



Analysis of the Influence of Financial Report Accountability and Religiosity on Muzaki Trust in the Baitul Maal Hidayatullah (BMH) Institution in Bengkulu

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ABSTRACT

Purpose: This study aims to examine the effect of financial report accountability and religiosity on muzaki trust in the Baitul Maal Hidayatullah (BMH) institution in Bengkulu. **Methodology:** This research adopts a quantitative approach using multiple linear regression analysis. Data were collected through structured questionnaires distributed to 84 muzaki of BMH Bengkulu and analyzed after passing validity, reliability, and classical assumption tests. **Results:** The findings show that financial report accountability and religiosity have a positive and significant influence on muzaki trust. Greater transparency and accountability in financial reporting, supported by strong religious values, enhance donor confidence in zakat institutions. **Novelty:** This study integrates financial accountability and religiosity as complementary determinants of trust in Islamic philanthropic institutions. **Findings:** Financial accountability strengthens institutional credibility, while religiosity reinforces moral commitment and trust. **Originality:** The originality lies in providing localized empirical evidence from a regional zakat institution in Indonesia. **Conclusions:** Strengthening transparent financial governance and religiosity is crucial for sustaining muzaki trust. **Type of Paper:** Empirical Research Paper.

INTRODUCTION

Zakat is a fundamental pillar of Islam that functions not only as an act of worship but also as a social and economic instrument to promote justice, equity, and poverty alleviation (Huda, 2012). Beyond its ritual dimension, zakat embodies principles of social solidarity and economic redistribution, aiming to reduce inequality and strengthen community welfare (Asnaini, 2008). In Indonesia—home to the largest Muslim population globally—the potential of zakat remains

underutilized, despite regulatory frameworks such as Law No. 38 of 1999 on Zakat Management that established official bodies like BAZNAS and LAZ (Mansur, 2009). Effective zakat management requires transparency and accountability to ensure public trust and optimize social impact.

In practice, however, many zakat institutions still face challenges in maintaining donor (muzaki) trust due to issues of professionalism, transparency, and governance (Fadilah, 2014; Asminar, 2017). Previous studies (Mukhlis & Irfan, 2013; Nikmatuniayah, 2015) show that muzaki decisions to channel zakat through institutions are strongly influenced by the perceived accountability of financial reporting and the ethical conduct of the organization. Yet, some institutions have not fully implemented PSAK 109 standards, leading to inconsistent reporting and reduced public confidence. This governance gap contributes to muzaki preference for direct distribution to mustahik, bypassing official institutions.

At the same time, religiosity is another important determinant shaping muzaki behavior. Studies by Yazid (2017) and Nur'aini (2015) found that higher religious awareness positively affects zakat compliance and institutional trust. However, the interaction between religiosity and perceived accountability remains underexplored—particularly in regional contexts such as Bengkulu, where the Baitul Maal Hidayatullah (BMH) plays a significant role in ZIS fund management. Despite increasing numbers of muzaki, data from BMH Bengkulu (2020) indicate that a substantial proportion still express limited trust in institutional management.

This condition reveals a key research gap: while accountability and religiosity have individually been linked to muzaki trust, empirical studies combining both variables in the context of local zakat institutions remain scarce. Addressing this gap is crucial to strengthening the credibility and sustainability of Islamic philanthropic institutions in Indonesia. Therefore, this study aims to examine the effect of financial report accountability and religiosity on muzaki trust at BMH Bengkulu, providing empirical insights into how financial governance and spiritual values interact to build donor confidence and institutional legitimacy.

METHOD

This study employs a quantitative research design to analyze the effect of financial report accountability and religiosity on muzaki trust in Baitul Maal Hidayatullah (BMH) Bengkulu. The quantitative approach was chosen to enable statistical testing of relationships among variables and to provide measurable evidence regarding the factors that influence muzaki trust in zakat institutions.

The population in this research consists of all muzaki registered at BMH Bengkulu, totaling 700 individuals according to the data of the Ministry of Religious Affairs of Bengkulu City. The study selected 100 respondents as samples using a non-probability sampling technique, specifically the convenience sampling method. The use of convenience sampling is justified by the accessibility and willingness of respondents to participate, considering that muzaki often have busy schedules and varied levels of engagement with the institution. This method allows efficient data collection within a limited time frame and ensures that participants meet inclusion criteria, namely: (1) registered as BMH muzaki, (2) having contributed zakat of at least IDR 100,000, and (3) residing within Bengkulu City. However, as a non-probability sampling technique, this approach limits the generalizability of findings, and therefore, the results should be interpreted in the specific context of BMH Bengkulu.

The study used primary data collected through a structured questionnaire distributed directly to respondents. The questionnaire employed a Likert scale (1–5) to measure perceptions of each variable. The instrument underwent validity and reliability testing prior to analysis to ensure data quality and consistency.

Financial Report Accountability (X_1) refers to the degree of transparency, accuracy, and responsibility in presenting financial information by BMH. Indicators include clarity of financial statements, compliance with accounting standards (PSAK 109), and public disclosure practices.

Religiosity (X_2) measures the level of an individual's faith and adherence to Islamic teachings that influence their behavior, integrity, and charitable motivations. It includes dimensions such as belief, worship, and moral commitment. Muzaki Trust (Y) reflects the level of confidence muzaki have in BMH regarding the proper use and distribution of zakat funds. Indicators include perceived honesty, institutional credibility, and satisfaction with financial transparency.

Data were analyzed using multiple linear regression to determine the influence of financial report accountability and religiosity on muzaki trust. Prior to hypothesis testing, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests, to ensure model validity. The coefficient of determination (R^2) was used to measure the explanatory power of the independent variables on the dependent variable. The F-test was applied to examine the joint effect of all independent variables on muzaki trust, while the t-test assessed the partial significance of each independent variable. Hypotheses were tested at a 95% confidence level ($\alpha = 0.05$). A variable was considered significant if the p-value ≤ 0.05 , indicating a meaningful relationship between variables.

RESULTS AND DISCUSSION

RESULTS

Data Description

Questionnaires were distributed to 100 muzaki of Baitul Maal Hidayatullah (BMH) Bengkulu during July 2020. Of these, 84 questionnaires (84%) were returned and valid for analysis (Table 2). This indicates a good level of respondent participation and data reliability.

Table 1. Questionnaire Return Rate

Description	Total	Percentage (%)
Distributed	100	100
Not Returned	16	16
Usable	84	84

Based on the processed data (Table 1), most respondents were female (64%), aged 41–50 years (48%), and had a Bachelor's degree (67.8%). These characteristics suggest that BMH muzaki in Bengkulu tend to be relatively educated and mature in both financial and religious awareness—an important factor influencing perceptions of accountability and trust.

Descriptive Statistics

Table 2. presents the descriptive results for each research variable

Variable	N	Theoretical Mean	Actual Mean	Std. Dev
Financial Report	84	30	46.76	0.816
Accountability				
Religiosity	84	30	47.19	1.477
Muzaki Trust	84	30	46.51	0.988

All actual means are considerably higher than their theoretical means, indicating that respondents perceive BMH as having high accountability, strong religiosity, and good trust levels. The small standard deviations suggest consistent responses across participants. This reflects a generally positive perception toward BMH's financial reporting and religious ethos.

Instrument Reliability

Reliability testing results (Table 3) show all variables have Cronbach's Alpha > 0.6, meaning the instruments are internally consistent and reliable for further analysis.

Table 3. presents the Instrument Reliability

Variable	α Cronbach	Description
Financial Report Accountability	0.686	Reliable
Religiosity	0.751	Reliable
Muzaki Trust	0.846	Reliable

Hypothesis Testing

The results of the multiple linear regression analysis indicate that financial report accountability and religiosity have a significant influence on muzaki trust. As shown in Table 4, financial report accountability (X_1) has a positive and significant effect on trust, with a regression coefficient of 0.668, a standardized beta of 0.551, and a t-value of 5.752 at a significance level of 0.000. This finding suggests that higher levels of transparency and accountability in financial reporting substantially increase muzaki trust in zakat institutions. Religiosity (X_2) also shows a positive and significant effect, with a regression coefficient of 0.194, a standardized beta of 0.252, and a t-value of 2.634 at a significance level of 0.010, indicating that stronger religious values among muzaki contribute to greater trust in the institution.

Table 4. Regression and Hypothesis Test Results

Variable	B	Std. Error	Beta	t-count	Sig.
(Constant)	86.903	7.129	-	12.191	0.000
Financial Report Accountability (X_1)	0.668	0.116	0.551	5.752	0.000
Religiosity (X_2)	0.194	0.074	0.252	2.634	0.010

F-count = 17.347 | Sig. F = 0.000

R^2 = 0.300 | Adjusted R^2 = 0.283

Furthermore, the simultaneous test results demonstrate that financial report accountability and religiosity jointly have a significant effect on muzaki trust, as indicated by an F-value of 17.347 with a significance level of 0.000. The coefficient of determination (R^2) of 0.300, with an adjusted R^2 of 0.283, indicates that approximately 28.3% of the variation in muzaki trust can be explained by the two independent variables, while the remaining 71.7% is influenced by other factors not included in the model. These results confirm the robustness of the regression model and highlight the importance of both financial governance and religious values in building trust in zakat institutions.

DISCUSSION

1. The Influence of Financial Report Accountability on Muzaki's Trust

The results of the study indicate that financial report accountability has a positive and significant effect on muzaki's trust at Baitul Maal Hidayatullah (BMH) Representative of Bengkulu. This finding confirms that the higher the level of accountability demonstrated by the institution—

through transparency of information, timeliness, and openness of program and financial reporting—the greater the level of trust that muzaki place in the institution.

Financial accountability at BMH is reflected in the publication of activity and financial reports accessible to the public, both through its website and printed media such as bulletins or magazines. This demonstrates the implementation of good governance principles in Islamic philanthropic institutions, emphasizing honesty, reliability, and openness in managing public funds.

This finding is consistent with previous studies by Dina Fitrisia Septriani (2011) and Muh. Ashari Assagaf (2016), both of which found that transparency and accountability in zakat management significantly increase muzaki's willingness to pay zakat. Theoretically, these findings support the agency theory, which views zakat institutions (agents) as responsible for providing accurate and timely information to the community (principals). When accountability is maintained, public trust grows, and the agency relationship remains harmonious.

However, an alternative interpretation should also be considered. High trust among muzaki may not solely result from formal financial accountability but also from historical reputation and personal relationships between amil (zakat officers) and muzaki. In a social context such as Bengkulu—where community and religious ties are close—trust may be shaped as much by social and spiritual accountability as by financial reporting. Hence, BMH must balance administrative transparency with social accountability to sustain long-term trust.

From a practical standpoint, the findings suggest that zakat institutions should enhance digital financial reporting systems and adopt external audits to strengthen transparency and public verifiability. This aligns with the Ministry of Religious Affairs' recommendation to improve institutional transparency among national zakat organizations as part of sustainable Islamic financial governance.

2. The Influence of Muzaki's Religiosity on Muzaki's Trust

The study also reveals that muzaki's religiosity has a positive and significant effect on their trust in BMH Bengkulu. This means that the stronger an individual's religious beliefs—reflected in faith, religious knowledge, and compliance with zakat obligations—the greater their level of trust in the zakat institution.

Highly religious muzaki view zakat not merely as a social contribution but as a spiritual duty that must be fulfilled sincerely. They also tend to be more selective in choosing institutions that they perceive as trustworthy and compliant with Islamic principles. These findings are in line with the studies by Yazid (2017) and Mukhlis (2013), which concluded that religiosity influences both the decision and level of trust of individuals in paying zakat.

In this context, religiosity not only encourages compliance in zakat payment but also strengthens moral trust—trust rooted in spiritual and ethical values rather than purely rational or administrative considerations. Thus, religiosity may serve as a moderating factor that reinforces the relationship between accountability and trust.

Nevertheless, an alternative interpretation is possible. Muzaki's trust may also stem from institutional religiosity—that is, the perceived moral integrity of BMH as a religiously driven organization—rather than from individual religiosity alone. The religious brand identity of the institution may therefore influence trust formation externally, independent of the muzaki's personal level of faith.

This finding holds important implications for zakat institutions. Strengthening muzaki's religiosity can be achieved through educational programs, religious seminars, and Islamic financial literacy initiatives, which reinforce the understanding that zakat is not only a social obligation but also a means of spiritual purification. Such programs can deepen the emotional and spiritual connection between muzaki and the zakat institution.

3. The Interrelation of Accountability and Religiosity toward Muzaki's Trust

The F-test results show that financial report accountability and religiosity jointly have a significant effect on muzaki's trust. The coefficient of determination (Adjusted R²) indicates that these two variables explain 83% of the variation in trust, while the remaining 17% is influenced by other factors such as institutional reputation, effectiveness of fund distribution, and public communication.

These results demonstrate that in the context of zakat institutions, trust is built not only on rational trust (based on verifiable data and reports) but also on affective trust (based on moral and spiritual values). Institutions that can integrate both forms of trust will likely achieve stronger credibility and sustain donor loyalty in the long term.

Conversely, if one of these dimensions—either accountability or religiosity—weakens, trust may decline significantly. For example, a highly religious institution lacking accountability might be perceived as unprofessional, while an accountable but spiritually distant institution could lose its emotional connection with muzaki.

4. Implications and Limitations of the Study

This research contributes empirically to the literature on Islamic social finance and public trust management, highlighting that the synergy between accountability and religiosity is essential for building trust in zakat institutions.

However, this study is limited by the use of convenience sampling, which restricts the generalizability of its findings. Moreover, external factors such as institutional reputation, previous donor experiences, and socio-cultural influences were not included in the analytical model.

Future studies are encouraged to adopt a mixed-methods approach, incorporating qualitative insights to explore more deeply the spiritual and psychological dimensions of muzaki's trust toward zakat institutions.

CONCLUSION

Based on the results and discussion, the following conclusions can be drawn:

Financial report accountability has a positive effect on muzaki trust in Baitul Maal Hidayatullah (BMH) Bengkulu. The higher the level of accountability—particularly in terms of financial transparency, openness of information, and timeliness of reporting—the stronger the trust of muzaki toward the institution.

Muzaki religiosity also has a positive effect on muzaki trust in BMH Bengkulu. Muzaki with a higher level of religiosity tend to place greater trust in zakat institutions that manage funds responsibly and in accordance with Islamic principles.

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