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Impact of Accountability and Transparency On ZIS Fund Management : A Case Study of BAZNAS Sidoarjo Regency

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ABSTRACT

***Purpose** : This study aims to empirically test the relationship between accountability, transparency, and ZIS fund management at BAZNAS Sidoarjo Regency. **Method:** A quantitative approach was used with data collected from 96 respondents through a structured questionnaire. Data were analyzed using multiple linear regression. **Results:** The study found that both accountability and transparency positively and significantly influence ZIS fund management, both individually and collectively. **Findings:** High levels of accountability and transparency are crucial for improving the effectiveness of ZIS fund management, fostering public trust, and ensuring institutional governance. **Novelty:** This study provides a contextual analysis of how accountability and transparency affect ZIS fund management, focusing specifically on BAZNAS Sidoarjo Regency. **Originality:** Unlike previous studies, this research specifically targets BAZNAS Sidoarjo and uses SPSS analysis to evaluate the performance of the institution in managing ZIS funds. **Conclusion:** The implementation of accountability and transparency plays an essential role in improving the performance of ZIS fund management, which could serve as a model for other institutions. **Type of Paper:** Research Paper*

INTRODUCTION

The management of Zakat, Infaq, and Sadaqah (ZIS) funds plays a critical role in community development, especially in Muslim-majority countries like Indonesia. Effective management requires a strong foundation in accountability and transparency to ensure public trust. In Indonesia, BAZNAS Sidoarjo Regency has been tasked with collecting and distributing ZIS funds to help reduce poverty and support education. However, despite its role, the effectiveness of ZIS fund management has been questioned. This study explores how accountability and transparency influence the performance of ZIS fund management at BAZNAS Sidoarjo Regency. Through the lens of agency theory, the research examines how these factors contribute to improved financial governance and public trust.

METHOD

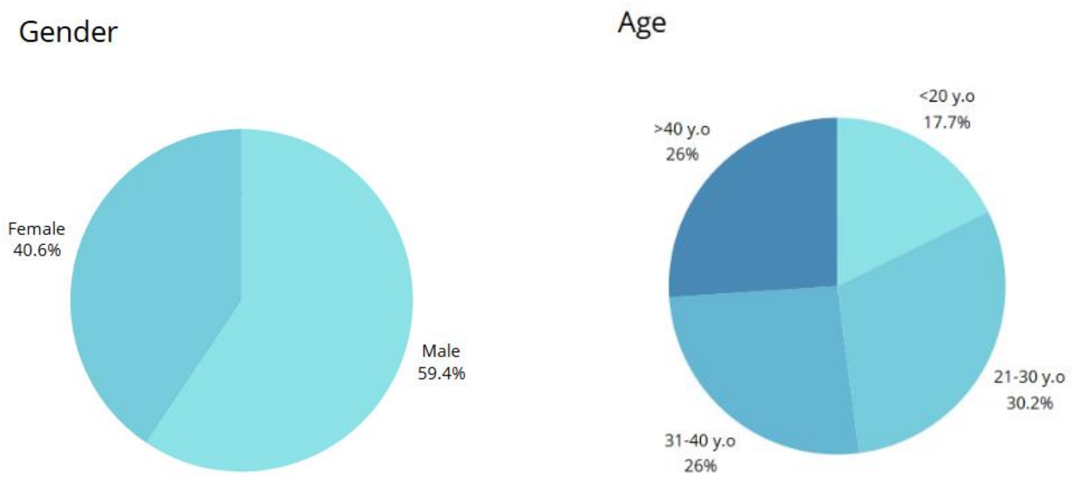
This study utilizes a quantitative research design, with accountability and transparency as independent variables and ZIS fund management as the dependent variable. The sample consisted of 96 respondents, selected through random sampling from BAZNAS Sidoarjo Regency. Data were gathered via a structured questionnaire with a seven-point Likert scale. The study used SPSS Version 27.0 for statistical analysis, including validity, reliability, and normality tests, followed by hypothesis testing using multiple linear regression.

RESULTS AND DISCUSSION

RESULTS

Variable Object Description

Figure 1. Respondent Description



The respondents were predominantly male (59%) with an age distribution of 18% under 20 years, 30% between 21-30 years, 26% between 31-40 years, and 26% over 41 years.

Descriptive Statistical Test

The results of descriptive statistics show that the three variables studied have high average values, which indicates that the perception of accountability, transparency and management of ZIS funds is good. Although there are variations between responses, data distribution tends to be moderate and does not show extreme deviations.

Validity Test

Every item on every variable has a significance value below 0.05, meaning that every item is legitimate and appropriate for inclusion in this research.

Table 1. Validity Test Results

No	Measuring Instrument	Cronbach's Alpha	Descriptions
1	Accountability	.823	Reliable
2	Transparency	.849	Reliable
3	ZIS Fund Management	.788	Reliable

Source: Processed Data, 2025

Reliability Test

It can be concluded that all instruments used in this study meet the reliability standards because their respective Cronbach's Alpha values exceed the minimum limit of 0.7.

Normality Test

The test results show a statistical value of 0.332 with a significance value (p-value) of 0.1, the significance value is greater than 0.05, it can be concluded that the data is normally distributed.

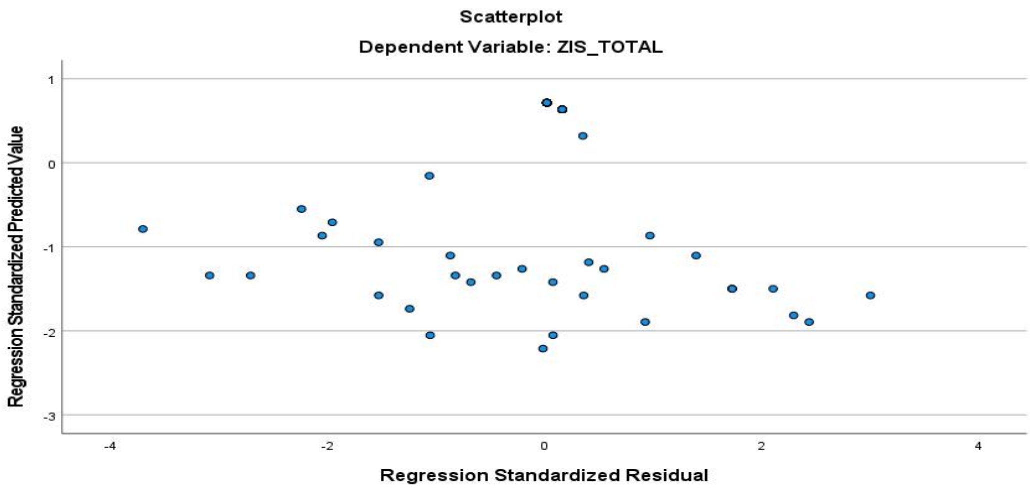
Multicollinearity Test

The analysis results show that the tolerance value for the Accountability and Transparency variables is 0.310, which is well above the minimum threshold of 0.10. Meanwhile, the Variance Inflation Factor (VIF) value was recorded at 3.228, which is still far below the general maximum limit of 10. This indicates no indication of multicollinearity in the model. Therefore, it can be concluded that the Accountability and Transparency variables have an independent influence on the dependent variable, namely ZIS Fund Management (PDZ).

Heteroscedasticity Test

To determine whether the residual variance in the regression model is non-uniform, the heteroscedasticity test was used in this investigation. It is evident from looking at the scatterplot graph that the residual points are dispersed haphazardly about the horizontal line (residual = 0) and do not clearly create a pattern. Furthermore, the residual variance seems to be comparatively constant throughout the anticipated value range. The assumption of homoscedasticity is satisfied and the regression model utilized is statistically valid with respect to the residual variance since this condition shows that there is no heteroscedasticity in the model.

Figure 2. Heteroscedasticity Test Results



Autocorrelation Test

Based on the decision-making criteria, a DW value close to 2 (2.287) indicates no correlation between residuals. Therefore, it can be concluded that the regression model is free from autocorrelation, which means that the residuals between observations are independent and the autocorrelation assumption has been met.

Multiple Linear Regression Test

Multiple regression analysis revealed that both accountability ($\beta = 0.376$, $p < 0.05$) and transparency ($\beta = 0.376$, $p < 0.05$) significantly impact ZIS fund management.

Table 2

Multiple Liear Regression Results

Model	Unstandardized B
Constant	1.512
Accountability	.376
Transparency	.376

Source: Processed Data, 2025

Model Fit Test (F Test)

The F-test ($F = 8.148$, $p < 0.001$) confirmed that the independent variables collectively explain a substantial portion of the variance in ZIS fund management.

Test Coefficient of Determination (R2 Test)

The coefficient of determination test findings show a R Square value of 0.771, meaning that the independent variables, accountability and transparency, can account for 77% of the variation in the dependent variable, ZIS Fund Management (PDZ). As a result, this regression model can explain changes or variations in the PDZ variable quite well.

Partial Test (t Test)

According to the analysis's findings, the t values for the Accountability and Transparency variables are both greater than the t table value of 1.984, at 5.245 and 5.160, respectively. Furthermore, both variables have a significant impact on ZIS Fund Management (PDZ), as indicated by their significance values being below 0.05.

DISCUSSION

The findings confirm that both accountability and transparency play crucial roles in enhancing the management of ZIS funds. As reflected in agency theory, accountability ensures that the institution is answerable for the funds, while transparency helps build trust by providing accessible and understandable information. This study aligns with previous research by Khurul Aini Imlati and Iin Solikhin (2023), who also found that transparency fosters public trust and encourages greater participation in ZIS programs. The results suggest that improving accountability and transparency in ZIS fund management could be a model for similar institutions aiming to enhance governance and public trust.

CONCLUSION

This study concludes that accountability and transparency are critical for improving the management of ZIS funds at BAZNAS Sidoarjo Regency. Enhancing these factors not only improves governance and institutional performance but also strengthens public trust, which is essential for the continued success of ZIS programs.

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