institutions that manage zakat funds, it is recommended that these organizations increase the transparency of financial reports by providing reports that are easily accessed and understood by *muzakki*, as well as regularly communicating about the use of zakat funds. *Muzakki* education about the importance of zakat and the resulting social impact also needs to be improved. In addition, organizations must maintain integrity in managing zakat funds, conduct regular performance evaluations, and maintain a strong reputation as a trustworthy entity. Receiving input and feedback from *muzakki* and considering improvements based on this input can also help strengthen the level of trust. In this case, a holistic approach that includes good service, presence in the community, and response to input, is key in building strong relationships with *muzakki* and maintaining their trust in the management of zakat funds.

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