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INCRECS

THE INFLUENCE OF TRANSPARENCY AND ACCOUNTABILITY ON THE INTEREST OF MUNFIQ IN DONATING AT DAARUT TAUHID PEDULI OF SOUTH KALIMANTAN

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ABSTRACT

Daarut Tauhid Peduli OF South Kalimantan is a national amil zakat institution (LAZNAS) located in South Kalimantan. This institution manages zakat, infaq, sadaqah and waqf (ZISWAF) funds. This writing aims to determine the effect of transparency and accountability on *munfiq*'s interest in donating. The variables in this study are the independent variable (transparency and accountability) and the dependent variable (*munfiq*'s interest in donating). This type of research is quantitative with a descriptive approach. The data were analysed by using SPSS 27 software. The population in this study was *munfiq* at Daarut Tauhid Peduli of South Kalimantan in 2025 which amounted to 1,338 *munfiq* people and the sample size was 94 *munfiq* people. The sampling technique was *purposive sampling* with data collection methods through questionnaires. The data analysis technique was used by the t test and F test. The results of hypothesis testing showed that transparency has a positive and significant effect on munfiq's interest in donating partially. Those were indicated by the results of the partial test showed the value of t (count) a s (2.186) > t (table) (1.986) and the result of the Sig value in 0.031 < 0.05 and accountability had a positive and significant effect on *munfiq*'s interest in donating with the results of the parsian test the value of t (count) (5.189) > t (table) (1.986) and the results of the Sig value. 0,000 < 0,05. Meanwhile, simultaneously the variables of transparency (X1) and accountability (X2) had a positive and significant effect on *munfiq*'s interest in donating at Daarut Tauhid Peduli of South Kalimantan because the results of the simultaneous test showed the value of F (count) (24.959) > F (table) (3.095) and the results of the Sig value was 0,000 < 0,05.

Keywords: Infaq, Daarut Tauhid Peduli of South Kalimantan, Transparency, Accountability, Munfiq's Interest in Infaq (donating)

I.INTRODUCTION

Currently, Indonesia is the country with the largest Muslim population in the world. According to data from Timesprayer as March 3rd, 2025, it was known that the number of Muslims in Indonesia reached 244.7 million out of a total population of 281.3 million. With such a large Muslim population, Indonesia has the potential to collect large zakat funds as well. This is because there is an obligation to pay zakat for every Muslim who has excessive wealth to be given partly to people who are entitled to receive it and as a part of the pillars in Islam. The obligation to pay zakat is stated in the Al-Quran surah At-Taubah verse 103, which means:

"*Take zakat from their wealth (in order) to purify and cleanse them, and pray for them, for indeed your prayers are a comfort for them. Allah is All-Hearing and All- Knowing*".

In addition, the obligation to pay zakat, in Islam there is also a recommendation to give infaq and sadaqah. This is found in the Al-Quran surah Al-Baqarah verse 261 which means: *"The example of those who spend their wealth in the way of Allah is like (those who sow) a seed (seed) that grows seven stalks, on each stalk there are a hundred seeds. Allah multiplies the reward for whom He wills. Allah is All-Wise and All-Knowing".*

However, zakat, infaq and sadaqah funds will only be able to reduce poverty, if supported by good management. Related to the management of zakat, infaq and sadaqah (ZIS) funds, in Indonesia today has been facilitated by the state with the establishment of the National Amil Zakat Agency (BAZNAS). In addition, opportunities are also given to community organizations/institutions to participate in the management of zakat, infaq and sadaqah funds through the establishment of amil zakat institutions (LAZ).

One of the amil zakat institutions (LAZ) that exists in Indonesia today and operates on a national scale is Daarut Tauhid Peduli, which was established on June 16, 1999. Daarut Tauhid Peduli kept growing and opened one of it's branches in South Kalimantan on December 14th, 2016.

Because Daarut Tauhid Peduli of South Kalimantan in its operations collects and distributes zakat, infaq and alms funds from the community, transparency and accountability are needed as a form of accountability to the community, especially the *munfiq.*

According to KBBI (2023), transparency is a state of being clear, real and transparent. Meanwhile, accountability is accountability or a state that can be held accountable. Transparency and accountability are needed so that the level of public trust in Daarut Tauhid Peduli of South Kalimantan is getting higher and more organized, which makes donors more confident to donate their zakat, infaq, and sadaqah through Daarut Tauhid Peduli of South Kalimantan.

Daarut Tauhid Peduli of South Kalimantan, as one of the national amil zakat institutions (LAZNAS) that is active in collecting infaq funds, needs to pay attention to aspects of transparency and accountability to increase *munfiq*'s interest in donating. Based on the financial statements issued by Daarut Tauhid Peduli, this institution has made various efforts to improve transparency and accountability, such as publishing financial reports regularly and conducting internal and external audits. However, further research still needs to be understood the extent to which these efforts affect the interest of *munfiq* in South Kalimantan.

Tarigan et al. (2022) suggested that the accountability variable had no effect and the transparency variable affected the interest of *muzakki* in paying zakat. The research of Kabib et al. (2021) concluded that the transparency variable had no effect and the accountability variable affected the interest of *muzakki* in paying zakat. However, in contrast to the research of Harahap (2019) which suggested that simultaneously and partially the variables of transparency and accountability had an influence on the interest of *muzakki* in paying zakat.

Based on the description above, the researchers are interested in examining the effect of transparency and accountability on *munfiq*'s interest in donating at Daarut Tauhid Peduli of South Kalimantan and presenting it in the research with the title "The Influence of Transparency and Accountability on the Interest of *Munfiq*'s in Donating at Daarut Tauhid Peduli of South Kalimantan."

II.METHOD

This research used a quantitative research method with a descriptive approach. Quantitative method is research in the form of numbers obtained from distributing questionnaires and describing what is obtained from analyzing the results of these numbers. The object of this research was Daarut Tauhid Peduli of South Kalimantan which is located at Jalan Cemara Raya RT 36 No. 4, Sungai Miai, North Banjarmasin District, Banjarmasin City, South Kalimantan. The sampling technique was the *Non- Probability Sampling* method, in which everyone in the population did not have the same rights, opportunities and opportunities to be selected as respondents. Then the sampling method of this study was *Purposive Sampling* Technique, which taken and selected from the existing population based on criteria previously determined by the researcher.

In addition, this study used primary data sources and secondary data, namely data provided directly to researchers such as respondents and data from Daarut Tauhid Peduli of South Kalimantan (primary data) and data provided indirectly such as scientific journals, books or websites (secondary data). The data collection technique was a questionnaire through Google Form to collect data by giving or asking a question or written statement to respondents.

III. RESULTS AND DISCUSSION

Data Quality Test

1. Validity Test

Table 1 Validity Test Results of transparency variables (X1)

Variable	Question	R - Count	R - (Table) (5%)	Sig 2-tailed	Description
nsparency (X1)	X1.1	0,299**	0,2028	0,003	Valid
	X1.2	0,693**	0,2028	0,000	Valid
	X1.3	0,649**	0,2028	0,000	Valid
	X1.4	0,735**	0,2028	0,000	Valid
	X1.5	0,722**	0,2028	0,000	Valid
	X1.6	0,501**	0,2028	0,000	Valid

Source: Data Processed by the Author, 2025

Table 2 Results of the Accountability variable Validity Test (X2)

Variable	Question	R - Count	- (Table) (5%)	ig 2-tailed	Description
ountability (X2)	X2.1	0,693**	0,2028	0,000	Valid
	X2.2	0,661**	0,2028	0,000	Valid
	X2.3	0,636**	0,2028	0,000	Valid
	X2.4	0,612**	0,2028	0,000	Valid
	X2.5	0,517**	0,2028	0,000	Valid
	X2.6	0,662**	0,2028	0,000	Valid
	X2.7	0,661**	0,2028	0,000	Valid

Source: Data Processed by the Author, 2025

Table 3 Results of Validity Test of Munfiq's Interest in Giving (Y) variable

Variable	Question	R - Count	- (Table) (5%)	Sig 2-tailed	Description
Munfiq's Interest in *Giving* (Y)	Y1	0,663**	0,2028	0,000	Valid
	Y2	0,738**	0,2028	0,000	Valid
	Y3	0,732**	0,2028	0,000	Valid
	Y4	0,577**	0,2028	0,000	Valid
	Y5	0,675**	0,2028	0,000	Valid
	XY6	0,604**	0,2028	0,000	Valid
	Y7	0,503**	0,2028	0,000	Valid

Source: Data processed by the author, 2025

Based on the description above regarding the validity test that has been carried out by researchers, it can be seen that all question items from the independent variable and the dependent variable (transparency, accountability and interest in *munfiq* giving) had Rhitung > Rtabel, it can be concluded that all question items on this research questionnaire were declared valid.

2. Reliability Test

Table 4 Reliability Test Results Transparency Variable (X1)

Cronbach's Alpha	*N of Items*
.648	*6*

Source: Author's Processed Data, 2025

Table 5 Accountability Variable Reliability Test Results (X2)

Cronbach's Alpha	*N of Items*
.754	*7*

Source: Data Processed by the Author, 2025

Table 6 Results of Reliability Test of Munfiq's Interest in Giving Variable (Y)

Cronbach's Alpha	*N of Items*
.740	*7*

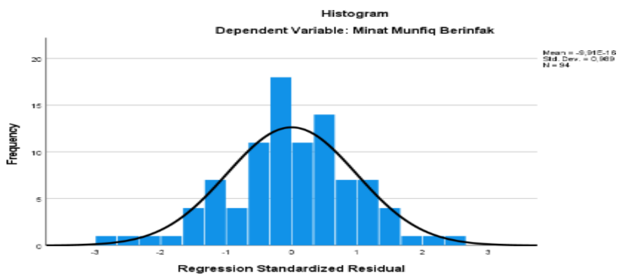
Source: Author's Processed Data, 2025

Based on the description above regarding the reliability test that has been carried out by researchers, it can be concluded that all variables on the questionnaire were reliable, because the resulting *Cronbach's Alpha was* more than 0,6.

Classical Assumption Test.

1. Normality Test

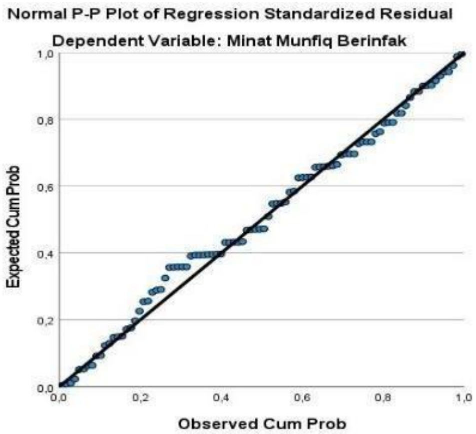
Figure 1 Histogram of normality curve



Source: SPSS 27 output, 2025

Based on the histogram image on the side, it can be concluded that the curve of munfiq interest in donating had a balanced slope between the left side and the right side and had a histogram image that follows the diagonal line which resembles a bell shape, which means that the residual value was normally distributed.

Figure 2 P - Plot Normality Test



Source: *SPSS 27 output, 2025*

From the picture above, it can be seen that the points spread along the direction of the diagonal line, meaning that in this study the variables were normally distributed.

Table 7 Kolmogrof-Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		94
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,55001268
Most Extreme Differences	Absolute	,089
	Positive	,042
	Negative	-,089
Test Statistic		,089
Asymp. Sig. (2-tailed)[c]		,061

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: *SPSS 27 output, 2025*

It can be seen from table 7, it was known that the value of the *Kolmograf-smirnov test (*K-S) Asymp. Sig. (2-tailed) in this study was 0.061, which the result of Asymp. Sig. of 0.061> 0.05 (greater than) which mean that the residual value was normally distributed or fulfills the assumption of normality.

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2. Multicollinearity Test

Table 8 Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	8,620	3,209		2,686	,009		
	Transparansi	,250	,114	,203	2,186	,031	,825	1,212
	Akuntabilitas	,494	,095	,481	5,189	<,001	,825	1,212

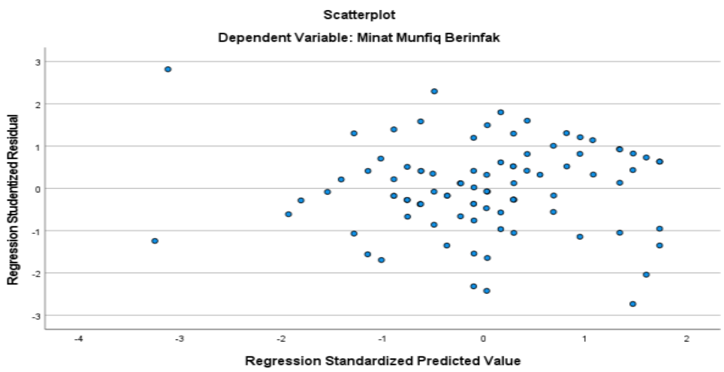
a. Dependent Variable: Minat Munfiq Berinfak

Source: *SPSS 27 output, 2025*

Based on table 8 above, the *tolerance* value (transparency = 0.825 and accountability = 0.825) > 0.10 and VIF (transparency = 1.212 and accountability = 1.212) < 10, it can be concluded that there was no multicollinearity between the independent variables (independent variables).

3. Heteroscedasticity Test

Figure3 Heteroscedasticity test results



Source: *SPSS output 27, 2025*

Based on Figure 3 on the side, shows the results of the heteroscedasticity test with the *Scatterplot* graph. In this figure the points were scattered randomly and spread both above the number 0 and below the number 0 on the y axis.

This showed that there was no heteroscedasticity in this regression model, so it can be used to predict *munfiq*'s interest in donating based on input from the transparency and accountability variables.

Table 9 *Glejser* Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,145	2,022		,566	,573
	Transparansi	,039	,072	,062	,538	,592
	Akuntabilitas	-,007	,060	-,014	-,121	,904

a. Dependent Variable: ABS_RES

Source: *SPSS 27 Output, 2025*

Based on table 9 on the side, it can be seen that the Sig value on the transparency variable was (0.592) > 0.05 (greater than 0.05), and the Sig value on the accountability variable was (0.904) > 0.05 (greater than 0.05), so it can be concluded that in this study there were no symptoms of heteroscedasticity.

Hypothesis Test

1. Determinant Coefficient Test R(2) (*Adjusted R Square*)

Table 10 Test of Determinant Coefficient R^2*(Adjusted R Square)*

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,595[a]	,354	,340	2,578

a. Predictors: (Constant), Akuntabilitas, Transparansi

Source: *SPSS 27 output, 2025*

The calculation results in table 10 above, showed that the *Adjusted R Square* value was 0 . 3 4 0 . It means that all independent variables (independent variables), namely the transparency variable (X1) and the accountability variable (X2) had a joint contribution of 34% to the dependent variable (dependent variable), namely *munfiq*'s interest in donating (Y), while the remaining (100% - 34% = 66%) was explained by other variables outside of this study.

2. Partial Significance Test (t test)

Table 11 Partial Significant Test (t test)

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	8,620	3,209		2,686	,009
	Transparansi	,250	,114	,203	2,186	,031
	Akuntabilitas	,494	,095	,481	5,189	<,001

Source: *SPSS 27 output, 2025*

Based on table 11 above, i t showed the t value which aims to test the independent variables, namely transparency and accountability, and the t table value is 1.986 with a probability value of 5% or 0.05. Based on the results of the t test, conclusions can be drawn as below:

I. Transparency

The results of the test can be concluded that the variable X as shown in table 11 obtained that t of 2.186> 1.986 (t calculated greater than t table) with a Sig value. 0.031, which was below the alpha value, namely 0.031 <0.05 (less than). Thus H1 was accepted. It means that the value was positive and significant or the transparency variable had a positive and significant effect on the interest of *munfiq in* donating at Daarut Tauhid Peduli o f South Kalimantan.

II. Accountability

The results of the test can be concluded by researchers that the variable X 2as found in table 11 obtained t of 5.189> 1.986 (t calculated greater than t table) with a Sig. value of 0.000, which was below the alpha, namely 0.000 <0.05 (less than). Thus H 2 was accepted, it meant that the value was positive and significant or the accountability variable had a positive and significant effect on the interest of *munfiq* in donating at Daarut Tauhid Peduli o f South Kalimantan.

III. Simultaneous Significant Test (F Test)

Table 12 Simultaneous Significant Test (F Test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	331,730	2	165,865	24,959	<,001[b]
	Residual	604,739	91	6,645		
	Total	936,468	93			

Source: *SPSS 27 output, 2025*

From the table above, it can be seen that the result of the F countvalue was 24.959 while F tableis 3.095. While the significant value obtained was 0.000 and the value of α = 5% or 0.05. It can be seen from table 12 that 24.959> 3.095, otherwise the significant value obtained was smaller than the predetermined α value of 0.000 < 0.05 and it can be concluded that simultaneously, transparency (X1) and accountability (X2) had a positive and significant effect on *munfiq*'s interest in donating (Y) at Daarut Tauhid Peduli o f South Kalimantan.

IV.Discussion

1 **Partial Effect of Transparency on *Munfiq*'s Interest in Donating at Daarut Tauhid Peduli of South Kalimantan**

Based on hypothesis H2 through previous testing, the accountability variable was a variable that suspected to have an effect on *munfiq* interest in donating at Daarut Tauhid Peduli o f South Kalimantan. Based on the results of the Partial Test (t test), the results showed that the t calculated value on the variable relationship was 5.189> 1.986 (greater than t table) with a significance value of 0.000 <0.05, stating that accountability had a positive and significant effect on *munfiq* interest in donating at Daarut Tauhid Peduli of South Kalimantan. These results can be interpreted that if accountability was implemented properly and correctly by Daarut Tauhid Peduli of South Kalimantan, then *munfiq*'s interest in donating will increase. This result is in accordance with the former researches (Ritonga, 2021; Salmawati & Fitri, 2018;

Sya'bandani & Pudjihardjo, 2023) which stated that accountability had a positive and significant effect on *muzakki*'s interest in paying zakat. Otherwise, it contradicted with the research of Grahesti et al. (2023) which stated that partially the accountability variable did not have a positive and significant effect on *muzakki*'s interest in paying zakat at the Amil Zakat Institution (LAZ) in Surakarta.

2 **Partial Effect of Accountability on *Munfiq*'s Interest in Donating at Daarut Tauhid Peduli of South Kalimantan**

Based on hypothesis H2, the accountability variable was suspected to have an effect on *munfiq*'s interest in donating at Daarut Tauhid Peduli of South Kalimantan. Based on the Partial Test (t test), It showed that the t calculated value on the variable relationship was 5.189> 1.986 (greater than t table) with a significance value of 0.000 <0.05, stating that accountability had a positive and significant effect on *munfiq* interest in donating at Daarut Tauhid Peeduli of South Kalimantan. These results can be interpreted that the accountability was implemented properly and correctly by Daarut Tauhid Peduli of South Kalimantan, then *munfiq*'s interest in donating would increase. It was in accordance with former researches (Ritonga, 2021; Salmawati & Fitri, 2018; Sya'bandani & Pudjihardjo, 2023) which stated that accountability had a positive and significant effect on *muzakki's* interest in paying zakat. It was contradicted with the research of Grahesti et al. (2023) which stated that partially the accountability variable did not have a positive and significant effect on *muzakki*'s interest in paying zakat at the Amil Zakat Institution (LAZ) in Surakarta.

3 **The Effect of Transparency and Accountability Simultaneously on *Munfiq*'s Interest in Donating at Daarut Tauhid Peduli of South Kalimantan**

Based on hypothesis H3 concluded by the F test, the value of F calculated 24.959 while F table was 3.095 (greater than). While the significant value obtained was 0.000 and the value of α = 5% or 0.05 which stated that hypothesis was significant (0.000 <0.05). From these data it can be concluded that the third hypothesis (H3) stated that transparency and accountability simultaneously had a significant effect on *munfiq*'s interest in donating at Daarut Tauhid Peduli of South Kalimantan.

It was known by the result of the Adjusted R^2 value in this study was 0.340. This stated that all independent variables (independent variables), such as transparency (X1) and accountability (X2) had a simultaneous contribution (together) of 34% to the dependent variable (dependent variable), *munfiq* interest in donating (Y), while the remaining amount (100% - 34% = 66%) was explained by other factors outside of this study.

V. CONCLUSION

From the explanation above, it can be concluded that:

1. Partially, Base on the T test, the following results were obtained:

a) The transparency variable had a positive and significant effect on the variable interest in *munfiq in donating* at Daarut Tauhid Peduli of South Kalimantan, this can be proven by the results of the t calculated value (2.186) > t (table) (1.986) and the Sig value. (0.031) < 0.05 (Less than). These results were also supported by the publication of financial reports, activity reports and programs that will be carried out by Daarut Tauhid Peduli of South Kalimantan periodically, which can be seen on the website, self-help magazine and social media of Daarut Tauhid Peduli of South Kalimantan.

b) The accountability variable had a positive and significant effect on the variable of interest in *munfiq* for donating at Daarut Tauhid Peduli o f South Kalimantan, this can be proven by the results of the t calculated value (5.189) > t (table) (1.986) and Sig value. (0.000) < 0.05 (Less than). These results were also supported by the publication of reports on distribution activities, such as monthly circumcisions, Friday blessings (distributing packaged o f rice to people in need), teaching the Quran to children of TPQ (Al Qur'an Education corners) in collaboration with Daarut Tauhid Peduli of South Kalimantan and scholarships for underprivileged children. The implemented programs were published to Daarut Tauhid Peduli of South Kalimantan's social media accounts and detailed news about an activity was carried out.

2. Simultaneously, the independent variables, which were transparency (X 1) and accountability (X2) had a positive and significant influence on the dependent variable, namely the interest of *munfiq* in donating. This was evidenced by the results of the F test with the value of F calculated > F table, which is 24.959> 3.095. While the significant value obtained was 0.000 and the value of α = 5% or 0.05. This shows that F calculated greater than F table, otherwise the significant value obtained was smaller than the predetermined α value and explains that simultaneously the independent variables (independent variables), namely transparency and accountability, had a positive and significant effect on the interest of *munfiq* for donating in Daarut Tauhid Peduli of South Kalimantan.

   The percentage of the amount of influence per variable was seen from the value of the *Adjusted R Square* correlation coefficient test results that the contribution of the independent variables of transparency and accountability affected the dependent variable of interest of *munfiq in donating* by 34%. While the rest (100% - 34% = 66%) was explained by other variables outside the model used in this study.

   Based on the results, the effect of transparency and accountability on *munfiq* interest in donating at Daarut Tauhid Peduli of South Kalimantan, the authors propose the following suggestions:

1. For Daarut Tauhid Peduli of South Kalimantan in order to maintain and improve its transparency and accountability, so that *munfiq*'s interest in donating at Daarut Tauhid Peduli of South Kalimantan continues to increase and can more widely help our brothers and sisters in need.
2. For further researchers, it is hoped that they can conduct more in-depth and more critical research. Especially about the effect of transparency and accountability on *munfiq* interest in donating at Daarut Tauhid Peduli o f South Kalimantan, and can be added other variables such as trust, service, service quality, religiosity, knowledge and so on, which are thought to have an effect on *munfiq* interest in donating.

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