

THE EFFECT OF IGCG, ACCOUNTABILITY, AMIL COMPETENCE, AND RELIGIOSITY ON MUZAKKI'S TRUST IN PAYING PROFESSIONAL ZAKAT IN BAITUL MAL ACEH BARAT DAYA

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ABSTRACT

This research intends to investigate the impact of IGCG, accountability, amil competency, and religiosity on the trust of muzakki in paying professional zakat at Baitul Mal Aceh Barat Daya. The data utilized comprises of primary and secondary sources. Primary data were acquired by questionnaires issued to 110 muzakki respondents who pay professional zakat at Baitul Mal Aceh Barat Daya, while secondary data were taken from public sources. This study adopts a quantitative strategy employing purposive sampling methods. Data analysis was done using multiple linear regression analysis using SPSS. The findings reveal that IGCG, amil competency, and religiosity each have a positive and significant partial effect on muzakki trust in paying professional zakat at Baitul Mal Aceh Barat Daya. However, accountability was shown to have no significant partial effect on muzakki trust. Simultaneously, IGCG, accountability, amil competency, and religiosity combined have a positive and significant influence on muzakki's faith in paying professional zakat in Baitul Mal Aceh Barat Daya with a computed F value of 29.983 and a significance of 0.000. From the findings of the determination coefficient, the Adjusted R Square (R^2) value is 0.533 or 53.3%. Baitul Mal Aceh Barat Daya is encouraged to enhance IGCG, accountability, amil competence, and religiosity to build greater trust among muzakki.

Keywords: IGCG, Accountability, Amil Competence, Religiosity, Trust

INTRODUCTION

Zakat in Aceh has significant potential as an alternative fiscal policy, particularly in addressing regional issues such as poverty and unemployment (Dahlawi et al., 2021). Aceh is one of the provinces with significant zakat potential. Aceh has enormous zakat potential in Indonesia, even ranking sixth nationally with an impressive figure of 195.4 billion rupiah, which is a very valuable and significant resource for social and economic development in Aceh. With proper management, this zakat potential can be a driving force for social welfare, help alleviate poverty, and support various Islamic law-based development programs that are characteristic of Aceh (Haikal & Musradinur, 2023).

One of the zakat funds managed by Baitul Mal Aceh Barat Daya is a professional zakat. Professional zakat is a relatively new concept in Islamic finance that emerged in the 20th century (Fageh & Zakaria, 2022). Approximately 24,651 people, representing the population, work as laborers/employees/staff, making this group the largest compared to other occupations. The large number of workers in this category reflects the enormous potential for professional zakat management in Aceh Barat Daya.

Table 1. Amount of Professional Zakat Receipts in Southwest Aceh Regency 2019-2023

Year	Amount of Professional Zakat (Rp)	Percentage (%)
2019	2,574,195,891	-
2020	3,352,308,404	30.23%
2021	1,982,454,568	40.88%
2022	1,514,390,671	23.61%
2023	1,396,817,883	7.76%

Source: Baitul Mal Aceh Barat Daya (2023)

Table 1 shows that in 2021, professional zakat receipts were recorded at 1,982,454,568 rupiah. This figure decreased in 2022 to 1,514,390,671 rupiah, a decrease of approximately 23.61%. In 2023, professional zakat receipts decreased again to 1,396,817,883 rupiah, a decrease of approximately 7.76% from 2022.

The COVID-19 pandemic has significantly impacted zakat collection and distribution in Indonesia, including in Southwest Aceh. Zakat institutions have experienced a 20-50% decline in fundraising due to the economic recession and reduced direct donations (Ridwan & Fadilah, 2022). Fluctuations in gold prices, which affect the nisab (minimum threshold) for zakat, can also negatively impact zakat collection and allocation to recipients (Senawi et al., 2023).

The problem of restoring public trust in the administration and allocation of zakat monies is a significant obstacle to rebuilding public faith in zakat management organizations like Baitul Mal, caused by a lack of transparency (Dasri, 2023). In order to gain the public's confidence, zakat distribution must be open, accountable, and effective. If faith in zakat institutions wanes, some muzakki would rather pay it to mustahiq personally, according to Riyaldi and Yusra (2020).

As one of several elements, Islamic Good Corporate Governance (IGCG) may impact trust. The term "Islamic Good Corporate Governance" (IGCG) refers to the practice of incorporating Islamic principles into an organization's management in order to guarantee that Sharia law is followed (Linuhung et al., 2022). Multiple studies have shown that Islamic Good Corporate Governance (IGCG) significantly increases trust (Junjuran et al., 2020; Pratiwi & Ridlwan, 2019; Linuhung et al., 2022).

Managing trust-based resources is the responsibility of organizational management, and accountability shows how this works. According to studies done by Putra & Deviani (2023), Yusra & Riyadi (2020), and Rahayu et al. (2019), accountability greatly improves the confidence of zakat payers. According to Yusra and Riyaldi (2020), the competency of Amil is indicative of the traits and skills possessed by zakat institution officials and managers in carrying out their responsibilities. In contrast to the results of research conducted by Assa'diyah & Pramono (2019), which stated that accountability does not have a significant influence on muzakki's trust.

An individual's level of religiosity is indicative of their devotion to their faith and their level of comfort and stability inside its teachings, rituals, and principles. Pratiwi and Ridlwan (2019) and Widjaja et al. (2024) found that muzakki's beliefs are impacted by their religion.

In light of this, the researcher hopes to learn more about how IGCG, accountability, amil competency, and religiosity affect professionals' faith in zakat payments by investigating relevant topics. This research was conducted to address existing issues and achieve objectives that can contribute to the achievement of shared goals.

Baitul Mal

Baitul Mal is a financial institution tasked with managing public finances using sharia principles in its operations (Yuliani & Bustamam, 2017). Baitul Mal has independent authority to safeguard, maintain, manage, and develop zakat, waqf, endowments, and other religious assets, and to conduct supervision in accordance with Islamic law.

Professional Zakat

Income zakat, also known as professional zakat (*al-mal al-mustafad*), is zakat paid for various types of work or professional qualifications. This zakat applies to both individual and group activities, provided the income generated is halal and meets the nisab (minimum threshold for zakat). The Sharia Advisory Council (DPS) of the Aceh Baitul Mal (BMA) has updated the income limit subject to zakat in Aceh, No. 23 of 2024, concerning the readjustment of the nisab for professional income zakat, due to the current increase in the price of pure gold, which has reached 1.3 million rupiah per gram, or more than 10%. This increase is in accordance with Aceh Qanun Number 03 of 2021, which sets the nisab for professional zakat at 94 grams of pure gold per year.

Trust

Trust is a person's willingness to rely on another individual, relying on their abilities. Trust develops through a gradual process that forms confidence. Simply put, trust is a positive view of a particular outcome or feature, stemming from perceptions of learning outcomes and experiences (Amir, 2005; Rosalinda et al., 2021). According to Nur and Zulfahmi (2019), trust can be measured by several indicators, namely: (1) Openness, (2) Honesty, (3) Integrity, (4) Competence, (5) Sharing, (6) Appreciation, and (7) Accountability.

Islamic Good Corporate Governance (IGCG)

According to Bhatti & Bhatti (2009); Ananda & NR (2020) provide a definition of Islamic Corporate Governance that refers to Islamic principles, where companies are directed to carry out their business and operational activities based on morals and Sharia values. These four characteristics are described in the application of Islamic corporate governance based on the Qur'an and Sunnah. The indicators of Islamic Good Corporate Governance (IGCG) according to Pratiwi and Ridlwan (2019) are: (1) Equity and Justice, (2) Tawhid, (3) Piety and Consent, and (4) Benefit.

Accountability

According to Endahwati (2014); Yusra & Riyaldi (2020), accountability is a form of accountability for managing organizational resources to those entrusted with the mandate, both horizontally and vertically. This term refers to the efforts of organizational managers to realize the organization's mission. Zakat collection bodies such as Baitul Mal are responsible for policies and activities established by the government, the private sector, or organizations as a form of responsibility to related parties, namely the community, as part of their accountability obligations (Wardani, 2021). According to Syafiq (2016), there are three indicators of accountability, namely:

1. All activities must be considered and prioritized the welfare of the people as a manifestation of the trust given by Allah to humans as caliphs.
2. Organizational activities are carried out fairly.
3. The organization's activities do not damage the surrounding environment.

Amil Competence

According to Powell, the word "competence" comes from "competency," which means skill, authority, and ability. Competence as an adjective means capable, agile, and proficient. According to Naz'aina (2015), competence is considered good if it is sufficient to complete a task, because the main role of competence is related to the basic abilities that a person must have. This also applies to zakat collectors. High amil competence is important so that muzakki are confident that the zakat they pay is managed and utilized efficiently (Mesuri et al., 2021). According to Putranto and Azizah (2019), there are three indicators of Amil

Religiosity

Religiosity refers to the aspects of religion that are internalized by a person. Religiosity reflects how deeply a person lives out religious values and norms. A deep understanding of religion will influence that individual's attitude. According to Wibawa & Ratnasari (2017), there are five indicators of religiosity, namely: (1) Belief (Aqidah), (2) Religious practice (Syariah), (3) Experience (ihsan), (4) Religious knowledge, and (5) Approach (Akhlqa).

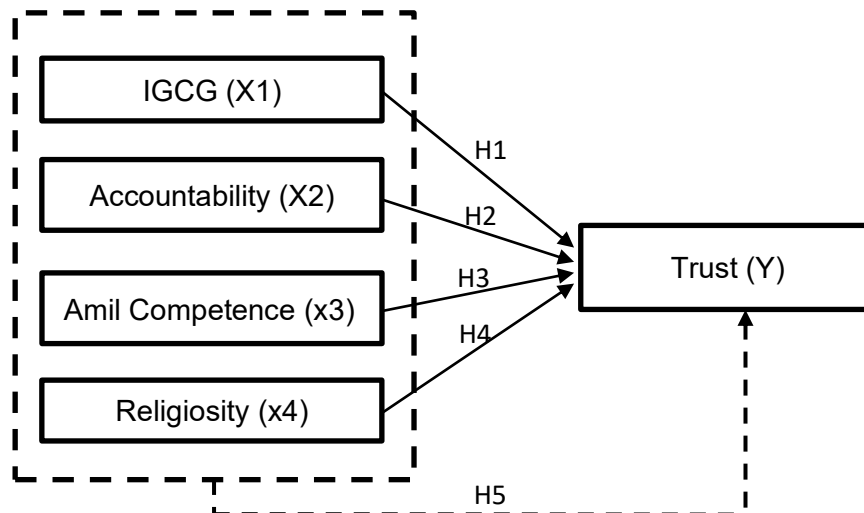


Figure 1. Conceptual framework

RESEARCH METHOD

Quantitative approaches are used in this study. The muzakki Baitul Mal Aceh Barat Daya served as the population for this research, with a total of 110 respondents selected using a purposive sample approach. A sufficient sample size for statistical analysis, according to the Hair formula, should be five to ten times the number of indicators to be evaluated. The bare minimum for this study's 22 indicators is:

Hair's formula:

$$n = (5 \text{ to } 10) \times \text{Number of indicators used}$$

$$n = 5 \times 22$$

$$n = 110 \text{ respondents}$$

Therefore, based on the formula from Hair et al. (2010), the number of respondents in this study was 110.

Data for this research came from both official and unofficial sources. A survey was sent out to the muzakki of Baitul Mal Aceh Barat Daya in order to collect primary data. Prior to analysis, data collected from surveys has to be sorted into certain buckets. Multiple linear regression analysis inside the SPSS program was used to analyze the data. Here is the equation model used in this study:

$$T = a + \beta_1 \text{ IGCG} + \beta_2 \text{ ACC} + \beta_3 \text{ AC} + \beta_4 \text{ RG} + e$$

Where is T; is Trust, a; is Constant, β_1 β_2 β_3 β_4 (beta); is Multiple linear regression coefficient, IGCG; is IGCG, ACC; is Accountability, AC; is Amil Competence, RG; is Religiosity, and e; is Error/residual.

RESULTS

Multiple Linear Regression Analysis

Multiple linear analysis aims to answer the problems in this study to prove the validity of the influence of independent variables, namely IGCG (X1), Accountability (X2), Amil

Competence (X3) and Religiosity (X4) on the dependent variable (Y), namely Trust.

Table 2. Results of Multiple Linear Regression Analysis

Model	Standardized Coefficients	t count	Sig.
	Beta		
IGCG	0.279	3,776	0,000
Accountability	-0.048	-0.684	0.496
Amil Competence	0.464	5,965	0,000
Religiosity	0.181	2,516	0.013

a. Dependent Variable: Trust

Source: *Processed Primary Data (2024)*

This allows us to express the statistical findings using the following equation for multiple linear regression running simultaneously:

$$T = a + 0.279 \text{ IGCG} - 0.48 \text{ ACC} + 0.464 \text{ AC} + 0.181 \text{ RG} + e$$

The following are the study findings derived from the aforementioned regression equation:

- 1) Every 1% increase in Islamic Good Corporate Governance (IGCG) increases the trust of zakat payers by 0.279. This means that Islamic Good Corporate Governance (IGCG) has a positive effect on trust.
- 2) Every 1% increase in Accountability will reduce Trust by -0.048, meaning that there is a negative influence of Accountability on Trust.
- 3) Trust is positively impacted by Military Competence; a 1% increase in Military Competence results in a 0.464 rise in Trust.
- 4) Religiosity has a positive effect on trust; for every 1% rise in religiosity, trust increases by 0.181.

Partial Test (t-Test)

Partial hypothesis testing is a test of the multiple regression coefficient hypothesis with variable X that influences Y. If $t_{count} > t_{table}$, then H_0 is rejected and H_a is accepted. Conversely, if $t_{count} < t_{table}$, then H_0 is accepted and H_a is rejected (Ghozali, 2012).

Table 3. Partial Test (t-Test)

Model	Standardized Coefficients	t count	Sig.
	Beta		
IGCG	0.279	3,776	0,000
Accountability	-0.048	-0.684	0.496
Amil Competence	0.464	5,965	0,000
Religiosity	0.181	2,516	0.013

a. Dependent Variable: Trust

Source: *Processed Primary Data, (2024)*

Based on Table 3, the results can be explained as follows:

- a. Partial Influence of IGCG on Trust
A t-count value of 3.776 at the 0.000 significance level is obtained when comparing the value of the regression coefficient with the standard error. This indicates that the IGCG variable has an impact. At a significance level of 5% and 106 degrees of freedom, the t-table value is 1.982. This means that IGCG (X1) partly has a substantial influence on Trust (Y), as the alternative hypothesis (H_a) may be accepted and the null hypothesis (H_0) can be rejected.
- b. Partial Influence of Accountability on Trust
At a significance level of 0.496, the computed t-value for the impact of the Accountability variable is -0.684, as shown by comparing the value of the regression coefficient with the standard error. In the meanwhile, 1.982 is the t-table value with 106 degrees of freedom and a 5% significance threshold. This means that Accountability (X2) partly does not have a substantial influence on Trust, and may accept the null hypothesis (H_0) and reject the alternative hypothesis (H_a).
- c. The partial influence of Amil Competence on Trust
The computed t-value for the impact of the Amil Competence variable is 5.965 at

the significant probability value limit of 0.000, as shown by comparing the regression coefficient value with the standard error. In the meanwhile, 1.982 is the t-table value with 106 degrees of freedom and a 5% significance threshold. It is possible to accept the alternative hypothesis (H_a) and reject the null hypothesis (H_o), which means that Trust is somewhat influenced by Amil Competence (X3).

d. Partial Influence of Religiosity on Trust

A t-value of 2.516 for the effect of the religiosity variable was computed at a significant probability value limit of 0.013, as determined by comparing the regression coefficient value with the standard error. In the meanwhile, 1.982 is the t-table value with 106 degrees of freedom and a 5% significance threshold. Religiosity (X4) partly has a substantial influence on Trust, since the alternative hypothesis (H_a) may be accepted and the null hypothesis (H_o) can be rejected.

DISCUSSION

The Trust variable (Y) has a value of 0.533 or 53.3%, indicating that this proportion of Trust is explained by the variables included in the study. The remaining 0.467 or 46.7% represents the residual effect, suggesting the presence of other influencing variables that were not examined in this research. Furthermore, the IGCG variable has a calculated t-value of 3.776 with a significance level of 0.000. The critical t-value at 106 degrees of freedom (df) and a 5% significance level is 1.982. Since the calculated t-value is higher than the critical value, the alternative hypothesis (H_a) is accepted and the null hypothesis (H_o) is rejected. This result indicates that IGCG (X1) partially and significantly influences Trust (Y).

Next, the Accountability variable shows a calculated t-value of -0.684 with a significance level of 0.496. The critical t-value at df 106 and a 5% significance level remains 1.982. Because the calculated t-value is lower than the critical value, the alternative hypothesis (H_a) is rejected while the null hypothesis (H_o) is accepted. This finding implies that Accountability (X2) does not have a significant partial effect on Trust.

Moreover, the Amil Competence variable produces a calculated t-value of 5.965 with a significance level of 0.000. This value exceeds the critical t-value of 1.982 at df 106 and a 5% significance level. Therefore, the alternative hypothesis (H_a) is accepted and the null hypothesis (H_o) is rejected, indicating that Amil Competence (X3) partially has a significant influence on Trust (Y).

Finally, the religiosity variable has a calculated t-value of 2.516 with a significance level of 0.013. Since this value is greater than the critical t-value of 1.982, the alternative hypothesis (H_a) is accepted and the null hypothesis (H_o) is rejected. This result demonstrates that religiosity (X4) partially exerts a significant effect on Trust.

CONCLUSION

Based on the discussion of the research results presented in the previous section, the following conclusions can be drawn:

IGCG partially has a positive and significant effect on the trust of Muzakki in paying professional zakat at Baitul Mal Aceh Barat Daya. Accountability partially has no positive effect on the trust of Muzakki in paying professional zakat at Baitul Mal Aceh Barat Daya. Amil competence partially has a positive and significant effect on Muzakki's trust in paying professional zakat at Baitul Mal Aceh Barat Daya. Religiosity partially has a positive and significant effect on Muzakki's trust in paying professional zakat at Baitul Mal Aceh Barat Daya. IGCG, accountability, Amil competence, and religiosity simultaneously have a positive and significant effect on Muzakki's trust in paying professional zakat at Baitul Mal Aceh Barat Daya.

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