

An Opportunity to Increase the Level of Zakat Funds Receipt in the Inisiatif Zakat Indonesia (IZI) Riau from the Quality of Accounting Information, Accountability, Financial Technology, and Credibility

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ABSTRACT

Zakat is an important aspect that influences human economic behavior and overall economic development. The potential of zakat can be used as a means to obtain large amounts of funds which can be used to overcome community economic problems. In line with this urgency, this research aims to determine the influence of the quality of accounting information, accountability, financial technology (fintech), and credibility on the level of receipt of zakat funds at Laznas IZI Riau. Using quantitative methods, the sample was 312 muzakki. Samples were taken using the formula by Isaac and Michael. The research results showed that accountability, financial technology (fintech), and credibility have a positive and significant influence on the level of receipt of zakat funds at Laznas IZI Riau. However, the quality of accounting information did not have a positive and significant effect.

Keywords: *Quality of accounting information; accountability; financial technology; credibility; level of receipt of zakat funds.*

ABSTRAK

Zakat merupakan aspek penting yang mempengaruhi perilaku ekonomi manusia dan pembangunan ekonomi secara umum. Potensi zakat bisa dijadikan sarana untuk memperoleh dana dalam jumlah besar dapat digunakan untuk mengatasi perekonomian masyarakat. Sejalan dengan urgensi tersebut, penelitian ini bertujuan untuk mengetahui pengaruh kualitas informasi akuntansi, akuntabilitas, finansial teknologi (*fintech*) dan kredibilitas terhadap tingkat penerimaan dana zakat pada Laznas IZI Riau. Dengan menggunakan metode kuantitatif. Sampel penelitian ini berjumlah 312 muzakki, Pengambilan sampel dilakukan menggunakan rumus dari Isaac dan Michael. Dari penelitian menghasilkan, kualitas informasi akuntansi tidak berpengaruh positif dan signifikan terhadap tingkat penerimaan dana zakat. Akuntabilitas, finansial teknologi (*fintech*), dan kredibilitas memiliki pengaruh positif dan signifikan terhadap tingkat penerimaan dana zakat pada Laznas IZI Riau.

Kata kunci: Kualitas informasi akuntansi; akuntabilitas; finansial teknologi; kredibilitas; tingkat penerimaan dana zakat.

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INTRODUCTION

Indonesia is one of the countries with the largest population in the world, and the majority of its population adheres to Islam. This shows the huge potential for zakat growth in the country. Zakat is an important aspect that influences human economic behavior and economic development in general. The large potential of zakat in Indonesia requires the existence of institutions that are able to manage and distribute zakat effectively. For this reason, the Government has issued Law Number 23 of 2011 concerning Zakat Management (Nugroho & Widiastuti, 2017). In Islam, the emphasis on understanding various aspects of life is very strong, and this religion provides mechanisms such as "zakat" to guarantee social protection, requiring Muslims who meet the criteria to be able to pay their zakat (Zahroh & Harkaneri, 2020).

To increase the receipt of zakat funds, there are several factors that can influence the amount of zakat income. One factor is the quality of accounting information. In this context, providing quality accounting data is a necessity to guarantee the trust and confidence of Muzakki in the zakat management process. The second factor that influences the level of receipt of zakat funds is accountability. Accountability is very important in efforts to increase the receipt of zakat funds because it reflects the responsibility of the Zakat Institution to submit reports regarding all activities to Muzakki as trustee. Thus, accountability is a key aspect that needs to be considered to strengthen the trust and support of those who pay zakat. The third factor that influences the level of receipt of zakat funds is Financial Technology (Fintech). According to Baskoro & Karmanto (2020), The existence of fintech in the form of a digital zakat payment platform can increase the number of zakat payments from muzakki. The fourth factor that influences the level of receipt of zakat funds is credibility. According to research by Muawanah (2019), Trust is the main factor that drives muzakki's intention to pay their zakat at the National Zakat Amil Institute (Laznas).

Management must understand four important factors that contribute positively to increasing zakat. The aim is to be able to make the right decisions to maintain and increase the receipt of zakat funds at the Inisiatif Zakat Indonesia Laznas Riau. Efforts to increase awareness regarding zakat payments require collaboration between various levels of society and related institutions in Riau. This aims to maximize the process of collecting and distributing zakat.

Inisiatif Zakat Indonesia (IZI) Riau is an institution recognized based on the Decree of the Ministry of Religion of the Republic of Indonesia No. 950 of 2020, all activities are supervised by the Sharia Compliance Department. IZI functions as a place for receiving and distributing zakat in Riau Province, with a focus on managing Zakat, Infaq, Alms, and other Religious and Social Funds (ZIS). This institution has Operational License Number 456 of 2021 from the Regional Department of Religion of Riau Province. Inisiatif Zakat Indonesia (IZI) has built an excellent reputation since 2015 and is recognized as a pioneer of modern Islamic philanthropy in Indonesia. After in-depth consideration and research, the Inisiatif Zakat Indonesia (IZI) was officially introduced on November 10, 2014, also known as Heroes' Day.

Judging from the 2018-2022 data, there is a high potential target, which should be able to reduce the poverty rate in Pekanbaru. However, the results of the collection

of zakat funds received are still far below the expected target. This research aims to find out how certain variables influence the amount of zakat funds received.

This research refers to research by Rahayu (2019) The quality of accounting information has a significant effect on the level of receipt of zakat funds. Meanwhile, in research by Hariani & Junaedi (2023), the quality of accounting information did not significantly influence the level of receipt of zakat, infaq, and alms funds at the Amil Zakat Nurul Hayat Balikpapan Institute. Putri et al. (2022) said that accountability has a positive and significant effect on Muzaki's interest in paying zakat. Meanwhile, Hariani & Junaedi (2023) argue that accountability did not have a significant effect on the level of receipt of zakat, infaq, and alms funds at the Amil Zakat Nurul Hayat Balikpapan Institute. TAM (Technology Acceptance Model) (perceived usefulness and perceived ease of use) partially and simultaneously influences the decision to pay zakat through Fintech (Ichwan, 2020). Meanwhile, Bahri et al. (2022) said that fintech has a positive but not significant effect on interest in paying zakat. Credibility partially influences the intention to pay zakat at amil zakat institutions in Surakarta (Grahesti et al., 2023). Meanwhile, in research by Daniati (2018), the credibility of zakat institutions does not influence the muzaki's decision to pay zakat at amil zakat institutions.

Referring to the results of previous research, it shows that the results are still mixed, therefore it is necessary to re-test the variables of accounting information quality, accountability, financial technology, and credibility. With research gaps and locations that are different from before, it is hoped that this can produce better support for findings and interpretations.

LITERATURE REVIEW

Zakat comes from the Arabic word *Zaka* which means growth, goodness, blessings, and cleanliness. However, the most dominant meaning is growth and development. In the context of fiqh, zakat is an amount of property determined by Allah to be distributed to people who meet the requirements to receive it and refers to the process of spending this amount of property. The relationship between the meaning of zakat in Arabic and fiqh is very clear, namely that assets distributed as zakat will bring blessings, growth, development, purity, and goodness (Suryadi & Rimet, 2023).

Sharia Enterprise Theory is an accounting theory that explains the ownership or equity of an organization or entity by applying Islamic principles and values. Sharia Enterprise Theory (SET) is a company theory that offers theoretical concepts as a basis for formulating accounting principles and methods by considering economic, social, and cultural aspects related to Islam, thereby producing management responsibility towards stakeholders and responsibility to Allah (Triyuwono, 2007). Sharia Enterprise Theory, zakat institutions should manage the zakat funds they receive well, and need to pay attention to the interests of all stakeholders including muzakki or donors who have distributed zakat funds to them so that they feel confident. continue to distribute zakat through the organization.

Information quality can be measured based on several criteria. The quality of information depends on three main factors, namely: relevance, timeliness, and accuracy. Relevance means that the information is useful for the user, and the

relevance of information will vary from person to person. Timely means that the information reaches the recipient without delay. Outdated information will no longer be valuable because information is the basis. Information that is outdated or out of date will have no value because this information is the main basis for decision-making. Accurate means that the information provided must be correct and not misleading. This means that the information must clearly reflect the intention. The accuracy of information is very important because there is interference (noise) from the source of the information to the recipient, which can damage the integrity of the information (Jakub, 2012).

Accountability is an obligation that must be fulfilled, referring to the responsibility of each individual, group, or institution in carrying out the tasks assigned to them. According to Deddi & Ayuningtyas (2019), accountability refers to the reporting entity's obligation to manage and implement entrusted policies to achieve goals consistently. A company is said to have accountability if it can and is obliged to account for all its activities to all stakeholders.

Financial technology or fintech is an innovation in the field of technology and financial services that can change business models to become modern. Financial transactions involve meetings and the use of cash, but now through fintech cash payments can be made instantly in seconds without having to meet face to face (Nisa et al., 2022). Ichwan (2020) explains that fintech has changed zakat payment transactions from cash to non-cash, making it possible to interact with muzaki without having to meet face to face.

The credibility of an institution is closely related to the reputation, image, and existence of the institution. In the context of zakat institutions, reliability plays an important role in influencing the level of public trust in the implementation of zakat fund distribution. This creates a sense of security and comfort for donors (Daniati, 2018). The level of public trust and their desire to donate is influenced by the credibility of the Zakat management institution. Increasing credibility can contribute to increasing the amount of Zakat funds by providing a sense of security and comfort to donors. This is achieved through good performance and integrity of zakat amil institutions.

Zakat Fund Receipt Level is measured based on the source of receipt, including cash assets and non-cash assets. Indicators include receipt of zakat funds and other programs such as alms and infaq. Measurements were carried out on an ordinal scale, according to the method described (Agihidayantari & Kurniawan, 2020).

The Influence of the Quality of Accounting Information on the Level of Zakat Fund Receipts

The quality of information depends on three main factors, namely: relevance, timeliness, and accuracy. The quality of accounting information has a significant impact on the receipt of Zakat funds. As a zakat giver, Muzakki uses this information as a basis for determining his zakat payment at the zakat management institution. In this context, providing high quality accounting data is a necessity to guarantee the trust and confidence of Muzakki in the zakat management process. In Muzakki's perception, the higher the score, it reflects that the quality of the accounting information produced is considered high. In line with this, the greater the possibility

of muzakki's interest in paying their zakat. The quality of accounting information has a positive effect on the level of receipt of zakat funds (Yulianti, 2017). Previous researches show that the quality of accounting information has a significant influence on the level of receipt of zakat funds (Rahayu, 2019; Agihidayantari & Kurniawan, 2020). Other research found that the quality of accounting information has a positive and significant effect on the management of ZIS funds (Dewi et al., 2024).

H1: The quality of accounting information has a positive influence on the level of Zakat fund receipts.

The Effect of Accountability on the Level of Zakat Fund Receipts

Accountability is an obligation that must be fulfilled, referring to the responsibility of each individual, group, or institution in carrying out the tasks that have been given to them. In the context of financial reports, accountability means imposing responsibility on society, the state, and also God. Therefore, the Amil Zakat Institution is expected to be able to submit reports regarding the distribution of zakat to Muzakki as a step to strengthen public trust. Accountability is important because it can influence the interest of Muzakki (people who pay zakat) to fulfill their zakat obligations. The impact of the level of accountability can also be reflected in the extent to which Muzakki remains committed to providing Zakat to Mustahiq, indicating the level of trust given by Muzakki. Previous studies found that accountability has a significant influence on the level of confidence of Muzakki in paying zakat (S. B. Rahayu et al., 2019), while Agihidayantari & Kurniawan (2020), Kabib et al. (2021), Suhada et al. (2022) found that accountability has a significant influence on the level of receipt of zakat, infaq, and alms funds. In a different object, Della Putri & Abdullah (2024) found that accountability has a positive effect on the interest of MSME actors to pay zakat through BAZNAS Bengkulu City.

H2: Accountability has a positive influence on the level of Zakat Fund Receipts.

The Influence of Financial Technology on the Level of Zakat Fund Receipts

Financial technology or fintech is an innovation in technology and financial services that can change business models to become modern. Financial transactions involve face-to-face meetings and the use of cash, but now through fintech, cash payments can be made instantly in seconds without having to meet face-to-face (Nisa et al., 2022). With fintech, it is easier for Muzakki to make transactions without meeting face to face which can increase interest in Muzakki paying their zakat. The Technology Acceptance Model (perceived usefulness and perceived ease of use) partially and simultaneously influences the decision to pay zakat through Fintech Gopay (Ichwan, 2020). The use of Fintech such as e-commerce, Apps, Social Media, and Online Payment channels makes it easier for Muzaki to pay ZIS (Isabela & Umam, 2020). The application of financial technology in zakat management by zakat management organizations can help overcome zakat management problems in Indonesia (Ramadhani et al., 2021), and it can help maximize the collection of ZIS funds (Wahyuni et al., 2022; Rukmana et al., 2023).

H3: Financial technology has a positive influence on the Level of Zakat Fund Receipts.

The Influence of Credibility on the Level of Zakat Fund Receipts

Credibility in the context of an institution is closely related to the image or reputation of the institution, as well as how the public knows and evaluates the institution. In zakat amil institutions, credibility has a significant impact on the level of public trust in the distribution of zakat funds through these institutions. This trust depends on the view that the institution provides a sense of security and comfort to donors (Daniati, 2018). Munawaroh (2018), Utami et al. (2021), Syarifah (2022), and Grahesti et al. (2023) found that credibility has a positive and significant effect on interest in paying zakat. Also, the trust variable has a positive influence on donor interest (Muawanah, 2019).

H4: Credibility has a positive influence on the Level of Zakat Fund Receipts.

METHOD

Population and Sample

This research uses quantitative methods. According to (Sugiyono, 2019), quantitative methods are based on the philosophy of positivism. This approach involves exploring a population or sample using research instruments for the data collection process. In this research, the approach to collecting data is by using a questionnaire and in this situation, the focus of the dependent variable is the level of receipt of zakat funds (Y). This level of acceptance is measured using an ordinal scale. And the independent variables Accounting Information Quality (X1), Accountability (X2), Financial Technology (X3) and Credibility (X4) are measured using a Likert scale.

The population in this study is the number of muzakki at LAZNAS IZI Riau in 2022, totaling 1,651 people. The sampling technique in this research used the Isaac and Michael formula (Sugiyono, 2019).

Table 1. Determination of Sample Size Isaac and Michael (Error Rate 1%, 5% and 10%)

N	S		
	1%	5%	10%
10	10	10	10
15	15	14	14
20	19	19	19
25	24	23	23
30	29	28	27
....
1500	460	279	227
1600	469	286	232
1700	477	289	234
....
1000000	663	348	271
∞	664	349	272

In this research, with a population of 1,651 Muzakki and an error tolerance limit of 5%, the number of research samples can be determined as follows:

$$S = \frac{\lambda^2.NPQ}{d^2(N-1) + \lambda^2.PQ}$$

Information:

- S = number of samples
- λ^2 = Chi-square depends on the degrees of freedom and error rate.
For 1 degree of freedom and an error rate of 5% = 3.841. 1% error rate=6.634 and 10% error rate= 2.706.
(In this case, the author takes the error rate as 5%)
- P = (p) is true 0.5
- Q = (p) is false 0.5
- d = 0.05
- N = population size

$$S = \frac{3,841 \times 1,651 \times 0.5 \times 0.5}{0.05^2(1.651-1) + 3.841.0.5.0.5} = \frac{1,585.37}{5,085} = 312 \text{ people}$$

The number of respondents to this study was 312 people. Sugiyono (2019) states that the appropriate sample for research is between 30-500 respondents.s

Variable Measurement

The measurement of variables is described as follow:

Table 2. Definition of Variable Concept

No	Variable	Indicator	Measurement
1	Quality of Accounting Information (X1) This variable consists of four (4) indicators, in Muzakki's perception the higher the score reflects that the quality of the accounting information produced is considered high. In line with this, the greater the possibility of muzakki's interest in paying their zakat.	In this research, the indicators for the quality of accounting information are; 1. Accurate 2. Be punctual 3. Relevant 4. Complete (Puspitawati & Anggadini, 2019)	Ordinal

No	Variable	Indicator	Measurement
2	Accountability (X2) Accountability in financial reporting is considered a form of responsibility towards society, the nation, and Allah. Therefore, the Amil Zakat institution has an obligation to submit reports on zakat distribution to Muzakki, to build public trust. This belief is considered to increase the potential for greater zakat collection.	In this research, the indicators for accountability are: 1. Financial Integrity 2. Disclosure 3. Compliance with Applicable Regulations (Djalil, 2014)	Ordinal
3	Financial Technology (Fintech) (X3) Fintech has changed zakat payment transactions from cash to non-cash, making it possible to interact with muzaki without having to meet face to face. It can make it easier and increase Muzakki's interest in making zakat payments.	In this research, the measurement of financial technology (fintech) indicators is in the form of: 1. Fast 2. Efficient 3. Easy to Access (Sabila, 2021)	Ordinal
4	Credibility (X4) Public trust in allocating zakat funds to an institution is greatly influenced by the credibility of that institution. This factor creates a sense of security and confidence for donors.	In this research, the credibility indicator measures are: 1. Expertise 2. Trust 3. Attraction (Utami et al., 2021)	Ordinal
5	Level of Receipt of Zakat Funds (Y) The level of receipt of zakat funds refers to the level of receipts consisting of cash assets and non-cash assets	In this research, the level of receipt of zakat funds indicator measures are: 1. Acceptance of fund by sources 2. Acceptance of fund by programs (Nikmatuniayah et al., 2017)	Ordinal

Multiple Linear Regression

Each hypothesis will be analyzed using the multiple linear regression analysis method, which is a statistical technique used to test the influence of two or more independent variables on the dependent variable. Hypothesis testing in this research was carried out using the SPSS 25.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

- Y = Quality of Accounting Information
 X1 = Independensi
 X2 = Accountability
 X3 = Financial Technology
 X4 = Credibility
 a = constant
 β = independent variable regression coefficient
 e = error

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

The data of variables are described as follows:

Table 3. Descriptive for Accounting Information Quality

No	Descriptive	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1	Accounting information system at Amil Zakat Institution produces accurate information	4	4	41	174	89	312
		1,3%	1,3%	13,1%	55,8%	28,5%	100%
2	Accounting information system at Amil Zakat Institution can present complete financial reports according to needs	6	13	28	172	93	312
		1,9%	4,2%	8,10%	55,1%	29,8%	100%
3	Accounting information system at Amil Zakat Institution can produce reports on time	7	3	36	171	95	312
		2,2%	0,10%	11,5%	54,8%	30,4%	100%
4	Format (side view) of the accounting information system at Amil Zakat Institution is easy to use	7	2	42	153	108	312
		2,2%	0,6%	13,5%	49%	34,6%	100%
5	There are clear instructions for using the accounting information system at Amil Zakat Institution	5	6	64	165	72	312
		1,6%	1,9%	20,5%	52,9%	23,1%	100%

Source: Primary data processed (2024)

Based on the table above on the accounting information quality variable, the responses of the 312 respondents studied showed that 174 with a percentage of 55.8% agreed that Laznas IZI Riau produces accurate information, as many as 172 with a percentage of 55.1% agreed that Laznas IZI Riau present complete financial reports according to requirements, as many as 171 with a percentage of 54.8% agree that

Laznas IZI Riau produces reports on time, as many as 153 with a percentage of 49% agree that the information system at Laznas IZI Riau is easy to use, and as many as 165 with A percentage of 52.9% agreed that Laznas IZI Riau had clear instructions or instructions for using the information system.

Table 4. Descriptive for Accountability

No	Descriptive	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1	Financial responsibility report has been disclosed completely and relevantly according to requirements.	3	1	26	201	81	312
		0,10%	0,3%	8,3%	64,4%	25,10%	100%
2	Performance accountability report has provided information about actual performance	4	5	26	178	99	312
		1,3%	1,6%	8,3%	57%	31,7%	100%
3	Accountability report has been submitted to the government on time	3	9	62	155	83	312
		0,10%	2,9%	19,9%	49,7%	26,6%	100%
4	Institutional accountability reports are easy to understand, accessible and open to all	3	11	47	165	86	312
		0,10%	3,5%	15,1%	52,9%	27,6%	100%
5	Institutional accountability reports demonstrate the effective achievement of program and activity results	3	1	40	160	108	312
		0,10%	0,3%	12,8%	51,3%	34,6%	100%
6	Institutional financial control is getting better by paying attention to the principles of efficiency, effectiveness, and economy	5	0	44	175	88	312
		1,6%	0%	14,1%	56,1%	28,2%	100%
7	Accountability reports are able to increase public trust in institutions	3	2	60	157	90	312
		0,10%	0,6%	19,2%	50,3%	28,8%	100%

Source: Primary data processed (2024)

Based on the table above on the accountability variable, the responses of the 312 respondents studied showed that as many as 201 with a percentage of 64.4% stated that they agreed that Laznas IZI Riau disclosed financial accountability reports completely and relevantly according to needs, as many as 178 with a percentage of 57% stated that Laznas IZI Riau provides information about actual performance, as many as 155 with a percentage of 49.7% agree that Laznas IZI Riau submits accountability reports to the government in a timely manner, as many as 165 with a percentage of 52.9% agree that Laznas IZI Riau submits it to the parties concerned. requires institutional accountability reports that are easy to understand, accessible and open, as many as 160 with a percentage of 51.3% agree that Laznas IZI Riau shows

effective achievement of program and activity results, as many as 175 with a percentage of 56.1% agree that Laznas IZI Riau controlling the institution's finances better by paying attention to the principles of efficiency, effectiveness and economy, and as many as 157 with a percentage of 50.3% stated that Laznas IZI Riau was able to increase public trust in the institution.

Table 5. Descriptive for Financial Technology

No	Descriptive	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1	Financial technology can make it easier for muzakki to pay zakat at the Amil Zakat Institution	1 0,3%	3 0,10%	56 17,9%	189 60,6%	63 20,2%	312 100%
2	Financial technology can show the Amil Zakat Institution's financial reports digital/online	1 0,3%	6 1,9%	31 9,9%	188 60,3%	86 27,6%	312 100%
3	Financial technology is able to reach a wider range of muzakki and can increase muzakki's interest to paying zakat at the Amil Zakat Institution	2 0,6%	8 2,6%	51 16,3%	168 53,8%	83 26,6%	312 100%
4	Financial technology has innovation in utilizing modern technology can increase the attractiveness of muzakki paying zakat at the Amil Zakat Institution	0 0%	3 0,10%	36 11,5%	170 54,5%	103 33%	312 100%
5	Using the ZIS Payment fintech application/web is very easy because there is a tutorial when you want to use it	0 0%	3 0,10%	33 10,6%	181 58%	95 30,4%	312 100%

Source: Primary data processed (2024)

Based on the table above on the financial technology (fintech) variable, the responses of the 312 respondents studied showed that as many as 189 with a percentage of 60.6% agreed that Laznas IZI Riau with the presence of fintech made it easier for muzakki to pay zakat, as many as 188 with a percentage of 60.3% agreed that Laznas IZI Riau can show financial reports online, as many as 168 with a percentage of 53.8% agreed that Laznas IZI Riau was able to increase the interest of muzakki in paying zakat through fintech, as many as 170 with a percentage of 54.5% agreed that Laznas IZI Riau has innovation in utilizing modern technology which creates the attraction of muzakki, and as many as 181 with a percentage of 58% agreed that Laznas IZI Riau provides zakat payments via fintech with tutorials so it is easy to use.

Table 6. Descriptive for Credibility

No	Descriptive	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1	Amil Zakat Institution is one of the institutions that is quite well known among the community	0	3	23	184	102	312
		0%	0,10%	7,4%	58,1%	32,7%	100%
2	Amil at the Amil Zakat Institution works professionally and provides quite good service	0	8	40	166	98	312
		0%	2,6%	12,8%	53,2%	31,4%	100%
3	Service office at Amil Institute Zakat is sufficient to meet modern office standards	0	1	36	203	72	312
		0%	0,3%	11,5%	65,1%	23,1%	100%
4	Distribution procedure at Amil Zakat Institution is very fast and right on target	0	7	23	172	110	312
		0%	2,2%	7,4%	55,1%	35,3%	100%

Source: Primary data processed (2024)

Based on the table above on the credibility variable, the responses of the 312 respondents studied showed that as many as 184 with a percentage of 58.10% agreed that Laznas IZI Riau is one of the institutions that is quite well known among the community, as many as 166 with a percentage of 53.2% agreed that Amil at Laznas IZI Riau works professionally and provides quite good service, as many as 203 with a percentage of 65.1% agree that the Laznas IZI Riau service office meets modern office standards, and as many as 172 with a percentage of 55.1% agree that Laznas IZI Riau distribution procedures are very fast and right on target.

Based on the Table 7, on the variable level of receipt of zakat funds, the responses of the 312 respondents studied showed that 176 with a percentage of 56.4% agreed that Laznas IZI Riau carried out socialization and increased relationships through MoU, 164 with a percentage of 52.6% agreed that Laznas IZI Riau optimizes and improves service quality, as many as 202 with a percentage of 64.7% agree that Laznas IZI Riau increases the number of infaq boxes in strategic places, as many as 170 with a percentage of 54.5% agree that Laznas IZI Riau carries out fundraising through events or charity activities, and as many as 148 with a percentage of 47.4% stated that they strongly agreed that Laznas IZI Riau utilized technological functions to achieve online ZIS payments.

Table 7. Descriptive for Level of Receipt of Zakat Funds

No	Deskripsi	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Jumlah
1	Zakat management institutions carry out outreach and increase relationships through MoU with other institutions	1	1	40	176	94	312
		0,3%	0,3%	12,8%	56,4%	30,1%	100%
2	Institution optimizes and improves the quality of services in various forms (silaturahmi, zakat collection, ZIS consultation, religious lecture services)	2	3	34	164	109	312
		0,6%	0,10%	10,9%	52,6%	34,9%	100%
3	Zakat management institutions are increasing the number of donation boxes in strategic places such as mosques, shops, etc	0	3	31	202	76	312
		0%	0,10%	9,9%	64,7%	24,4%	100%
4	Carrying out fundraising through events or charity activities, both activities from the organization and outside the organization	0	0	30	170	112	312
		0%	0%	9,6%	54,5%	35,9%	100%
5	Institutions utilize technology functions to achieve ZIS payments online	0	0	27	137	148	312
		0%	0%	8,7%	43,9%	47,4%	100%

Source: Primary data processed (2024)

Classic assumption test

Based on the Table 8, it can be seen that the significance value is $0.65 > 0.05$. This shows that the data is normally distributed. Moreover, Table 9 indicates that there is no correlation between the independent variables. This happens because the tolerance value for each variable is > 0.1 and the VIF value derived from each variable is < 10 . Finally, the data in Table 10 shows that each variable in this study has a significance value of > 0.05 . This means that the data is free from symptoms of heteroscedasticity so that the requirements for the regression model in this research have been fulfilled.

Table 8. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		312
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.74827887
Most Extreme Differences	Absolute	.065
	Positive	.035
	Negative	-.065
Test Statistic		.065
Asymp. Sig. (2-tailed)		.065

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Output SPSS (2024)

Table 9. Multicollinearity Test Results

Model	Unstandardized Coefficients		Coefficients ^a		t	Sig.	Collinearity Statistics	
	B	Std. Error	Standardized Coefficients	Beta			Tolerance	VIF
(Constant)	3.662	1.041			3.518	.000		
QAI	.033	.036	.042		.924	.356	.812	1.232
A	.193	.028	.320		6.797	.000	.740	1.351
FT	.218	.042	.236		5.186	.000	.789	1.268
C	.406	.061	.324		6.678	.000	.697	1.435

a. Dependent Variable: y

Source: Output SPSS (2024)

Table 10. Heteroscedasticity Test Results

Model		Unstandardized Coefficients		Coefficients ^a		t	Sig.
		B	Std. Error	Standardized Coefficients	Beta		
1	(Constant)	2.960	.639			4.630	.000
	QAI	-.008	.022	-.023		-.365	.715
	A	-.029	.017	-.108		-1.648	.100
	FT	-.046	.026	-.112		-1.769	.078
	C	.020	.037	.036		.528	.598

a. Dependent Variable: ABS_Res

Source: Output SPSS (2024)

Coefficient of Determination Test

Table 11. Results for the Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.705 ^a	.497	.490	1.760

a. Predictors: (Constant), QAI, A, FT, C

Source: Output SPSS (2024)

From the table above, the Adjusted R square value is 0.490. These results explain that the variables of accounting information quality, accountability, financial technology and credibility together are able to explain the level of receipt of zakat funds by 49% and 51% is explained by other variables that are not in this research.

F test

Table 12. Results for F test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	937.781	4	234.445	75.718	.000 ^b
	Residual	950.565	307	3.096		
	Total	1888.346	311			

a. Dependent Variable: Y

b. Predictors: (Constant), C, FT, QIA, A

Source: Output SPSS (2024)

From the table above it is known that the calculated F is 75,7188 with a significant probability of 0.000. Because the probability is much smaller than 0.05, the regression model can be used to predict or it can be said the quality of accounting information, accountability, financial technology and credibility or together have a significant effect on level of receipt of zakat funds.

Multiple Linear Regression Analysis and t-Test

The results of testing each hypothesis are as follows:

1. H1 is rejected because there is no significant influence of the quality of accounting information on the level of receipt of zakat funds at Laznas IZI Riau, this can be seen from the calculated t value of 924 which is smaller than the t table of 1.9835 or $(0.356 > 0.05)$.
2. H2 is accepted, because there is a positive influence of accountability on the level of receipt of zakat funds at Laznas IZI Riau, this can be seen from the calculated t value of 6.797 which is greater than 1.9835 $(0.000 < 0.05)$

3. H3 is accepted, because there is a positive influence of financial technology on the level of receipt of zakat funds at Laznas IZI Riau, this can be seen from the calculated t value of 5.186 which is greater than 1.9835 ($0.000 < 0.05$).
4. H4 is accepted, because there is a positive influence on the credibility of the level of receipt of zakat funds at Laznas IZI Riau, this can be seen from the calculated t value of 6.678 which is greater than 1.9835 ($0.000 < 0.05$).

Table 13. Results of Multiple Linear Regression Analysis and t-Test

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.662	1.041		3.518	.000
	QAI	.033	.036	.042	.924	.356
	A	.193	.028	.320	6.797	.000
	FT	.218	.042	.236	5.186	.000
	C	.406	.061	.324	6.678	.000

a. Dependent Variable: y

Source: Output SPSS (2024)

Discussion

The Influence of the Quality of Accounting Information on the Level of Zakat Fund Receipts

Based on statistical hypothesis testing, the results of H1 are rejected. In the context of this research, there is no significant relationship between the quality of accounting information and the receipt of zakat funds due to many Muzakki do not see the Institution from its financial reports. So, even though Laznas IZI Riau has provided good quality accounting information, this does not have a significant impact on the level of zakat fund receipts. This may be because many Muzakki do not consider information from financial reports directly, but instead rely on information published on social media. Muzakki pays more attention to information directly related to the receipt and distribution of the zakat funds he deposits, especially regarding ensuring that the funds have been distributed to the parties entitled to receive them. So, although the quality of accounting information is still important, it does not have a direct effect on the level of receipt of zakat funds at Laznas IZI Riau. These results are in line with research by Hariani & Junaedi (2023) which explains that there is no positive and significant influence of the quality of accounting information on the level of receipt of ZIS funds at Laznas Nurul Hayat Balikpapan.

The Effect of Accountability on the Level of Zakat Fund Receipts

Based on statistical results, H2 is accepted and there was a positive and significant influence on the level of receipt of zakat funds. These results show that Laznas IZI Riau has open, fast, and precise accountability to the community. Implementing operational standards of accountability for preparation and as a form

of accountability to the community and adhering to the principle of a preparation and distribution mechanism that is open to the community, and can increase community trust so that the target of receiving/collecting zakat funds. These results are in line with Wibisono et al. (2023) that accountability has a positive and significant influence on the level of receipt of zakat funds at Baznas in Batam City.

The Influence of Financial Technology on the Level of Zakat Fund Receipts

H3 is accepted which means that there is a positive and significant influence of financial technology on the level of receipt of zakat funds. Zakat payments using digital money or fintech platforms received a positive response from Muzakki. The role of fintech continues to make a significant contribution to improving zakat reception services at Laznas IZI Riau. By providing services that are easily accessible and understood by the public, especially through collaboration with fintech, it is hoped that it can increase public trust and motivation to routinely distribute zakat funds to Laznas IZI Riau. These results are in line with Bahri et al. (2022) that financial technology has a positive influence on interest in paying zakat.

The Influence of Credibility on the Level of Zakat Fund Receipts

Finally, there is a positive and significant influence of credibility on the level of receipt of zakat funds. It means that H3 is accepted. The credibility of an institution is related to its reputation or good name. If the credibility of the institution is good, then the level of receipt of zakat funds will also tend to increase. The credibility of the Zakat management institution plays a role in giving the Muzakki confidence in the institution. This also ensures that Muzakki feels safe and confident in distributing their zakat through Laznas IZI Riau. Grahesti et al. (2023) show that credibility affects the intention to pay zakat at amil zakat institutions in Surakarta.

CONCLUSION

Based on the research analysis and discussion, it can be concluded that the variables proven to influence the level of zakat fund receipts are accountability, financial technology (fintech), and credibility which have a positive and significant influence. Meanwhile, the quality of accounting information does not have a positive and significant influence on the level of receipt of zakat funds at Laznas IZI Riau.

Suggestions for Laznas IZI Riau should continue to provide outreach to the public about the benefits and importance of paying zakat for the welfare of beneficiaries, both through direct outreach and via social media. It is recommended for future researchers to test other variables that have the potential to influence the level of receipt of zakat funds. By involving more variables in research, it will provide a more comprehensive understanding. Additional variables that can be considered include social, cultural, economic, and religious factors that can influence the muzakki's decision to pay zakat.

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