

# THE EFFECT OF INFORMATION DISCLOSURE, FINANCIAL STATEMENTS, AND ACCOUNTABILITY ON CONSISTENCY MUZAKKI

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# THE EFFECT OF INFORMATION DISCLOSURE, FINANCIAL STATEMENTS, AND ACCOUNTABILITY ON CONSISTENCY MUZAKKI

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## Abstract

The research aimed to determine the impact of data disclosure and clear monetary liability on the consistency of payments to Zakat, Infak, and Shadaka at Pekalongan's LAZ Indonesia. This survey uses a quantitative approach using a questionnaire distributed to 215 respondents. Data differences are decisive for the consistency of payments in Zakat, Infak, and Shadaka in Pekalongan, as evidenced by the calculated t-values being higher than the t-table values and the value values being less than the first 0.05. It has been suggested that it had an impact. Hypothesis Ha1 was accepted. Similarly, the variable balance of your account also affects the consistency of Zakat payments that are partially tested to receive Ha2 and Ha3. Simultaneously test that the impact of disclosure and financial accountability on Muzakki's consistency is also affected, as evidenced by the fact that the values in Table F are more excellent than F. According to the findings, disclosure of information, financial statements, and accountability partially and simultaneously affect the consistency of ZIS payments in the normal Pekalongan. The study's originality can be seen from the disclosure of information and the responsibility of the financial statements to create a consistent Muzakki payment zakat that differs from previous studies. The practical implications of this study are that Amil Zakat's institutions can leverage the importance of disclosure information, financial statements, and accountability to more consistently outsource Zakat.

**Keywords:** information disclosure; financial statements; ZIS

## INTRODUCTION

Indonesia could be demographically and culturally optimized. In particular, one of the indicators of income distribution in the Indonesian Muslim community is the companies of Zakat, Infak, and Shadaka (ZIS) (Lathifah et al., 2017). From a demographic point of view, the majority of Indonesia's population is Muslim, and the culture of Zakat, Infak, and Shadaka is deeply rooted in the lifestyles and traditions of the Islamic community. Zakat's management must raise a dispute over accountability and openness (Septiarini, 2011).

One side of Islamic teachings that have not been taken seriously is countermeasures against poverty by optimizing the collection and utilization of zakat, infaq, and sadaqah to be as

comprehensive as possible (Uyuni & Adnan, 2020). Even though Muslims (Indonesia) has massive potential with the potential of abundant human resources. The position of the obligation of zakat in Islam is fundamental. So essential that the command Zakat in the Koran is often accompanied by threats. Zakat occupies the third pillar of Islam after creed and prayer. In the Qur'an, the word zakat is often used together with the word prayer, which emphasizes there is a complementary relationship between prayer and worship zakat. If prayer has a vertical dimension – divinity (ilahiyyah), then zakat is a dimensional worship horizontal-humanity (insaniyyah). Zakat is a part of a core religious mechanism in the spirit of income distribution.

After zakat, the term, or syara', is the responsibility of property (Dhar, 2013). Based on Maliki, Nishab explained that while removing some unique treasures that reached Mustahik, the property reached the hall without goods for consideration and agriculture (al-Zuhaili, 2008; Trianto et al., 2018).

Zakat's position in Islam is fundamental and essential (Saad & Haniffa, 2014). In the Koran, many words of zakat are used in combination with words of prayer and are so fundamental that they strengthen the complementary connection between the Sharat and alms of worship (Sari et al., 2013). When prayer is in the vertical direction of the Holy Zakat commandments of the Koran, many involve the company's threat (Syafiq, 2016).

ZIS's governing body is a promising issue, and ZIS funding continues to grow (Muhajir, 2020). However, on the other hand, this poses the challenge of using NIS for appropriate goals and having a broad impact on society (Fadilah, 2011).

For NIE management, establishing the AmilZaka Agency or Amil Zakat Institution to manage NIE funds from Muzakki will serve as a social and economic engine through a community development approach (Asnaini, 2008). It encourages that Yustika and Andrianto should not immediately distribute zakat Fitra, Mall, or anything else in other necessities such as cash or rice. The nominal point is not too large, and the arm should be applied in a short span using CIS. This situation is essentially not needed by Islam, as the religion of glory wants to achieve the good of humanity, but the state of the problem situation of the rich and the poor has already been maximized to one's destiny and freedom. Furthermore, prosperity is accessible to all taku (Yustika, 2018).

It also covers the management of Zakat by management and the great effort to gather the Zakat Fund to explain its availability (Suzianti et al., 2020). Surah Al-Baqorah 285 explains that there are no doubts or concerns regarding the management of Zakat funds as all transactions related to receipt, storage, and distribution of Zakat, Infak, and Shadako are recorded and reported to stakeholders. Doing BAZ and LAZ work. To provide transparency in the management of the Zakat Fund (Al-Quran, 2005).

Regulation of Management of Zakat at UU No. 38 of 1999 (Kurniawan, 2013) gives rise to a new paradigm in zakat management: the need for outside community participation and an independent body to participate and directly supervise management activities. The existence of an independent body or auditors who carry out inspections and oversight in the BAZ and

LAZ financial statements will create accountability in the Financial Statements or financial reports reported by BAZ and LAZ can be accountable and accountable to stakeholders (Arzam, 2015; Herdianto, 2012; Mufidah, 2016).

Disclosure of information / financial statement issues can be analogous to the nature and attitude of the zakat management organization (Harianto, 2016), Tabligh, based on QS Al Maidah: 67, "O Messenger convey what was revealed to you from your Lord, and if you do not (what is ordered it means), you do not convey his message. "In such a paragraph, it is implied that the Zakat Management Organization must hold fast to the regulations of God, always convey the whole thing properly and transparently, uphold honesty, and do work with complete dedication and high loyalty (Al-Quran, 2005) (Yuliafitri, Indri; Khoiriyah, 2016; (Kusumawardani, 2020).

Financial Statements (Hasibuan, 2016) (Nugraha, S., Wardayati, S. M., & Sayekti, 2018) can be likened to a trait, and the hood of the management organization of zakat is trustful, based on the QS An-Nisa ': 58, 'Allah orders you convey the message to those who deserve it. "Verses signalled that the Organization of Zakat Management shall be reliable in carrying out a collection, storage, and distribution of ZIS funds to those entitled to receive (Septiarni, 2011; Huda & Sawarjuwono, 2013; Siskawati et al., 2016).

Muzaki tends to pay zakat directly to mustahik rather than through institutions amil zakat. Payment of zakat directly to mustahik, payment through the mosque, or the Amil committee the formation of the community causes the acceptance of zakat to become invalidly recorded, plus BAZ or LAZ who have not been able to report receipts and the distribution of zakat in a published manner. This makes muzaki's tendency not to trust LAZ. Wrong one way to increase trust in zakat distribution muzakki in Indonesia through amil zakat institutions is by increasing the accountability of amil institutions zakat so that the funds collected can be accountable to the public,

The accountability demands of such a large zakat management organization attract many researchers' interest in researching the institution's accountability and transparency (Yaacob et al., 2015). So far, transparency and accountability should be the essential characteristics of the organization zakat management has not been fully realized maximally (Jayanto & Munawaroh, 2019)

The amil zakat institutions/agencies in Pekalongan City include Pekalongan City BAZNAS, Pekalongan City LAZISNU, Pekalongan City LAZISMU, BMH, Laz Al Ummah, and Yatim Mandiri in Pekalongan City. Seeing quite a lot of amil zakat institutions in the city of Pekalongan certainly also has much muzakki. Thus, researchers are very interested in consistently researching muzakki paying ZIS from various institutions in Pekalongan.

Being a respondent in this study is due to the alternative muzaki in choosing to pay zakat through Baz / Laz. Consistency of muzaki choosing a place, place, institution, or agency in paying zakat is a prerogative of each muzaki himself (Qurratul Uyun, 2015; (Muthohar, 2016). Cause consistency muzaki in distributing zakat and change an Institute Amil Zakat ( LAZ ) or Agency zakat (BAZ), bringing usability for BAZ / LAZ into place for muzaki hand in the

distribution of alms in the hope that LAZ has the nature of the mandate to process of channelling the future(Wulan et al., 2018). The reason that strengthens the choice of variable information disclosure is that, according to Chariri et al., disclosure objectives in financial statements are: To provide helpful information for investors, creditors, and other users in making rational decisions(Chariri, Anis dan Gozali, 2007). Accountability for financial statements is very important because financial reports are made as a form of accountability to the parties involved in the business, both internal and external(Nikmatuniayah, N., & Marliyati, 2015). From these arguments muzakki is one of the external parties so that it requires disclosure of information and accountability of financial statements so that muzakki's consistency in paying ZIS will be better.Because some of the duties and obligations of BAZ / LAZ are mandatory in the management of zakat. This research has a difference with previous research with different variables so that the research study is quite relevant to the needs.The novelty of this research is on the variable of information disclosure and accountability of the financial statements of the amil zakat institution in order to create the muzakki consistency to keep giving zakat and also differentiate from previous research with different variables thereby increasing the contribution of research.

## LITERATURE REVIEW

The publication is related to the method used by the Amil Zakat Institute to introduce the institution to prospective muzakki to pay zakat and increase the consistency level of muzakki to pay zakat.

The research of Miftahullail Septa Sumarno, Surabaya State University, entitled the Treatment of Zakat Accounting at BAZ in Sidoarjo, showed that the analysis that was carried out was found that the treatment of zakat accounting regarding the presentation and reporting was not following PSAK which was part of the responsibility of BAZ(SUMARNO, S., & Septa, 2014).

Research by Nasim&Romdhon with the title "The Effect of Transparency of Financial Statements, Management of Zakat, and the Attitude of Managers Against the Level of Muzakki Trust." Those effects of this consideration demonstrate that those Initially outcomes have a significant impact on transparency in the fiscal explanations of Muzakki's trust. Secondly, there may be a considerable impact on the level of claiming trust inmanagement for muzakki. Third, there may be a significant impact on the level of trust of directors in the Muzakki state of mind. Fourth, there will be a considerable impact from claiming transparency for budgetary reporting, zakat management, and the disposition of supervisors simultaneously on the level of trust made music(Nasim, A., & Romdhon, 2014).

Research by Nadlifah entitled "Influence of transparency and responsibility (responsibility) on adherence to paying zakat in Amil Zakat Institution Malang (Thesis Accounting Department, State Islamic University of Maulana Malik Ibrahim)." The result is "transparency & responsibility for compliance issuing zakat at the Malang City Zakat Institution. Regression test results indicate that the value of t count transparency is 2,384



significance  $0.18 > 0.05$ , so it can be concluded that transparency <sup>1</sup> does not affect the compliance of paying zakat in zakat institutions "(Nadlifah, 2015).

Research by Sidiq with the title "The Effect of Knowledge Zakat, Income Level, Religiosity and Faith To the Organization of Zakat Management Of Interest Paying Zakat By Amil Zakat (Case Study Against Muzakki In the Faculty of Islamic Studies and the Faculty of Economics and Business Universitas Muhammadiyah Surakarta)" The results obtained that " Knowledge of zakat has a significant influence on the interest in issuing zakat at LAZ; while the level of trust has a significant influence on the interest in issuing zakat at LAZ with the variable income and religiosity does not significantly influence the interest in paying zakat at LAZ "(Hanwar Ahmad Sidiq, 2015).

Azimah, in her research " The Influence of Religiosity, Salary and Trust Against Muzakki Interest in Paying Zakat in the National Amil Zakat Board (BAZNAS) of Gresik Regency," The results were obtained that " three variables significantly influence the interest in paying zakat "(Azimah, 2016).

Research from Ferry Setiawanis entitled Effect of Religiosity And Reputation Of Interest Muzakki In Paying Zakat Profession (Case Study in Ponorogo) that generates that that second hypothesis yes it "religious and reputation support. distribution zakat profession through zakat institution is from several points of view better than channelled itself". This research shows that " muzakki feels that the payment of professional zakat through institutions is a form of religious observance and trust in zakat institutions that are given a mandate, which is driven by external factors reputation of zakat institutions"(Rahmadiani, 2019). Several previous studies show several variables that influence muzakki in paying zakat. The author tries to examine other variables influencing muzakki to pay zakat, namely the disclosure of information and responsibilities for financial statements.

Many factors influence the muzakki consistency in paying zakat maal at the Amil Zakat Institution. The form of consistency can be illustrated through the continuous payment of zakat, which can be affected by Information Disclosure and the responsibility of Financial Statements.

Much empirical research has been conducted regarding the disclosure of financial statements, whether consistent or inconsistent. Diamond and Venecchia (1991) in Khomsiyah and Susanti (2003) state that disclosure of financial statements will reduce information asymmetry (Khomsiyah dan Susanti., n.d.), which is also supported by the results of research by Greenstein and Sami (1994) in Mardiyah (2002) which explains that asymmetric information is reduced by the disclosure of financial statements (Mardiyah, 2002). Healy and Palepu (1993) in their study explained that disclosure is one way to reduce information asymmetry and also explained in their research that the financial reporting process should be a valuable mechanism for managers to communicate with investors (Healy, 1993). So that the disclosure of financial information on zakat and alms is needed by muzakki to achieve consistency in paying his zakat. Research on the disclosure of information on ZIS has not

been widely carried out. Therefore the researcher tries to take the variable of information disclosure as a research variable.

The responsibility variable was chosen to be one of the variables of this study because the accountability of ZIS financial reports is crucial and is needed by muzakkito realize its consistency. Financial accountability is accountability regarding financial integrity, disclosure, and compliance with laws and regulations. Accountability related to financial reports does not only include the presentation of financial statements, in this case, reports that contain relevant information and meet user needs, but also report that are directly available and accessible to those who use the information (Stelconi (2002) in Aliyah and Nahar, 2012)). Apart from presenting financial statements, effective accountability also depends on how easily a person can obtain the relevant information in the financial statements (Aliyah, S., & Nahar, 2012). As the party that gives the mandate to the government, the public has the right to obtain financial information as a form of accountability. Government accountability is society's main focus because accountability can prevent corrupt practices such as those that occur. Therefore this accountability requires public institutions to prepare financial reports to describe the organization's financial performance to outside parties. Financial accountability is related to avoiding misuse of public funds (Mardiasmo, 2002, 2006).

## RESEARCH METHODS

Quantitative research is a type of research whose specifications are systematic, well-planned, and structured from the start to the making of the research design. Another definition states that quantitative research requires using numbers from data collection, interpretation of the data, and the appearance of the results. Likewise, it will be better at the research conclusion stage if it is accompanied by pictures, tables, graphs, or other displays (Sugiyono, 2012). This research focuses on a quantitative approach (Tanzeh, 2011). Quantitative research is more concerned with the existence of variables as research objects, and these variables must be defined in the form of the operationalization of each variable. Reliability and validity are absolute conditions that must be met in using this approach because these two elements will determine the quality of research results and the ability to replicate and generalize similar research models (Sugiyono, 2017). The process is by distributing questionnaires to respondents, who are then processed to produce quantitative data interpreted by the processing results. The population is muzakki on amil zakat institution at Pekalongan City. The technique sampling is Non-Probability Sampling selected randomly. From the answers to the questionnaire, the validity and reliability were tested, then the classical assumption was tested as a requirement for regression testing. The equation of multiple linear regression is mathematically expressed by:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_nX_n$$

Which one:

Y = dependent variable

a = constant

$b_1, b_2, b_3 \dots, b_n$  = the value of the regression coefficient

$X_1, X_2, X_3 \dots, X_n$  = independent variable

In this study, there are two variables: information disclosure, financial statements, and accountability, and variable Y, namely Muzakky consistency.

Then perform hypothesis testing with t-test and F test and coefficient of determination.

## RESULTS AND DISCUSSION

The word zakat has some meaning in language: "al-barakatu 'blessing,' al-normal 'growth and development,' al-thahharatu 'holiness,' and ash-shalahu 'order.'" The term charity is "the name of a specific retrieval of certain property, according to certain properties, and to be given to certain groups" (Bahri, E. S., Suhaeti, A., & Nasution, 2021). Allah says in Surah At-Tauba 103: Meaning: "Take alms of their wealth of some, with zakah cleanse and purify there. you become serenity prayer for their souls. And Allah is Hearing Again Knowing." (QS. At Tawbah: 103) (Al-Quran, 2005).

Infaq, namely issuing assets including zakat and non-zakat. Infaq some are mandatory and some are Sunnah. Infaq rightly among them is zakat, expiation, and nadzar. However, Infaq includes infaq to the needy poor fellow Muslims, infaq natural disasters, and infaq humanity. Based on PSAK No. 109, infaq / sadaqah is assets that are given voluntarily by the owner, whether the allocation is regulated or not controlled (Dewan Standar Akuntansi Keuangan, 2016) (Arwani, 2016) (Sayidah, 2019).

Alms is a "gift of property to needy people-poor, people in need, or other parties entitled to have the right to get alms, without being accompanied by rewards, without coercion, without limitation in amount, at any time and in any amount" (Ritonga, 2016) (Megawati & Trisnawati, 2014) (Shahnaz, 2015). Sedekah is legal, not mandatory. Therefore, to distinguish the charity rules of its mandatory, most jurists use the term *dole tathawwu* 'or ash alms a *nafilah* (Listyowati et al., 2016) (Fathony & Fatimah, 2017).

A Validity test is connected to measure the legitimacy or legitimacy. A review may be said should be substantial whether the inquiries on the questionnaire/survey might state something that can be measured toward those questionnaires. As stated by Ghazali, years 20 and 11 to measure legitimacy could be actualized. Eventually, Tom is perusing to connect the score for inquiry things with those aggregate scores of constructs alternately variables (Ghazali, 2016) (Agustin et al., 2020).

The importance test may be conveyed by examining the worth from claiming  $r$  number by  $r$  table to the level of flexibility ( $df$ ) =  $n - 2$ . In this situation,  $n$  may be the amount from claiming specimens. Scrutinize this need. An number about tests ( $n$ ) = 117 and the extent from claiming  $df$  might number  $df = 117 - 2 = 115$ , with  $df = 115$ . What's more  $\alpha = 0,05$ , in the procured  $r$  table = 0.1801. Will test if every pointer may be substantial or not could make seen in the Cronbach alpha yield presentation in the associated thing - downright correspondence section. Possibly through the develop variable majority of the data disclosure,



monetary articulation responsibility, and muzakki consistency. After that, "the quality for the associated thing - aggregate correspondence compared for those comes about of the figuring for  $r$  table = 0.1801", though  $r$  arithmetic >  $r$  table Also is certain then the thing alternately inquiry is proclaimed substantial. R ascertained remedied item-total correspondence  $r$  on the indicators from claiming build data disclosure, responsibility for fiscal explanations, and the muzakkiconsistency> starting with  $r$  table 0.1496. Along these lines, the effects might have a chance to be got that " the greater part majority of the data disclosure, responsibility from claiming fiscal reports Furthermore muzakki consistency may be substantial. "

Records outstanding on account of the usage of research gadgets may be evaluated thru reliability and validity checks. Everyone takes a look at it to determine the consistency and accuracy of data accumulated from the usage of the device to degree reliability with Cronbach Alpha statistical exams. A constructor a variable is said to be reliable if the price of Cronbach alpha > 0.60 in accordance to Nunnally 1967 (Ghozali, 2016) and in addition, the dedication of the instrument is regarded as reliable research information is to compare the value of the result of the legal professional if the facts the usage of SPSS sure KNI " alpha cost with Cronbach's alpha if object deletes every item the place the alpha value for each item question/statement variable cannot be larger than the alpha comparator. The SPSS processing reliability output result is that the comparative alpha fee is 0.876. supply records that all gadgets of the variable data disclosure, accountability of economic statements and muzakki consistency exhibit reliability with all Cronbach's alpha if object delete > 0.60 and more petite than alpha comparator " .

One of the theories about consistency is the Bales Interaction Process Analysis theory (Swari, 2014). There are three stages in the Bales model: the Oriental phase. At the orientation stage, members who have just entered a group will find out information about the group's goals, rights, and obligations. At this stage, group members will confirm and orient the group's existence—the evaluation phase. The evaluation stage includes the role of group members in the tasks or work performed by the group. There is a kind of submission of income and feelings from group members about various developing issues at this stage. Control phase. At this stage, group members will mutually make statements and give opinions about their group to fellow members. A clear positive or negative opinion will emerge from group members at this stage. At this stage, the group's solidarity and interest in the group will begin (Swari, 2014). Consistency, in this case, is the attitude or action of a person to pay zakat continuously and consistently. However, the level of consistency of a person can be influenced by several factors. Paying zakat maal is an obligation if the assets owned have reached the haul and nishab limits. Consistency is paying zakat maal is a form of consistency in the way of Allah SWT.

### 1. Significance Test of Individual Parameters (Test statistic t)

It is used to show the effect of one explanatory variable individually in explaining the variation of the dependent variable" (Sekaran, 2009)(Agustin et al., 2020). "Table 2 under is the test result of the significance of individual parameters (t statistic test)".

**Table 1: "Statistical Test Results t"**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.174	.781		.222	.824
	Information disclosure	.523	.169	.378	3.089	.002
	Financial Statement	.332	.102	.399	3.245	.001
	Accountability	.255	.056	.178	4.546	.000

a. Dependent Variable: Consistency muzakki

Source: Primary data processed, 2021

From table 2 the regression formula is as follows

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3$$

$$Y = 0.174 + .523X_1 + .332X_2 + .255X_3$$

Where, Y = muzakki consistency

X<sub>1</sub> = Information disclosure

X<sub>2</sub> = financial statements

X<sub>3</sub> = Accountability

Table 1 shows that as follows: (1) "Partially / individually the information disclosure variable gives the coefficient t value 3.089 with a significant probability of 0.002 while t table 1.9712 with a significance level of 5% means t arithmetic > t table is 3.089 > 1.9712 and the signs are less than 0.05 meaning "variable Information disclosure has a significant effect on muzakki's consistency." The results of this study were unsuccessful in supporting the results of Swari's (2014) study, which concluded that religiosity affects consistency. According to (Swari, 2014), a high level of religiosity will increase public awareness to pay zakat maal and shape muzakki behavior, namely consistency. However, the results of this study are in line with the results of Priaji's (2012) research, which states that religiosity does not have a significant effect on intentions. This is influenced because even though a person's religiosity is high, he prefers financial institutions that are engaged in seeking profit so that they ignore religious values. (2) "Partially / individually variable of financial statements gives coefficient value of t count 3.245 with a significant probability of 0.001 while t table 1.9712 with a significance level of 5% means t count > t table is 3.245 > 1.9712 and the signs are less than 0.05 meaning "variable financial statements significantly influence the muzakki consistency." The results of this study have successfully supported research conducted by Siringoringo (2009), which states that accountability affects participation. (3) "Partially/individually variable of Accountability gives a coefficient value of t count 4.546 with a significant probability of 0.000 while t table 1.9712 with a significance level of 5% means t count > t table is 4.546 > 1.9712 and the significance is less than 0.05 meaning "accountability variable significantly influence the muzakki consistency" Thus the better the financial accountability at the Amil Zakat Institution, the higher the level of consistency of the muzakki in paying zakat maal

because accountability is a form of responsibility for all activities and activities carried out by the institution starting from planning, compiling, implementing to reporting to the party giving the mandate. And society at large. The public will have more confidence in the performance of the Amil Zakat Institute in managing zakat funds so that it will increase the muzakki consistency to pay zakat maal at the Amil Zakat Institution that the goal of zakat will be more easily achieved.

## 2. Simultaneous Significance Test” (Statistical Test F)

“F test is used to indicate whether there is an influence simultaneously (simultaneously) independent variables (free) on the dependent variable”(Agustin et al., 2020). Table 2 below is the result of the simultaneous significance test (Statistical Test F).

**Table 2: “Simultaneous Significance Test Results”ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1087.547	3	362.516	173.261	.000 <sup>b</sup>
	Residual	441.476	211	2.092		
	Total	1529.023	214			
a. Dependent Variable: Consistency						
b. Predictors: (Constant), Accountability, Financial Statement, Information Disclosure						

Source: Primary data processed, 2021

The ANOVA or F test consequences output indicated the calculated F cost of 173.261 with an essential degree of zero,000 properly beneath zero.05. because of this," the unbiased variables of records information disclosure, financial statement and accountability collectively or simultaneously affect the muzakki consistency."The results of this study are in line with the research (Khaerany, 2013), which shows the results of the analysis that the accountability and transparency of zakat management institutions have a significant effect on the quality of the Amil Zakat Institution, Dompethuafa, South Sulawesi. And also supports research conducted by (Boy, 2009) which states that accountability affects participation.

## 3. Determination Coefficient Test

“The coefficient of determination test is carried out to show how far the model can explain the independent variables.” Table 3 below is the result of the coefficient of determination test.

**Table 3: “Coefficient of Determination” “Model Summary”**

Model	R	R Square	Adjusted Square	Std. The error in the Estimate
1	.843 <sup>a</sup>	.711	.707	1.446

a. Predictors: (Constant), accountability, financial statements and information disclosure

Source: Primary data processed, 2021

SPSS output results in an " Adjusted  $R^2$  value of 70, 7 %," which means the muzakki consistency variable that can be explained by the variable information disclosure, financial statement, and accountability around 70,7%, and the remaining 29.3% can be explained through other variables outside this model. This research is accurate, the value of R Square is small, but the authors believe the variables of information disclosure and financial statement ability can also affect the muzakki consistency in paying his zakat because many other variables influence muzakki to pay their zakat, which is not explained in this study.

Based on the results of the Significance Test of Individual Parameters (t-Test Statistical) in table 2 above, it can be described the results of checking out the speculation as follows

Hypothesis 1 states that information disclosure has a full-size impact on the muzakki consistency. In table 1, it may be visible t fee of the variable information disclosure of 3.089 even as the value of t table at an importance degree of five and  $df = 212$  ( $215-3$ ) of one 1.9712 (can be seen within the distribution desk t) so that t be counted > t desk ( $3.089 > 1.9712$ ). in the meantime for the significance fee that is owned magnitude of zero.000 this means that much less than 0.05. those consequences imply that the records information disclosure variable has a significant effect on the muzakki consistency, so it could be concluded accepting speculation 1: it is suspected that facts disclosure has a significant impact on the muzakki consistency of paying zakat, infaq, and sadaqah on LAZ in Pekalongan, then  $H_0$  is universal or rejected  $H_0$ . Information disclosure affects muzakki's consistency. The electronic & digital era makes information disclosure easier to achieve. If a LAZ is not optimal in utilizing existing resources to improve the quality of transparency implementation, then slowly, muzakki can switch to another LAZ or even do not wish to be consistent on LAZ.

Hypothesis 2 states that the financial statements have a positive effect on the muzakki consistency of paying zakat, infaq, and sadaqah at LAZ in Pekalongan". "In table 1, it could be seen that the calculated tcount of the records disclosure variable is three.3.245 at the same time as the t count cost is at the significance level of five and  $df = 212$  ( $215-3$ ) of one 1.9712 (can be visible in the distribution desk t) so that t depend > t table  $3.245 > 1.9712$ ). in the meantime the importance cost owned is zero 0.000, which means it is smaller than zero.05. those results indicate that the financial statement variable appreciably influences the muzakki consistency variable, so it can be concluded by accepting hypothesis 2: "it is miles assured that the duty of the document drastically affects the muzakki consistency paying zakat, infaq, and sadaqah on LAZ in Pekalongan, then  $H_{a2}$  is everyday or rejects  $H_{o2}$ ". The delivery of financial statements shows the openness of LAZ to stakeholders, including muzakki, through easy, accurate, and timely access to information about LAZ. Complete and open disclosure of important and relevant information, both financial and non-financial. A financial statement is essential for muzakki and potential muzakki. Program information, program realization, receipt of zakat funds both in whole and in person, distribution of zakat, and empowerment programs for the mustahiq people through zakat funds are presented in good financial reports so that they are easily accessible to muzakki. The better the level of



financial accountability conveyed by a LAZ, the more consistent the muzakki of a LAZ will be.

Hypothesis 3 states that accountability <sup>2</sup> has a positive effect on the muzakkiconsistency of paying zakat, infaq, and sadaqah at LAZ in Pekalongan". "In table 1, it could be seen that the calculated tcount of the records disclosure variable is three,4.546at the same time as the t count cost is at the significance level of five and  $df = 212 (215-3)$  of one1.9712 (can be visible in the distribution desk t) so that  $t_{depend} > t_{table} 4.546 > 1.9712$  ). in the meantime the importance cost owned is zero 0.000, which means it is smaller than zero.05. those results indicate that the file responsibility variable appreciably influences the muzakki consistency variable, so it can be concluded by accepting hypothesis 3: "it is miles assured that the duty of the document drastically affects the muzakki consistency paying zakat, infaq, and sadaqah on LAZ in Pekalongan, then  $H_{a3}$  is everyday or rejects  $H_{o3}$ ". The delivery of accountability shows the openness of LAZ to stakeholders, including muzakki, through easy, accurate, and timely access to information about LAZ. Complete and open disclosure of important and relevant information, both financial and non-financial. A financial statement is essential for muzakki and potential muzakki. Program information, program realization, receipt of zakat funds both in whole and in person, distribution of zakat, and empowerment programs for the mustahiq people through zakat funds are presented in good financial reports so that they are easily accessible to muzakki. The better the level of financial accountability conveyed by a LAZ, the more consistent the muzakki of a LAZ will be.

Hypothesis 4 states that "the alleged disclosure of information and accountability of financial statements simultaneously influences themuzakkiconsistency. Seen in table 2 ", "Calculated F value is 173.261 while the F value of the table at the significance level of 5% and  $n 215$  is 2.648 (can be seen in the distribution table F) so that  $F_{count} > F_{table} (173.261 > 2.648)$ . Meanwhile, the significance value owned is 0,000, which means it is smaller than 0.05. These results indicate that the variable information disclosure, financial statement, and accountability reports simultaneously affect the muzakki consistency variables, so it can be concluded accepting hypothesis 3, namely alleged information disclosure, financial statement, and accountability reports simultaneously affect the muzakki consistency paying zakat, infaq, and sadaqah on LAZ in Pekalongan, then  $H_{a3}$  accepted or refused  $H_{o4}$ ".

The research explains that disclosing information affects the muzakki consistency of paying zakat. This is in line with Nasim&Romdhon's research, although with different variables. Thus, the first hypothesis can be accepted that information disclosure significantly affects muzakki's consistency.

The research explains that the financial statements and accountability affect the muzakki consistency in paying zakat. This aligns with Azimah's research, even though with different variables. Thus, the second hypothesis can be accepted that financial statement accountability significantly affects muzakki consistency.

The research tries to explain that disclosure of information and accountability of financial statements jointly affect the muzakki consistency paying zakat. This aligns with Ferry

Setiawan's research, although with different variables. Thus the third hypothesis can be accepted that disclosure of information and accountability of financial statements simultaneously affect muzakki consistency.

## CONCLUSION

Information disclosure significantly affects muzakki consistency in paying zakat, infaq, and sadaqah at LAZ in Pekalongan. This shows that "good information disclosure can encourage the consistent improvement of muzakki." The financial statements significantly affect the muzakki consistency of paying zakat, infaq, and sadaqah at LAZ in Pekalongan. Accountability has a tremendous effect on the muzakki consistency of paying zakat, infaq, and sadaqah at LAZ in Pekalongan. This shows that "accountability can encourage the consistent improvement of muzakki." The information disclosure, financial statement, and accountability simultaneously influence the muzakki consistency of paying zakat, infaq, and sadaqah at LAZ in Pekalongan. This shows that "information disclosure, financial statement, and accountability together can encourage a consistent increase in muzakki."

A limitation that is likely to interfere with the results of this study is that this study uses the respondent's muzakki. There is no equalization at LAZ institutions because of agency licensing constraints to be investigated and the possibility of bias due to differences in perceptions between researchers and respondents on the questions raised. These limitations exist on the data in the can through the list of questions, especially on a questionnaire that experienced a rendering.

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