

**THE EFFECT OF QUALITY OF PUBLIC GOVERNANCE, ACCOUNTABILITY, AND EFFECTIVENESS OF INTENTION TO PAY ZAKAT IN ZAKAT INSTITUTIONS WITH TRUST AS MODERATING VARIABLES**

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**Abstract:** The purpose of this study was to determine the effect of the quality of public governance, accountability, and effectiveness on the intentions of members of the Indonesian Chinese Islamic Association (PITI) in Yogyakarta in paying zakat at zakat institutions with trust as a moderating variable. This research uses a quantitative approach, purposive sampling method. The sample is PITI Yogyakarta members, amounting to 100 people. Data analysis uses interaction test or MRA (Moderated Regression Analysis). The results of the statistical calculations with moderation test show that the influence of the quality of public governance (X1), accountability (X2), and effectiveness (X3) contributed (influence) 84.4% of the trust variable (Z) and 86.6% of the intention variable of PITI members pay zakat (Y). The results of statistical calculations show that the quality of public governance does not have a significant effect on the variable of trust and the intention to pay zakat. While the accountability and effectiveness variables have a significant effect on the variable of trust and the intention to pay zakat. Overall, the quality of public governance, accountability, and effectiveness with trust as a moderating variable has a significant influence on the intention to pay zakat.

**Keywords:** *The quality of public governance, accountability, effectiveness, intention of PITI members to pay zakat at zakat institutions*

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## 1. Introduction

One of the main problems faced by developing countries now is the economic problem. Economic problems often have a negative impact on people's social lives such as poverty and unemployment to the point of crime. Islam has an effort to overcome poverty, namely by distributing zakat to people who are unable or have difficulties in their economy. With good management of zakat is a potential source that is utilized to advance the general welfare of the whole community.

Zakat has the meaning to grow, develop, be patient, increase. Zakat is a form of worship that serves as a means of income distribution in society to reduce the gap between people who are affluent and those who are deficient. Therefore, the management of zakat must be done productively and professionally so that zakat can realize these Islamic ideas in bringing prosperity to the people from poverty.

Based on the results of a survey conducted by the ADB (Asian Development Bank) on data collection of BAZNAS zakat funds in 2010, it turns out that most of the obligatory zakat (muzaki) in Indonesia is still hesitant in distributing zakat. In 2010 the potential for national

zakat reached Rp 100 trillion, but BAZNAS could only collect as much as Rp 1.2 trillion. This is also consistent with the results of research conducted by the Etnomark Consulting Research Institute of Indonesia, that "the public does not yet fully trust the amil zakat institution as a place to distribute zakat". The survey results show the low trust held by the muzaki towards amil zakat institutions. This makes every amil zakat institution need to improve its performance in order to win the trust of muzaki, so that it will bring up the intention of muzaki in paying zakat. According to Budiyo, et al, (2019) the level of education and the level of religiosity muzakki interest to pay zakat on the National Amil Zakat Board Surakarta.

Each zakat institution has different performance qualities, in this case the performance of the public and private sectors is measured using 3 things: efficiency, economy, and effectiveness. Efficiency represents the relationship between resources budgeted or expended for an activity and what is received from the activity. While effectiveness focuses on the direct results of an organization whose output must be specific. In addition to the results of the survey and the opinions of the experts above regarding the low trust of muzakki towards amil zakat institutions, it is also known that the absorption of zakat funds is not yet effective. Indonesia itself has great zakat potential due to the majority of its Muslim population. However, some sources state that the receipt of zakat in Indonesia does not correspond to the potential zakat funds received by Amil (BAZ). This shows that the receipt of zakat in Indonesia has not been able to reach the target.

In addition to paying attention to the target of receiving zakat, amil zakat institutions also need to pay attention to transparent and accountable organizational principles. Increased transparency and accountability of institutions can make muzakki more confident to channel their zakat funds to the Amil Zakat Institution.

The target of receiving zakat which is far from its potential is probably due to the attitude of not paying zakat. Besides being influenced by intention, it is also influenced by the quality of public governance carried out by the agency or government that deals with the zakat sector.

At present there are many zakat distribution institutions, one of which is the Indonesian Chinese Islamic Association (PITI). PITI is a community organization (organization) that was founded in 1970 in Yogyakarta with the aim of uniting Muslims and preaching in the Chinese Muslim community. One of the actual PITI programs is to participate in coordinating zakat payments. Each PITI member is known to make routine payments of zakat, this is because the majority of members are entrepreneurs and have a stable income so that payment of zakat is not a burden and can be done routinely. Therefore, research needs to be done to find out how the commitment of PITI Yogyakarta members in paying zakat.

However, the discussion about the relationship between the quality of public governance, accountability, and effectiveness towards the intention to pay zakat with trust as a moderating variable in research on members of the Indonesian Chinese Islamic Association in Yogyakarta, is limited in the scope of zakat. Research like this has never been done before. So, research related to variables in the context of this zakat institution, will at least offer a good contribution to reduce the existing gap.

Based on the description in the background above, the formulation of the problem to be investigated includes how the influence of the quality of public governance, accountability, and effectiveness on the intention of PITI members to pay zakat on zakat institutions and how it

influences the quality of public governance, accountability, and effectiveness which is moderated by trust towards intention PITI members pay zakat at zakat institutions.

### **1.1 Theoretical Review**

#### **a) Zakat**

According to the Shari'a, zakat is a mandatory right of certain assets at a certain time. Meanwhile, according to Al-Syaukani, zakat is the giving of a portion of wealth that has reached nishab to the needy and so on and does not have the characteristics that can be prevented by sharia 'to convert to him. Then it can be concluded that zakat is a certain asset that must be issued by Muslims who have reached the Nisab limit in one year.

#### **b) Planned Behavior Theory**

This theory has a foundation on the perspective of trust that can influence a person to carry out specific behavior. The perspective of trust is carried out through a combination of various characteristics, qualities and attributes of certain information which then forms the will in behavior.

The Planned Behavior Theory is suitable for describing any behavior that requires planning. Planned Behavior Theory explains that attitude toward behavior is an important subject that is able to predict an action. If there is a positive attitude, support from people around, and the perception of ease because there are no barriers to behavior, the person's intention to behave is higher.

#### **c) Intention**

The word intention means al-Qashdu which in Indonesian means desire or purpose. According to Peter & Olson intention to behave (behavioral intention) is a proportion that connects itself with future actions. The action in question is the individual action in making payments in this case the payment of zakat. Based on the above sources, the intention is any desire to consider using or choosing a particular product / service.

#### **d) Quality of Public Governance**

Quality Public governance represents more than just a means to provide goods, because it can be related to the capacity of the government to help the ability of its citizens to achieve individual satisfaction and material well-being.

Therefore, the quality of public governance is a goal of the government / institution to provide good services to the community. The governance indicators are as follows:

**Table 1. Principle Indicators of Quality in Public Governance**

<b>Dimension</b>	<b>No</b>	<b>Indicator</b>
<b>Quality in Public Governance</b>	1	Transparency is openness in implementing the decision making process
	2	Accountability is the obligation of an individual or organization to manage its activities, accept responsibility for them, and to disclose results transparently.
	3	Responsibility is the responsibility in carrying out tasks in the organization.
	4	Independency is an attitude of alignment to the right thing.
	5	Fairness is a kind of equality or fair treatment in fulfilling its rights and obligations.

Source: Sedarmayanti, Human Resources and Work Productivity, 2010

**e) Accountability**

Accountability is an obligation to provide accountability and explain the performance and actions of a person / legal entity and organizational leadership to the party that has the authority to request information or accountability. So it can be said that accountability is an obligation to provide accountability for the performance of an institution / legal entity / individual on a matter. Accountability indicators are as follows:

**Table 2. Principle Indicator of Accountability**

<b>Dimension</b>	<b>No</b>	<b>Indicator</b>
<b>Accountability</b>	1	There is a compatibility between the implementation with the standard implementation procedures.
	2	There are sanctions that are applied to any mistakes or omissions in carrying out activities.
	3	Making accountability reports from state administration activities to the public in accordance with statutory regulations.
	4	Increased public trust in local government.
	5	Reduced corruption cases.

Source: Sedarmayanti, Human Resources and Work Productivity, 2010

**f) Effectiveness**

Effectiveness implies influence or success after doing something. Effectiveness is closely related to the comparison between the level of achievement of objectives with the plans that have been prepared previously, or the comparison of real results with planned results. Therefore, effectiveness is a level of comparison of the magnitude of the target achievement of the

objectives with the plan that has been prepared previously. In order to achieve effectiveness, the following conditions or indicators must be met:

**Table 3. Principle Indicator of Effectiveness**

Dimension	No	Indicator
Effectiveness	1	Effective
	2	Economical
	3	Responsible work performance
	4	Real division of labor
	5	Rationality of authority and responsibility
	6	Practical work procedures

**g) Trust**

Trust is a person's willingness to rely on others where we have confidence in him. When someone takes a decision, it will prefer a decision based on the choice of people who are more trustworthy than less trusted. So, it can be said that trust is a form of confidence in making decisions about a matter. Indicators of trust are:

**Table 4. Indicator of Trust**

Dimension	No	Indicator
Trust	1	Credibility (quality, capability, strength that gives rise to trust)
	2	Reliability (reliability or coexistence of a range of measuring instruments)
	3	Intimacy (the existence of a relationship)

**1.2 Prior Research**

Yuliafitri and Khoiriyah's (2016) research on the Effects of *Muzakki* Satisfaction, Transparency and Accountability in Amil Zakat Institutions Against *Muzakki* Loyalty, found the results that *muzakki* satisfaction and transparency had a positive influence on *muzakki* loyalty. Whereas accountability has no influence on *muzakki* loyalty. This study examines the accountability that affects *muzaki* in making zakat, but is different from the research variables analyzed and the methods used.

Research Nurrizkiana, et al (2017) on Determinants of Transparency and Accountability in Regional Financial Management and Its Implications on the Trust of Public-Stakeholders, found the results that transparency and accountability of regional financial management which partially had a positive and significant effect on the confidence of public stakeholders. This study examines accountability and trust in financial management, but is different from the research variables, focus and research subjects and the methods used.

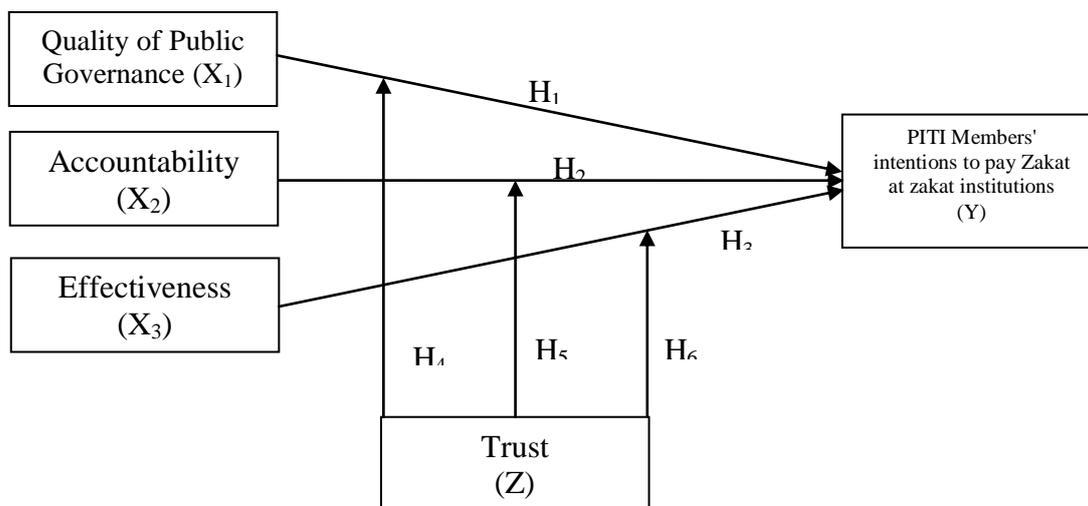
Research by Novia, et al (2018) regarding the Effect of Non-Economic Factors on the Attitudes of Madura Traders in Paying Trade Zakat, which found the results that simultaneously knowledge, work environment, religiosity and education significantly influence the attitude of

Madurese traders in paying zakat for trade. This study together examines the attitude of *muzaki* in this case the trader in making zakat payments. But it differs from this research in terms of the focus of the research and the methods used.

Future studies will focus on the efficiency of Zakat organizations in the Malaysian context. This study aims to analyze changes in productivity of zakat institutions in Malaysia. The findings of this study indicate that there is an increase in total factor productivity (TFP) for all industries where changes occur due to technical changes. This research together examines the effectiveness of the performance of *amil* zakat institutions, but it is different because this study analyzes the variables that can influence *muzaki* in making zakat payments, one of which is caused by the effectiveness of *amil* zakat institutions.

### 1.3 Conceptual Framework

Based on references from previous studies above, then the following framework can be drawn:



**Figure 1. Research Framework**

### 1.4 Hypothesis Formulation

- 1) H<sub>1</sub> : The quality of public governance has a significant positive effect on the intention of PITI members to pay zakat at zakat institutions.
- 2) H<sub>2</sub> : Accountability has a significant positive effect on the intention of PITI members to pay zakat at zakat institutions.
- 3) H<sub>3</sub> : Effectiveness has a significant positive effect on the intention of PITI members to pay zakat at zakat institutions.
- 4) H<sub>4</sub> : Trust moderates the influence of the quality of public governance on the intention of PITI members to pay zakat at zakat institutions.
- 5) H<sub>5</sub> : Trust moderates the effect of accountability on the intention of PITI members to pay zakat at zakat institutions.
- 6) H<sub>6</sub> : Trust moderates the effect of effectiveness on the intention of PITI members to pay zakat at zakat institutions.

## **2. Research Method**

### **2.1 Types of Research**

This research uses a quantitative approach with descriptive and verification research types.

### **2.2 Research Variable**

The variables examined in this study include independent variables namely Quality of Public Governance (X1), Accountability (X2), and Effectiveness (X3). While the dependent variable is PITI Member Intention to Pay Zakat at Zakat Institutions (Y) and moderating variables namely Trust (Z).

### **2.3 Population and Sample**

The population in this study were 100 members of the Indonesian Chinese Islamic Association in Yogyakarta. The sampling technique used is non-probability sampling technique, which is saturated sampling. Saturated sampling is a sampling technique if all members of the population are used as a sample. Then in this study used a sample of the entire population with a total of 100 respondents.

### **2.4 Types and Data Collection Techniques**

Primary data sources in this study were obtained from the answers of questionnaires distributed to respondents. The stage of data collection conducted in this study is by distributing questionnaires to respondents. This research uses a field research technique consisting of (1) Interviews; (2) Questionnaire.

### **2.5 Data Analysis Methods**

- a) Validity and Reliability test
- b) Classic Assumption Test (Normality Test, Multicollinearity Test, Heteroskedasticity Test)
- c) Model Accuracy Test (F Test, Coefficient of determination test (R<sup>2</sup>))
- d) Moderated Regression Analysis

### **2.6 Hypothesis Test**

#### **a) T Test**

The testing criteria are as follows:

- a. If the probability < 0.05 or t-count < t-table then the null hypothesis (H<sub>0</sub>) is rejected and the alternative hypothesis (H<sub>a</sub>) is accepted, meaning that the independent variable partially has a significant effect on the dependent variable at the error rate of 5% ( $\alpha = 5\%$ )
- b. If the probability > 0.05 or t-count > t-table then the null hypothesis (H<sub>0</sub>) is accepted and the alternative hypothesis (H<sub>a</sub>) is rejected, meaning that the independent variable partially has no significant effect on the dependent variable at the error rate of 5% ( $\alpha = 5\%$ ).

#### **b) F Test**

Testing criteria are as follows:

- a. If F-count > F-table then H<sub>0</sub> is rejected and H<sub>a</sub> is accepted, meaning that the independent variable simultaneously has a significant effect on the dependent variable at the error rate of 5% ( $\alpha = 5\%$ ).

- b. If the  $F\text{-count} \leq F\text{-table}$  then  $H_0$  is accepted and  $H_a$  is rejected, meaning that the independent variable simultaneously has no significant effect on the dependent variable at the error rate of 5% ( $\alpha = 5\%$ ).

### 3. Results and Discussion

#### 3.1. Results

##### a) Overview of Respondents

Characteristics of respondents were identified based on the questionnaire collected which is in accordance with the total sample in this study that is 100 respondents.

○ *Characteristics of respondents by gender*

Based on data from 100 respondents, it can be concluded that the members of the Indonesian Chinese Islamic Association in Yogyakarta consisted of 39 men (39%) and 61 women (61%).

○ *Characteristics of respondents by age*

Based on data obtained from the questionnaire, the majority of PITI members in Yogyakarta are aged 20-35 years with a total of 55 members (55%), then those aged 36-45 years totaled 13 members (13%), aged 46-60 years totaling 24 members (24%), and at least aged > 60 years with a total of 8 members (8%).

○ *Characteristics of respondents by job*

Based on data obtained from the questionnaire, it is known that PITI members in Yogyakarta by occupation are dominated by entrepreneurs with a total of 73 members (73%), civil servants with 14 members (14%), not working with 11 members (11%), and retirees by 2 members (2%).

#### 3.2. Data Analysis

##### a) Table Analysis of Variables

**Table 5. Value Categories of Public Governance Quality Variable**

No	Average Value	Category	Amount	Percentage
1	4.21-5.00	Very High / Good	34	34%
2	3.41-4.20	High / good	31	31%
3	2.61-3.40	Pretty High / Good	28	28%
4	1.81-2.60	Less	7	7%
5	1.00-1.80	Poor / low Low	0	0%
Total			100	100%

Data source: Primary data processed (2018)

**Table 6. Value Categories of Accountability Variable**

No	Average Value	Category	Amount	Percentage
1	4.21-5.00	Very High / Good	34	34%
2	3.41-4.20	High / good	32	32%
3	2.61-3.40	Pretty High / Good	28	28%
4	1.81-2.60	Less	6	6%
5	1.00-1.80	Poor / low Low	0	0%
Total			100	100%

Data source: Primary data processed(2018)

**Table 7. Value Categories of Effectiveness Variable**

No	Average Value	Category	Amount	Percentage
1	4.21-5.00	Very High / Good	19	19%
2	3.41-4.20	High / good	47	47%
3	2.61-3.40	Pretty High / Good	28	28%
4	1.81-2.60	Less	6	6%
5	1.00-1.80	Poor / low Low	0	0%
Total			100	100%

Data source: Primary data processed(2019)

**Table 8. Value Categories of Trust Variables**

No	Average Value	Category	Amount	Percentage
1	4.21-5.00	Very High / Good	26	26%
2	3.41-4.20	High / good	46	46%
3	2.61-3.40	Pretty High / Good	17	17%
4	1.81-2.60	Less	11	11%
5	1.00-1.80	Poor / low Low	0	0%
Total			100	100%

Data source: Primary data processed (2019)

**Table 9. Variable Value Categories of PITI Members' Intentions to Pay Zakat at Zakat Institutions**

No	Average Value	Category	Amount	Percentage
1	4.21-5.00	Very High / Good	30	30%
2	3.41-4.20	High / good	25	25%
3	2.61-3.40	Pretty High / Good	38	38%
4	1.81-2.60	Less	7	7%
5	1.00-1.80	Poor / low Low	0	0%
Total			100	100%

Data source: Primary data processed (2019)

**b) Validity and Reliability Test**

• *Validity Test*

The instrument validity test calculation uses Pearson correlation analysis. The decision regarding item items is declared valid by comparing the value of  $r$  arithmetic with the value of  $r$  table, if  $r$  count  $>$   $r$  table then item granules are valid. From the results of the validity test tested on all samples totaling 100 people obtained the results of  $r$  count  $>$   $r$  table, so all item items used in this study can be declared valid.

• *Reliability Test*

From the results of the instrument reliability test showed that the two variables Quality of Governance (X1), Accountability (X2), Effectiveness (X3) Trust (Z), and PITI members' intention to pay Zakat at Zakat Institutions (Y) is reliable because the value of  $r$  alpha  $>$  0,60.

**c) Classical Assumption Test**

• *Normality test*

Normality test is done to see whether the residual value obtained from the model follows the normal distribution or not. The normality test results can be seen in the following table:

**Table 10. Normality Test Results**

No	Variable	Sig.Z	Standard	Explanation
1	Quality of Governance	0,137	0,05	Normality Fulfilled
2	Accountability	0,05	0,05	Normality Fulfilled
3	Effectiveness	0,05	0,05	Normality Fulfilled
4	Trust	0,05	0,05	Normality Fulfilled
5	Intention to Pay Zakat	0,05	0,05	Normality Fulfilled

Data source: Primary data processed (2019)

From table 10, it can be seen that all variables have data with sig. Z is greater than the alpha value of 0.05 so that it can be concluded that all data on each variable is normally distributed.

• *Multicollinearity Test*

The results of testing the multicollinearity assumption show that there is no multicollinearity in the model. This can be seen from the correlation matrix between the independent variables in Table 11.

**Table 11. Results of Model 1 Multicollinearity Testing**

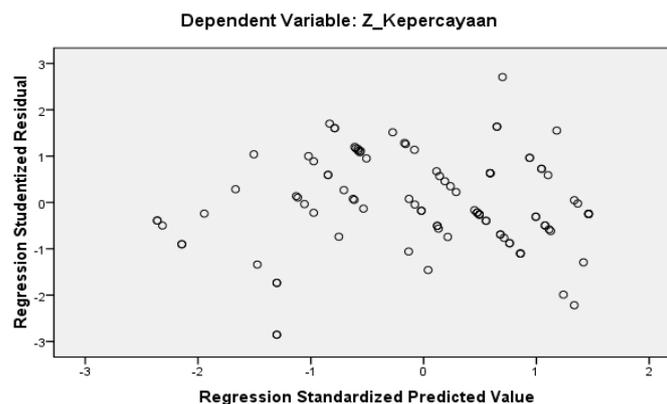
No	Variable	Tolerance	VIF	Explanation
1.	Quality of Public Governance	0,145	6.911	<b>Non Multicollinearity</b>
2.	Accountability	0,162	6.190	<b>Non Multicollinearity</b>
3.	Effectiveness	0,215	4.647	<b>Non Multicollinearity</b>

Source: Secondary data processed (2019)

Multicollinearity testing can be determined by looking at the VIF and tolerance values obtained. If the tolerance value is greater than 0.10 and the VIF value is smaller than 10, it can be concluded that there is no multicollinearity. From the test results it is known that all VIF values on the variable Quality of Public Governance, Accountability, and Effectiveness are smaller than 10 and the tolerance value is greater than 0.10 so it is concluded that there is no multicollinearity.

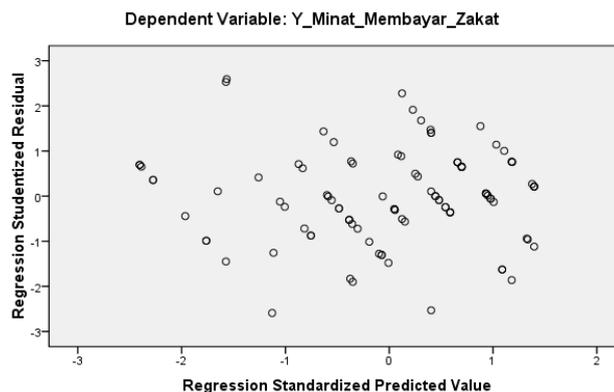
• *Heteroscedasticity Test*

Heteroscedasticity test is performed to test whether in the regression model there is an unequal variation in residuals from one observation to another. A good regression model is homokedasticity or not heteroscedasticity. Heteroscedasticity test in this study was tested with scatterplots. Heteroscedasticity Test on Quality of Public Governance, Accountability, and Effectiveness of Trust can be seen in the table below:



**Figure 2. Heteroscedasticity Test Model 1**

Heteroscedasticity test results of model 1 of the variables Public Governance Quality, Accountability, and Effectiveness of Trust show that the points are scattered above and below zero. The points spread and do not form certain patterns that are regular so that it can be concluded that in the regression model heteroscedasticity does not occur.



**Figure 3. Heteroscedasticity Test Model 2**

Heteroscedasticity test results of model 2 of the variables of Public Governance Quality, Accountability, and Effectiveness of Zakat Paying Intents show that the points are spread above and below zero. The points spread and do not form certain patterns that are regular so that it can be concluded that in the regression model heteroscedasticity does not occur.

**d) Moderation Test Results**

- *The Effect of Public Governance Quality Variables, Accountability and Effectiveness (X) on Trust Variables (Z)*

The results of testing the influence of the variable Public Governance Quality, Accountability, and Effectiveness (X) on Trust (Z) has an  $r^2$  of 0.844 or a coefficient of determination (KD) of 84.4. These results explain that the results of testing the effect of the variable Public Governance Quality, Accountability, and Effectiveness (X) contributed 84.4% of the effect on the variable Trust (Z).

Based on the results of statistical calculations the influence of Public Governance Quality (X1) on the Trust variable (Z) shows a  $t$  count of 0.768, a  $p$ -value of 0.445 and a coefficient (beta) of 0.095.  $T$  test results illustrate that  $t$  count is smaller than  $t$  table ( $0.768 > 1.984$ ). Based on the  $P$ -Value where the calculation results show that the  $P$ -Value is greater than the significance value ( $0.445 > 0.05$ ). These results can be explained that the value of  $t$  is greater than  $t$  table and the  $p$ -value is greater than the significance value, and the coefficient (beta) has a positive number, the result is not significant and positive. These results indicate that the variable quality of public governance (X1) has a positive and not significant effect on trust (Z).

Furthermore, the results of the statistical calculation of the influence of the Accountability variable (X2) on the variable Trust variable (Z) show a  $t$  count of 5,542, a  $p$ -value of 0,000 and a coefficient (beta) of 0,624.  $T$  test results illustrate that  $t$  count is greater than  $t$  table ( $5,542 > 1,984$ ). Based on the  $P$ -Value where the calculation results show that the  $P$ -Value is smaller than the significance value ( $0,000 > 0.05$ ). These results can be explained that the  $t$ -value is greater than  $t$ table and the  $p$ -value is smaller than the significance value, and the coefficient (beta) has a positive number, the results are significant and positive.

These results indicate that the Accountability variable (X2) has a positive and significant effect on Trustworthiness (Z).

Furthermore, the statistical calculation results of the influence of the Effectiveness variable (X3) of trust (Z) show a tcount of 3.649, a p-value of 0,000 and a path coefficient (beta) of 0.389. T test results illustrate that tcount is greater than t table ( $3.649 > 1.984$ ). Based on the P-Value where the calculation results show that the P-Value is smaller than the significance value ( $0,000 < 0.05$ ). These results can be explained that the t-value is greater than ttable and the p-value is smaller than the significance value, and the coefficient (beta) has a positive number, the result is significant and positive. These results indicate that the Effectiveness variable (X3) has a positive and significant effect on Trustworthiness (Z).

- *Path coefficient Influence Variable Quality of Public Governance, Accountability and Effectiveness (X) on PITI Members' Intention to Pay Zakat at Zakat Institutions (Y) in Trust Moderation (Z)*

The results of testing the influence of variables X and Z on Y have  $r^2$  of 0.866 or a coefficient of determination of 86.6. This explains that the results of testing the influence of the variables X and Z contributed an influence of 86.6% on the Y variable.

Based on the results of statistical calculations the influence of the variable X1 on the Y variable on the t test results can be explained that the t-count is smaller than t-table and the p-value is greater than the significance value, and the coefficient (beta) has a positive number, the results are significant and positive. These results indicate that the variable Quality of Public Governance (X1) has a positive and not significant effect on the intention of PITI Members Paying Zakat at Zakat Institutions (Y).

Furthermore, the statistical calculation results of the influence of the variable X2 on Y on the t test results can be explained that the t-value is greater than t-table and the p-value is smaller than the significance value, and the coefficient (beta) has a positive number, the results are significant and positive. These results indicate that the Accountability variable (X2) has a positive and significant effect on the PITI Members' Paying Zakat Intention at the Zakat Institution (Y).

Furthermore, the statistical calculation results of the influence of the X3 variable on Y on the t test results can be explained that the t-value is greater than t-table and the p-value is smaller than the significance value, and the coefficient (beta) has a positive number, the results are significant and positive. These results indicate that the Effectiveness variable (X3) has a positive and significant effect on the intentions of PITI Members Paying Zakat on Zakat Institutions (Y).

Furthermore, the results of the statistical calculation of the effect of the variable Z on Y on the t test results can be explained that the t value is greater than t table and the p-value is smaller than the significance value. So, it can be concluded that there is a significant influence of Trust (Z) on the Intention to Pay Zakat (Y).

#### **e) Provision of the Research Model**

Goodness off Fit test uses the coefficient of determination ( $r^2$ ) total of two equations. Equation 1 (first) obtained  $r^2$  value of 0.844 and equation 2 (second) obtained  $r^2$  of 0.866. The following are the model resolutions obtained by formulas:

$$\begin{aligned}
 r^2 \text{ model} &= 1 - (1 - r^2_{1}) (1 - r^2_{2}) \\
 &= 1 - (1 - 0,844) (1 - 0,866) \\
 &= 1 - (0,156) (0,134) \\
 &= 0.979 \text{ or } 97.9\%
 \end{aligned}$$

The result of the model assessment calculation is 97.9%, this explains that the contribution of the model to explain the indirect structural relationship of the three variables studied is 97.9% and the rest is explained by other variables not included in the model. Thus, the indirect path analysis model is 97.9% so that Trust can be a moderating variable on the Quality of Public Governance, Accountability, and Effectiveness of PITI Members' intentions in paying zakat at Zakat Institutions.

**f) Direct and Indirect Effects in Moderation Regression Analysis**

Through the analysis of moderation regression analysis can be explained the magnitude of the moderation coefficient on each relationship of two variables, where the relationship has a direct and indirect effect. The direct effect is the influence of the independent variable on the effect of the dependent variable directly without passing through other variables. Indirect effect is the effect of the independent variable on the dependent variable through other variables. The results of the calculation of direct and indirect effects are presented in table 12 below:

**Table 12. Test Results of Direct and Indirect Relations**

Effect of Variables	Direct Effects	Indirect Effects Through Y	Significance
X1 against Z	0,095		
X2 against Z	0,624		
X3 against Z	0,389		
X1 against Y	0,021	<b>0,021x0,371=0,0779</b>	0,000
X2 against Y	0,328	<b>0,328x0,371=0,121</b>	0,000
X3 against Y	0,271	<b>0,271x0,371=0,1005</b>	0,000

**g) Indirect Influence**

- *The indirect effect of X1 on Y is moderated by Z*

The results of the calculation of the Public Governance Quality variable showed a coefficient value of 0.0779 so that the indirect effect was significant. Thus, it can be concluded that the Trust variable is able to moderate the influence of Public Governance Quality on the PITI Members' Intention to Pay Zakat in Zakat Institutions.

- *The indirect effect of X2 on Y is moderated by Z*

The results of the calculation of the Accountability variable show a coefficient value of 0.121 so that the indirect effect is significant. Thus, it can be concluded that the Trust variable is able to mediate the effect of Accountability on the PITI Members' Intention to Pay Zakat on Zakat Institutions.

- *The indirect effect of X3 on Y is moderated by Z*

The results of the calculation of the Effectiveness variable showed a coefficient value of 0.1005 so that the indirect effect was significant. Thus, it can be concluded that the Trust variable is able to mediate the effect of Effectiveness on PITI Members' Intentions to Pay Zakat on Zakat Institutions.

### **3.3.Discussion**

#### **a) Direct Effect of Quality of Public Governance, Accountability, and Effectiveness on PITI Members' Intention in Paying Zakat on Zakat Institutions**

The results of statistical calculations on the influence of Public Governance Quality (X1), Accountability (X2), and Effectiveness (X3) on PITI Members' Paying Zakat Members' Intentions on Institutions (Y) indicate that the variable Public Governance Quality does not have a significant effect on the variable Intentions to Pay Zakat, Accountability significantly influence the variable intention to pay Zakat, and Effectiveness also significantly influence the variable intention to pay Zakat. Furthermore, in testing the indirect effect between the Quality of Public Governance, Accountability, and Effectiveness on the Intention to Pay Zakat through Trust shows the results of the indirect effect is significant. Thus it can be concluded that the application of Public Governance Quality, Accountability, and Effectiveness will also increase the PITI Members' Intention to Pay Zakat to Zakat Institutions.

Quality of Public Governance is a very broad concept, and operates at every level, such as households, villages, cities, countries, regions or the world. Quality Public governance represents more than a means to provide shared goods because it can be related to the capacity of government to help the ability of its citizens to achieve individual satisfaction and material well-being. In relation to muzakki's intention to make zakat payments, the quality of public governance with a broad concept has not yet influenced Muzakki's intention to make zakat payments. Trust in zakat institutions in this study is defined as the willingness or interest of muzakki to use zakat institutions. Aside from fostering a sense of trust in the community, zakat funds collected and distributed will increase and be optimal in their utilization.

#### **b) Indirect Effects of Public Governance Quality, Accountability, and Effectiveness on PITI Members' Intention to Pay Zakat on Zakat Institutions with Trust as a Moderator variable**

In testing the indirect effect between the quality of public governance on the intention of PITI members paying zakat on trust-moderated Zakat Institutions, the calculation results show that the indirect effect is significant. Accountability to PITI Members' Intention to Pay Zakat at a Trust-moderated Zakat Institution, the calculation results show that the indirect effect is significant. Effectiveness of PITI Members' Intention to Pay Zakat on Lembaga Zakat through Trust, the calculation results show that the indirect effect is significant. Thus it can be concluded that the implementation of Public Governance Quality, Accountability, and Effectiveness will also increase the PITI Members' Intention to Pay Zakat to Zakat Institutions with Trust acting as a moderator variable.

### **4. Conclusion**

Based on the results of data analysis and discussion, it can be concluded that the Quality of Public Governance does not significantly influence Trust and PITI Members' intentions to pay

zakat at Zakat Institutions. Whereas the quality of accountability and the quality of effectiveness have a significant influence on Trust and the intention of PITI Members paying zakat at Zakat Institutions.

Based on the results of this study, the authors suggest that amil zakat institutions pay more attention to their performance related to accountability and effectiveness in order to increase the participation of members and the public in the commitment to pay zakat. So that trust in amil zakat institutions can increase which will then increase the intention to pay zakat. Furthermore, advice is also given to further research to further expand the analysis to other factors that can influence the intention of muzakki in paying zakat.

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