# Interests of Muzaki to Pay Zakat: The Role of Accountability, Transparency, Service Quality, and Financial Technology

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## Abstract

The obligation to pay zakat is regulated in the Qur'an and is a pillar of Islam. This study aims to determine the effect of accountability, transparency, service quality, and fintech on the factors that influence the interest of muzaki to pay zakat at BAZNAS. This research is a survey of 35 respondents, muzaki in the National Amil Zakat Agency (BAZNAS). This study uses quantitative methods with purposive sampling. The data were analysed using partial least square-structural equation modelling (PLS-SEM), which was then processed using the SmartPLS application. Accountability has a positive and significant effect on the interest of muzaki in paying zakat. Transparency, service quality, and fintech have a positive but not significant effect on interest in paying zakat. This study employed small data. Therefore, further research can potentially investigate these factors with larger number of samples. Practical implications by considering the antecedents of muzakki's interest in paying zakat, zakat management bodies can improve accountability, transparency, service quality, and fintech in zakat management.

**Keywords:** *accountability, transparency, service quality, fintech, zakat, muzaki.*

## INTRODUCTION

Paying zakat is the obligation of every Muslim who has reached the *nisab* and *haul* (Owoyemi, 2020; Ismail *et al.,* 2018). The obligation to pay zakat is as stated in the Qur'an in the letter Al-Baqarah, verse 43. The zakat that has been collected, based on the Qur'an in the letter At-Taubah verse 60, is then distributed to *mustahiq* consisting of eight asnaf: *fakir, miskin, amil, muallaf, riqob, ghorimin, ibnu sabil*, and *fii sabilillah* (Alifio & Prabowo, 2020).

Since the command of zakat was revealed to Muhammad SAW, the management of zakat (collection and distribution) has become the responsibility of Muslim leaders. Islamic history has recorded that zakat is the largest source of state revenue (Afif, 2003). One example of the success of zakat management was during the caliphate of Umar bin Abdul Aziz. Muslim and Afdayeni (2019) stated that all the policies carried out by Umar bin Abdul Aziz succeeded in increasing the living standard of the whole community so that no one else wanted to receive zakat because their lives were sufficient and prosperous.

However, after the fall of the Ottoman Empire in 1925, the zakat collection has become a function of individuals and groups of people aiming to carry out their Islamic obligations and prevent the institution from being completely forgotten (Yusuf and Derus, 2013). Kahf (2000) explains that zakat collection dwindles over time in the absence of state power to enforce this order, and Muslims in their communities pay only a small portion of zakat through these private and informal channels (Yusuf & Derus, 2013).

In a recent article, Masyita (2018) identified zakat management carried out by each Muslim-populated country with a centralised and decentralised approach. Indonesia is one of those that are running a decentralised model. This is based on Qardawi's opinion, which states that the zakat area is designed to fight and defeat poverty, train each province to be independent, and solve their respective internal problems (Masyita, 2018). In Indonesia, the decentralised model is considered capable of being a solution in the current management of zakat. This model is seen as realising good organisational governance with three principles: trustworthy, transparent, and professional (Bahri, 2013). Therefore, zakat management is regulated in regulations at the macro, meso, and micro levels (Bahri *et al.,* 2020).

Baehaqi (2016) argue that good governance is needed for managing entities to improve performance. Amalia *et al.* (2018) identify five principles of good zakat governance: transparency, accountability, responsibility, independence, and fairness. In the Sharia enterprise theory, good governance zakat is a form of accountability both vertically to Allah SWT and horizontally to the stakeholders of the zakat management entity (Triyuwono, 2001).

To implement good governance of zakat, in Indonesia, zakat management (collection and distribution) is carried out by 572 zakat management entities consisting of the National Amil Zakat Agency (Baznas), Baznas Province,

District/City Baznas, and Amil Zakat Institutions (LAZ) (Bahri *et al.,* 2020). Unfortunately, the current zakat collection can only reach 10.2 trillion (Baznas, 2020a) or 4% of its potential to reach IDR 233.8 trillion (Puskas, 2019). This results in a small contribution of zakat in alleviating poverty of the 280,000 targets for the number of the poor eradicated every year; the realisation has only reached 68% (n=191,090) (Baznas, 2020a).

Various analyses have been carried out to identify several reasons behind the failure of this zakat institution. Ascarya and Yumanita (2018) identify three root causes of the low zakat collection in Indonesia, namely: system problems, external, and internal. Canggih *et al.* (2017) mention that most Indonesians distribute zakat directly, which is not recorded. Meanwhile, Mubarok and Fanani (2014) found three contributing factors: low trust, low knowledge regarding calculating zakat, and weak institutional and regulatory framework for zakat. Nur and Zulfahmi (2018) identify a lack of interest in muzakki in paying zakat.

Various analyses have also been carried out to optimise zakat collection. Some researchers e.g. Budiyono *et al.* (2019); Hildawati *et al.* (2021); Ikhwandha and Hudayati (2019); Jayanto and Munawaroh (2019); Mulyana *et al.* (2019); Nur and Zulfahmi (2018); Pristi and Setiawan (2019); Satrio and Siswantoro (2016); Setiawan (2019) found several variables that have a significant effect on the interest of muzaki, namely: religiosity, reputation, transparency, and trust.

Many of these studies were carried out at Provincial Baznas, Regency/ City Baznas, and LAZ. Meanwhile, research on Baznas is still limited. This research on Baznas needs to be done because it can provide information about the factors that influence the interest of muzaki to pay zakat to Baznas. In addition, the findings obtained can be used as the basis for development research carried out in zakat management. Zakat management entities in Indonesia can also use the results. Therefore, this study aims to examine the factors that influence the interest of muzaki to pay zakat: accountability, transparency, service quality, and fintech.

Thus, the following will explain the theory background, research methods, results and discussions, and conclusions. In order to conduct this research, the scope of the investigation is limited to the Baznas entity in the context of being a limited administrator.

## LITERATURE REVIEW

### Zakat Management

Based on its linguistic terminology, As-Sayid Sabiq explains that there are five meanings of the word zakat, namely: *an-namaa* (growth and development), *ath-thaharatu* (purity), *al-barakah* (blessing), *katsrah al-khair* (amount of goodness), and *ash-shalahu* (order) (Ismail *et al.,* 2018). Meanwhile, according to the related term, zakat is a part of the obligatory zakat assets issued to mustahiq within a particular time (haul or at harvest) with a certain value (2.5%, 5%, 10% or 20%) and specific targets (poor, poor, amil , converts, riqab, gharimin, fisabilillah, and ibn sabil) (Syahroni *et al.,* 2018). The position of zakat is mandatory and is the third pillar of Islam (Abidin, 2020; Ismail *et al.,* 2018).

Management of zakat refers to Sharia and applicable laws in Indonesia. In Indonesia, zakat management is carried out by zakat management entities consisting of Baznas, Baznas Province branch, Baznas District/City branch, and LAZ. Bahri *et al.* (2020) identified 572 zakat management entities in Indonesia (Baznas, 2020b). Several studies, e.g. Muslihun (2014), Nasir *et al.* (2016), and Riyaldi (2017), state that based on existing regulations, Baznas have a role as a national zakat management coordinator.

### Interest of Muzaki

Interest is a psychological state that arises from within a person who tends to prefer and be more interested (Mardiana & Lihawas 2019), so that they have a strong drive to srealise the goals they want to achieve (Amalia & Widiastuti, 2019), and finally have a tendency to direct individuals his choice (Tho'in & Marimin, 2019; Triyawan & Aisyah, 2016). Nur and Zulfahmi (2018) identify that interest is influenced by factors of encouragement from within the individual, social motives, and emotional factors.

Interest is a strong desire in someone to do something. Interest is formed by several factors to do something. The study by Hildawati *et al.* (2021) in the Baznas Luwu Area found that trust and transparency have an influence on people's interest in paying zakat. Meanwhile, Jayanto and Munawaroh (2019) found that reputation, financial statement transparency, religiosity, and trust positively and significantly affected interest in paying professional zakat. In the context of muzaki, interest in paying zakat is one of the main acts of worship for a Muslim in relation to Allah (Ferry, 2017).

## Accountability

In defining accountability, many researchers (Andriani *et al.,* 2015; Pratama *et al.,* 2019; Putra, 2013; Sawir, 2017; Yunita & Christianingrum, 2019) refer to the opinion of Mardiasmo (2009). Mardiasmo (2009) defines accountability as the obligation of "trust holder (agent) to provide accountability, present and report all activities and activities that are their responsibility to the trustee (principal) who has the right and authority to ask for accountability (p. 55)." Frink and Klimoski (2004) argue that accountability is a category description of factors that cause behaviour in social settings. The National Committee on Governance believes that accountability is a principle that managers are obliged to carry out an effective accounting system to produce reliable financial reports (Yuliafitri & Khoiriyah, 2016).

Nikmatuniayah *et al.* (2017) argue that Baznas and LAZ must be responsible to muzakki and Allah for using the resources that have been expended. According to (Muhammad & Saad, 2016), the accountability of zakat institutions is an essential factor that supports the success of zakat institutions. Muhammad and Saad (2016) argue that the accountability of zakat institutions is an essential factor that supports the success of zakat institutions. Based on the description above, this study formulates four hypotheses that accountability affects the interest of muzaki (H1).

## Transparency

Transparency is a policy of openness in submitting reports for supervision, transparency in decision making, and information for users of financial statements that are material and relevant, both for investors and the general public (Septiarini, 2011). Hasrina et al. (2019) argue that transparency is carried out by providing open and honest financial information to the public, donors, and organisations concerned, who have the right to know openly and thoroughly on accountability in managing the resources entrusted to them and their compliance with regulations.

The information needed is information on aspects of organisational or institutional policies that the public can access. Along with the disclosure of information, it is hoped that the public can trust zakat institutions to pay zakat, trust stakeholders and management of zakat, infaq or alms funds so that the information can be utilised as decision making for stakeholders.

Building transparency in zakat management will create a good control system between two parties, namely institutions and stakeholders, because

it involves internal organisations (zakat institutions) and rather external parties, namely muzaki or the wider community (Hakim, 2014). Based on the description above, this study formulates the hypothesis that transparency affects the interest of muzaki (H2).

**Service Quality**

According to Adnan (2018), service quality is the overall impression of consumers that represents the performance of a service. Nur'aini and Ridla (2015) argue that to assess the quality of services provided, consumers use several dimensions: direct evidence, reliability, responsiveness, assurance, and empathy. Susetiyana (2009, as cited in Musqari & Huda, 2018) identifies three indicators of customer satisfaction: overall satisfaction, fulfilment of expectation, and comparison with the ideal.

Overall satisfaction is overall customer satisfaction. Fulfilment of expectation is the fulfilment of customer expectations that the services provided by the institution or institution are following customer expectations or expectations. Meanwhile, an ideal institution that the service of an institution compared with the ideal service (Musqari & Huda, 2018).

Some researchers, e.g. Amalia and Widiastuti (2020); Ayuningtyas and Sari (2020); Yazid (2017), found that the quality of service influenced the interest of muzaki. Based on the description above, this study formulates the hypothesis that service quality affects the interest of muzaki (H3).

**Financial Technology**

Financial technology or fintech results from a combination of financial services and technology that ultimately changes the business model from conventional to moderate, which initially pays face-to-face and carries a certain amount of cash, can now make long-distance transactions by making payments that can be made in seconds (Zahroh, 2019). Ghofur and Ichwan (2020) explained that fintech had changed transactions in paying zakat from cash to non-cash, which allows interaction with muzaki without having to meet face-to-face. According to Lin (2015), fintech is an innovative tool capable of increasing competitiveness in financial services (Abdul Ghofur & Ichwan, 2020).

A circular letter by Bank Indonesia (2016) explains that fintech is mobile-based, and web-based technology facilities and devices are carried out by payment and financial system services in collaboration with third parties

in the context of inclusive finance. Baskoro and Karmanto (2019) explained that fintech in the form of a digital zakat payment platform increased the number of muzakki zakat payments. Elsayed and Zainuddin (2020) argue that a technology-based information system is needed to achieve good performance. Based on the description above, this study formulates the hypothesis that fintech affects the interest of muzaki (H4).

## RESEARCH Method

This type of research uses a quantitative method by using primary data in the form of a questionnaire in collecting data that contains structured questions and then converted into numbers. The questionnaire was distributed to muzaki, who paid their zakat through BAZNAS. In this study, data collected a number of 35 respondents. The data analysis technique in this study was carried out using the Partial Least Square Structural Equation Modeling (PLS-SEM) model. PLS-SEM is used to sanalyse the relationship between latent constructs and their indicators and test hypotheses (Yamin & Kurniawan, 2011).

The evaluation of the model in PLS-SEM is carried out in two stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). In this study, an evaluation of the measurement model with a reflective approach was carried out. The model evaluation includes checking individual item reliability, internal consistency or constructs reliability, average variance extracted, and discriminant validity. Meanwhile, the structural model was evaluated to determine the significance and R-square ($R2$) or the strength of the model. Chin (1998) identified three categories of model strength: substantial ($R2$=0.67), moderate ($R2$=0.33), and weak ($R2$=0.19)

The operational definition of the variable was measured using a Likert scale from the statement strongly disagree (value=1) to strongly agree (value=5), presented in the table below.

**Table 1**. Definition of Operational Variable

| Variable | Indicator |
|---|---|
| Accountability (X1) | 1. Disclosure of information related to the activities carried out <br> 2. BAZNAS program in improving the welfare of mustahiq <br> 3. Distributed by looking at the needs of mustahiq <br> 4. Distribution to 8 Ashnaf <br> 5. Knowledge of muzaki on the distribution of zakat funds |
| Transparency (X2) | 1. Issuance of periodic financial statements <br> 2. Easy access to financial reports <br> 3. Publication of financial statements <br> 4. Availability of community proposals for BAZNAS <br> 5. Financial disclosure to interested parties <br> 6. Put the policy in writing <br> 7. Muzaki understands all activities carried out by BAZNAS <br> 8. Information provided to the public |
| Service Quality (X3) | 1. Strategic place and easy to reach <br> 2. Dress neatly and politely <br> 3. The procedure for receiving zakat is following applicable regulations <br> 4. Amil officers provide accurate and easy-to-understand information <br> 5. Responsiveness <br> 6. Easy to receive input from muzaki |
| Fintech (X4) | 1. Influential in paying zakat <br> 2. Ease of tithing <br> 3. The features in M-payment are complete <br> 4. Information is easy to follow and read <br> 5. Speed in paying zakat <br> 6. Easily accessible anywhere and anytime |
| Interest of Muzaki in Paying Zakat (Y) | 1. Trust will distribute zakat <br> 2. Complete information <br> 3. Interest in the ease of tithing <br> 4. Invite others to pay zakat in Baznas |

## RESULTS

### Characteristics of respondents

The identity data of the respondents consisted of gender, age, occupation and length of time being a muzaki in Baznas. Of the 35 respondents, muzaki comprised women (51%) and men (49%). Regarding age, 68% of muzaki are 20-30 years old. Followed by the age range of 41-50 years (20%), 31-

40 years (9%), and 51-60 years (3%). Based on profession, the majority of respondents' occupations were private employees (n=19,54.3%), followed by self-employed (n=4.11.4%), university students (n=3,8.6%), housewives (n =1, 2,9%), teachers (n=1,2,9%, amil (n=5,14,5%, freelance (n=1,2,9%), and non-structural private employees (1=2.9%). The majority of respondents have long paid their zakat in Baznas, which consists of: more than two years (n=14.40%), less than one year (n=9.26%), and 1-2 years (n=12.34%).

## Measurement Model

Convergent validity is carried out to evaluate the relationship between latent variables and their indicators to determine whether a variable measures what it should measure. This can be seen by looking at the loading factor value with criteria above 0.7 can be said to be ideal, meaning that the indicator is valid as an indicator that measures the construct. However, standardised loading factor values above 0.5 are acceptable

**Table 2**. Outer Loading Test

| Code | Loading | Evaluasi |
|------|---------|----------|
| AK1 | 0,684 | Tidak valid |
| AK2 | 0,837 | Valid |
| AK3 | 0,909 | Valid |
| AK4 | 0,789 | Valid |
| AK5 | 0,878 | Valid |
| TR1 | 0,905 | Valid |
| TR2 | 0,944 | Valid |
| TR3 | 0,923 | Valid |
| TR4 | 0,719 | Valid |
| TR5 | 0,795 | Valid |
| TR6 | 0,791 | Valid |
| TR7 | 0,869 | Valid |
| TR8 | 0,845 | Valid |
| KP1 | 0,853 | Valid |
| KP2 | 0,878 | Valid |
| KP3 | 0,888 | Valid |
| KP4 | 0,901 | Valid |
| KP5 | 0,938 | Valid |
| KP6 | 0,887 | Valid |
| FT1 | 0,643 | Invalid |

| | | |
|---|---|---|
| FT2 | 0,883 | Valid |
| FT3 | 0,912 | Valid |
| FT4 | 0,904 | Valid |
| FT5 | 0,804 | Valid |
| FT6 | 0,814 | Valid |
| MM1 | 0,960 | Valid |
| MM2 | 0,962 | Valid |
| MM3 | 0,970 | Valid |
| MM4 | 0,808 | Valid |

Source: data processed using SmartPLS.

The table above shows that two indicator variables produce invalid evaluation values, namely the accountability variable and fintech, with each accountability indicator one and fintech 1. The results of factor loading are presented below.
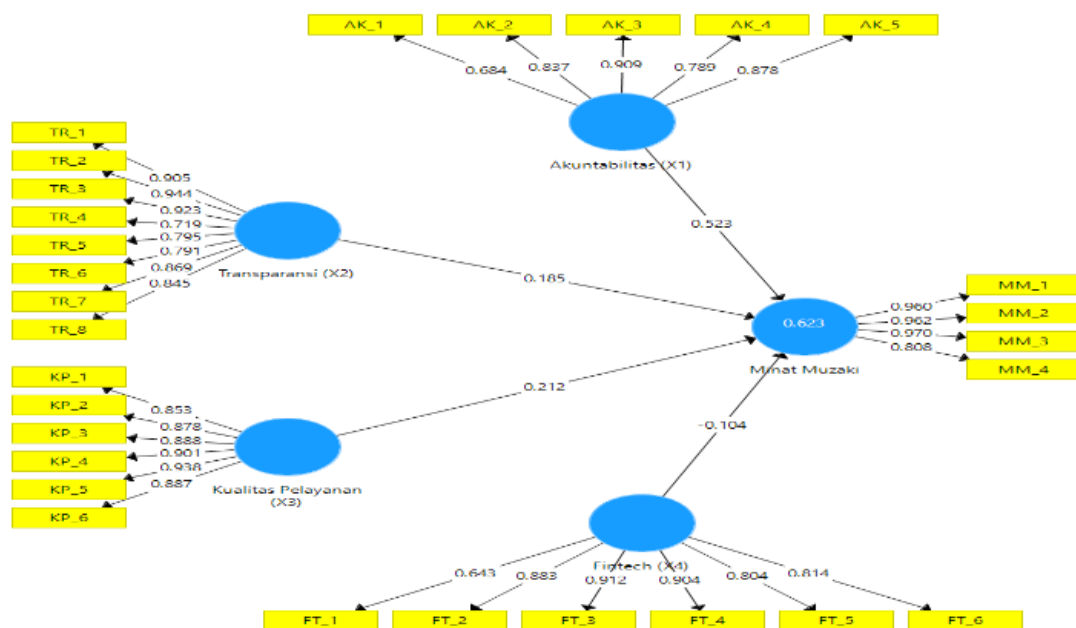


**Figure 1**. Hasil Outer loadings

Source: data processed using SmartPLS.

Based on the picture above, the AK1 and FT1 indicators produce a loading factor value with a value below 0.7. Furthermore, after the researcher removed the indicator that resulted in an invalid evaluation value, the value of the loading factor results also changed, as presented in the picture below.
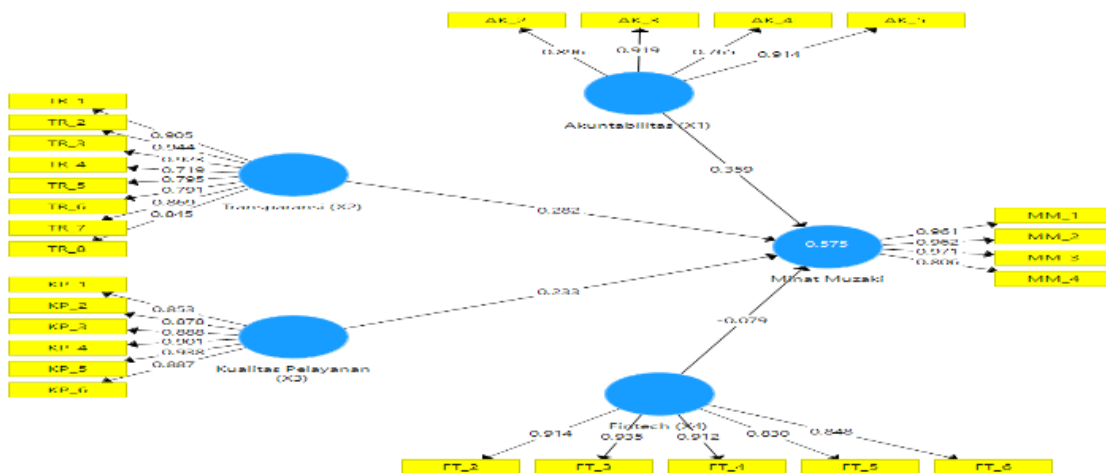
**Figure 2. Outer Loading Results (Stage 2)**

Source: data processed using SmartPLS.

Based on the picture, after the indicator that produces the loading factor value is below 0.7, the R Square value changes. The results of testing the X2, X3, and Y variables with all indicators can explain the X and Y variables. While re-testing for variables X1 and X4 with 4 and 5 indicators, respectively,

**Construct Reliability and Validity**

| Matrix | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|---|---|---|---|---|
| | Cronbach's Al... | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
| Akuntabilitas (... | 0.897 | 0.905 | 0.929 | 0.767 |
| Fintech (X4) | 0.936 | 0.992 | 0.949 | 0.790 |
| Kualitas Pelaya... | 0.948 | 0.953 | 0.959 | 0.794 |
| Minat Muzaki | 0.944 | 0.952 | 0.961 | 0.860 |
| Transparansi (X2) | 0.945 | 0.952 | 0.955 | 0.726 |

**Table 3. Average Variance Extracted (AVE) Value**

Source: data processed using SmartPLS.

The ideal AVE value in convergent validity is 0.5. In this study, the AVE value is described below. The latent variable of accountability (X1) is 0.767, which means that the latent variable of accountability meets the requirements of convergent validity, which means that the latent variable of accountability

represents the indicators in the block. The latent variable of transparency (X2) is 0.726, which means that the latent variable of accountability meets the requirements of convergent validity, which means that the latent variable of transparency represents the indicators in the block. Then, the latent variable of service quality (X3) is 0.794, which means that the latent variable of accountability meets the requirements of convergent validity, which means that the latent variable of service quality represents the indicators in the block.

The Fintech latent variable (X4) is 0.790, which means that the latent accountability variable meets the requirements of convergent validity, which means that the fintech latent variable represents the indicators in the block. In the end, the latent variable of interest of muzaki (Y1) is 0.860, which means that the latent variable of accountability meets the requirements of convergent validity, which means that the latent variable interest of muzaki represents the indicators in the block.

Based on the results of the convergent validity test in terms of the validity between the indicators, it can be seen that the level of validity of the correlation between the indicators and the variables has a sufficient level of validity because each variable has a valid indicator. Thus, the level of convergent validity has met the requirements so that the analysis can be continued to the next stage.

Discriminant Validity of the reflective model was evaluated through cross-loading, then compared the AVE value with the square of the correlation between the constructs. The cross-loading measure compares the indicator's correlation with its construct and constructs from other blocks. Another measure of discriminant validity is that the AVE root value must be higher than the correlation between constructs and other constructs, or the AVE value must be higher than the square of the correlation between the constructs.

**Discriminant Validity**

| | Akuntabilitas (... | Fintech (X4) | Kualitas Pelaya... | Minat Muzaki | Transparansi (X... |
|---|---|---|---|---|---|
| AK_2 | 0.896 | 0.542 | 0.769 | 0.640 | 0.722 |
| AK_3 | 0.919 | 0.592 | 0.762 | 0.622 | 0.713 |
| AK_4 | 0.765 | 0.369 | 0.491 | 0.531 | 0.519 |
| AK_5 | 0.914 | 0.468 | 0.627 | 0.637 | 0.570 |
| FI_2 | 0.493 | 0.914 | 0.526 | 0.360 | 0.442 |
| FI_3 | 0.523 | 0.935 | 0.594 | 0.410 | 0.430 |
| FI_4 | 0.660 | 0.912 | 0.616 | 0.524 | 0.633 |
| FI_5 | 0.350 | 0.830 | 0.499 | 0.283 | 0.572 |
| FI_6 | 0.342 | 0.848 | 0.545 | 0.211 | 0.453 |
| KP_1 | 0.766 | 0.540 | 0.853 | 0.727 | 0.822 |
| KP_2 | 0.521 | 0.544 | 0.878 | 0.550 | 0.802 |
| KP_3 | 0.704 | 0.574 | 0.888 | 0.567 | 0.765 |
| KP_4 | 0.668 | 0.577 | 0.901 | 0.569 | 0.739 |
| KP_5 | 0.704 | 0.577 | 0.938 | 0.654 | 0.754 |
| KP_6 | 0.675 | 0.561 | 0.887 | 0.631 | 0.699 |
| MM_1 | 0.661 | 0.374 | 0.671 | 0.961 | 0.684 |
| MM_2 | 0.630 | 0.409 | 0.650 | 0.962 | 0.630 |
| MM_3 | 0.685 | 0.413 | 0.695 | 0.971 | 0.710 |
| MM_4 | 0.603 | 0.422 | 0.570 | 0.806 | 0.547 |
| TR_1 | 0.624 | 0.599 | 0.793 | 0.669 | 0.905 |
| TR_2 | 0.685 | 0.564 | 0.813 | 0.697 | 0.944 |
| TR_3 | 0.625 | 0.570 | 0.819 | 0.612 | 0.923 |
| TR_4 | 0.594 | 0.307 | 0.631 | 0.567 | 0.719 |
| TR_5 | 0.496 | 0.446 | 0.611 | 0.459 | 0.795 |
| TR_6 | 0.696 | 0.402 | 0.676 | 0.525 | 0.791 |
| TR_7 | 0.590 | 0.451 | 0.667 | 0.583 | 0.869 |
| TR_8 | 0.610 | 0.548 | 0.801 | 0.585 | 0.845 |

**Table 4. Discriminant Validity Results**

Source: data processed using SmartPLS.

The table above illustrates that the cross-loading value of each indicator has a larger variety than the cross-loading value of other indicators. The construct has a higher correlation with each variable so that it can be declared to have good discriminant validity.

The following evaluation is to compare the AVE root values with correlations and constructs. The discriminant validity measure is declared good if the AVE root value is higher than the correlation between the constructs and other constructs. The following table shows the results of the AVE roots.

**Table 5. AVE and root AVE**

| Variable | Average Extracted Variance (AVE) | AVE Root |
|---|---|---|
| Accountability | 0.767 | 0.876 |
| Transparency | 0.726 | 0.852 |
| Service quality | 0.794 | 0.891 |
| Fintech | 0.790 | 0.888 |
| Interest of Muzaki | 0.860 | 0.927 |

Source: data processed using SmartPLS.

Based on the table above, it is known that the root of AVE in the latent variable of accountability (X1) is 0.876; the AVE root of the transparency variable (X2) is 0.852; the AVE root of the service quality variable (X3) is 0.891; the AVE root of the fintech variable (X4) is 0.888, and for the AVE root on the interest of muzaki variable (Y1) of 0.927.

**Latent Variable**

| | Latent Variable | Latent Variable Correlations | Latent Variable Covariances | | LV Descriptives |
|---|---|---|---|---|---|
| | Akuntabilitas (... | Fintech (X4) | Kualitas Pelaya... | Minat Muzaki | Transparansi (X... |
| Akuntabilitas (... | 1.000 | 0.567 | 0.762 | 0.696 | 0.724 |
| Fintech (X4) | 0.567 | 1.000 | 0.631 | 0.434 | 0.577 |
| Kualitas Pelaya... | 0.762 | 0.631 | 1.000 | 0.699 | 0.859 |
| Minat Muzaki | 0.696 | 0.434 | 0.699 | 1.000 | 0.697 |
| Transparansi (X2) | 0.724 | 0.577 | 0.859 | 0.697 | 1.000 |

**Table 6**. Latent Variables

Source: data processed using SmartPLS.

Based on the table of latent variable results above and compared with the value of the AVE root, it is known that the AVE root has a greater value than the latent variable. Thus, the model in this study has a good discriminant validity value. Test the discriminant validity at the level of latent variables can also be compared with the AVE and the R Square value, where the variable is said to be valid if the AVE value is equal to or higher than the R Square value.

**Table 7. Comparison of AVE Value with R Square**

| Variable | AVE Value | R Square |
|---|---|---|
| Accountability | 0,767 | |
| Transparency | 0,726 | |
| Service quality | 0,794 | |
| Fintech | 0,790 | |
| Interest of Muzaki | 0,860 | 0,575 |

Source: data processed using SmartPLS.

The table data above shows that the AVE value in the accountability variable (X1) is 0.767, which is higher than the R Square of interest of muzaki (Y), which is 0.575. So the latent variable accountability is valid. The AVE value in the transparency variable (X2) is 0.726, which is higher than the R Square of interest of muzaki (Y), which is 0.575, so the latent variable of Transparency is valid. Then, the AVE value on the Service Quality variable (X3) is 0.794, which is higher than the R Square of interest of muzaki (Y), which is 0.575, so the latent variable of Service Quality is valid. In the end, the AVE value on the Fintech variable (X4) was 0.790, which was higher than the R Square of interest of muzaki (Y), which was 0.575, so that the Fintech latent variable is valid.

**Internal Consistency Reliability**

Composite reliability serves to measure the actual value. The composite reliability value with a limit of 0.7 and above means acceptable and above 0.8, and 0.9 means very satisfying.

**Table 8. Construct Reliability and Validity Test Results**

| Variable | Cronbach's Alpha | rho_A | Composite reliability |
|---|---|---|---|
| Accountability | 0,897 | 0.905 | 0.929 |
| Transparency | 0.945 | 0.952 | 0.955 |
| Service quality | 0.948 | 0.953 | 0.959 |
| Fintech | 0.936 | 0.992 | 0.949 |
| Interest of Muzaki | 0.944 | 0.950 | 0.961 |

Source: data processed using SmartPLS

The table above explains that the composite reliability value for the accountability variable (X1) is 0.912; variable transparency (X2) 0.955; service quality variable (X3) is 0.959; fintech variable (X4) is 0.930, and for the variable interest of muzaki (Y1) of 0.961. The five variables have a value greater than the limit of 0.7. Thus, all of these variables are declared valid and reliable.

**Structural Model Evaluation**

The results of the hypothesis significance value are seen from the

**Path Coefficients**

| | Mean, STDEV, T-Values, P-Val... | Confidence Intervals | Confidence Intervals Bias Co... | Samples | Copy to Clipboard: | Excel Format |
|---|---|---|---|---|---|---|

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (|O/STDEV|) | P Values |
|---|---|---|---|---|---|
| Akuntabilitas (X1) -> Minat Muzaki | 0.523 | 0.519 | 0.244 | 2.149 | 0.032 |
| Fintech (X4) -> Minat Muzaki | -0.104 | -0.112 | 0.167 | 0.620 | 0.536 |
| Kualitas Pelayanan (X3) -> Minat Muzaki | 0.212 | 0.202 | 0.323 | 0.656 | 0.512 |
| Transparansi (X2) -> Minat Muzaki | 0.185 | 0.227 | 0.339 | 0.546 | 0.585 |

**Table 9**. Path Coefficient

Source: data processed using SmartPLS.

In the table above, the accountability variable with a t-test value is higher than the other variables, namely 2.149 and with a P-Value value of 0.032. Thus, the accountability variable has a positive and significant effect on the interest of muzaki to pay zakat in Baznas. The accountability variable is considered to have a dominant influence on the latent variable of interest of muzaki in zakat in Baznas. Meanwhile, the other variables: transparency, service quality, and fintech, have a positive but not significant effect.

Changes in the value of R Square are used to describe whether the effect of exogenous latent variables on endogenous variables has a substantive effect.

**Table 10**. R Square

| Variable | R Square |
|---|---|
| interest of muzaki | 0,575 |

Source: data processed using SmartPLS.

Based on the table above, the result of R Square is 0.575 or 57.5%. This illustrates that the interest of muzaki in tithing at Baznas can be predicted by accountability, transparency, service quality, and fintech by 0.575. At the same time, the rest is explained by other exogenous variables outside the research model.

**DISCUSSION**

Based on the data analysis test results, it can be seen that the accountability variable has a positive and significant effect on the interest of muzaki to pay at Baznas. The accountability variable is considered to have a dominant influence on the latent variable of interest of muzaki in paying zakat in Baznas. Meanwhile, the other variables: transparency, service quality, and fintech, have a positive but not significant effect.

The results show that the accountability variable has a very significant and positive effect on the interest of muzaki to pay zakat in Baznas on the indicator "zakat distribution is carried out by looking at the needs of mustahiq." This is with the formulated hypothesis that accountability affects the interest of muzaki. The better the distribution of zakat carried out by Baznas, the more and more muzaki who pay zakat in Baznas. Good zakat distribution is in line with the Shari entrepreneurship theory initiated by Triyuwono (2001), and the opinion of Mardiasmo, Nikmatuniayah *et al.* (2017), and Muhammad and Saad (2016).

This good accountability also reflects the implementation of good zakat governance principles running well. This is in line with Baehaqi (2016) opinion, which states that good governance is necessary for managing entities to improve performance. Therefore, Baznas need to optimise its role as the coordinator of zakat management nationally by strengthening the accountability of the 572 zakat management entities in Indonesia.

Therefore, Baznas and other zakat management entities need to pay great attention to the accountability dimension. This is a form of accountability vertically to Allah SWT and horizontally to stakeholders. If this accountability can be maintained and implemented properly, then the collection of zakat by Baznas will continue to increase. Based on research by Athifah *et al.* (2018), accountability positively affects donor trust. In the end, trust contributes to the muzaki's decision to pay zakat (Bahri *et al.,* 2021).

The transparency variable has a very positive but not significant effect on the interest of muzaki tithe in Baznas. If the better the transparency that is given to interested parties, the more and more muzaki who pay zakat in Baznas. These results are still in line with several previous studies e.g. Budiyono *et al.* (2019); Hildawati *et al.* (2021); Ikhwandha and Hudayati (2019); Jayanto and Munawaroh (2019); Mulyana *et al.* (2019); Nur and Zulfahmi (2018); Pristi and Setiawan (2019); Satrio and Siswantoro (2016); Setiawan (2019).

However, the effect of transparency in Baznas is not significant in the interest of muzaki. It seems that transparency is still a problem for zakat management entities. Baznas admits that the transparency of zakat management entities is still far behind financial management institutions (Nasir *et al.,* 2016). However, Baznas has made a breakthrough by creating a transparency index with a national score of 0.58 in the fairly transparent category (Puskas, 2020). Baznas itself got a score of 0.97 in the transparent category. This shows that transparency in zakat management entities has not run optimally.

The service quality variable has a very positive but not significant effect on the interest of muzaki tithe in Baznas. If the better the quality of service of an institution given to muzakki who pay zakat to Baznas, the more and more muzaki who pay zakat through Baznas. The Fintech variable has a very positive but not significant effect on the interest of muzaki to pay at Baznas. The better the technology used to provide services to muzaki, the more and more muzaki who pay zakat in Baznas. Thus, in order for the dimensions of service quality and fintech to contribute to the interest of muzaki, these two dimensions need to be encouraged to run optimally.

Based on the R Square value of 0.575 or 57.5%, it can be illustrated that interest of muzaki in paying zakat at Baznas can be predicted by the variables of accountability, transparency, service quality, and fintech at 57.5%. Meanwhile, other variables outside this model accounted for 43.5% of the variance. Because the value of the $R^2$ model exceeds 0.33, it is stated that the strength of the interest of muzaki in paying zakat at Baznas model is in the medium category.

**CONCLUSION**

Zakat is a pillar of Islam that Muslims must carry out. This study has examined the factors that influence the interest of muzaki in paying zakat

by using the theory of reasoned action approach. The results of the study found that accountability had a positive and significant effect on interest of muzaki. Thus, the better the accountability of an institution, the more and more muzaki pay zakat in Baznas.

The results of the study show that accountability, transparency, service quality, and fintech have a positive effect on study results show that accountability, transparency, service quality, and fintech positively affect the interest of muzaki tithe in Baznas. Transparency, service quality, and fintech have a positive but not significant effect on interest of muzaki. If the better the transparency of service quality, and the fintech variables, the more and more muzaki pay zakat in Baznas.

Thus, a strategy is needed to improve accountability, transparency in activity reports or financial reports to interested parties, service quality in serving muzaki, and fintech in payment features through m-payment and digital news in order to attract muzaki to pay zakat in Baznas.

## LIMITATION

This research is still limited to 35 respondents because the research respondents only cover muzakki who pay zakat, infak and alms through BAZNAS, and the questionnaires are distributed via email. Therefore, further research is expected to develop with more respondents and add variables that can affect the interest of muzaki, such as religiosity and professionalism.

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