Effect of Transparency and Accountability on Muzaki Loyalty through Muzaki Satisfaction as an Intervening Variable at the Amil Zakat Institution (LAZ) in Indonesia

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Abstract
The primary item that needs to be discussed and pursued is the increasing number of people who pay zakat (muzaki). This is meant to maximise the role of zakat in reducing poverty in Indonesia. This study used muzaki satisfaction as an intervening variable to examine the influence of transparency and accountability on muzaki loyalty. Muzaki of the Amil Zakat Institute, Nurul Hayat Tuban, was the focus of this study. In this study, 48 people were gathered through an offline distribution in the Tuban district. SPSS version 25 was used to analyse the questionnaire responses. This study indicates that Muzaki’s satisfaction is significantly influenced by direct (partial) transparency. Accountability does not influence muzaki satisfaction when applied directly. Transparency does not influence muzaki loyalty in the short-term. Direct responsibility does not influence muzaki loyalty. Muzaki’s satisfaction directly influences loyalty. Muzaki satisfaction can improve muzaki loyalty by mediating (intervening) transparency. Furthermore, muzaki satisfaction is incapable of mediating (intervening) accountability in muzaki loyalty.

Keywords: Transparency, accountability, muzaki’s satisfaction, muzaki’s loyalty, amil zakat institutions

INTRODUCTION
Poverty is a problem that has not been resolved properly until now. Various government efforts to distribute aid have been conducted annually to reduce and overcome poverty. However, these efforts did not yield significant results. When Islam was present, every Muslim knew the term zakat as a form of distributing wealth. Every Muslim (who is able) has the obligation to pay zakat (fitrah) which is contained in the five pillars of Islam, and every Muslim believes in it (Lubis et al., 2018).

Based on data from the Indonesian Central Statistics Agency, the total poor population in March 2021 was 10.14%, or equivalent to 27.54 million people (Fikri & Najib, 2021). The total Muslim population of Indonesia is 87.2%, or more than 207 million Muslims (Yuliafitri & Khoiriyah, 2016). Of course, this condition explains why Indonesia has a very large potential for zakat funds that can be managed to become one of the instruments to overcome poverty in this country.
Vice president Ma'ruf Amin said that the potential for zakat in Indonesia as of April 2021, reached more than 300 trillion, while the realisation of funds raised only reached 71.4 trillion with more than 85 percent of zakat collected through unofficial zakat management organisations (Aldila, 2021). From this information, it can be concluded that the opportunity to collect Zakat funds is still very large. Therefore, it is necessary for the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ) to make every effort to provide direction to the community in distributing their zakat funds so that they can be properly collected and managed. Therefore, increasing the number of people who pay zakat (muzaki) is the main thing that needs to be considered and continues to be pursued, without muzaki, however, zakat funds cannot be distributed, and efforts to maintain muzaki to always pay zakat to the official LAZ are important thing to do.

Maintaining muzaki in paying his zakat funds is certainly not only an easy matter, but also part of the nature of the amil mandate for the entrustment of the people that must be distributed; that way, muzaki can give confidence to LAZ until muzaki has a loyal nature. Therefore, Muzaki’s assessment of the LAZ plays an important role. For the assessment, each muzaki was based on a different perspective. One of the reasons a Muslim pays his zakat through the LAZ is satisfaction (Firdaus et al., 2012). One factor that determines the level of satisfaction is quality of service (Istikhomah & Asrori, 2019).

Service Quality can be interpreted as a form of implementation of the mandate from LAZ to muzaki. This mandate principle can be reflected in the transparency and accountability of the zakat funds that have been paid. Of course, transparency and accountability have become the principle of professionalism in bearing the mandate of muzaki (people). Therefore, it is important for LAZ to maintain the quality of its services, especially in the transparency of zakat fund allocation and recording (accountability) in LAZ operations. This professional attitude is a benchmark for muzaki’s view when paying zakat to a trustworthy LAZ.

Yuliafitri & Khoiriyah (2016) stated that transparency has a significant effect on muzaki loyalty. Jumriani (2021) stated that accountability has a positive and significant effect on muzaki loyalty. Therefore, the LAZ needs to prepare zakat financial statements with PSAK 109 as the reporting standardisation. This indicates that transparent and accountable reporting is a factor in Muzaki’s trust in LAZ (Nikmatuniayah et al., 2017).

The difference between this research and previous research was in the LAZ where the study was conducted. Namely, LAZ Nurul Hayat Tuban, which is in Delima street number 70, Kebon village Tuban regency with muzaki from different backgrounds. Therefore, this research
focuses on the effect of transparency and accountability on muzaki loyalty directly or measured by intervening variables, namely, muzaki satisfaction.

**METHOD**

This study used a quantitative approach. In the research that will be carried out, researchers will use data in the form of numbers that represent the assessment and perspective of muzaki on the performance of LAZ Nurul Hayat Tuban. In this case, the researcher hypothesises that each variable is interconnected. Therefore, the goal of this study was to measure the direct influence of each independent variable (Transparency and Accountability) on the front variable (Muzaki Loyalty) and the indirect influence of the two independent variables on muzaki loyalty through the intervening variable (mediator), namely Muzaki satisfaction.

The study population comprised all subjects. In this study, the population was all muzaki, who paid their zakat funds to LAZ Nurul Hayat Tuban, which was as many as 50 people. This data was obtained from the muzaki data report of the existing office of Nurul Hayat Tuban. The sampling technique used was *purposive sampling*, meaning that in the selection of samples, the researcher first sets special criteria in accordance with the objectives to be achieved in the study (Nikmatuniaiyah et al., 2017). The criteria used included several characteristics: 1) Domiciled in the Tuban Regency. 2) Become Muzaki for more than one year. The Tuban domicile category was chosen by researchers to map that the sample was all residents of the community residing in the Tuban regency and had been for more than one year as a criterion that was expected to be able to provide an objective view in filling out the questionnaire and knew the performance of LAZ Nurul Hayat Tuban. The data collection method used in this research is the primary data, namely, the distribution of questionnaires.

The number of 50 muzaki samples was based on the guidelines written by Roscoe (1975); in multivariate studies (including multiple linear analysis), the sample size must be ten times greater than the number of variables to be analysed. For example, if the independent variable is three and the dependent variable is two, then the sample size used is 50 samples (Nikmatuniaiyah et al., 2017). The data collection technique used in this study was to distribute questionnaires. The distribution of questionnaires was carried out by researchers directly with field officers from Nurul Hayat Tuban offline (door-to-door) when taking funds from donors while maintaining health protocols.

The measurement scale used was a Likert scale ranging from one to 1-5. Points 1 to 5 are used to measure the respondent’s perception of the phenomenon in the question, so that each respondent has five answer levels. Here is a table of operational definitions of the variables (questionnaire items).
Table 1. Operational Definition of Variables

<table>
<thead>
<tr>
<th>Variable Transparency Indicator (TR)</th>
<th>LAZ Nurul Hayat presents information on zakat distribution in a timely, open, and easily accessible manner.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The presentation report can be well understood by <em>Muzaki</em>.</td>
</tr>
<tr>
<td></td>
<td>The report submitted contains the management of zakat funds from the beginning of collection to the allocation of distribution.</td>
</tr>
<tr>
<td></td>
<td>The zakat management policy set at LAZ Nurul Hayat has been informed to <em>muzaki</em>.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Variable Accountability Indicator (AK)</th>
<th>In the report, details of the functions, responsibilities and duties of each section contained in LAZ Nurul Hayat are presented.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Each section on LAZ Nurul Hayat works honestly.</td>
</tr>
<tr>
<td></td>
<td>The performance measures that LAZ Nurul Hayat has are clear.</td>
</tr>
<tr>
<td></td>
<td>LAZ Nurul Hayat implements a system of rewarding or witnessing.</td>
</tr>
<tr>
<td></td>
<td>Regularly conducted evaluations.</td>
</tr>
<tr>
<td></td>
<td>LAZ Nurul Hayat has its own arrangements for complaints or complaints that come in.</td>
</tr>
<tr>
<td></td>
<td>LAZ Nurul Hayat periodically submits accountability reports in accordance with applicable policies.</td>
</tr>
<tr>
<td></td>
<td>The authorized institution has conducted an audit of LAZ Nurul Hayat’s accountability report.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Variable Indicators of Satisfaction Muzaki (KM)</th>
<th>The quality of service / services provided by LAZ Nurul Hayat in accordance with what <em>muzaki</em> needs.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Zakat fund allocation program offered according to <em>muzaki’s</em> wishes.</td>
</tr>
<tr>
<td></td>
<td><em>Muzaki</em> is satisfied with the comprehensive service provided by LAZ Nurul Hayat.</td>
</tr>
<tr>
<td></td>
<td>LAZ Nurul Hayat easily accessible to the public.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Variable Loyalty Indicators Muzaki (LM)</th>
<th><em>Muzaki</em> LAZ Nurul Hayat more than one year.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Routinely pay zakat at LAZ Nurul Hayat.</td>
</tr>
<tr>
<td></td>
<td>Recommend LAZ Nurul Hayat to those closest to you.</td>
</tr>
<tr>
<td></td>
<td>Not shouting offers from zakat payment programs by other LAZs.</td>
</tr>
</tbody>
</table>

Source: Yuliafitri & Khoiriyah, 2016ss

**Data Quality Test**

Validity and reliability tests were used for data quality testing. The validity test used, namely Pearson correlation, aims to assess the comparison of scores on statement items. A valid instrument is a sign that the measuring instrument used to collect data is appropriate (Amalia & Widiastuti, 2020). Testing was performed on each item of the statement by comparing the results...
of the r-count with those of the r-table. If the r-count is greater than the r-table, the data are considered valid. The reliability test in this study was used to calculate the Cronbach's alpha. A variable is considered reliable if the reliability test results have a Cronbach’s alpha value of > 0.60 (Maity et al., 2014).

Descriptive Analysis

Descriptive analysis is a statistical technique used to analyse, simplify, describe, and present sample data in an orderly form to make it easier for readers to understand. With this analysis, we hope to provide an overview of the data distribution with measurements of each variable. Descriptive statistics were used to determine the average count and standard deviation of the influence of free variables (transparency, accountability, and muzaki satisfaction) on bound variables, that is, muzaki loyalty (Jumriani, 2021).

Test Classical Assumptions

The assumptions of the classical regression model include problems of normality, multicollinearity, heteroskedasticity, and autocorrelation. If all these assumptions are met, it will produce an estimator that is linear, unbiased, and has minimum variance (Harizanto, 2020). The classical assumptions used in the study were normality, multicollinearity, and heteroscedasticity tests. Normality was tested using the Kolmogorov-Smirnov test. Then, a multicollinearity test was carried out by looking at the tolerance value and Variance Inflation Factor (VIF). The heteroscedasticity test was performed using scatterplot charts and reinforced by the Glejser method.

Hypothesis Test

Hypothesis testing was performed using the multiple linear regression method, coefficient of determination, partial test (t), and simultaneous test (F). Path analysis techniques were used to test the hypotheses of this study. Path analysis is a method that aims to calculate the direct influence of free variables on bound variables and the indirect influence of free variables on the variables through intervening variables (mediators).

The analysis of this path was performed twice. Model I was analysed to calculate the magnitude of the influence of the independent variables, namely transparency (X₁) and accountability (X₂), on the mediation variables, namely muzaki satisfaction (Y). Meanwhile, Model II was carried out to measure the direct influence of transparency (X₁), accountability (X₂), and muzaki satisfaction (Y) on bound variables, namely muzaki loyalty (Z), and to measure the indirect influence of transparency (X₁) and accountability (X₂) on muzaki loyalty (Z) through muzaki satisfaction (Y) as an intervening variable.
RESULT

Validity Test Results and Reliability Test

In this test, the instrument can be assumed valid if the \( r \)-count is usable. In this study, a normal sample of 48 (\( n = 48 \)) was obtained using a sample of 50 samples and two extreme datasets with \( r \)-table = 0.284. The statement instrument in the questionnaire can be said to be valid if it has an \( r \)-count of > 0.284 (Zar, 1972). In addition, the test can be considered valid if it has a significant correlation value of \( p \)-value < 0.05 (Ghazali, 2013). After the validity test was carried out, the value of each item of the statement of each variable was obtained, namely, \( r \)-count > 0.284 and \( p \)-value < 0.05, or all statement items were valid. In the instrument reliability test, reliability can be assumed if the value of Cronbach’s alpha is > 0.6. The following are the results of the reliability test of the four variables: transparency, accountability, muzaki satisfaction, and muzaki loyalty.

Table 2. Overall variable reliability test

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transparency</td>
<td>0.891</td>
<td>Reliable</td>
</tr>
<tr>
<td>Accountability</td>
<td>0.763</td>
<td>Reliable</td>
</tr>
<tr>
<td>Muzaki’s satisfaction</td>
<td>0.602</td>
<td>Reliable</td>
</tr>
<tr>
<td>Muzaki’s loyalty</td>
<td>0.621</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

Source: data processed

Classical Assumption Test Results

First, a Normality Test was carried out to determine the value of the data distribution in a group of data or variables, and the normality test was carried out using the Kolmogorov-Smirnov test. The value of the Kolmogorov-Smirnov test results was > 0.05, and the data were normally distributed. The following is a table of the results of the normality test that has been carried out.

Table 3. Normality Test Results

<table>
<thead>
<tr>
<th>One-Sample Kolmogorov-Smirnov Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asymp. Sig. (2-tailed)</td>
</tr>
</tbody>
</table>

Source: data processed

Second, we measure the existence of multicollinearity by using the tolerance (TOL) value, namely, the magnitude of variation of free variables that are not explained by other free/independent variables. It can also be measured using the reverse method, which uses the value of the Variance Inflation Factor (VIF), which is a measure of the magnitude of the degree of variation of the free variable described by the corresponding free variable. It can be said that multicollinearity does not occur if the VIF < 10 or the TOLL > 0.10 (Purnomo, 2016). The following are the results of the VIF and TOL values after conducting the multicollinearity test.
Effect of Transparency and Accountability on Muzaki Loyalty through Muzaki…

Table 4. Multicollinearity Test Results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Collinearity Statistics</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tolerance</td>
<td>VIF</td>
<td></td>
</tr>
<tr>
<td>Transparency</td>
<td>0.481</td>
<td>2.077</td>
</tr>
<tr>
<td>Accountability</td>
<td>0.698</td>
<td>1.434</td>
</tr>
<tr>
<td>Muzaki’s satisfaction</td>
<td>0.628</td>
<td>1.592</td>
</tr>
</tbody>
</table>

Source: data processed

Third, the heteroskedasticity test is used to determine the presence or absence of deviations from the classical assumption of heteroskedasticity; that is, the presence of variant inequalities of the residual for all observations in the regression model. In heteroskedasticity tests, a good regression model is one that is homoscedastic or does not exhibit heteroscedasticity. The following are the results of the heteroscedasticity test using a scatterplot chart.

![Figure 1. Heteroskedasticity Test Scatterplot Chart](source: data processed)

The Scatterplot chart above illustrates that the dots (data) spread around number 0. The spread points appeared randomly and did not form a pattern. Thus, the research regression model is free from heteroscedasticity. To strengthen the heteroscedasticity test, the researcher conducted the next test using the Glejser method. The following are the results of the heteroscedasticity test using the Glejser method.

Table 5. Heteroskedasticity Test Results

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Sig.</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transparency</td>
<td>0.501 &gt; 0.05</td>
<td>Heteroskedasticity Free</td>
</tr>
<tr>
<td>Accountability</td>
<td>0.114 &gt; 0.05</td>
<td>Heteroskedasticity Free</td>
</tr>
<tr>
<td>Muzaki’s satisfaction</td>
<td>0.218 &gt; 0.05</td>
<td>Heteroskedasticity Free</td>
</tr>
</tbody>
</table>

Source: data processed

The basis for making decisions for the Glejser method heteroskedasticity test is that if the significance value (sig) between the independent variable and the absolute residual is > 0.05, there is no heteroskedasticity problem (Pardede & Manurung, 2014).
Descriptive Statistical Analysis of Frequency

This descriptive analysis contains an explanation of the distribution of data on the variables tested, namely transparency and accountability as independent variables, Muzaki satisfaction as intervening variables, and Muzaki loyalty as dependent/bound variables. The measurement of the average value of the data was based on the calculation of class intervals. The measurements on each statement item use a Likert scale with a range of points 1 to 5 as follows: 1 ≤ x ≤ 1.8 (Strongly disagree), 1.8 < x ≤ 2.6 (Disagree), 2.6 < x ≤ 3.4 (Neutral), 3.4 < x ≤ 4.2 (Agree), and 4.2 < x ≤ 5 (Strongly agree). The following is a summary of the results of the frequency statistical analysis.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Rata-rata Mean</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transparency</td>
<td>4.55</td>
<td>48</td>
</tr>
<tr>
<td>Accountability</td>
<td>4.24</td>
<td>48</td>
</tr>
<tr>
<td>Muzaki's satisfaction</td>
<td>4.7</td>
<td>48</td>
</tr>
<tr>
<td>Muzaki's loyalty</td>
<td>4.42</td>
<td>48</td>
</tr>
</tbody>
</table>

Source: data processed

Overall, the respondent's response, "Strongly Agree" refers to the average meaning value of each variable included in the interval class of 4.2 < x ≤ 5.

Hypothesis Test Results

Model I Analysis

This analysis included two free variables. Regression analysis was used to determine the effects of transparency (X₁) and accountability (X₂) on Muzaki satisfaction (Y). The regression equation is one of the measurements that aims to measure each of the free variables against the bound variables. The results of the regression analysis in Model I are as follows.

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>10.546</td>
</tr>
<tr>
<td></td>
<td>Transparency</td>
<td>.281</td>
</tr>
<tr>
<td></td>
<td>Accountability</td>
<td>.019</td>
</tr>
</tbody>
</table>

Source: data processed

This regression equation is based on the data processing values in Table 7, namely the values (unstandardised coefficients) as follows:

\[ Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon_1 \]
\[ Y = 10.546 + 0.281 X_1 + 0.019 X_2 + \varepsilon_1 \]

The constant (\( \alpha \)) in the regression equation of model I above shows that when the satisfaction of Muzaki (Y) is not influenced by a free variable or is equal to zero, the satisfaction of Muzaki (Y) is 10.546. Then, the regression coefficient for transparency (\( \beta_1 \)) of 0.281 indicates that
transparency (X 1) has a positive effect; when the transparency variable (X 1) increases by one unit, the muzaki satisfaction variable increases by 0.281 (28.1%) assuming the other variable is constant/fixed. Meanwhile, the regression coefficient for accountability (β 2) of (0.019) indicates that when the accountability variable (X 2) experiences a one-unit increase, at the same time the muzaki satisfaction variable increases by 0.019 (1.9%), assuming the other variable is constant or fixed.

**Coefficient of Determination (R²)**

The coefficient of determination or R squared with a value of 0-1 is a test used to measure the extent to which the model is capable of explaining the variation of dependent variables (Rahayu et al., 2019). Thus, if the value of R2 is close to 1, almost all the information needed to predict the muzaki satisfaction variable (Y) can be explained by the Transparency (X1) and Accountability (X2) variables (Sugiyono, 2016). Research now belongs to inferential research, where researchers take a sample from the population, and then interpret the test results on the sample to represent the population. Therefore, the adjusted R-squared value was used as the output of the SPSS test equipment. The results of the model I coefficient of determination test are as follows:

**Table 8. Test Results of Coefficient of Determination (R²) Model I**

<table>
<thead>
<tr>
<th></th>
<th>R Square</th>
<th>Adjusted R Square</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.372</td>
<td>.344</td>
</tr>
</tbody>
</table>

Source: data processed

Based on the data in Table 8, the adjusted R Square value was 0.344 (34.4%). The value indicates that the effect of transparency (X 1) and accountability (X 2) on muzaki satisfaction (Y) is 34.4%.

**Simultaneous Test (F)**

Furthermore, the F-test determines the degree of influence of independent variables on dependent variables simultaneously (together), or the effect of transparency (X 1) and accountability (X 2) simultaneously on muzaki satisfaction (Y) (Kabib et al., 2021). The measurements can be seen in the table below.

**Table 9. Simultaneous Test Results (F) Model I**

<table>
<thead>
<tr>
<th>Model</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>13.328</td>
<td>.000b</td>
</tr>
</tbody>
</table>

Source: data processed

The basis for decision-making is that if the sig value is < 0.05, transparency (X 1) and accountability (X 2) simultaneously affect muzaki satisfaction (Y). As shown in Table 9, the significance figures are 0.000 (0.000< 0.05), indicating that transparency (X 1) and accountability (X 2) simultaneously affect muzaki satisfaction (Y).
Partial Test (t)

The t-test is one of the methods used to test whether the influence of the independent variables of transparency (X₁) and accountability (X₂) is partial on the muzaki satisfaction variables (Y). The steps in performing the t-test are as follows:

Table 10. Partial Test Results (t) Model I

<table>
<thead>
<tr>
<th>Model</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (Constant)</td>
<td>5.785</td>
<td>.000</td>
</tr>
<tr>
<td>Transparency</td>
<td>4.519</td>
<td>.000</td>
</tr>
<tr>
<td>Accountability</td>
<td>-.386</td>
<td>.701</td>
</tr>
</tbody>
</table>

Source: data processed

H₀₁ : Transparency has no significant effect on muzaki satisfaction
H₁₁ : Transparency has a significant effect on muzaki satisfaction
H₀₂ : Accountability has no significant effect on muzaki satisfaction
H₁₂ : Accountability has a significant effect on muzaki satisfaction

The basis for making a decision is that, if the value of t counts > t of the table, then H₀ is rejected, and H₁ is accepted. The table t-value can be seen at a significance of 0.05 (5%) by the formula:

\[ df = n-k = 48 - 3 = 45 \]

n : Number of Samples k : number of variables df : degree of freedom

From the above calculations, the table t-value was 2.014. The calculated t-value can be seen in Table 10 transparency calculation t-value (X₁) 4.519 > 2.014 (significant effect), while the accountability calculation t-value (X₂) -0.386 < 2.014 (directly has no significant effect). In addition to using t calculation, decision making can also be taken from the p-value approach on the basis that if the sig value < 0.05, then H₁ and H₀₂ are accepted. In addition, Table 10 shows that the transparency variable (X₁) has a sig value of 0.000 < 0.005 (significant effect), while the accountability variable has a sig value of 0.701 > 0.05 (directly has no significant effect) on muzaki satisfaction.

Model II Analysis

This analysis was conducted to measure the direct influence of transparency (X₁), accountability (X₂), and Muzaki Satisfaction (Y) on the bound variables, namely muzaki loyalty (Z), and to measure the indirect influence of transparency (X₁) and accountability (X₂) on muzaki loyalty (Z) through muzaki satisfaction (Y) as an intervening variable. The equations of the model II regression analysis are as follows:
Table 11. Model II Regression Analysis

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>B</td>
</tr>
<tr>
<td></td>
<td>(Constant)</td>
</tr>
<tr>
<td></td>
<td>6.705</td>
</tr>
<tr>
<td></td>
<td>Transparency</td>
</tr>
<tr>
<td></td>
<td>.076</td>
</tr>
<tr>
<td></td>
<td>Accountability</td>
</tr>
<tr>
<td></td>
<td>.111</td>
</tr>
<tr>
<td></td>
<td>Muzaki's satisfaction</td>
</tr>
<tr>
<td></td>
<td>.350</td>
</tr>
</tbody>
</table>

Source: data processed

This regression equation is based on the data processing values in Table 11, namely the values (*unstandardised coefficients*) as follows:

\[ Z = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 Y + \varepsilon_2 \]

\[ Z = 6.705 + 0.076 X_1 + 0.111 X_2 + 0.350 Y + \varepsilon_2 \]

The value of the constant (\(\alpha\)) in the regression equation of model II shows that when muzaki (Z) loyalty is not affected by the free variable equal to zero, muzaki (Z) loyalty is 6.705. The regression coefficient for transparency (\(\beta_1\)) is (0.076), which indicates that transparency (X 1) has a positive influence, and when the transparency variable (X_1) increases by one unit, the muzaki loyalty variable (Z) increases by 0.076 (7.6%), assuming the other variable is constant or fixed. The regression coefficient for accountability (\(\beta_2\)) of (0.111) indicates that accountability (X2) has a positive influence, and when the accountability variable (X_2) increases by one unit, the muzaki satisfaction variable (Y) increases by 0.111 (11.1%), assuming the other variable is constant or fixed. The regression coefficient for muzaki satisfaction (\(\beta_3\)) of 0.350 indicates that muzaki satisfaction (Y) has a positive influence and when the muzaki satisfaction variable (Y) increases by one unit then at the same time the muzaki loyalty variable (Z) increases by 0.350 (35%) assuming the other variable is constant / fixed.

**Coefficient of Determination (R^2)**

The coefficient of determination in model II was used to determine the extent to which transparency (X_1), accountability (X_2), and muzaki satisfaction (Y) affect muzaki loyalty (Z). The results of the coefficient of determination test of the model II analysis are as follows:

Table 12. Test Results of Coefficient of Determination (R^2) Model II

<table>
<thead>
<tr>
<th>R Square</th>
<th>Adjusted R Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>.159</td>
<td>.101</td>
</tr>
</tbody>
</table>

Source: data processed

Based on the data in Table 12, the *adjusted R Square* value is 0.101 (10.1%). The value shows that the effect of transparency (X 1), accountability (X_2), and muzaki satisfaction (Y) on muzaki loyalty (Z) was 10.1%.
Simultaneous Test (F)

This simultaneous test measurement (F) is intended to simultaneously measure the influence of the transparency variables (X1), accountability (X2), and muzaki satisfaction (Y) on the muzaki loyalty variable (Z). The tests can be seen in the ANOVA table, as follows:

Table 13. Simultaneous Test Results (F) Model II

<table>
<thead>
<tr>
<th>Model</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>2.766</td>
<td>.053b</td>
</tr>
</tbody>
</table>

Source: data processed

Hypothesis:

H₀ : Transparency (X₁), accountability (X₂) and satisfaction of muzaki (Y) have no simultaneous effect on muzaki loyalty (Z)

H₁ : Transparency (X₁), accountability (X₂) and muzaki satisfaction (Y) simultaneously affect muzaki loyalty (Z)

The basis for making a decision is that if the sig value is < 0.05, then H₁ is accepted, or by calculating F > F table, then H₀ is accepted. Therefore, if you look at Table 13, significance figures 0.053 > 0.05, then it can be stated that H₀ is rejected. The results of calculating the F-value of the table are as follows:

df₁ = k – 1 = 4 – 1 = 3

df₂ = n – k (df₁) = 48 – 3 = 45

From the calculation above, the F value of the table is 2.81, then for the calculated F value can be seen in the table 13 the value t count transparency (X₁) accountability (X₂) and satisfaction (Y) is 2.766 < 2.81. Therefore, it can be concluded that H₀ is accepted, and H₁ is rejected, meaning that there is no simultaneous influence of the variables Transparency (X₁), accountability (X₂), and satisfaction of muzaki (Y) on muzaki loyalty.

Partial Test (t)

To calculate the direct influence of transparency (X₁), accountability (X₂), and muzaki satisfaction (Y) on the bound variable, namely muzaki loyalty (Z), a partial test or t-test is carried out as follows:

Table 14. Hasil Uji Parsial (T) Model II

<table>
<thead>
<tr>
<th>Model</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>2.162</td>
<td>.036</td>
</tr>
<tr>
<td>Transparency</td>
<td>-.789</td>
<td>.434</td>
</tr>
<tr>
<td>Accountability</td>
<td>1.802</td>
<td>.078</td>
</tr>
<tr>
<td>Muzaki's satisfaction</td>
<td>2.823</td>
<td>.035</td>
</tr>
</tbody>
</table>

Source: data processed

Hypothesis:

H₀: Transparency has no significant effect on muzaki loyalty
H₃: Transparency has a significant effect on muzaki loyalty
H₄: Accountability has no significant effect on muzaki loyalty
H₅: Muzaki satisfaction has no significant effect on muzaki loyalty
H₆: Muzaki satisfaction has a significant effect on muzaki loyalty

The basis for making a decision is that, if the value of t counts > t of the table, then H₀ is rejected, and Hₐ is accepted. The table t-value can be seen at a significance of 0.05 (5%) with the formula:

\[
\text{df} = n-k = 48 - 4 = 44
\]

From the calculation above, the table t value is 2.015 and then for the calculated t value can be seen in Table 14 transparency count t value (X 1) -0.789 < 2.015 (directly has no significant effect), then the accountability count t value (X 2) 1.802 < 2.015 (directly has no significant effect), and the muzaki satisfaction count t value (Y) 2.823 > 2.015 (directly significant effect).

The next step was to use a significant value. The basis for making the decision is that if the sig value is < 0.05, H₀ is rejected, and Hₐ is accepted. From Table 14, it can be observed that sig. transparency (X₁) = 0.434 > 0.05, sig. value. accountability (X₂) 0.078 > 0.05 and sig value. muzaki satisfaction (Y) of 0.035 < 0.05 from both approaches, it can be concluded that H₀₃ and H₀₄ are acceptable. Both transparency (X₁) and accountability (X₂) had no significant direct influence on muzaki (Z) loyalty. H₆ is accepted, meaning that muzaki (Y) satisfaction has a significant direct influence on muzaki (Z) loyalty.

DISCUSSION
Direct Influence, Indirect Influence and Total Influence

The direct influence on the research conducted is the effect of transparency (X 1) on muzaki satisfaction (Y), the effect of accountability (X 2) on muzaki satisfaction (Y), the effect of transparency (X₁) on muzaki loyalty (Z), and the influence of accountability (X2) on muzaki loyalty (Z) While for indirect influences that is, the influence of transparency (X₁) on muzaki loyalty (Z) through muzaki satisfaction (Y) as an intervening variable and the effect of accountability (X 2) on muzaki (Z) loyalty through muzaki satisfaction (Y) as an intervening variable.

Referring to Ghazali (2013), the intervening variables are determined in their theoretical form. For example, A→B→C, where it is clear that the relationship between A and C is a relationship of indirect influence or through B first. Thus, if A to B is significant and B to C is significant, then B can be said to be a mediation variable or an intervening variable. Namely, an indirect influence is established between A and C through Variable B.
The basis for making the first decision refers to the opinion Ghazali (2013) as outlined above, then the second if the indirect influence of X₁ and X₂ through Y on Z on > the direct influence of X₁ and X₂ on Z, then H₆ and H₇ are accepted, while H₀6 and H₀7 are rejected.

In the partial test (t) of models I and II, the results showed that transparency (X₁) had a significant direct effect on muzaki satisfaction (Y), while accountability (X₂) did not have a significant effect on muzaki satisfaction (Y), and muzaki satisfaction (Y) directly had a significant effect on muzaki (Z) loyalty.

To simplify the calculations, we present a summary table of the direct, indirect, and total influences:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Influence</th>
<th>Direct</th>
<th>Indirect</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transparency on Muzaki's Satisfaction</td>
<td></td>
<td>0.638</td>
<td>-</td>
<td>0.638</td>
</tr>
<tr>
<td>Accountability on Muzaki's Satisfaction</td>
<td></td>
<td>0.055</td>
<td>-</td>
<td>0.055</td>
</tr>
<tr>
<td>Transparency on Loyalty through Satisfaction</td>
<td></td>
<td>0.157</td>
<td>0.638 x 0.318 = 0.202</td>
<td>0.359</td>
</tr>
<tr>
<td>Accountability on Muzaki's Loyalty through Satisfaction</td>
<td></td>
<td>0.298</td>
<td>0.055 x 0.318 = 0.017</td>
<td>0.298</td>
</tr>
<tr>
<td>Muzaki's Satisfaction on Muzaki's Loyalty</td>
<td></td>
<td>0.318</td>
<td>-</td>
<td>0.318</td>
</tr>
<tr>
<td>ή₁</td>
<td></td>
<td>0.939</td>
<td>-</td>
<td>0.939</td>
</tr>
<tr>
<td>ή₂</td>
<td></td>
<td>0.98</td>
<td>-</td>
<td>0.98</td>
</tr>
<tr>
<td>Transparency on Muzaki's Satisfaction</td>
<td></td>
<td>0.638</td>
<td>-</td>
<td>0.638</td>
</tr>
</tbody>
</table>

Source: data processed

From the calculations in Table 15, it can be seen that the indirect influence of transparency (X₁) on muzaki loyalty (Z) 0.202 > 0.157 is its direct influence. Transparency has a significant effect on muzaki satisfaction and muzaki satisfaction has a significant effect on muzaki loyalty (X₁→Y→Z). So, it can be said that muzaki satisfaction (Y) can be an intervening variable (mediation) of the transparency variable (X₁) to muzaki loyalty (Z). From the information obtained, H₆ was accepted and H₀6 was rejected.

Then, to answer H₇, the indirect influence of accountability (X₂) on muzaki loyalty (0.017) < 0.298 its direct influence. The results of the partial test (t) of Model I stated that accountability (X₂) had no significant effect on muzaki satisfaction (Y) Thus, it can be concluded that muzaki satisfaction (Y) cannot mediate (intervene) from the accountability variable (X₂) to muzaki loyalty (Z). From the information obtained, H₇ was rejected, and H₀7 was accepted. The mediation that occurs is (partial mediation), meaning that the transparency variable (X₁) affects muzaki loyalty (Z) through the intervening variable of muzaki satisfaction (Y).
CONCLUSION

After testing and analysing the data, it can be concluded that seven points of information, namely, first, direct (partial) transparency has a significant effect on muzaki satisfaction. This indicates that the higher the level of transparency, the higher the satisfaction with muzaki at LAZ Nurul Hayat Tuban. Transparency is a form of openness to the allocation of funds paid by muzaki. In this case, the Amil Zakat Nurul Hayat Tuban Institution conveyed information needed by the community. Second, the accountability provided by LAZ Nurul Hayat Tuban did not have a significant effect on satisfaction with his muzaki. Thus, in this case, it provides information that in the case study located at LAZ Nurul Hayat Tuban, work performance in the form of detailed financial allocation reporting is not a dominant factor in achieving satisfaction.

Third, transparency does not directly affect muzaki loyalty. It is possible that the factors behind transparency do not have a significant effect on loyalty, including muzaki's full trust in the management of funds by LAZ; thus, there is a lack of attention to transparency or information on the allocation of zakat funds (Purnamasari & Darma, 2015). Fourth, direct accountability has no significant effect on muzaki loyalty. Thus, accountable reporting by LAZ Nurul Hayat Tuban is not one of the factors that have a significant influence on the emergence of loyalty attitudes from muzaki. Fifth, muzaki satisfaction has a significant direct effect on muzaki loyalty. Loyalty is an attitude that is usually shown by loyalty, reuse, and trust; thus, it can be concluded that the emergence of a loyal attitude from muzaki can be motivated by his satisfaction with the management of zakat funds carried out by LAZ Nurul Hayat Tuban.

Sixth, muzaki satisfaction can mediate (intervene) transparency towards muzaki loyalty. Direct transparency does not affect muzaki loyalty, but with variable satisfaction, muzaki transparency can indirectly affect loyalty. The seventh, muzaki satisfaction, cannot mediate (intervene) accountability to muzaki loyalty. Direct accountability has no effect on muzaki satisfaction, so the main condition for accepting the muzaki satisfaction variable is that the mediation variable is not met. However, muzaki satisfaction had a significant influence on muzaki loyalty.

REFERENCES


