The Effect of Transparency and Accountability of the Financial Statements of LAZISMU Yogyakarta City on Public Trust in Donations

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ABSTRACT

With accountability and transparency of financial reports that are carried out by amil zakat institutions, especially LAZ, this gives the public freedom to evaluate performance and gives trust to Muzakki and the general public about what has been carried out by Amil Zakat Institutions. Obstacles that impede the development of zakat institutions in managing zakat funds are due to the problem of the lack of understanding of the community or muzaki in understanding the importance of zakat in shared welfare, as well as the lack of trust in zakat institutions. Low awareness of taxpayers, trust in BAZ and LAZ and Muzaki behavior that is still short-term, decentralized and interpersonal oriented. The purpose of this study was to determine and analyze the influence of the Transparency and Accountability of LAZISMU's reports on the trust of the people of Yogyakarta City. The analytical method used in this research is descriptive variable to analyze the data by describing the data that has been collected from the respondents' answers to the items in the questionnaire. As well as inferential statistical analysis to show the relationship between the research variables. The data analysis technique used in this study is Multiple Regression Analysis to test whether or not the influence of the two independent variables (X1 and X2) has on the dependent variable (Y). based on the results of the research hypothesis on the variable transparency and accountability of financial statements using the F test has a positive and significant influence on public trust in donating to Lazismu Yogyakarta City.

Keywords: *Transparency, Accountability, Public trust*, LAZISMU Yogyakarta *City*
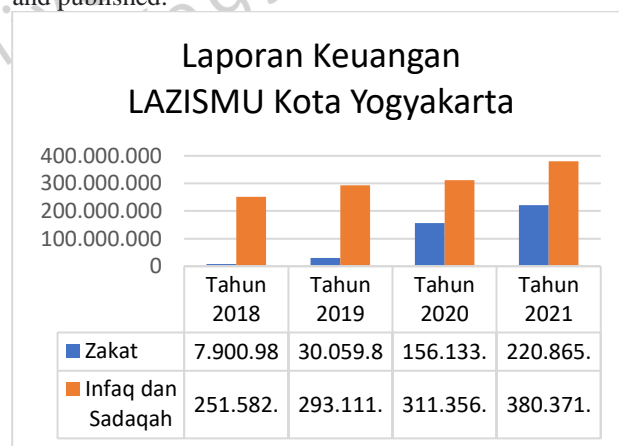
INTRODUCTION

Zakat is one of the third pillars of Islam, which a Muslim is obliged to pay if he is able to fulfill it. The large number of Muslim population and the obligation to pay zakat makes the country have high potential in the amount of zakat collected. The collection of zakat must have a place that accommodates the muzakki (people who give zakat) in collecting the zakat they collect, this is important to ensure that the management of zakat is appropriate and in accordance with applicable regulations. At present there is already a Zakat Management Organization (OPZ). OPZ is an organization engaged in the receipt and distribution of zakat, infaq and alms funds. The funds managed by this organization come from Muslims who are obliged to pay zakat (Muzakki). The purpose of forming this zakat, infaq and alms management organization is none other than to help fellow Muslims and also as a means of worship to get closer to God.

Basically any institution is obliged to collect data or report on the activities carried out, one of which is the financial report, this is very important for both small institutions and large institutions or companies. This is done as an institutional responsibility for what has been done as a form of transparency and accountability to the public, in this case LAZISMU Yogyakarta City to muzakki and the general public.

The Indonesian Ulema Council (MUI) also stated that there is still a lack of transparency in the management of zakat carried out by amil zakat institutions because some amil zakat or Zakat Management Organizations (OPZ) have not yet audited their financial reports so that their financial reports cannot be published to the public and only zakat institutions national level audited and published.

Laporan Keuangan LAZISMU Kota Yogyakarta

	Tahun 2018	Tahun 2019	Tahun 2020	Tahun 2021
Zakat	7.900.98	30.059.8	156.133.	220.865.
Infaq dan Sadaqah	251.582.	293.111.	311.356.	380.371.

(Picture 1.1 LAZISMU Yogyakarta City financial reports 2018-2021.)

Based on the financial reports that have been carried out by LAZISMU Yogyakarta City, donations have increased every year, this is evidenced by the Transparency and Accountability in the financial reports of LAZISMU Yogyakarta City, making muzakki entrust their donations to LAZISMU Yogyakarta City. However, this belief has not completely spread to all people in Yogyakarta, where not

everyone knows that LAZISMU exists or does not even know the function of LAZISMU.

The choice of LAZISMU as a research object was also based on a specific reason, namely that LAZISMU is an Amil Zakat Institution formed by a fairly large Islamic organization in Indonesia, namely Muhammadiyah. The city of Yogyakarta is the base as well as the place where Muhammadiyah was founded so that many Muhammadiyah members entrust their zakat, infaq and alms payments to LAZISMU.

With the existence of several problem factors that have been written above, the author takes the title of the study entitled *"The Effect of Transparency and Accountability of LAZISMU Financial Statements in Yogyakarta City on Public Trust in Donations"*

LITERATURE REVIEW

- Transparency

Maulidiyah et.al (2019) Transparency is openness and honesty to the public for what has become their right to know in general and thoroughly about something that is responsible for managing the entrusted resources. Apriliyani (2020) Transparency is a basic principle that functions to maintain objectivity in the management of an institution. In managing Zakat, Infak and Sadaqah (ZIS), Zakat Management Institutions (LPZ) must provide material and relevant information in a way that is easily accessible and understandable to stakeholders. Transparency of financial reports is the freedom to obtain, convey financial information that is honest and open to the public, which aims to build trust between Institution managers and the public.

- Acountability

Nikmatuniyah (2015) In agency theory accountability actually arises as a logical consequence of the relationship between zakat managers (agent) and muzaki et al (principal), so that a dynamic relationship arises in the form of an agent-principal relationship. The principal in this case gives full authority to the agent to carry out organizational operational activities, with an effort to utilize the source of funds for the benefit of the people. As a consequence of this authority, the agent must be accountable for his activities to the principal. Accountability is needed by LAZ (Amil Zakat Institution) as a form of accountability for Zakat stakeholders. Various parties related to LAZ such as muzaki, society, the state demand that LAZ be more transparent and accountable in reporting the use of these funds. LAZ must be accountable to various parties, namely funders, beneficiaries, and the organization itself. Accountability to funders is an upward accountability, in the form of a relationship between the organization and donors, government agencies that intentionally "give and specifically for special purposes" to LAZ. Even though the muzaki has the excuse of 'paying zakat' because it is Lillahita'alla (sincere), the manager of zakat must not ignore the accountability report on the use of these funds. Zakat managers still bear the moral integrity of the community itself

- Trush

Retnowati (2020) Trust is a person's willingness to rely on other people where we have faith in him. Trust is a mental condition based on a person's situation and social context. "When someone makes a decision, he will prefer decisions based on the choices of people he can trust more than those he can trust less."

- LAZISMU Kota Yogyakarta

LAZISMU is a national-level zakat institution dedicated to community empowerment through productive utilization of zakat, infaq, waqf and other charitable funds from individuals, institutions, companies and other agencies.

The background to the founding of LAZISMU consists of two factors. First, the fact that Indonesia is shrouded in widespread poverty, ignorance and a very low human development index. Everything results in and at the same time is caused by a weak order of social justice. Second, zakat is believed to be able to contribute in promoting social justice, human development and being able to alleviate poverty. As a country with the largest Muslim population in the world, Indonesia has quite high potential for zakat, infaq and waqf. However, the existing potential cannot be optimally managed and utilized so that it does not have a significant impact on solving existing problems.

METHOD

This type of research is a quantitative research. Quantitative research is research that links the influence between variables which aims to describe how well the sample can describe the population, or to find out the effect of one variable on another and find out the differences between variables (Mulyadi, 2019).

The analytical method used in this research is descriptive statistics to analyze the data by describing the data that has been collected from the respondents' answers to the items in the questionnaire. As well as inferential statistical analysis to show the relationship between research variables

The data analysis technique used in this study is Multiple Regression Analysis to test whether or not the influence of the two independent variables (X1 and X2) has on the dependent variable (Y).

Bahri, (2018) Data collection techniques are the most strategic step in research, because the main objective of research is to obtain data. Without knowing data collection techniques, researchers will not get data that meets the established data standards. The tools used by researchers in collecting data in this study were Google Forms and printed questionnaires. Google Forms is a survey tool that is commonly used to collect certain information from a person. The note questionnaire is one of the methods of data collection that researchers choose to obtain information directly or face to face from respondents.

Measurement in the assessment of this study using a Likert scale. Research data processing methods in this study using Descriptive statistical test, Validity and reliability testing. Data analysis methods using classical assumption tests include: Normality test, multicollinearity test, autocorrelation test, heteroscedasticity test. Hypothesis testing using Multiple Regression, Determinant Coefficient (Adjusted R^2), Partial Test (T Test), and Simultaneous Test (F Test).

RESULT AND DISCUSSION

- **Result**
1. Descriptive statistic
   Descriptive statisrtic variable Transparency

Descriptive Statistics

No Butir Soal	N	Minimum	Maximum	Mean	Std. Deviation
T1	72	1	5	4.19	.816
T2	72	1	5	4.35	.825
T3	72	1	5	4.08	.783
T4	72	1	5	3.82	.893
T5	72	1	5	3.97	.804
T6	72	1	5	3.96	.813
T7	72	1	5	4.00	.751
T8	72	1	5	4.04	.795
T9	72	1	5	4.04	.813
T10	72	1	5	4.08	.835
JUMLAH	72	10	50	40.54	6.588
Valid N (listwise)	72				

• Transparency

The results of the descriptive analysis on the Transparency variable obtained the following results: Based on the results of calculating the descriptive statistical analysis, the minimum result is obtained with a minimum score of 1, which means that the respondent strongly disagrees, while the maximum value as a whole obtains a score of 5, which means that the respondent strongly agrees. While the value of the standard deviation or standard deviation of the data that has been compiled, can be interpreted to indicate that the value of the standard deviation is smaller than the average value (mean), which means that the distribution of the data is evenly distributed, there is no high difference from one data to another.

• Accountability

Descriptive Statistics

No Butir Soal	N	Minimum	Maximum	Mean	Std. Deviation
A1	72	1	5	4.01	.796
A2	72	1	5	4.04	.721
A3	72	1	5	4.01	.702
A4	72	1	5	3.99	.702
A5	72	1	5	4.11	.761
A6	72	1	5	4.07	.757
A7	72	1	5	3.93	.757
A8	72	1	5	3.99	.778
A9	72	1	5	3.86	.793
A10	72	1	5	4.07	.775
JUMLAH	72	10	50	40.08	6.404
Valid N (listwise)	72				

The results of the descriptive analysis on the Accountability variable obtained the following results: Based on the results of calculating the descriptive statistical analysis, the minimum result is obtained with a minimum score of 1, which means that the respondent strongly disagrees, while the maximum value as a whole obtains a score of 5, which means that the respondent strongly agrees. While the value of the standard deviation or standard deviation of the data that has been compiled can be interpreted to indicate that the value of the standard deviation is smaller than the average value (mean), which means that the distribution of the data is evenly distributed, there is no high difference from one data to another.

• Trust

Descriptive Statistics

No Butir Soal	N	Minimum	Maximum	Mean	Std. Deviation
K1	72	1	5	4.17	.805
K2	72	1	5	4.03	.750
K3	72	1	5	3.89	.815
K4	72	1	5	4.03	.804
K5	72	1	5	3.99	.760
K6	72	1	5	4.04	.777
K7	72	1	5	4.06	.820
K8	72	1	5	3.82	1.039
K9	72	1	5	4.07	.877
K10	72	1	5	3.96	.830
JUMLAH	72	10	50	40.04	6.970
Valid N (listwise)	72				

The results of the descriptive analysis on the variable Trust obtain the following results: Based on the results of calculating the descriptive statistical analysis, the minimum result is obtained with a minimum score of 1, which means that the respondent strongly disagrees, while the maximum value as a whole obtains a score of 5, which means that the respondent strongly agrees.While the value of the standard deviation or standard deviation of the data that has been compiled can be interpreted to indicate that the value of the standard deviation is smaller than the average value (mean), which means that the distribution of the data is evenly distributed, there is no high difference from one data to another.

2. Respondent Characteristics

In this study, the researcher involved all the general public who live in Yogyakarta City Regency to

describe systematically the facts or characteristics of a particular sample carefully based on the characteristics of the 72 respondents who became the sample. This study presents respondents' responses in the form of statements in the form of questionnaires which are answered by respondents, in order to obtain data in accordance with what is needed and then the data becomes material for analysis in this study.

- Gender

| Laki-laki | 32 |
| Perempuan | 40 |

Based on the table above, the data obtained from the results of the study consisted of men and women, where the number of female respondents was 40 people and 32 male respondents, the gender based on the research results was dominated by women, totaling 40 people.

- Age

18-28	51
29-40	11
41-50	9
51-60	1

From the data above, it can be concluded that respondents with age qualifications were dominated by ages between 18-28 years with a total of 51 respondents, and the least number of respondents were vulnerable aged between 51-60 years with a total of 1 respondent.

- Domicile (District)

Kec. Kota gede	11
Kec. Gondokusuman	5
Kec. Gondomanan	7
Kec. Wirobrajan	4
Kec. Jetis	5
Kec. Kraton	9
Kec. Pakualaman	5
Kec. Mergangsang	5
Kec. Umbulharjo	7
Kec. Ngampilan	5
Kec. Mantrijeron	2
Kec. Tegalrejo	3
Kec. Danurejan	2
Kec. Gedongtengen	2

From the data taken, it can be concluded that the qualifications for the Domicile District are dominated by the Kota Gede District with 11 respondents as respondents.

- Work

pelajar/mahasiswa	41
Karyawan	12
pegawai negri	6
Swasta	5
Wirausaha	4
lain-lain	4

From these data it can be concluded that the work of the respondents was dominated by students with a total of 41 respondents.

3. Validity Test and Reliability Test
   - Validity Test
     According to Bahri, (2018) Validity test is used to measure the validity of a data. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. In this study the validity test will be tested with the help of SPSS with the item validity method. In this study using 72 respondents with a significance level of 0.05, the data is declared valid if the significance is less than 0.05. Therefore the number of N = 72, with the degree of freedom (df) is N-2 = 72-2 = 70, then, in the two-sided table r value at df = 70 with a significance of 0.05 is 0.2319. The results obtained based on SPSS data processing regarding the validity test are as follows:
     1) Variable X1 Tranparency

No	r Count	rTable (5%) N-2=70	Sign.	Valid or in valid
1	0,784	0,2319	0,000	Valid
2	0,797	0,2319	0,000	Valid
3	0,854	0,2319	0,000	Valid
4	0,737	0,2319	0,000	Valid
5	0,848	0,2319	0,000	Valid
6	0,794	0,2319	0,000	Valid
7	0,849	0,2319	0,000	Valid
8	0,824	0,2319	0,000	Valid
9	0,832	0,2319	0,000	Valid
10	0,801	0,2319	0,000	Valid

Based on the results of the research data above, each statement item can be explained, of the 10 question items the Transparency variable (X1) is Valid because it is seen from the results of rCount>rTable. It can be concluded that each question in the Transparency variable (X1) is appropriate to use as a research instrument.

2) Variable X2 Accountability

No	r Count	rTable (5%) N-2=70	Sign.	Valid or invalid
1	0,826	0,2319	0,000	Valid
2	0,878	0,2319	0,000	Valid
3	0,902	0,2319	0,000	Valid

4	0,849	0,2319	0,000	Valid
5	0,868	0,2319	0,000	Valid
6	0,897	0,2319	0,000	Valid
7	0,844	0,2319	0,000	Valid
8	0,809	0,2319	0,000	Valid
9	0,818	0,2319	0,000	Valid
10	0,810	0,2319	0,000	Valid

Based on the results of the research data above, each statement item can be explained. Of the 10 question items, the Accountability variable (X2) is Valid because it can be seen from the results of rCount > rTable. It can be concluded that each question in the Accountability variable (X2) is appropriate to use as a research instrument.

3) Variable Y Trush

| No	r Round	rTable (5%) N-2=70	Sign.	Validor invalid
1	0,759	0,2319	0,000	Valid
2	0,886	0,2319	0,000	Valid
3	0,827	0,2319	0,000	Valid
4	0,924	0,2319	0,000	Valid
5	0,870	0,2319	0,000	Valid
6	0,837	0,2319	0,000	Valid
7	0,889	0,2319	0,000	Valid
8	0,806	0,2319	0,000	Valid
9	0,780	0,2319	0,000	Valid
10	0,860	0,2319	0,000	Valid

Based on the results of the research data above, each statement item can be explained, of the 10 question items the Trust variable (Y) is Valid because it is seen from the results of rCount > rTable. It can be concluded that each question in the variable Trust (Y) is appropriate to be used as a research instrument.

- Reliability Test

ransparency, accountability and trust in calculations through SPSS produce Cronbach's Alpha> 0.7 (0.95> 0.70) so that it can be concluded that the instrument used is reliable.

4. Classic Assumption Tes
   - Normality Test
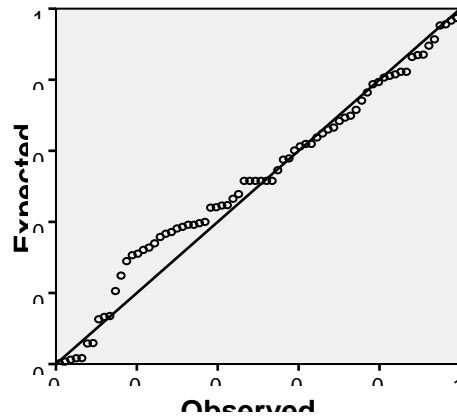
In the above it can be seen that the plotting data (dots) follow the diagonal line. Then it can be stated that the residual values are normally distributed.

- Multicollinearity Test

Based on the results of the data processing above, it shows that the results of the VIF value of the Transparency Variable and the Accountability variable are 3.400, these values are <10 or there are no independent variables that have a VIF (Variance Inflation Factor) above 10. So it can be concluded that there is no multicollinearity between the independent variables in the model regression used.

- Autocorrelation Test

Based on the results of the Autocorrelation Test, the Durbin Watson value was obtained with N=72 and K=3, so the value dU=1.7041 was obtained which can be seen from the Durbin Watson table. So 4-dU = 2.2959. So, from these results it can be seen that the Durbin Watson value is 1.909. It can be seen from the DW table that it is located between DU and 4-DU (dU<DW<4-dU) (1.7041<1.909<2.2959) so it can be concluded that there is no autocorrelation in the Multiple Linear Regression Test.

- Heteroscedasticity Test
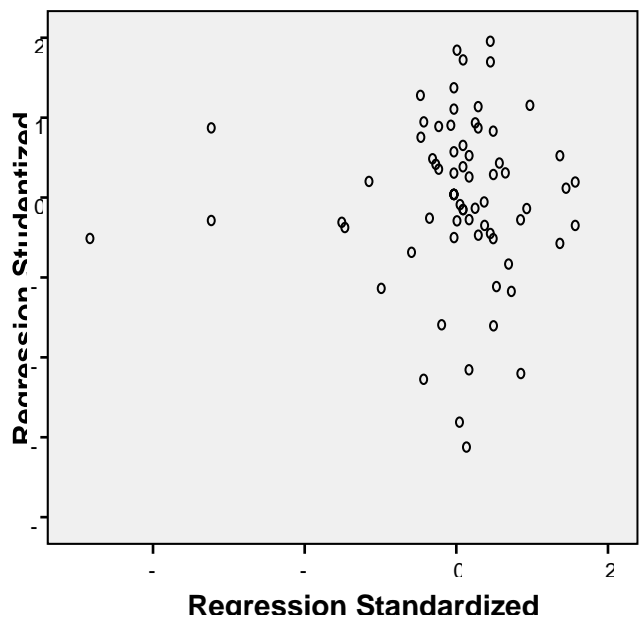
Based on the results of the data that has been done by looking at the distribution of the dots on the scatterplot

graph in the test results in the image that the dots do not form a clear pattern, and the dots spread up and down the zeros on the Y axis. So, it can be concluded that there is no there is a problem of heteroscedasticity in the regression model.

5. Hypothesis Testing

Hypothesis testing in this study was used to test the effect of the independent variables on the dependent variable. Testing the hypothesis in this study uses the multiple linear regression formula because it explains the effect of two variables together with one dependent variable. Multiple linear regression is used to test the effect of two or more independent variables on the dependent variable (Ghozali & Ratmono, 2017).

- multiple linear regression test

Multiple regression analysis is an analysis that connects two or more independent variables with the dependent variable. The purpose of multiple regression analysis is to measure the intensity of the relationship between two or more variables. This model can be translated into a regression equation using the following formula:

$$Y = a + B1X1 + B2X2 + e$$
$$Y = 2,129 + 0,238X1 + 0,705X2$$

- o The X1 coefficient is 0.238, which means that every time there is an increase in the X1 variable (financial report transparency) by 1%, the public's trust in donating will increase by 23.8% or vice versa, every time there is a decrease in the X1 variable by 1%, the public's trust will increase. decreased by 23.8%.
- o The X2 coefficient is 0.705, which means that every time there is an increase in the X1 variable (Accountability of financial statements) by 1%, the public's trust in donating will increase by 70.5% or vice versa, every time there is a decrease in the X2 variable by 1%, the public's trust will decreased by 70.5%.

- he result of the determinant coefficient

From processing the data obtained, the value of the Adjusted R Square (R2) is 0.707 or 70.7%. This shows that the percentage influence of the independent variable on the dependent variable used in this research model is able to explain 0.707 or 70.7% of the dependent variable. While the rest is explained by other variables outside the model.

- partial significant Test (T Test)
  - o The variable transparency of financial reports (X1) has a positive and significant effect on public trust in donating (Y). This can be seen from the significance of transparency of financial reports (X1) 0.061> 0.050 and ttable value = 0.05 (df = N- 2, 72-2 = 70) then for the ttable value = 1.667. So, the value of tcount is greater than ttable (1.904> 1.667) then, H0 is rejected and H1 is accepted, so the hypothesis has a positive and insignificant effect on financial report transparency (X1) on public trust in donating (Y).

- o The financial report accountability variable (X2) has a positive and significant effect on public trust in donating (Y). It can be seen from the significance of financial statement accountability (X1) 0.000 <0.005 and ttable value = 0.050 (df = N-2, 70-2 = 70) then, ttable value = 1.667. It means that the value of count is greater than ttable (5.465 > 1.667) then H0 is rejected and H1 is accepted, so the hypothesis is that there is an effect of financial statement accountability (X2) on public trust in donating (Y).

- simultabeous significant Test (F Test)

Variable	F	Sig.
Total_X1 & X2	86,649	0,000

Based on the ANOVA table above, at sign = 0.050 and Ftable = 3.130 is obtained. So, it can be seen that Fcount is 86.649 with a significance level of 0.000. So that Fcount is greater than Ftable (86.649> 3.130) and a significance level of 0.000 <0.050. So, it can be concluded that the independent variables (X1 and X2) together with the dependent variable (Y) so that H3 proves to be influential.

- **Discussion**

This study aims to determine the effect of transparency and accountability of the financial statements of Lazismu Yogyakarta City on public trust in donating. The tests used in this study are the validity test, reliability test, classic assumption test and data analysis test.

H1: The transparency of the financial statements of LazisMu, Yogyakarta City, has a significant effect on public trust in donations

Based on the results of the Validity Test on each question the transparency variable X1's financial statements were declared valid because it was seen from the results of rcount and rTable on each question item it was stated that rcount > rtable, it can be concluded that each question in X1 is feasible to use as a research instrument. Based on the results of the Reliability Test on variable X1 it is said to be reliable, because Cronbach's Alpha on the Transparency variable of financial statements is greater than 0.700, namely 0.942. So the X1 Financial Literacy variable can be continued with the next test.

H2: The accountability of the financial statements of LazisMu in the City of Yogyakarta has a significant effect on public trust in donating.

The second hypothesis put forward in this study is that the accountability of the financial statements of Lazismu Kota Yogyakarta has an effect on public trust in donating. Then the second hypothesis is accepted. The results of multiple linear regression show that the Accountability variable has a regression coefficient of 0.705 with a significance level of 0.000. These results indicate that accountability has a positive influence on public trust in donating or in other words the second hypothesis (H2) is accepted. This means that if

accountability is high then public trust in donating and vice versa.

H3: Transparency and Accountability together with the financial statements of LazisMu in the City of Yogyakarta have a significant effect on public trust in donations.

The third hypothesis put forward in this study is that Transparency and Accountability affect people's trust in donating. So the third hypothesis is accepted. Based on the ANOVA table in the F test test, at sign = 0.050 and obtained Ftable = 3.130. So, it can be seen that Fcount is 86.649 with a significance level of 0.000. So that Fcount is greater than Ftable (86.649> 3.130) and a significance level of 0.000 <0.050. So, it can be concluded that the independent variables (X1 and X2) together with the dependent variable (Y) so that H3 proves to be influential.

- **Conclusion**

Based on the results of the research and discussion described in chapter IV, regarding the effect of transparency and accountability of financial reports on public trust in donating to LAZISMU Yogyakarta City by testing the hypothesis both partially and simultaneously using multiple linear regression analysis, the following conclusions are obtained:

- The results of the hypothesis on the variable Transparency of financial statements using the T-test have no significant positive effect on public trust in donating to Lazismu Yogyakarta City.
- The results of the hypothesis on the accountability variable of financial statements using the T test have a positive and significant influence on public trust in donating to Lazsimu Kkota Yogyakarta.
- The results of the hypothesis on the variables of transparency and accountability of financial statements using the F test have a positive and significant influence on public trust in donating to Lazismu Yogyakarta City.

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