



THE INFLUENCE OF ACCOUNTABILITY TRANSPARENCY AND AMIL LITERACY ON MUZAKKI'S TRUST IN PAYING ZAKAT IN PALOPO CITY (Empirical Study of BAZNAS Palopo City)

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Abstrak

Baznas yang memiliki akuntabilitas yang baik, transparansi yang baik dan literasi amil yang baik sehingga dapat kondusif cenderung mampu meningkatkan kepercayaan muzakki secara efektif. Tujuan penelitian ini adalah untuk mengevaluasi bagaimana kepercayaan muzakki dipengaruhi oleh akuntabilitas, transparansi, dan literasi amil. Muzakki di Kota Palopo menjadi populasi penelitian yang berjumlah 115 responden, dan diambil sampel dari keseluruhan populasi. Kuesioner online digunakan untuk mengumpulkan data primer untuk penelitian kuantitatif ini. yang dianalisis menggunakan aplikasi SPSS 25, dengan menggunakan pendekatan analisis data seperti uji instrumen, pengujian regresi linier berganda, dan uji hipotesis. Hasil uji-t menunjukkan bahwa akuntabilitas berpengaruh signifikan dan positif terhadap kepercayaan muzakki. Selain itu, transparansi dan literasi amil berpengaruh positif. Sementara itu, uji-f menunjukkan bahwa secara simultan, akuntabilitas, transparansi, dan literasi amil berpengaruh positif dan signifikan terhadap kepercayaan muzakki.

Kata Kunci: Akuntabilitas, Transparansi, Literasi Amil, Kepercayaan Muzakki

Abstract

Baznas that has good accountability, good transparency and good amil literacy so that it can be conducive tends to be able to increase muzakki trust effectively. The purpose of this study is to evaluate how muzakki trust is influenced by accountability, transparency, and amil literacy. Muzakki in Palopo City became the research population totaling 115 respondents, and a sample of the entire population was taken. Online questionnaires were used to collect primary data for this quantitative research. which were analyzed using the SPSS 25 application, using data analysis approaches such as instrument testing, multiple linear regression testing, and hypothesis testing. The t-test results show that accountability has a significant and positive effect on muzakki trust. In addition, transparency and amil literacy have a positive effect. Meanwhile, the f-test shows that simultaneously, accountability, transparency, and amil literacy have a positive and significant effect on muzakki trust.

Keywords: Accountability, Transparency, Amil Literacy, Muzakki Trust

INTRODUCTION

In terms of organizing zakat, the public still does not view the National Amil Zakat Agency (BAZNAS) as the main authority. There are still many muzakki who question the transparency, accountability, and literacy of zakat-related organizations. This indicates that most people still want zakat to be implemented in an open and transparent manner. Islamic law sets standards for individuals who are considered amil zakat. This means that they must adhere to Islam, have reached aqil baligh, have knowledge of zakat law, be honest, and have a good soul Riyaldi & Yusra, 2020).

accountability In a framework, a form of responsibility for the Zakat Management Institution to show its obligations to the general public. The public will become more trusting as a result. Trust is defined as the level of confidence in anything. When a person's trust has been established, it will encourage him to pay zakat (Kabib et al., 2021) Accountability of zakat management institutions is intended to foster mutual trust and a more inclusive society. The high level of trust will encourage more active participation in zakat payment, while the high level of accountability will encourage more active participation in zakat payment can have a positive impact on muzakki trust.

transparency in zakat distribution, Muzakki (those who pay zakat) often wonder where their zakat money goes and how it is used. Without clear information, they may lose trust. Good muzakki interest and trust in the zakat management organization Badan Amil Zakat or known as Lembaga Amil Zakat, exists because of the transparency of the financial statements provided and the quality of services provided by employees to muzakki (Amalia & Widiastuti, 2020).

Amil literacy in Badan Amil Zakat Nasional (BAZNAS) is important to ensure amil can perform their duties properly. Amil literacy can improve amil's competency in managing zakat, infaq, and sadaqah, Low Understanding of Zakat Many amil may not have a deep understanding of the concept of zakat, related laws, and how it is managed. This can lead to errors in the management of zakat. Problems that often occur in Amil literacy Lack of Managerial Skills, Amil who lack training in managerial skills can have difficulty in managing zakat funds effectively. This includes planning, implementing, and evaluating zakat distribution programs.

Poor Governance, if amil literacy that does not understand the principles of good governance, such as transparency and accountability can reduce the level of trust of muzakki and the receipt of zakat. Understanding the Target Recipients of Amil is very important, because it is difficult to identify and select the right target recipients of zakat, so that the maximum benefits of zakat cannot be felt by people in need. low public trust in zakat management institutions can lead to a lack of trust of muzakki in paying zakat at BAZNAS, so that the available zakat data does not clearly illustrate the existence of zakat payments. (Pertiwi, 2020).

This study aims to examine the effect of transparency, accountability, and amil literacy on muzakki trust, as well as the three which include accountability, transparency, and amil literacy on muzakki trust in BAZNAS Palopo City. This research is expected to provide useful information and insights for BAZNAS in its efforts to increase muzakki trust. In addition, it is hoped that the results of this study can be a reference and provide further information for future researchers.

THEORETICAL FOUNDATION

Trust Theory

Trust Theory is a framework that explains how people form and evaluate trust in various situations and contexts. The theory is based on the idea that trust is the basis for higher functioning in all human systems. Trust is the ability or another group to carry out tasks and fulfill obligations to each other.

Factors contributing to trust According to trust theory, trust is based on three main factors, namely ability, benevolence and integrity. The role of trust is to bind relationships between people. High trust can make a group or organization more creative, innovative, dynamic, and effective. Rapid trust theory is a form of trust that occurs in temporary organizational structures. The use of trust theory can be used to infer trust and can serve as a foundation for decision-making frameworks. The relationship between trust theory and the variables in this study is that this theory explains how trust is formed in the relationship between parties - parties involved. In this context, the relationship between muzakki (who give zakat) and amil (who manage zakat) is very important. Factors such as accountability, transparency, and amil literacy will affect the level of muzakki's trust in amil and zakat institutions.

Accountability in Zakat Management

As stated (O. P. Zakat, 2021) accountability can be interpreted as the willingness of individuals or organizations to comply with the actions concerned. Accountability serves as a reminder for individuals and organizations regarding authorized activities so that they can be used for public needs and prevent activities for personal needs. The first purpose of

accountability is to serve Allah, and the second purpose is to serve those who are members of the Islamic organizations mentioned above. The implementation of accountability can be classified as worship to Allah SWT, where an Islamic or Islamic organization expresses its gratitude to Allah SWT by carrying out His will and upholding His laws.

Transparency in Zakat Management

According to Government Accounting Standards in Government Regulation Number 24 of 2005, transparency is the dissemination of accurate and impartial information to the general public regarding the financial condition of a particular entity, assuming that the public has the capacity to understand it in a clear and concise manner and fully appreciates the government's response to disclosed resources and complies with the Laws. Transparency is the ability of an organization to provide information related to public day activities to individuals responsible for providing information. Based on the analysis above, transparency in the context of zakat is not only providing information about the operations of a particular organization, but also making it easy for the wider community to access the information they need (Pustaka et al., 2018).

Ultimately, an organization that is active and dedicated to community service will gain the support and trust of all community members to work together to achieve the goals of each program.

Amil Literacy

Amil literacy is defined as the ability to write, read, and write clearly that everyone must have, as well as the ability to understand about zakat and access zakat information and knowledge (Yenti & Iska, 2023). The definition of literacy used to be

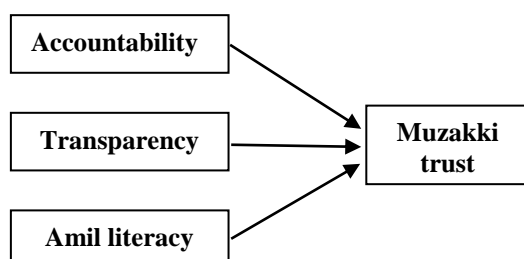
limited to a person's ability to read and write, but along with the changing times, literacy now includes broader skills than just reading and writing. The assessment of muzaki and waqif regarding whether or not: (1) fulfill their commitment will be influenced by their zakat literacy level. zakat or not, and if their zakat payment is perfect in terms of accurate calculation and using a stronger calculation basis (2) the distribution channel they choose, including whether they pay zakat to individuals or public bodies (3) whether they want to donate money or not (4) Waqf distribution to official institutions or not.

Muzakki Trust

Muzakki is a term for Muslims who are obliged to pay zakat because their property ownership has reached nisab and haul, Trust is also known as trust or belief, is the belief that another person or group of people has the same values (P. P. Zakat et al., 2021). Zakat funds collected and distributed should be utilized as well as possible, in addition to building public trust.

Thus, if people trust zakat institutions, then they will be willing and able to give zakat to zakat institutions. The trust of muzakki to the amil zakat institution (LAZ) can increase if the institution provides a good image. if zakat has been communicated to the responsible party, then muzakki will be honest and respect the work of amil.

Model Penelitian



Hypothesis

Hypotheses are evidence that is not yet real and which must be proven through a valid evidence approach. In writing this research, the hypothesis made is still a temporary guess from the formulation of the problem that has been formulated previously, namely:

H1: It is suspected that accountability has a positive and significant effect on muzakki trust in BAZNAS Palopo City.

H2: It is suspected that transparency has a positive and significant influence on muzakki trust in BAZNAS Palopo City.

H3: It is suspected that amil literacy access has a positive and significant influence on muzakki trust in BAZNAS Palopo City.

H4: It is suspected that transparency, accountability, and amil literacy are believed to have a positive and significant effect on the level of trust of BAZNAS Palopo City muzakki.

METHODS

This study uses a quantitative approach with the aim of examining the effect of accountability, transparency, and amil literacy on muzakki trust in paying zakat in Palopo City. The location of this research is BAZNAS Palopo City with a research period lasting from October to January 2025. The population in this study were muzakki domiciled in Palopo City, with a total population of 115 people who were also used as research samples using the census method, namely taking the entire population as research samples.

The data used in this study are primary data obtained through distributing questionnaires directly to respondents. The questionnaire used is based on a Likert scale to measure accountability variables, transparency, amil literacy, and muzakki

trust. The research instruments used have been tested for validity and reliability to ensure that the data collected are reliable and worthy of further analysis.

The data analysis techniques used in this study include validity test, reliability test, multiple linear regression analysis, and hypothesis testing through t test and f test. Data processing was carried out using the SPSS 25 application. The regression equation used in this study is:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

where Y is muzakki trust, X_1 is accountability, X_2 is transparency, X_3 is amil literacy, and e is an error factor. The t test is used to determine the effect of each independent variable on the dependent variable partially, while the f test is used to determine the effect of accountability, transparency, and amil literacy simultaneously on muzakki trust.

With the method used, this research is expected to provide a deeper understanding of the factors that influence the level of trust of muzakki towards zakat management institutions, especially in Palopo City. The results of this study are expected to be taken into consideration for BAZNAS in improving transparency, accountability, and amil literacy in order to increase public trust in paying zakat through official institutions.

RESEARCH RESULTS AND DISCUSSION

Validity Test

Table 1. Validity Test Results

Variables	Item	R Count	R table	Desc
Accountability (X1)	A1	0,500	0,1832	Valid
	A2	0,699	0,1832	Valid
	A3	0,773	0,1832	Valid
	A4	0,706	0,1832	Valid
	A5	0,771	0,1832	Valid
	A6	0,718	0,1832	Valid
Transparency (X2)	T1	0,773	0,1832	Valid
	T2	0,575	0,1832	Valid
	T3	0,299	0,1832	Valid
	T4	0,781	0,1832	Valid
	T5	0,812	0,1832	Valid
	T6	0,429	0,1832	Valid
	T7	0,323	0,1832	Valid
Account Literacy (X3)	AL1	0,909	0,1832	Valid
	AL 2	0,886	0,1832	Valid
	AL 3	0,917	0,1832	Valid
	AL 4	0,908	0,1832	Valid
	AL 5	0,906	0,1832	Valid
	AL 6	0,286	0,1832	Valid
	AL 7	0,265	0,1832	Valid
Muzakki Trust (Y)	MT1	0,680	0,1832	Valid
	MT 2	0,582	0,1832	Valid
	MT 3	0,662	0,1832	Valid
	MT 4	0,719	0,1832	Valid
	MT 5	0,570	0,1832	Valid
	MT 6	0,614	0,1832	Valid
	MT 7	0,758	0,1832	Valid
	MT 8	0,656	0,1832	Valid

Source: Data processed by SPSS 25

Based on the information in Table 1, it can be concluded that each question on this research instrument is valid because it has $R \text{ count} > R \text{ table}$.

Reliability Test

Table 2. Reliability Test

Variabel	Cronbach's Alpha	Nof Items	Description
Accountability (X1)	0.790	6	Reliabel
Transparency (X2)	0.663	7	Reliabel
Amil Literacy (X3)	0.883	7	Reliabel
Muzakki Trust (Y)	0.806	8	Reliabel

Source: Data processed by SPSS 25

Table 2 shows the Cronbach's Alpha value for the Accountability (X1), Transparency (X2), Amil Literacy (X3), and Muzakki (Y) variables of 0.790, 0.663, and 0.883, respectively. Because each variable tested has a Cronbach's value if alpha is greater than 0.60, it can be concluded that all variables in this study are reliable

Multiple Linear Regression Analysis

Table 3. Multiple linear regression analysis test

Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	11,045	2,513		4,395	,000
	Accountability (X1)	,528	,131	,433	4,043	,000
	Transparansi (X2)	,412	,132	,336	3,111	,002
	amil Literacy (X3)	,109	,045	,159	2,434	,017

Source: Data processed by SPSS 25

Based on the results of data processing in table 3. Then it can be seen that the regression equation is: $Y = (11.045 + 0.528 X1 + 0.412X2 + 0.109 X3 + e)$

The multiple linear regression analysis can be interpreted as follows:

1. The constant value of 11,045 is positive, which means that if there are no accountability, transparency, and amil literacy variables with muzakki trust worth (0), then the value of 13 muzakki trust remains at 11,045.
2. The accountability coefficient value of 0.528 is positive, which means that there is an influence between accountability and muzakki trust of 0.528.
3. The transparency coefficient value of 0.412 is positive, which means that there is an influence between transparency and muzakki trust of 0.412.
4. The coefficient value of amil literacy of 0.109 is positive, which means that there is an influence between amil literacy and muzakki trust of 0.109.

From the description above, it can be concluded that all independent variables Accountability (X1), Transparency (X2) and Amil Literacy (X3) have positive coefficients. This indicates that all independent variables in this study have a direct relationship and influence on the dependent variable.

Hypothesis

T test

Table 4. Test t

Model		Unstandardize d B	Coefficiens Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	11,045	2,513		4,395	,000
	Accountability (X1)	,528	,131	,433	4,043	,000
	Transparency (X2)	,412	.132	,336	3,111	,002
	Amil literacy (X3)	,109	,045	,159	2,434	,017

Source: Data processed by SPSS 25

Based on the table above, the following results are obtained:

1. The results of this study indicate that the accountability variable has a T count of $4.043 > T$ table -1.658 and a significance level of $0.000 < 0.05$. This means that accountability has a positive and significant effect on Muzakki's trust.
2. The results in this study show that the transparency variable has a T value of $3.111 > T$ table -1.658 and a significant significance level of $0.002 < 0.05$. This means that transparency has a positive and significant effect on muzakki trust.
3. The results in this study show that the Amil Literacy variable has a T value of $2.434 > T$ table -1.658 and a significance level of $0.017 < 0.05$. Thus, it means that amil literacy has a positive and significant effect on muzakki trust.

F test

Table 5. F test

ANOVA ^a						
Model		Sum of squares	df	Men Square	F	Sig.
1	Regression	17,396	3	5,799	3,112	.029 ^b
	Residul	206,837	111	1,836		
	Total	224,233	114			

Source: Data processed by SPSS 25

The calculation results of table 5. It is known that simultaneously the effect of accountability, transparency, and amil literacy on muzakki trust has a calculated F value of $3.112 > F$ table 2.454 and a significance value of $0.029 < 0.05$, it can be concluded that

simultaneously accountability, transparency and amil literacy have a positive and significant effect on muzakki trust.

Discussions

1. The impact of accountability on muzaki trust in Palopo City. Based on the results of the study, the independent variable accountability has a positive and significant effect on the dependent variable. This shows that if hypothesis 1 of this study is true, it can be proven that accountability affects the trust of muzakki. This means that the more accountability increases, the trust of muzakki will also increase. This is in line with research conducted (Nofitasari, 2020). Which shows that accountability has a positive impact on muzakki trust, and zakat organizations must be transparent and committed in all their activities when collecting zakat. Thus, there is a high level of public trust to pay or return their zakat to the zakat institution. Accountability refers to an activity or activities that produce significant results.

2. The impact of transparency on muzaki trust in Palopo. Based on the results showed that the independent variable transparency has a positive and significant effect on the dependent variable muzakki. The results showed that the second hypothesis of this study was proven, which supports the idea that transparency has a negative impact on muzakki trust. The results of this study are in accordance with previous research conducted by Then this research (Rahayu et al., n.d.) shows that transparency has a significant effect on muzakki trust.

3. The effect of amil literacy on muzakki trust in Palopo City. From the results of this study it can be explained that the independent variable of amil literacy has a positive and significant effect on the

dependent variable of muzakki trust. These results indicate that hypothesis 3 of this study is accepted, this proves that amil literacy has an effect on muzakki trust. which means that the more amil literacy increases, the higher the muzakki trust Research conducted (Avian & Asrori, 2021) says that amil literacy has a positive effect on muzakki trust Because by mastering literacy regarding zakat management institutions, they will know about everything in zakat institutions, so that this will generate trust in zakat management institutions. Thus, muzaki consider that mastering literacy about zakat management institutions alone is able to help muzaki to trust zakat management institutions properly. Then the research (Saraswati & Larasati, 2021) said that amil literacy has a positive influence on muzakki trust, if the community is more literate in reading, understanding, analyzing, and interacting with information about zakat, it will also increase muzakki trust among employees of the institution.

4. The effect of accountability, transparency, and amil literacy on muzakki trust in Palopo City. Based on the results of data testing in SPSS, the research on the effect of accountability, transparency, and amil literacy on muzakki trust in Palopo City is stated to have a positive and significant effect, so hypothesis 4 In this study, it has been determined that these findings are based on the findings (Nugroho et al., 2024) which state that BAZNAS employees with good accountability, transparency, and amil literacy will show a level of muzakki trust while BAZNAS employees with less supportive accountability, transparency, and amil

literacy tend to have low muzakki trust. Accountability, transparency, and amil literacy can be improved by encouraging employees to feel motivated to achieve goals successfully, which in turn will lead to increased muzakki trust.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research that has been carried out, it can be concluded that accountability, transparency, and amil literacy have a positive and significant influence on muzakki's trust in paying zakat at BAZNAS Palopo City. This finding is supported by the results of the t-test, where accountability ($t = 4.043$; $p < 0.001$), transparency ($t = 3.111$; $p = 0.002$), and amil literacy ($t = 2.434$; $p = 0.017$) each significantly influence muzakki trust. In addition, the F-test value of 3.112 with a significance level of 0.029 also confirms that these three variables simultaneously affect muzakki trust.

Theoretically, this study strengthens the Trust Theory, which states that trust is built upon ability, benevolence, and integrity. Accountability and transparency reflect the integrity and openness of zakat management institutions, while amil literacy represents the ability and competence of zakat officers (amil) in carrying out their duties in accordance with sharia and professional standards. These elements are essential in building muzakki's confidence in the institution's credibility and integrity.

From a practical standpoint, this research implies that zakat management institutions, particularly BAZNAS Palopo City, need to maintain and improve governance practices through transparent reporting, accountable program execution, and continuous capacity building for amil. Sustainable efforts such as regular public

disclosure of financial reports, open communication channels with muzakki, and periodic amil training programs can enhance public trust and encourage greater participation in zakat payments through official institutions.

The theoretical implication of this research is to strengthen the concept of trust in zakat management, where transparency, accountability, and amil literacy are factors that can increase muzakki trust in zakat institutions. Meanwhile, practically, this research can be a reference for BAZNAS and other zakat management institutions in improving the quality of zakat governance through strengthening aspects of accountability, transparency, and amil competence. Thus, it is expected that public participation in paying zakat through official institutions will increase.

For future research, it is recommended to broaden the scope by incorporating other relevant variables such as service quality and digitalization of the zakat system, as these factors are increasingly important in the context of modern zakat management. These additions are expected to provide a more comprehensive understanding of the elements that influence muzakki trust.

Moreover, future studies may consider employing qualitative or mixed-method approaches. A qualitative approach would allow researchers to explore in depth the subjective experiences, perceptions, and motivations of muzakki, which are often not fully captured through quantitative instruments. Meanwhile, a mixed-method approach combines the strengths of both quantitative and qualitative data, offering a more holistic view and enabling triangulation of findings. These methodological alternatives can uncover nuanced insights into the dynamics of trust

formation in zakat institutions, particularly in diverse socio-cultural contexts.

From the practical side, BAZNAS Palopo City can continue to improve accountability and transparency in zakat management, one of which is by providing financial reports that are easily accessible to the public and educating muzakki about the

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importance of paying zakat through official institutions. In addition, increasing amil literacy can be done through continuous training so that amil have a deeper understanding of zakat governance in accordance with sharia principles and modern management.

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