

**THE EFFECT OF INSTITUTIONAL REPUTATION, FINANCIAL LITERACY,
AND ACCOUNTABILITY ON M U ZAKKI'S TRUST WITH SATISFACTION AS
AN INTERVENING VARIABLE (STUDY ON BAZNAS OF BANTEN PROVINCE)**



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Abstract

This study uses satisfaction as an intervening variable in BAZNAS Banten Province to examine the influence of institutional reputation, financial literacy, and accountability on the trust of muzakki (payers of zakat). The phenomenon of many muzakki choosing to distribute zakat independently rather than through official institutions indicates that the level of public trust in zakat management institutions is still low, which is the main reason for conducting this study. This study combines quantitative methods with descriptive-verification strategies. A sample of 100 respondents was selected using purposive sampling, and data were collected through questionnaires. Analysis was conducted using multiple linear regression and mediation tests using the Baron & Kenny and Sobel Test techniques. The research findings indicate that zakat payers' satisfaction is significantly influenced by institutional reputation, financial knowledge, and accountability. Only financial knowledge and satisfaction were found to have a significant influence on zakat payers' trust in the second model; reputation and accountability did not show a significant influence. Furthermore, the relationship between financial literacy and zakat payers' trust is strengthened by zakat payers' satisfaction, which acts as an intermediary variable. Overall, this study suggests that the primary strategy in building zakat payers' trust at BAZNAS Banten Province is improving financial knowledge and service quality, which fosters satisfaction. These results can be used as a basis for developing zakat management regulations that are more accountable, transparent, and focused on the needs of zakat payers.

Keywords: Institutional Reputation, Financial Literacy, Accountability, Satisfaction, Muzakki Trust

INTRODUCTION

Indonesia, with the largest Muslim population, has enormous zakat potential, which, if properly managed, can improve the welfare of society. ¹Law No. 23 of 2011, which regulates the administration of zakat by official institutions such as BAZNAS, requires that zakat management be carried out properly and in accordance with sharia principles as explained in QS. At-Taubah: 60.²

لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ
وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿٦٠﴾

Meaning: "Indeed, zakat is only for the poor, the needy, the collectors of zakat, those whose hearts are softened (converts), to (free) slaves, to (free) those in debt, for the cause of Allah and for people on the way (who need help), as an obligation from Allah. Allah is All-Knowing and All-Wise."

Although the national zakat potential reaches IDR 327 trillion, actual collection is only around 9.17% (BAZNAS RI, 2023). According to a 2022 IDEAS survey, 62% of zakat recipients still prefer to pay zakat directly to recipients rather than through formal organizations. These results demonstrate the limited public trust in zakat management organizations, particularly regarding their reputation, financial literacy, and accountability.³

In the local context, the Banten Province BAZNAS (National Zakat Agency) has shown an increase in zakat collection in recent years. However, this increase has not been matched by optimal distribution. The imbalance between collected and distributed funds, along with limited public information regarding financial management, has created potential negative perceptions among zakat payers. The lack of transparency and clarity in financial reporting has the potential to reduce zakat payers' satisfaction with and trust in the institution.⁴

The success of zakat institutions depends heavily on the trust of zakat recipients. Without trust, zakat recipients often distribute zakat directly to recipients or through informal channels, which hinders collective optimization of zakat collection. Various studies have shown that zakat recipients' trust is significantly influenced by the institution's reputation, financial literacy, and accountability. However, zakat recipient satisfaction has not been widely used as a mediating variable in previous research. Furthermore, few studies have specifically examined BAZNAS in Banten Province.

¹ Rafiqi Ismalia Eka Yuni Hartati, "The Influence of Accountability, Transparency, and Zakat Literacy on Muzakki's Trust in Paying Zakat at BAZNAS Jambi City," *Journal of Economics, Management and Accounting* 2, no. 2 (2023): 91–107.

² Department of Religion, *Al-Qur'an and Translation* (Bandung: Jabal Publisher, 2004).

³ IDEAS, "Survey of Zakat Distribution by the Indonesian Muslim Community," www.ideas.or.id, 2022, <http://www.ideas.or.id>.

⁴ BAZNAS Banten Province, "ZIS Achievement Report 2023," www.baznasbantenprov.go.id, 2023, <https://www.baznasbantenprov.go.id>.

Table 1
Realization of Revenue and Distribution of Baznas Banten Province in 2024

Table 1.1
BAZNAS PROVINSI BANTEN
PERBANDINGAN REALISASI PENERIMAAN
Periode Akhir Tahun 2023 & 2024

No	Keterangan	Realisasi 2023 (Rp)	Realisasi 2024 (Rp)	Capaian (%)
1	Zakat	23.147.123.981	23.292.881.413	100%
2	Zakat maal pengangan	2.792.792.193	1.207.193.099	46%
3	Zakat maal pengangan via LPZ	21.788.482.367	21.212.183.222	97%
4	Zakat maal barter	37.297.548	13.000.000	27%
5	Zakat infaq pengangan	96.031.000	130.656.000	136%
6	Zakat infaq via LPZ	489.257.033	837.893.000	171%
7	Bagi hasil dana sosial/maul/daan/kegiatan	2.400.365	12.817.000	13%
8	Infrastruktur	1.647.391.348	2.267.445.000	143%
9	Infrastruktur lain-lain	44.122.382	1.068.100.000	24%
10	Infrastruktur Uda-terkait pengangan via LPZ	202.450.624	133.831.000	36%
11	Infrastruktur Uda-terkait barter	800.000	-	0%
12	Infrastruktur usaha pengangan	792.220.466	774.685.000	98%
13	Infrastruktur lain-lain via LPZ	142.580.304	187.007.407	97%
14	Infrastruktur lain-lain barter	25.776.000	238.902.000	134%
15	Bagi hasil infrastruktur/kegiatan/kegiatan/kegiatan	2.400.365	2.241.876	158%
16	Corporate Social Responsibility	2.400.365	24.860.000	#DIV/0!
17	Dana Sosial Keagamaan Lainnya	2.848.740.000	328.772.000	12%
18	Dana sosial keagamaan lainnya	983.411.000	249.770.000	25%
19	Dana sosial keagamaan lainnya via LPZ	1.865.329.000	-	0%
20	Infaq	-	-	#DIV/0!
21	Infaq Pengangan	-	-	#DIV/0!
22	Infaq (Infak, Operasional (Non-APEND))	-	-	#DIV/0!
23	Tidak sesuai LPZ	29.643.224.827	26.007.487.378	88%
24	Tidak Maal	2.969.370.000	317.186.000	10%
25	Zakat Fitrah	-	-	#DIV/0!
26	Infrastruktur	-	-	#DIV/0!
27	DISK/Barter	1.142.000.000	217.130.000	20%
28	GRAND TOTAL	31.703.684.622	26.308.747.378	83%

Mengetahui,
Badan Amil Zakat Nasional (BAZNAS)
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Prof. Dr. H. H. Soejono, S.Pd., L.M.L., M.M.
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Laporan Akhir Tahun 2024 | 19

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Table 1.2
BAZNAS PROVINSI BANTEN
PERBANDINGAN REALISASI PENYALURAN BERDASARKAN ARNAP
Periode Akhir Tahun 2023 & 2024

No	Keterangan	Realisasi 2023 (Rp)	Realisasi 2024 (Rp)	Capaian (%)
1	Penyaluran Dana Zakat	21.822.923.126	14.640.884.378	67%
2	Penyaluran Dana Zakat Ura- A- Fair	2.399.028.815	4.840.461.659	97%
3	Penyaluran Dana Zakat Ura- A- Mani	2.399.104.692	4.330.224.721	95%
4	Penyaluran Dana Zakat Ura- A- Uda	3.147.892.229	3.983.484.793	26%
5	Penyaluran Dana Zakat Ura- A- Mustaf	3.260.000	46.100.000	190%
6	Penyaluran Dana Zakat Ura- A- Riqab	-	-	#DIV/0!
7	Penyaluran Dana Zakat Ura- A- Shafiq	6.078.000	3.350.000	55%
8	Penyaluran Dana Zakat Ura- A- Shafiq	1.637.172.483	2.684.101.184	57%
9	Penyaluran Dana Zakat Ura- A- Shafiq	14.265.830	19.163.500	13%
10	Penyaluran Dana Zakat Ura- A- Shafiq	833.698.903	774.685.000	122%
11	Penyaluran Dana Zakat Ura- A- Shafiq	470.265.665	548.336.622	86%
12	Penyaluran Dana Zakat Ura- A- Shafiq	66.462.458	252.300.000	214%
13	Penyaluran Dana Zakat Ura- A- Shafiq	1.248.189.893	891.966.626	71%
14	Penyaluran Dana Zakat Ura- A- Shafiq	1.140.459.779	773.428.742	68%
15	Penyaluran Dana Zakat Ura- A- Shafiq	184.472.708	160.848.872	70%
16	Penyaluran Dana CSR	-	24.900.000	#DIV/0!
17	Penyaluran Dana CSR	-	24.900.000	#DIV/0!
18	Penyaluran Dana CSR Ura- A- Amil	-	1	0%
19	Penyaluran Dana CSR	2.842.044.000	319.602.000	11%
20	Penyaluran DSK	2.843.126.000	311.810.000	11%
21	Penyaluran DSK Ura- A- Amil	1.604.000	2.292.000	143%
22	Penyaluran Dana Infaq Operasional	18.100.000	245.600.000	874%
23	Penyaluran Dana Infaq Operasional	25.100.000	245.600.000	978%
24	Penyaluran	-	245.600.000	978%
25	TOTAL	26.678.847.427	16.284.200.849	61%
26	Infaq/maul/daan/kegiatan	4.068.370.000	317.186.000	8%
27	Penyaluran Dana Zakat Maal	-	-	#DIV/0!
28	Penyaluran Dana Zakat Fitrah	-	-	#DIV/0!
29	Penyaluran Dana Infaq	-	-	#DIV/0!
30	Penyaluran Dana DSK/Barter	2.668.379.200	317.150.000	12%
31	GRAND TOTAL	28.661.217.427	16.801.386.849	59%

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Laporan Akhir Tahun 2024 | 20

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The number of zakat payers varies, fluctuating and fluctuating, as can be seen in the accompanying table. The agency's data indicates that there are only about that many zakat payers each year, and most of them donate directly to those who meet the standards or pay zakat to other organizations.

The annual fluctuation in the number of zakat payers indicates that some choose to distribute their zakat to other institutions or directly to those who mustahik (recipients of alms). In the digital era, an institution's reputation, financial literacy, and accountability are crucial factors for philanthropic institutions in building public trust. The 2023 World Giving Index report confirms that public trust in philanthropic institutions is significantly influenced by the institution's transparency and accountability in managing funds.⁵

As an official zakat management institution, BAZNAS's success depends heavily on the level of trust among zakat payers. Dissatisfaction with financial literacy, negative perceptions of reputation, and lack of transparency in financial reports can influence zakat payers' decisions to distribute zakat. Building this trust depends on several factors, including accountability, financial knowledge, and reputation. Reputation reflects public perception of an institution's credibility, financial literacy reflects zakat payers' understanding of zakat management mechanisms, while accountability demonstrates the institution's responsibility in managing zakat funds in accordance with Sharia principles and applicable regulations.⁶

Previous studies have shown the influence of accountability, financial literacy, and institutional reputation on the satisfaction and trust of muzakki. However, there is still a lack

⁵ Charities Aid Foundation, "CAF World Giving Index 2023," www.cafonline.org, 2023, <https://www.cafonline.org/>.

⁶ A Zahara and N Nurwani, "Analysis of Accountability and Transparency in the Management of Zakat, Infaq, and Alms Funds at Dompot Dhuafa Waspada Medan," *Economics, Business, Management, and Accounting ...*, 2023, <https://jurnal.ulb.ac.id/index.php/ebma/article/view/4365>.

of studies that combine these three factors with satisfaction as an intervening variable, especially related to BAZNAS in Banten Province. Therefore, by using satisfaction as an intervening variable, this study was conducted to examine the influence of reputation, financial literacy, and accountability on muzakki trust.

REVIEW OF LITERATURE

Institutional Reputation Theory

Essentially, reputation is a positive reputation. According to Gaotsi and Wilson, reputation is the collective perception of an organization by stakeholders. Reputation and image may initially seem similar. However, reputation is the evaluation of stakeholders, including both internal and external parties, while image is typically associated with external parties. An organization's identity is shaped by its internal beliefs.⁷ Consequently, an organization's identity and image combine to form its reputation. Credibility, a favorable public image, and consistent performance are commonly considered indicators of reputation. A positive reputation can increase the confidence and sense of security of zakat payers when distributing zakat to recognized organizations.

Financial Literacy Theory

According to Lusardi and Mitchell, financial literacy is related to an individual's ability to understand financial data and apply it in financial decision-making.⁸ The following are indicators of potential financial literacy, according to Remund (2010): (1) Self-confidence; (2) Skills; (3) Attitude; and (4) Knowledge.

Accountability Theory

Accountability means an institution's obligation to provide clear and accountable information, so that stakeholders can assess how funds are managed. This is known as Accountability. This responsibility implies a moral and professional obligation to disclose facts honestly and systematically in the context of public finance or Islamic institutions. According to Dwi Martani, financial reports have several key features, including relevance, reliability, and understandability. For financial reports to be useful for users in decision-making, several requirements must be met.⁹ In addition, here are some measures of Accountability: (1) transparency; (2) clarity; and (3) responsibility/accountability. Institutions demonstrate accountability for the use of funds by providing professional and responsible explanations regarding each transaction and fund management policy.

Customer Satisfaction Theory

Kotler and Armstrong state that users will be satisfied when a product or service meets or exceeds their expectations.¹⁰ Satisfaction indicators usually include: (1) conformity to expectations, (2) perceived service, (3) positive experiences during zakat transactions. Satisfaction is an important mediator that bridges the relationship between reputation, service, and accountability with muzaki trust.

⁷ Pursetyaningsih, "The Influence of Price, Reputation, Service Quality, Promotion of Forced Switching, and Recommendations on Customer Switching Behavior," *Journal of Theory and Applied Management*, 2008, 192.

⁸ Hadi Ismanto et al., *Banking and Financial Literacy* (Deepublish, 2019).

⁹ Dwi Martani et al., *Intermediate Financial Accounting Based on PSAK*, 1st ed. (Jakarta: Salemba Empat, 2014).

¹⁰ Philip Kotler and Kevin Lane Keller, *Marketing Management, Volume 2* (Jakarta: Erlangga, 2009).

Trust Theory

According to Johnson & Johnson, trust influences behavior, attitudes, and consistency, making it a crucial component of interpersonal interactions.¹¹ The degree of association between attitudes and behavior is highly dependent on trust. Trust plays a crucial role in determining the strength of the relationship between attitudes and behavior. When someone has a high level of trust in their attitude, that attitude is more likely to guide their actions directly. Conversely, low trust makes individuals hesitate to act and tend to seek additional information before making a decision. Furthermore, trust also influences the resilience of attitudes to change, where attitudes held with a high level of trust are more stable and less likely to be influenced by new information.¹²

In the context of zakat, trust indicators include: (1) Confidence that funds are managed in accordance with sharia, (2) Trust in the professionalism of the institution, (3) A sense of security in transactions. Trust is a key variable that determines the sustainability of zakat collection.

Good Governance Theory

The goal of good governance is to increase shareholder value and ensure the allocation and protection of the interests of all company stakeholders.¹³ The Cadbury Committee describes good governance as a framework for directing and controlling an organization to ensure it operates effectively and responsibly. This relates to the rules governing the powers of owners, directors, managers, shareholders, and so on.¹⁴

RESEARCH METHOD

This research uses a quantitative approach with a descriptive design. A questionnaire serves as the primary instrument in this quantitative approach, which utilizes numerical data analysis to test theories. After statistically analyzing the data, the researcher draws deductive conclusions, moving from general statements to specific conditions. Meanwhile, the descriptive approach does not manipulate research variables but instead describes conditions or phenomena as they exist in the field.¹⁵

In 2024, the Banten Province BAZNAS recorded 23,085 muzakki in the reported population. Sugiyono stated that the sample is a component of the quantity and quality that make up a population.¹⁶ All Muzakki who distributed zakat, infaq, and alms through the Banten Province BAZNAS in 2024, amounting to 23,085 individuals and companies, constituted the research population. The sample was determined using purposive sampling with the Slovin formula and a 10% margin of error, resulting in 100 respondents based on the following criteria:

¹¹ Endang Floriyanti, "The Concept of Trust," *Journal of Economics, University of North Sumatra*, 2015.

¹² Paul W. Miniard James F. Engel, Roger D. Blackwell, *Consumer Behavior*, Volume 1 (Jakarta: Binarupa Aksara, 2014).

¹³ Tangkilisan Hessel Nogi S, *Financial Management for Banking Credit Analysis Managing Credit Based on Good Corporate Governance* (Yogyakarta: Balairung & Co, 2004).

¹⁴ Indra Surya and Ivan Yustiavanda, *Implementation of Good Corporate Governance Putting Aside Special Rights for the Sake of Business Continuity* (Jakarta: Kecana, 2008).

¹⁵ Sugiyono, *Research Methods* (Alfabeta, 2023).

¹⁶ Sugiyono.

1. Muzaki who have or are currently distributing zakat to BAZNAS Banten Province at least once in the last year;
2. Muzaki who knows that BAZNAS delivers financial reports via social media, website, or printed reports; and
3. Muzaki who is willing to fill out the questionnaire voluntarily.

Thus, to effectively increase the number of respondents and encourage their participation, the questionnaire was sent online using Google Forms.

RESULTS AND DISCUSSION

Research Data Description

Jenis Kelamin					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-Laki	23	23.0	23.0	23.0
	Perempuan	77	77.0	77.0	100.0
	Total	100	100.0	100.0	

Usia					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 20 Tahun	19	19.0	19.0	19.0
	20-30 Tahun	54	54.0	54.0	73.0
	31-40 Tahun	25	25.0	25.0	98.0
	> 40 Tahun	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

Penghasilan					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 2.500.000	45	45.0	45.0	45.0
	2.500.000-5.000.000	31	31.0	31.0	76.0
	> 5.000.000	24	24.0	24.0	100.0
	Total	100	100.0	100.0	

Pendidikan Terakhir					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMA/SMK	58	58.0	58.0	58.0
	S1	29	29.0	29.0	87.0
	S2	13	13.0	13.0	100.0
	Total	100	100.0	100.0	

Table 1 shows that women constitute 77% of the respondents. The 20 to 30 age group constitutes the majority, as shown in Table 2. Table 3 reveals that income is less than 2,500,000. Table 4 shows that the highest level of education is dominated by secondary school and vocational school.

Data Quality Test

1. Validity Test

a. Institutional Reputation Variable (X₁)

	Corrected Item-Total Correlation	Keterangan
X1_1	.886	Valid
X1_2	.722	Valid
X1_3	.871	Valid
X1_4	.722	Valid

Based on this table, all items in variable X₁ are declared suitable for use in the next stage of analysis.

b. Financial Literacy Variable (X₂)

	Corrected Item-Total Correlation	Keterangan
X2_1	.862	Valid
X2_2	.661	Valid
X2_3	.846	Valid
X2_4	.860	Valid
X2_5	.722	Valid

Based on the table, all statements in variable X₂ meet the validity criteria and can be maintained for further analysis.

c. Accountability Variable (X₃)

	Corrected Item-Total Correlation	Keterangan
X3_1	.722	Valid
X3_2	.871	Valid
X3_3	.862	Valid
X3_4	.661	Valid

Based on this table, all items in variable X₃ are declared valid and suitable for use in the next analysis stage.

d. Satisfaction Variable (Z)

	Corrected Item-Total Correlation	Keterangan
Z_1	.910	Valid
Z_2	.560	Valid
Z_3	.773	Valid
Z_4	.882	Valid

Based on the table, all items in variable Z meet the validity criteria and can be retained for research analysis in the next stage.

e. Muzakki Trust Variable (Y)

	Corrected Item-Total Correlation	Keterangan
Y_1	.866	Valid
Y_2	.860	Valid
Y_3	.707	Valid
Y_4	.867	Valid

Based on the table, all statements in variable Y are suitable for use and can be continued to the next stage of analysis.

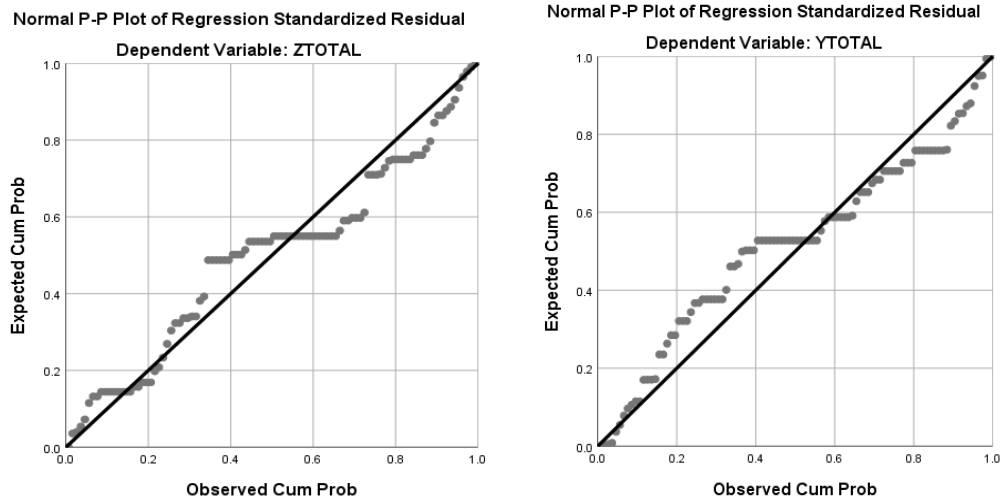
2. Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.975	21

The results showed that the value for the 21 items reached 0.975, far exceeding the minimum limit of 0.60. Thus, this research instrument was deemed reliable.

Classical Assumption Test

1. Normality Test



The data is distributed along the diagonal line and follows the direction of the line, as seen in Figure 1 above. Therefore, the data is generally distributed according to the figure and the requirements met.

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.82981397
Most Extreme Differences	Absolute	.147
	Positive	.121
	Negative	-.147
Test Statistic		.147
Asymp. Sig. (2-tailed)		.000
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Table 5 shows that the residual variables are normally distributed because the Asymp. Sig. (2-tailed) value is 0.00 and is above the significance level.

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	.221	.517		.427	.670
X1TOTAL	.105	.077	.332	1.356	.178
X2TOTAL	-.018	.128	-.082	.140	.889
X3TOTAL	-.059	.160	-.212	.371	.712

a. Dependent Variable: ABS_RES1

1. Linearity Test

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
11Regression	501.740	3	167.247	311.038	.000 ^b
Residual	51.620	96	538		
Total	553.360	99			

a. Dependent Variable: Kepercayaan Muzakki

b. Predictors: (Constant), Akuntabilitas, Reputasi Lembaga, Literasi Keuangan

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1Regression	64.024	4	116.006	208.030	.000 ^b
Residual	2.976	95	558		
Total	17.000	99			

a. Dependent Variable: Kepuasan

b. Predictors: (Constant), Kepercayaan Muzakki, Akuntabilitas, Reputasi Lembaga, Literasi Keuangan

The ANOVA output from the linearity test shows that there is a linear and significant relationship between the independent factors (X_1 , X_2 , and X_3) and the dependent variables (Z and Y).

2. Multicollinearity Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1(Constant)	-.514	.723		-.711	.479		
X1TOTAL	.462	.108	.385	4.284	.000	.170	5.881
X2TOTAL	.914	.179	.097	5.103	.000	.030	33.662
X3TOTAL	-.578	.223	-.541	-2.588	.011	.031	31.849

a. Dependent Variable: ZTOTAL

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1(Constant)	1.434	.559		2.565	.012		
X1TOTAL	.306	.091	.247	.375	.001	.143	7.006
X2TOTAL	.415	.156	.482	.666	.009	.023	42.795
X3TOTAL	.149	.178	.135	.836	.405	.029	34.072
ZTOTAL	.411	.079	.397	.220	.000	.132	7.584

a. Dependent Variable: YTOTAL

Table 6 shows that a model is considered free from multicollinearity if its VIF is less than 10 and its tolerance value is greater than 0.10.

3. Heteroscedasticity Test

Table 7 shows that no patterns can be identified in the scatterplot, indicating that the regression does not have heteroscedasticity issues. Glejser's approach, which looks for significance in the regression of absolute residual values (ABS_RES), was used for this test.

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1 (Constant)	.567	.395		1.433	.155	
X1TOTAL	-.067	.064	-.276	-1.046	.298	
X2TOTAL	-.001	.110	-.006	-.010	.992	
X3TOTAL	-.060	.126	-.274	-.472	.638	
ZTOTAL	.120	.056	.593	2.164	.033	

a. Dependent Variable: ABS_RES2

Multiple Linear Regression Analysis

1. The Influence of X₁, X₂, X₃ on Satisfaction (Z)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.952 ^a	.907	.904	.73328

a. Predictors: (Constant), Akuntabilitas, Reputasi Lembaga, Literasi Keuangan

b. Dependent Variable: Kepercayaan Muzakki

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1 (Constant)	-.514	.723		-.711	.479	
X1TOTAL	.462	.108	.385	4.284	.000	
X2TOTAL	.914	.179	1.097	5.103	.000	
X3TOTAL	-.578	.223	-.541	-2.588	.011	

a. Dependent Variable: Kepercayaan Muzakki

The first regression model shows that the variables Institutional Reputation, Financial Literacy, and Accountability are able to explain the variable Muzakki Trust. Thus, the first regression model can be declared feasible and appropriate for use in research analysis.

2. The Influence of X₁, X₂, X₃, Z on Muzakki's Trust (Y)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.947 ^a	.898	.893	.74675

a. Predictors: (Constant), Kepercayaan Muzakki, Akuntabilitas, Reputasi Lembaga, Literasi Keuangan

b. Dependent Variable: Kepuasan

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	.378	.663		.571	.570
Reputasi Lembaga	.193	.109	.161	1.775	.079
Literasi Keuangan	.485	.179	.582	2.714	.008
Akuntabilitas	-.369	.202	-.345	-1.824	.071
Kepercayaan Muzakki	.543	.104	.561	5.220	.000

a. Dependent Variable: Kepuasan

The results of the second regression model indicate that each independent variable in the model significantly influences satisfaction simultaneously. Therefore, the second regression model is considered suitable for use in the next stage of hypothesis testing.

Hypothesis Testing

1. t-test (Partial)

a. First Model t-Test (X₁, X₂, X₃ → Muzakki's Trust / Z)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.514	.723		-.711	.479
X1TOTAL	.462	.108	.385	4.284	.000
X2TOTAL	.914	.179	1.097	5.103	.000
X3TOTAL	-.578	.223	-.541	-2.588	.011

The t-test results on the first model show that Financial Literacy (t = 2.714; Sig = 0.008) and Muzakki Trust (t = 5.220; Sig = 0.000) have a significant effect on

Muzakki Satisfaction. In contrast, Institutional Reputation ($t = 1.775$; $Sig = 0.079$) and Accountability ($t = -1.824$; $Sig = 0.071$) were not proven to have a significant effect. These findings indicate that the level of financial understanding possessed by Muzakki and their level of trust in BAZNAS are more dominant factors in shaping satisfaction, compared to the institution's reputation or the accountability aspects displayed.

b. Second Model t-Test ($X_1, X_2, X_3, Z \rightarrow$ Satisfaction / Y)

Coefficients^b					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	.378	.663		.571	.570
Reputasi Lembaga	.193	.109	.161	1.775	.079
Literasi Keuangan	.485	.179	.582	2.714	.008
Akuntabilitas	-.369	.202	-.345	-1.824	.071
Kepercayaan Muzakki	.543	.104	.561	5.220	.000

The variables Financial Literacy ($t = 2.714$; $Sig = 0.008$) and Muzakki Trust ($t = 5.220$; $Sig = 0.000$) have a significant impact on Muzakki Satisfaction, according to the findings of the partial test in the second model. On the other hand, no impact was seen on Institutional Reputation ($t = 1.775$; $Sig = 0.079$) or Accountability ($t = -1.824$; $Sig = 0.071$). These results indicate that, in contrast to opinions regarding institutional reputation or accountability in financial reports, Muzakki satisfaction is more influenced by their understanding of financial literacy and the level of trust they have in BAZNAS.

2. F Test (Simultaneous)

a. Model 1 ($X_1, X_2, X_3 \rightarrow$ Muzakki Satisfaction (Z))

Based on the results of the ANOVA analysis, the following values were obtained:

F count = 311.038

Sig = 0.000

Muzakki Satisfaction (Z) is significantly influenced by the variables Reputation (X_1), Financial Literacy (X_2), and Accountability (X_3). Because these three independent variables can collectively explain the variation in changes in the Satisfaction variable, the regression model in the first stage is considered suitable (fit).

b. Model 2 ($X_1, X_2, X_3, Z \rightarrow$ Muzakki's Trust (Y))

Based on the results of the ANOVA analysis for the second model, the following values were obtained:

F count = 208,030

Sig = 0.000

Muzakki's Trust (Y) is significantly influenced simultaneously by Reputation (X_1), Financial Literacy (X_2), Accountability (X_3), and Satisfaction (Z). Therefore, the second regression model is considered valid because it can significantly explain the relationship between the independent components and the dependent variable.

CONCLUSION

Several important conclusions were drawn from this study based on the analysis. First, the study shows that zakat payers' satisfaction is strongly influenced by institutional reputation, financial literacy, and accountability. Based on respondents' perceptions, these three variables simultaneously significantly explain variations in zakat payers' satisfaction, with reputation and financial literacy contributing positively, while accountability has a large but negative impact. Second, the second model found that only financial literacy and zakat payers' satisfaction significantly influence zakat payers' trust. The lack of significant influence from institutional reputation or accountability indicates that financial literacy and satisfaction levels play a more dominant role in shaping zakat payers' trust in BAZNAS. Third, zakat payers' satisfaction serves as an important intervening variable, particularly in strengthening the relationship between financial literacy and trust. These findings indicate that increasing satisfaction is a strategic step that can indirectly increase zakat payers' trust in the institution. Fourth, the two regression models used are classified as fit based on the significance value of the F test < 0.05 , which means that the independent variables are collectively able to explain changes in the satisfaction and trust of muzakki.

Overall, this study confirms that financial literacy and zakat payers' satisfaction are key aspects in building and maintaining zakat payers' trust in BAZNAS Banten Province. In this context, institutional reputation and accountability do not have a significant direct impact on trust, although both remain important components of institutional governance. To improve zakat payers' satisfaction, BAZNAS is advised to strengthen its financial literacy program for zakat payers. Furthermore, the accountability aspect also needs to be improved to align with zakat payers' expectations and perceptions. Further research is recommended to include other variables, expand the number of respondents, or use different statistical analysis methods to obtain more comprehensive results. Practically, the findings of this study can be used as a reference for BAZNAS in designing strategies for improving services, managing financial data, and strengthening relationships with zakat payers. Theoretically, these results enrich the literature on factors influencing zakat payers' satisfaction and trust, while also providing a basis for further research in the same field.

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