

The Analysis of Key Determinants in Zakat Performance: A Study from Stakeholders' Perspective

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Abstract

Zakat is an important mechanism for the development of the country. Zakat contributes to social security and harmony to help bridge the gap and strengthen economic independence. Currently, zakat management managed by Zakat Management Organization is still largely managed informally, so some important things such as good governance, credibility, accountability, and professionalism have not been taken into account. The key to improving the quality and quantity of zakat as a productive and potential public fund is in its management. Professional zakat management is the main prerequisite that should not be abandoned. The purpose of this study is to analyze the degree of difference in perception and attributes of zakat management including trust, transparency, credibility, and accountability on the elements or parties in zakat performance namely zakat institutions, zakat collecting units, zakat payers and selected zakat recipients. The study used a questionnaire collection method with 150 respondents. The analysis is done by testing different perceptions. The results showed that the four stakeholders had different perceptions in terms of improving zakat management. Thus, further research is needed for the common perception of all parties involved in ZMO. The results of this study are expected to contribute to zakat performance research.

Keywords: Zakat Management Organization (ZMO), Trust, Accountability, Transparency, Credibility, and Information Technology Management

Introduction

Zakat payment is one of the five pillars of Islamic principles. Zakat is an important mechanism for the development of the country, as it contributes to social security and harmony to help bridge the gap and strengthen economic independence. Zakat is also a financial source for the Islamic state besides tax funds. In general, the distribution of zakat funds can help the government generate economic activities by increasing the purchasing power of individuals and ultimately helping poverty alleviation (Al et al., 2014). Indonesia is the largest Muslim-populated country in the world with the potential to raise large zakat funds. According to some previous research results, there is still a gap between the potential and the results of collecting zakat. Ascarya and Yumanita (2018) analyzed the causes of low zakat fundraising in Indonesia. The study found that one of the problems was mismanagement of zakat. Currently, zakat management is managed by Zakat Management Organization (ZMO) which is still largely managed informally, so some important things such as good governance, credibility, accountability and professionalism have not been taken into account. In terms of zakat management, the Indonesian government established the National Zakat Agency (BAZNAS).

BAZNAS is a non-structural government agency that is independent and responsible to the president through the Minister. The key to improving quality and quantity of zakat as a productive and potential public fund is in its management. Professional zakat management is the main prerequisite that should not be abandoned. Management is not only empowered for productive efforts and the need to increase the utilization priority scale, but also requires transparency and accountability. The utilization of management in collecting zakat aims to achieve the purpose of zakat practice (Rachmawati et al., 2020). In general, zakat management is understood to involve two activities, namely the collection and distribution of zakat funds. One of the main objectives of zakat management is to achieve the best results in the collection and distribution of zakat in a timely way as established by Islamic rules. On the other hand, the management of zakat must also show professionalism and trust to safeguard the interests of zakat recipients (Ataina & Achmad, 2010). This is contradicting to the statement of Mahyuddin & Abdullah (2011) that a more independent zakat distribution mechanism can be the most effective tool to ensure a better quality of life for zakat recipients. Abdullah (1991) surveyed Indonesian scholars and Muslim intellectual opinions on zakat management. A small number of intellectuals argue that the management of zakat should be taken over by the government, and most of them support zakat collection through state-based zakat organizations that must also be responsible for zakat distribution. From the results of the previous research, it can be concluded that no one has attempted to conduct a study or analysis on the importance of the effectiveness of zakat management involving four parties simultaneously, they are zakat institutions, zakat collecting units, zakat payers and selected zakat recipients. Therefore, future researches are needed to propose effective management and cooperation patterns among the parties.

Meanwhile, zakat management is in line with current technological developments. The application of technology is believed to include monitoring, reporting, and evaluation. Technology can also strengthen the management system, thus providing more efficient results (Nabiha et al, 2018). The detailed and transparent movement of zakat from the time of collection to disbursement can be immediately tracked through socket technology. Advanced and more modern zakat technology will make tracking of funds during the zakat process easier. In the era of disruption technology 4.0, BAZNAS as a zakat institution in Indonesia has developed an online zakat collection on www.baznas.go.id. Nevertheless, some of the shortcomings of the application of zakat technology are still partial and not yet integrated with the inherent factor of zakat institutions.

Although there has been a lot of research on zakat in Indonesia, the problem of zakat management is still an interesting issue to review. The management of zakat funds in Indonesia is far from the expectations of the society in poverty alleviation in Indonesia (Masyita, 2018). The lack of public knowledge about zakat is the main factor for the low zakat collection (BAZNAS, 2017). People prefer to pay zakat directly to mustahik (zakat recipient) (Ahmad, et al., 2006). Due to most muzakki (zakat payers) in Indonesia pay zakat directly to mustahik without going through the zakat institutions, it causes payment data not registered by zakat managers (Canggih, Fikriyah & Yasin, 2017). To increase the amount of zakat received, it is necessary to increase some factors in terms of demand such as the role of technology that streamlines zakat and facilitates the payment of zakat through internet technology. In addition, it is also important to improve the management of zakat from the

perspective of zakat institutions, namely the trust of zakat institutions, transparency in the zakat management, accountability, and credibility of zakat institutions.

The combination of the governance of zakat institutions and aspects of technology is also very important to develop. Based on research gaps and problems in zakat management, this research will analyze the degree of differences in perceptions and attributes of zakat management including trust, transparency, credibility and accountability on the elements or parties in zakat management (zakat institutions, zakat collecting units, zakat payers, and selected zakat recipients). The results of this study are expected to contribute to better zakat management efforts for public prosperity.

Literature Review

Zakat Potential

Firdaus et al., (2012) asserts that in Islam, the main motivation in paying zakat must be based on the factor of worship (ta'abbudi). Hafidhuddin (2006) showed a lack of public understanding regarding zakat awareness. Zakat has not become a special subject in Islamic Education institutions (universities) as an integrated curriculum. This shows that zakat has not been understood as a tool for building civilization (Kurnia & Hidayat, 2008; Mufraini, 2008). However, currently there are many zakat institutions in every Sharia / da'wah country, which perform zakat intensively by zakat institutions. The socialization is conducted to give better understanding related the importance of zakat and the urgency of the obligation to pay zakat. In addition, it is necessary to provide a basic explanation regarding zakat institutions, how to calculate zakat, and how to pay zakat. Many zakat institutions have implemented various innovations related to the collection and strategy of zakat management. Traditional and conventional methods are being improved to be more modern, innovative and expansive.

Beside zakat is the third Islamic principle, part of Mahdah (worship whose terms and conditions have been determined by Allah SWT), as well as Maliyah iztimaiyah (social worship in the form of material), it has various social functions that are very strategic to improve the welfare of community. Empirically, this was evident during the leadership of Dynasty Umar bin 'Abd al-Azis. At that time, zakat was managed by officers (zakat institution) who were trusting and professional under the control of a fair and responsible government that was able to improve the welfare of the community and minimize things related to poverty in a relatively short time. To explore the potential zakat, at least four steps must be taken simultaneously (Hafiduddin, 2011). First, socialization and education to the public regarding the law and wisdom of zakat, zakat objects and calculation procedures, and the relationship between zakat and tax. In relation to the wisdom and function of zakat, for example, the willingness to do so will build work ethos and ethics (Holy Qur'an. Al-Mu'minun: 1-40, develop and give up wealth (Holy Qur'an.. Al-Baqarah: 276 and Ar-Rum: 39), clearing the mind and soul (Holy Qur'an.. At-Tawbah: 013), helps and assists the weak (dhuafa) in improving their welfare (Holy Qur'an. At-Tawbah; 60), while strengthening people's economic activities because wealth is not only accumulated in the hands of a group of rich people (QS. Al-Hasyr: 7).

Second, strengthening zakat agency to become a reliable and professional agency. Therefore, it is necessary to have zakat that has noble character (akhlakul karimah), insight on zakat fiqh, and good zakat management. The function of zakat will only be realized through strong zakat agency. Therefore, the only worship that is explicitly stated in the Holy Qur'an is

the official one, only zakat (HQ. At-Tawbah: 60 and HQ. At-Tawbah 103). In the time of Prophet and his companions, zakat was never distributed by muzakki to mustahik directly without going through zakat agency, except infaq and alms.

Third, zakat distribution must be on target according to sharia provisions and pay attention to transparent management aspects. Fourth, good synergy and coordination or ta'awun among zakat agency (regional, national, and international level) as well as with other components of society such as the Indonesian Ulama Council (MUI), government institutions, Islamic organizations, Islamic Educational institutions, universities, mass media, and so forth. The actualization of the potential for zakat is expected to become a massive collective movement that is cross-ethnic, organizational and territorial. (HQ. Al-Maidah: 2 and HQ. At-Tawbah: 71).

Zakat Performance

Performance is the actual output or results of an organization compared with the expected output targets or planned goals and objectives. Performance is the result of work that has a strong relationship with the organization's strategic organizational goals. Meanwhile, performance from other aspects is the level of achievement of an activity or program or policy in realizing the organization's goals, objectives, mission and vision as stated in the organization's strategic plan. So zakat performance means measuring the results of zakat achievements which include the collection, distribution and management of zakat. Agustina (2019) examines the performance of amil zakat (laz) institutions as measured by the superior performance issued by IMZ in the 2011 Indonesian Zakat and Development Report (IDZR) which consists of the proportion of five OPZ measurement components which include: (1) sharia compliance performance, legality and institutional, (2) management performance, (3) financial performance, (4) economic empowerment performance, and (5) social legitimacy performance.

Professional in developing zakat management and organizing is one of the missions of zakat management organization. Professional and accounting management can only be applied if someone manages zakat as an actual problem. If zakat is only considered as worship to create social piety, then it may be necessary for a professional zakat organization. In general, zakat management is understood to involve two activities, namely the collection and distribution of zakat funds (Ahmad, 2009). The management of zakat is important to help Muslims carry out the third harmony of Islam and establish its main function as a means to alleviate poverty. On the other hand, the management of zakat must also show professionalism and trust to safeguard the interests of zakat recipients (Quddus, 2009); (Ataina & Achmad, 2010).

One of the objectives of zakat performance is to achieve the best results in the collection and distribution of zakat on time as stipulated in Islamic rules. Besides that, the management of zakat is important to help Muslims carry out the third Islamic harmony and to strengthen its main function as a means to alleviate poverty. In addition, the effectiveness of zakat management is important so that zakat can be a catalyst in increasing the living standards of the poor and needy (Quddus, 2009; Mahyuddin & Abdullah, 2011). The low performance of zakat institutions in a country such as Indonesia is related to the limited channels used to reach zakat payers, as well as poor understanding of muzakki behavior. In other words, the approach and strategy of fundraising implemented by zakat organizations are not effective in

optimizing the potential of zakat in this country that has the largest Muslims in the world (Afif and Zzaim, 2017). The professionalism of zakat institutions and the results of unpublished zakat management to the wider community is one of the things that makes the level of public trust in zakat institutions (Hafidhuddin, 2011). An adequate level of trust is very important to maintain between Muslims and zakat institutions or otherwise, prospective zakat payers would prefer to pay zakat directly, for example to the poor or needy than through zakat institutions (Abdul Quddus, 2009). The wider the zakat recipient, the more public trust will increase.

Thus, it can be said that the success of zakat performance is determined by how widely the community benefits from the zakat (Fahrurozzi, 2014). Another study on the importance of trust was conducted by Bidin et al. (2017) which stated that the accountability can increase people's intention to pay zakat through zakat institutions. Meanwhile, Kristin and Umah (2011) found that trust can be increased through accountability and transparency. Similar research was also conducted by Kashif et al (2018) which concluded that transparency can increase zakat payments. As stated by Yuliafitri et al. (2016), transparency can maintain public loyalty to institutions. Transparency is also part of good governance that all agencies or institutions must have. The transparency can be a report that can also be accessed by the public (Jumaizi & Wijaya, 2011; Nasik, 2014; Owoyemi, 2020). Some researchers point out that there are still many zakat fundraisers in Indonesia that are still far from the target (Amilahaq & Ghoniyah, 2019). Previous research has shown that the low zakat collection in Indonesia is due to one of the important factors that is not modernization of zakat management system and the demands of zakat payers that have not been met. Various studies have been conducted mainly related to the importance of improving the management and professionalism of zakat institutions. According to (Bidin et al, 2017; Fahrozi, 2014), high public confidence in zakat institutions can increase the volume of zakat. Trust is the willingness of muzakki to rely on zakat institution or Baitul Mal to distribute zakat to mustahiq, because muzakki believes the institution is professional, trusted, and transparent (Hasrina et al., 2019). Public trust in zakat institutions can be improved through increasing the credibility of zakat institutions through transparent reporting of zakat (Owoyemi, 2020). In line with the findings of Amilahaq & Ghoniyah (2019), zakat institutions need to develop good governance so that the public can consider zakat management institutions that are credible and professional.

Nasik (2014) said that the transparency of zakat management has a significant effect on muzakki's trust in paying zakat. According to previous research, there are still some constraints such as inefficiency, lack of transparency in the way of collection, and also management and distribution of funds. This factor is the main cause that makes zakat does not work well and efficiently (Ziyaad, 2017). Transparency of zakat institutions is to provide financial information that is open and honest to the public, as the public has the right to know openly and thoroughly their responsibilities in managing the resources entrusted to them and adherence to the laws and regulations (Hasrina et al., 2019). The credibility of zakat institutions also affects people's behavior in paying zakat (Azman & Bidin, 2015). Furthermore, Daulay (2014) believed that the credibility of zakat institutions affects people's behavior in paying zakat. Accountability is the ability to answer to higher authority over the actions of a person or group of people against the wider community within an organization (Hasrina et al., 2019). Many researchers argue that recognizing the effectiveness of accountability, credibility and transparency is essential supported by effective information systems and zakat collection

management. Information technology adoption in zakat management can be an effective advice in improving zakat collection. Research conducted by Tajuddin, Azman & Shamsuddin (2016) revealed the importance of service facilities and technology as zakat payment accommodation.

Key Determinant Factors in Zakat Performance

Transparency

Transparency is the way to present a report to all parties openly, regarding the operation of management by including all elements as the basis for decision-making and implementation of activities (Rahmat et al., 2017). Transparency is a condition in which institutions provide material and relevant information in a way that is easily accessible and understood by stakeholders (KNKG, 2006). Meanwhile, according to Fadilah (2012), managers must carry out the principle of openness in the decision process and in conveying the information. Openness in conveying information is that the information conveyed must be complete, correct and timely to all stakeholders. The principle of transparency is the principle that ensures access or freedom for everyone to obtain information about the organization's implementation, such as information about policies, processes and coercion, and the results obtained. Transparency is a form of disclosure of any policy or rule applied by the company because the trust and efficiency of the market depends heavily on the disclosure of zakat institutions. The principle of openness or transparency in zakat institutions must provide information in a timely, adequate, clear, accurate and comparable way (Septiarini, 2011).

Transparency is also referred to as an open policy for surveillance and information for users of financial statements. The information needed is about all aspects of organizational policy that can be accessed by the public. With the disclosure of such information, it is expected to generate healthy competition and trust stakeholders to institutions in the management of zakat funds, so that the information can be utilized as decision making for stakeholders. Such information should also be easily accessible to stakeholders in accordance with their rights (Septiarini, 2011). According to Hasan, building transparency in zakat management will create a good control system between the two parties, namely institutions and stakeholders, because it not only involves internal organizations (zakat institutions) but also the external parties such as muzakki or society at large. This should be used as an institution to reduce suspicion and the public's distrust will be minimized. Increased transparency plays an important role in increasing the confidence of donators or payers that can be measured by the ratio of acceptance growth. Transparency criteria include aspects of: the open ness and publication of financial statements and the ease of the public in accessing financial report (Astuti, 2018). Berdasarkan uraian diatas, hipotesa yang diusulkan adalah:

H1: Transparency has a significant positive impact on Zakat Performance.

Accountability

Accountability is the principle that managers are obliged to develop an effective accounting system in order to produce reliable financial reports (Fadilah, 2012). "... a person who is trusted must fulfill his mandate, and fear Allah. Don't hide your testimony ever. Whoever hides, will have sin tainted in his heart, and Allah is omniscient about everything you do." (Al-Baqarah; 283), which means that it requires recording of every transaction activity.

The recording of this transaction will provide information and accountability (the power to be held accountable) for the real conditions that exist to the public as an object, the party who also has the right to question it (Adlan, 2010). According to (Indrarini & Nanda, 2017), accountability is a form of accountability of an institution in the management of ZISWAF (Zakat, infaq, shadaqah and waqf) funds both in collecting funds from muzakki and distributing funds to mustahiq (zakat recipients). The principle of accountability is formed because of the need for transparency, which originates from a problem regarding information imbalance or information asymmetry. This concept is interpreted as a person's responsibility for what is entrusted to him to then provide information about his / her accountability to those entitled to the information.

This form of accountability is realized in the form of self disclosures as a mechanism that facilitates various information about economic sources entrusted by principals to management (agency). Applies to non-profit organizations, such as BAZ and LAZ, which are required to disclose all transactions, both receipt, storage, and distribution of zakat, infaq, and shadaqah from muzakki because muzakki has been entrusted through institutions to be managed and distributed to parties entitled to receive (mustahiq)(Septiarini, 2011). Another definition of accountability is the obligation of an individual or ruler entrusted to manage public and relevant resources to be able to answer matters relating to his or her accountability (Endahwati, 2014). Accountability is closely related to instruments for control activities, especially in terms of achieving results in public services and conveying them transparently to the public (Arifiyadi, 2008). There are three accountability criteria, they are the accountability of public funds (in the form of financial statements), the presentation of timely reports and the examination by well-known auditors. Accountability in Islam has a vertical dimension (accountability to Allah SWT) and a horizontal dimension (accountability to the relevant parties/stakeholders). The form of accountability in the management institution is reflected in the financial statements in accordance with the Accounting Standards set by the Indonesian Accounting Association (Astuti, 2018).

H2: Accountability has a significant positive impact on Zakat Performance

Credibility

The credibility of an institution is often associated with something concerned with the good name, reputation, honor and existence of the institution. Kanji (2011) states that a sense of security is a very fundamental need for every human being. Thus, the high level of public confidence in the credibility of zakat management institutions will affect the public to fulfill zakat obligations to zakat management institutions. The credibility of zakat management institutions shows that it can influence the public to believe in zakat management institutions and fulfill zakat obligations in zakat institutions with a sense of security and comfort given by the institution. Muzakki will be satisfied with the service of zakat institutions if the services provided exceed their expectations. The credibility of a zakat institution plays an important role in influencing the attitudes and decisions of muzakki. The credibility of zakat institutions is used as a measure of how far muzakki believes that a zakat institution can design and present products and services that can meet the needs and desires of muzakki (Muslih, 2020). The credibility of the institution is the extent to which consumers will believe in ability of the institution because the credibility of the institution is part of the image of the institution.

The credibility of zakat institution is the level of trust of muzakki to a zakat institution in collecting, managing, and distributing zakat. The credibility of zakat organizations or institutions has a role in stimulating or fostering the obligatory zakat society to immediately carry out its obligations as a muzakki, seize attention from the donator market, and maintain their loyalty. Thus, the high level of public confidence in the credibility of zakat management institutions will influence the public to fulfill zakat obligation on zakat management with a sense of security and comfort given by the zakat management institution. The consistency of muzakki behavior in paying zakat continuously or consistently will be influenced by the level of faith, good credibility of the zakat institution, and other tendencies owned by muzakki (Anas & Adinugraha, 2017).

H3: Credibility has significant positively to Zakat Performance.

Trust and ICT Adoption

Trust is the willingness of muzakki to rely on zakat institutions or Baitul Mal to distribute zakat to mustahiq, because muzakki believes the institution is professional, trusted, and transparent (Hasrina et al., 2019). Measurement of trust variable consists of 4 items; trust in technology, communication and information, trust in zakat in the future, trust in the quality of service and trust in zakat management (Hasrina et al., 2019). Hence, the better trust of zakat reflects a high level of trust in the management of zakat and this will encourage people to increase their zakat payments (Hasrina dan Agustina, 2018).

IT adoption is a field of management that manages information technology resources that suit the needs of the company. Variable measurement management and information technology consists of 5 items; accuracy, system relevance, speed of yield, completeness/features and comfort (Lasmaya, 2016). Good application of ICT will increase efficiency in every organizational activity, including zakat management. Efficiency can be seen in the method of collecting zakat and the method of distributing zakat, where both of these things can be supported by good use of ICT. The better the implementation of ICT in each zakat collection process, the efficiency will be increased, the performance of zakat management will increase (Lasmaya, 2016). Hence, based on the explanation we propose Hypotheses:

H4: Trust has a significant positive impact on Zakat Performance.

H5: ICT adoption has a significant positive impact on Zakat Performance.

Factors Influencing the Success of Zakat Management

Based on the analysis of the previous sub-chapter, it is found that the important factors in effective zakat management involve trust, accountability, transparency, credibility, and the use of IT. According to the previous researchers, the five factors need to be derived in indicators as a tool to measure the variables shown in the following table.

Table 1. Factors influencing the success of zakat management

Variable	Indicators	CODE
Trust <i>(Hasrina dan Agustina, 2018), Semuel dan Wijaya (2009)</i>	Trust in ICT	T1
	Trust in the Future of Zakat	T2
	Trust In Service Quality	T3
	Trust in Zakat Management	T4
Accountability <i>(Hasrina dan Agusti Sy, 2018)</i>	Responsible motivation	A1
	Understanding of Social Obligations	A2
	The Importance of Audit Knowledge	A3
	The importance of experience	A4
Transparency <i>(Hasrina dan Agusti Sy, 2018)</i>	Reliable System Availability	T1
	Report Accessibility	T2
	Report Publication	T3
	Report Availability	T4
	Availability of Zakat Information	T5
Credibility	Reliability of the Zakat System	C1
	The Relevance of the Zakat System	C2
	Ease of understanding	C3
Management and Information Technology <i>(Lasmaya, 2016)</i>	Accuracy	ICT1
	The Relevance of the System	ICT2
	Speed of Results	ICT3
	Completeness / Features	ICT4
	Convenience	ICT5

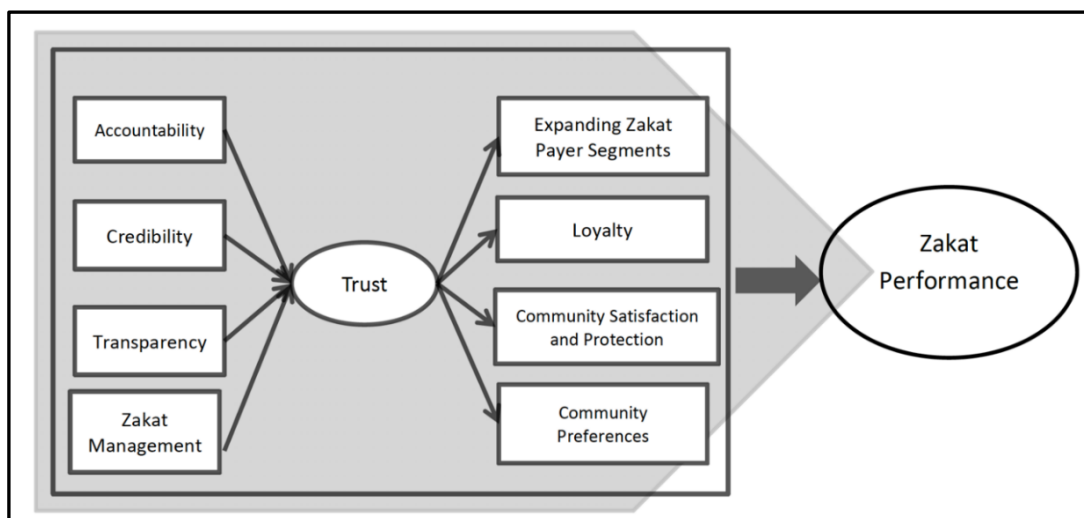


Figure 1. Conceptual Model

Conceptual Model of The Factor Affecting Zakat Performance

Figure 1 is a concept that resulted from summarizing the theory as the above explanation, and developing a new model. The model needs to be explained in detail for future research by using a quantitative approach e.g using SEM PLS 4.0, to provide better analysis and relationship among variables

Research Method

This is exploratory research with the survey method is the most popular technique for gathering information about the perception of respondents. This research aims to compare the perception of elements of trust, accountability, transparency, and credibility, as well as IT adoption on 4 stakeholders which are zakat institutions, zakat collecting units, zakat payers and zakat recipients. Questionnaires were distributed to the leaders at zakat institutions, zakat payers and zakat recipients. The collected data is analyzed by using mean-different tests with SPSS 25.0.

The sample method used in this study is purposive stratified sampling combined with accidental purposive sampling. The data of 150 questionnaires include 27 respondents of zakat institutions, 26 respondents of zakat collecting units, 51 zakat payers (muzakki) and 46 selected zakat recipients (mustahiq) in the selected big city in Indonesia namely jakarta, Tangerang, Serang, Bandung, Semarang, Yogyakarta, Surabaya, Banda Aceh, Medan, Pekanbaru, Jambi, Bengkulu, Padang, Palembang, Lampung, Banjarmasin, Pontianak, Makasar, and Ambon. Researchers contacted the Central Office BAZNAS leadership in jakarta to ask for the contact person and number of the BAZNAS management in that city, after being asked for assistance in helping distribute the questionnaire via the Google form link. The amount of data entered was 566, but after being selected for completeness it became 208, then taken proportionally to 150. Respondents were asked to fill out a questionnaire with a scale of 1 to 9 in assessing the important factors supporting the success of zakat performance With a scale of 1 shows very unimportant until the scale of 9 shows very important.

Result and Discussion

Table 2 describes the relative rating (through average scores) of trust, transparency, accountability, credibility, and management of important technologies & information according to the perception of 4 stakeholders, they are zakat institutions, Zakat Collecting Unit, muzakki and mustahiq. Based on Table 1, there is a difference in perception between zakat institutions, Zakat Collecting Unit, muzakki and mustahiq. According to the zakat institute, the first rank with an average score of 97.5 is given for confidence in the quality of service while Zakat Collecting Unit places it as 15th on their priority list. According to the zakat institution, in term of managing zakat, the zakat institutions believes that showing professionalism and trust can safeguard the interests of zakat recipients. Bidin et al (2017) states that trust can increase people's intention to pay zakat through zakat institutions. It can be said that the success of the zakat collection is determined by how widely the public benefits

from the zakat (Fahrurozzi, 2014). Trust in this research is defined as the willingness to rely on zakat institutions as a means of distributing zakat to mustahiq because muzakki believes the institution is professional, trusted and transparent. In addition to fostering a high sense of public confidence in zakat institutions, the zakat funds raised will also be more optimal in terms of utilization. Thus, the community will be more committed to the zakat institution, and make it as the main choice in the relationship (Satrio & Siswanto, 2016).

Table 2. Ranks based on perceptions of 4 stakeholders.

Indicator	Zakat Institution		UPZ		Muzakki		Mustahiq	
	Mean Score	Rank	Mean Score	Rank	Mean Score	Rank	Mean Score	Rank
Trust	94.7	1	88.3	4	93.9	2	91.9	3
Trust in ICT	91.7	12	87.1	18	94.8	1	94.9	6
Trust in zakat in the future	94.2	5	89.1	13	93.5	4	91.1	13
Trust in the quality of service	97.5	1	88.6	15	92.3	8	86.4	17
Trust in zakat management	95.4	3	88.2	17	94.8	2	95.1	5
Accountability	83.7	3	94.1	1	80.8	4	84.4	2
Responsible motivation	86	17	95.4	2	78.2	21	86.2	18
Related understanding of social obligations	79.7	21	92.8	4	82.9	18	83.1	21
The importance of audit knowledge	83.8	19	92.8	5	82.4	19	84.3	19
The importance of experience	85.3	18	95.6	1	79.4	20	84	20
Transparency	91.88	2	90.3	4	92	1	90.5	3
Reliable system availability	90.5	15	89.7	10	91.8	11	90.5	15
Accessibility report	92.1	11	89.9	9	91	15	91.3	10
Publication report	92.5	10	90.8	8	93.5	5	91.3	11
Availability report	90.9	14	92.8	3	91.4	13	91	14
Availability of zakat information	93.4	7	88.8	14	92.3	9	88.4	16
Credibility	86.6	4	89.5	3	96.7	1	90.3	2
Reliability of zakat system	86.4	16	92.3	6	97.3	16	90.5	2
Relevance of zakat system	93.1	8	89.7	11	98.5	3	93.8	1
Ease of understanding zakat.	80.3	20	86.4	20	94.2	17	86.4	8
Technology and Information Management	94	2	87.9	4	92.1	3	94.5	1
Accuracy	95.4	3	86.8	19	91.8	12	94.9	7
System Relevance	93	9	88.4	16	92.7	6	96.1	4
Speed of yield	95.8	2	89.3	12	91.4	14	93.9	9
Completeness features	94.2	5	84.3	21	92.5	7	96.6	3
Comfort	91.7	12	91	7	92.3	10	91.3	12

Accountability is the ability to answer to a higher authority on the actions of a person or group of people against the wider community within an organization. Accountability should take precedence in managing because it can increase muzakki's trust to pay zakat.

Based on table 1, there is a difference in perception between 4 stakeholders. For accountability, the importance of experience in the Zakat Collecting Unit ranks first with an average score of 95.6 in contrast to mustahiq and muzakki which put it in 20th. In an Islamic perspective, accountability is human responsibility to the Creator. Accountability can also be interpreted as an organization that must be reasonably accounted for. The company or organization must be properly managed, measured, and in accordance with the interests of the company. According to Zakat Collecting Unit, accountability is important for good zakat management. Accountability can be done by presenting accountable and transparent zakat reports. Financial statements should be published periodically because this report becomes strategic in order to increase accountability so that it will increase the trust (Wasila, Siti & Shonhadji, 2014). Accountability of muzakki belief can be known from how muzakki will continue to pay his zakat (Hasrina et al., 2019).

According to KNKG (2006), transparency is a condition in which institutions provide material and relevant information in a way that is easily accessible and understood by potential stakeholders. Meanwhile, according to Fadilah (2012), the managers must carry out the principle of openness in the decision process in conveying information. Disclosure in conveying information that the information arranged must be complete, correct, timely to all stakeholders. Based on the results of table 1, in total perception of transparency, it is widely chosen by muzakki. Muzakki assesses that in the management of zakat, it takes transparency such as delivering reports openly, related to the operation of a management by including all elements as the basis of decision making. Building transparency in zakat management will create a good control system between the two parties, namely institutions and stakeholders, because it involves not only internal organizations (zakat institutions) but also the external parties (muzakki or society) at large. This should be used as an institution to reduce suspicion and the public's distrust will be minimized. (SE. Ak, 2017). The importance of transparency in organizing zakat funds greatly affects the level of trust in zakat institutions because transparency has become the demand of the public so it will create public concern for zakat institutions (Hasrina et al., 2019).

The results from Table 2 show that overall, variable credibility becomes an important perception chosen by the muzakki with the highest score of 96.7. Zakat institution plays an important role in influencing the attitude of muzakki. The credibility of zakat institutions is also used as a measure of how far muzakki will believe that a zakat institution can design and present services that can meet the needs and desires of muzakki. The credibility of zakat institutions will affect the muzakki in issuing and paying zakat, and can affect the increase in the amount of zakat. The credibility of a good zakat manager will create a sense of security that can finally strengthen muzakki in issuing zakat to zakat institutions. This is in line the theory of need by Maslow which states that a sense of security is a very fundamental need for every human being.

To further strengthen the ANOVA test results, analysis of differences in perceptions is used to conclude whether zakat institutions, zakat collecting units, muzakki and mustahiq have the same perception or not in analyzing the importance of trust, accountability, transparency, credibility, and technology & information management. Therefore, proposed the following hypotheses:

There are significant differences in the perception of 4 stakeholders (zakat institutions, UPZ, muzakki, and *mustahiq* on trust, accountability, transparency, credibility, and ICT adoption in terms of factors affecting zakat performance.

The average test results are presented in Table 3 as follows:

Table 3. ANOVA test results

Indicator	Mean of squares	F	P-value
Trust	40.363	6.903	0.000
Accountability	44.767	3.08	0.029
Transparency	66.864	3.877	0.010
Credibility	81.333	7.247	0.000
ICT adoption	35.703	2.841	0.039

Source: Processed data, 2020

Based on Table 3, this study found significant differences between the perceptions of 4 stakeholders (zakat institutions, zakat collecting unit, *muzakki* and *mustahiq*) with respect to trust, accountability, transparency, credibility, and technology & information management. The F-value is significant because the overall p-value is < 0.05. Hence, H1, H2, H3, H4, and H5 are accepted. There are significant differences in credibility perceived by *muzakki* and *mustahiq*. *Mustahiq* does not consider it important in zakat management. Similarly, *muzakki* attach great importance to credibility. *Muzakki* will be satisfied with the service of the zakat institution if the service provided exceeds their expectations. The development of information technology is now progressing very rapidly. The need for ease of process in all areas of work will be increased to be utilized in data processing because it has speed, and strength and more efficient than conventional (Issn et al., 2020). Information and communication technology is important according to the perception of the zakat collection unit because in the aspect of zakat collection, there are efforts to optimize zakat collection by continuing to socialize and educate through sustainable zakat campaigns. By utilizing communication and information technology, it will support the management of zakat that is trusted, professional, transparent, and accountable as well as paying attention to sharia compliance. With the management of information technology and communication technology, it will be able to efficient zakat management of the collection, distribution, treasury and supervision.

Conclusion

This research aims to analyze the perception of 4 stakeholders in zakat management. Based on the results of data collection and data analysis, each stakeholder has a different perception related to the zakat management. According to the zakat institution, the most important thing in zakat management is the need for trust and transparency . With the existence of zakat institutions that pay attention to the transparency system and try to improve it, it can increase trust in zakat institutions, because when the quality of financial report transparency in zakat institutions is good, the level of trust in zakat institutions

will also increase. This is in line with research conducted by Nasim (2014). Unlike zakat collecting unit, the most important thing in zakat management is to pay attention to accountability and technology & information management. Accountability is essential for good zakat management. Accountability can be done by presenting accountable and transparent zakat reports. Financial statements must be published periodically as these reports become strategic in order to improve accountability. With the development of information and communication technology, it will increase efficiency in the ease of people accessing financial statements on zakat management.

According to muzakki, the most important zakat management is by looking at the credibility of zakat managers. The credibility of zakat institution plays a significant role in influencing the attitudes and decisions of muzakki. The credibility of zakat institutions is used as a measure of how far Muzakki believes that the institution can design and present products and services that can meet the needs and desires of muzakki (Muslih, 2020). This research is only at the stage of examining the different level of importance and perceptions of the 4 stakeholders in zakat management. Further research is needed to equalize perception in order to optimize better zakat management.

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