

THE EFFECT OF ZAKAT MANAGEMENT ACCOUNTABILITY ON MUZAKKI'S INTEREST IN DHUAFWA WASPADA WALLETS IN NORTH SUMATRA PROVINCE

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Abstract: *This study aims to empirically examine the effect of zakat management accountability on muzakki's interest in Dompot Dhuafa Waspada, North Sumatra Province. This study used a quantitative method, in which this research used a questionnaire as a data collection tool which was distributed directly to Muzakki Dompot Dhuafa Waspada Medan, and data analysis techniques used SPSS. The variable used in this study is the independent variable (accountability) while the dependent variable (muzakki's interest). The results of this study indicate that there is an influence between the accountability variable (X2) on muzakki's interest (Y) which is indicated by the tcount value which is greater than the ttable, namely the t count value of 4.484 > t table 1.987 so it can be concluded that the Accountability variable (X2) has a positive effect on interest in muzakki (Y). This also means that the accountability provided by Dompot Dhuafa Waspada to muzakki is maximized.*

Keywords: *Accountability, Interest and Muzakki*

Introduction

Islam is one of the largest religions spread throughout the world today. Islam is also the only religion approved by Allah SWT. We as Muslims should be grateful for living in Indonesia, where the majority of the population is Muslim. Islam also pays attention to the economy of the people, in the 4th pillar of Islam, namely paying zakat. Islam requires its followers to pay zakat.

Zakat is also a religious obligation for a Muslim, as are prayers, fasting and pilgrimage, which must be paid as a certain proportion of his wealth or net output. The results of this zakat cannot be spent by the government at will (Amsari, 2019). So it can be concluded that zakat is an obligation of Muslims contained in the pillars of Islam that must be implemented. The management of zakat funds aims to increase the effectiveness and efficiency of zakat services and allocation, increase the benefits of zakat to create an economy that will prosper the people, create proactive zakat funds, eradicate poverty and various other problems (Bara & Pradesyah, 2020)

Aldridge and Siswanto (2005) state that the application of the principle of accountability is part of the application of good governance which can prevent the practice of disclosing financial reports from being determined by institutions. (Accountability et al., 2019).

Good Amil Governance (GAG) and Zakat Core Principle (ZCP) are systems in the management of zakat that are used for management and zakat properly and in accordance with state attitudes and regulations. Zakat management is contained in three theories, namely Transparency, Accountability and Quality. Someone who gives zakat to an institution that will be managed and then the institution must be transparent in managing zakat funds to muzakki. With the principle of accountability in the management of zakat, an institution must properly report the results of zakat funds that have been collected and have been made into zakat financial reports, so there must be accountability that is known by muzakki.

In Indonesia, there are government agencies which are authorized to carry out the management and distribution of zakat, such as the National Zakat Amil Agency (BAZNAS). Apart from that, there is also a government private institution, namely Dompot Dhuafa Waspada Medan. This non-governmental organization that aims to focus on zakat management, one of which is the Dompot Dhuafa Waspada Medan institution. This institution has Economic, Education, Health, Socio-Cultural and Da'wah programs. The accountability of an institution greatly influences the interests of muzakki, if the Dompot Dhuafa Waspada Medan institution is accountable for the management of zakat carried out by Dompot Dhuafa Waspada Medan for people who give zakat or people who donate to the Dompot Dhuafa Waspada Medan institution, it will increase muzakki's interest in Dompot Dhuafa Waspada Medan. Being an accountable institution is something that must be done by an institution so that misunderstandings do not occur between amil, muzakki, mustahik and the community.

Based on data on beneficiaries in Dompot Dhuafa Waspada Medan in 2022 there will be 30,831 with the allocation of the Dompot Dhuafa Waspada program, namely 70% for economic empowerment, 30% for health, 10% for education and 10% for social humanity. Based on these data, the number of beneficiaries reached 44 thousand in one year. At the Dompot Dhuafa Waspada Medan institution, so far there has never been a direct survey of muzakki regarding muzakki's interest as a zakat giver at Dompot Dhuafa Waspada Medan. So, with this, the researcher helps the institution in assessing and asking for answers from muzakki about the interest of zakat payers to muzakki in Dompot Dhuafa Medan.

Literature Review

1. Zakat

a. Definition of Zakat

Zakat is one of the characteristics of the Islamic economic system, because zakat is one of the implementations of the principles of justice in Islam. Terminologically, zakat means growth and development, fertility or increase or it can also mean cleaning or purifying. As for etymologically (syara'), zakat is defined as a certain amount of property that is required by Allah to be handed over to the rightful group (asnaf zakat), in addition to issuing other amounts as infaq and alms. In Islamic history, zakat has an important role as a source of state revenue. Apart from being based on the Al-Qur'an and Sunnah so that it becomes a means of worship. Zakat also functions as a means for equal distribution of income, growth and welfare, all of which are muamalah activities (Hakim, n.d.2020). So it can be concluded

that in Islamic history zakat has now become income for the state and provides justice in Islam according to the class entitled to receive it.

b. Zakat Function

According to Monzer Kahf (1999), the main function of zakat is to achieve socio-economic justice. Zakat is a simple transfer of a certain size portion of the assets of the rich (muzaki) to be allocated to the poor (ustahik). Meanwhile, according to Ghazi Inayah (1989), in general the function of zakat includes the moral, social and economic fields.

b. Groups Eligible to Receive (Mustahik) Zakat

1. poor and poor
2. Amil Zakat
3. Mu'allafat Qulubuhum
4. Riqab
5. Gharimin (bankrupt due to debt)
6. Fi sabilillah (to be in the way of Allah)
7. Ibn Sabil (run out of money on the way)

c. Muzakki

a. Pengertian Muzakki

Muzakki is someone who is obliged to issue zakat. According to Law no. 38 of 1999 concerning the management of zakat article 1, muzakki is a person or entity owned by a Muslim who is obliged to pay zakat. (Naurah, n.d.)

b. Muzakki conditions

1. Islamic
2. Freedom
3. Baligh and Reasonable
4. Have assets and/or assets that have reached the ratio.
5. Have assets and/or assets that have been up to a year
6. Muzakki is a person who is already affluent/rich

2. Accountability

a. Definition of Accountability

Accountability is a form of accountability of a government agency for activities that have been carried out within one year which has been compiled through the form of reporting media. Accountability is needed by Amil Zakat Institutions as a form of accountability to zakat stakeholders, various parties related to Amil Zakat Institutions such as muzakki, the community, the state demand that Lemabag Amil Zakat be more accountable in reporting the use of these funds.

b. Principle of Accountability

- 1) In implementing accountability within government agencies, as quoted by (LAN, 2000) it is necessary to pay attention to the following principles:
- 2) There must be a commitment from the leadership and all agency staff to manage the implementation of the mission so that it is accountable.

- 3) Must be able to demonstrate the level of achievement of the goals and objectives that have been set. Must be oriented towards achieving the vision and mission as well as the results and benefits obtained
- 4) Must be honest, objective, transparent and innovative as a catalyst for changes in the management of government agencies in the form of updating methods and recognition of performance and preparation of accountability reports. (Finance et al., n.d.)

3. Interest

a. Definition of Interest

The definition of interest is "attention, liking, desire, or inclination of the heart towards something. While the definition of interest in terms has been put forward by many experts, one of which was put forward by Hilgand quoted by Slameto stating "Interest is a persistent tendency to pay attention and enjoy some activity and content". Interest is one of the psychological aspects that can encourage humans to achieve goals. Someone who has an interest in an object tends to pay attention or feel greater pleasure for that object. (Theory & Interest, n.d.)

b. Aspects of Interest

Aspects contained in interest include:

- 1) Interest which shows the concentration of attention and feelings of pleasure
- 2) Desire (desire) is shown by the urge to want to have
- 3) Confidence is shown by having self-confidence in the quality, quantity, usability, benefits of the product to be purchased. (Rosida Dwi Ayuningtyas & Risti Lia Sari, 2020)

Method

In this study, researchers used quantitative research which would find knowledge using data in the form of numbers as a tool to find information about what they wanted to know. (Syariah et al., 2019). The approach was chosen to explain the effect of transparency and accountability of zakat management on muzakki's interest in Dompot Dhuafa Waspada Medan.

The population in this study were Muzakki at Dompot Dhuafa Waspada Medan, totaling 1521 Muzakki. Here the researcher uses probability sampling with a simple random sampling technique, namely the collection of members and the population is carried out randomly without regard to the strata in the population. (Sindi Arista, 2022). A simple random sample can be carried out by distributing questionnaires to 94 muzakki in Dompot Dhuafa Waspada Medan. Technique for determining sample size using slovin.

Results and Discussion

The results of this study were to determine whether accountability affects the interest of Muzakki Dompot Dhuafa Waspada Medan. The data was obtained by distributing questionnaires and processed using the SPSS version 23.0 program.

The t test aims to determine whether the independent variable or accountability (X) partially or individually has a significant effect on the dependent variable or muzakki's interest (Y).

Table 2
Hasil Uji t (Parsial)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,193	2,150		,555	,580
ACCOUNTABILITY	,461	,103	,431	4,484	,000

a. Dependent Variable: MINAT MUZAKKI

To find the t table value, you can see the calculation below:

$$\begin{aligned}
 t_{\text{tabel}} &= t(a/2 ; n-k-1) \\
 &= t(0,05/2 ; 94 - 2 - 1) \\
 &= 0,025 ; 91 = 1,98638 = 1,987
 \end{aligned}$$

The significance value for the effect of accountability (X) on muzakki's interest (Y) is $0.000 < 0.05$ and the tcount value is $4.484 > t$ table 1.987, so it can be concluded that accountability influences muzakki's interest.

Table 3
Coefficient of Determination R²

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,841 ^a	,707	,700	1,446

a. Predictors: (Constant), AKUNTABILITAS, TRANSPARANSI

Sumber: Output SPSS 23,0

The results of the analysis of the independent variables on the dependent variable show that the R square is 0.707. This means that all independent variables namely accountability (X) have a joint contribution of 70.7% to the dependent variable (Y) namely interest in muzakki, while the remaining 30.0% is explained by other factors outside of this study.

Conclusion

Based on the results of this study, it can be concluded that accountability greatly influences muzakki's interests, which has a significant effect on muzakki's interests.

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