

# Muzakki's Perception Regarding Implementation Good Corporate Governance (GCG) Against Muzakki's Trust in OPZ

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## Research article

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**Abstract:** The management of zakat funds as an instrument for reducing poverty in Indonesia is still not optimal. The potential for zakat funds in Indonesia reaches 327 trillion, while the total funds raised by the Zakat Management Organization (OPZ) are still less than 4%, which is 12,429 trillion. This shows that muzakki's trust in OPZ is still low, one of the things that affects muzakki's trust is the implementation of Good Corporate Governance (GCG) carried out by zakat institutions. Muzakki can see the implementation of GCG through the accountability and transparency of the institution. This research was conducted by interviewing 100 muzakki who were then analyzed using the partial least squares (PLS) method. The conclusion from this study is that the implementation of GCG has a significant effect on trust.

**Keywords:** GCG; zakat; muzakki; trust; PLS.

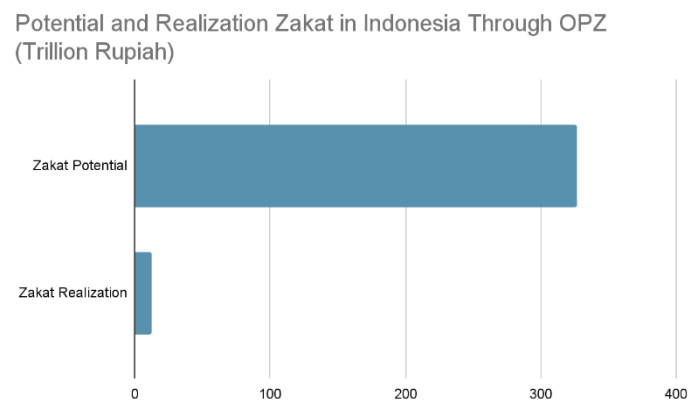
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## 1. Introduction

Zakat is one of the poverty alleviation instruments which by law must be fulfilled by all Muslim communities because it is included in one of the pillars of Islam (Sadallah et al., 2022; Sadeq, 1997). Currently, as many as 1.9 billion people in the world are Muslim (Pew Research Centre, 2020), causing the potential for zakat collection to reach US\$600B / year (Heikal & Khaddafi, 2014). This shows the potential for zakat in line with the existing Muslim population, including in Indonesia.

Indonesia is a country with the largest population in the world after America, India, and China (United Nations, 2022). However, the poverty rate in Indonesia is still quite high, namely 27.54 million people or 10% of Indonesia's population and a gini ratio of 0.403 which indicates inequality of wealth in Indonesia. One way to reduce poverty and inequality is by distributing zakat. As a country with a majority Muslim population, Indonesia has enormous zakat potential.

It can be seen from Figure 1 that the potential for zakat in Indonesia is very large, reaching 327 trillion. However, the realization of collecting zakat through zakat institutions is very small, even less than 4% or only 12.429 trillion (Baznas 2021). This shows that there is a gap between the potential that is owned and the realization that occurs so that a review is needed regarding the management of zakat. Zakat management aims to increase the effectiveness and efficiency of services in managing zakat as well as to increase the benefits of zakat to reduce poverty and inequality to improve welfare.



Source: Baznas (Process)

**Figure 1.** Potential and Realization of Zakat in Indonesia

The management of zakat in Indonesia has been regulated in Law No. 23/2011 which states that the Zakat Management Organization (OPZ) as an institution established to manage zakat funds starts from collecting zakat funds from muzakki to channeling zakat funds to mustahik. This shows that Law No. 23/2011 is one of the supports provided by the government to optimize OPZ's performance in managing zakat in Indonesia. OPZ in Indonesia consists of 497 Zakat Amil Agencies (BAZ) and 51 Zakat Amil Agencies (LAZ) spread across Regencies/Cities and Provinces and even internationally. Therefore, the potential for collecting zakat funds should be optimal. OPZ as an institution that collects zakat funds must obtain trust from muzakki as the zakat giver (Bachtiar & Rahmawati, 2023; Islah & Irvan, 2020) This is because the funds managed by OPZ are zakat funds which are legally obligatory for Muslims so OPZ needs to prove that the management of zakat funds is in accordance with applicable regulations to make muzakki believe in paying zakat through OPZ. The trust of someone who provides funds to an institution is influenced by good governance / implementation of Good Corporate Governance (GCG) (Mahrani & Soewarno, 2018) The implementation of GCG which has been regulated in Law No. 23 of 2011 has 5 principles including Accountability, Transparency, Responsibility, Fairness Independence.

## 2. Literature Review

### 2.1. Zakat

Zakat is an obligation for Muslims. In addition, zakat can reduce poverty and inequality that occurs. This is because zakat distributes wealth from those who have financial advantages to those who are financially deprived. Zakat that has been collected by zakat payers (muzakki) will be distributed to 8 groups/asnaf (mustahik). A Muslim who is capable or categorized as a muzakki but does not pay zakat can be said to be a hypocrite because he does not implement zakat as one of the pillars of Islam. Socially, zakat is an implementation of the principle of mutual cooperation between someone who has financial advantages and financial deficiencies to create prosperity. Research (Sadallah et al., 2022; Sadeq, 1997; Sawmar & Mohammed, 2021) states that zakat is an instrument in Islam that is able to help reduce the amount of poverty. This can be done optimally as long as zakat is managed properly, one of which is through OPZ (Shah Shirazi & Fouad Bin Amin, 2006.; Wahab & Rahim Abdul Rahman, 2011)

### 2.2. Agency Theory

Agency theory is the main theory that explains Corporate Governance (CG). Agency theory

explains the relationship between a person or group (principal) asking another party (agent) to perform a certain service for the benefit of the principal by delegating authority to the agent (Jensen, 1976). However, this does not rule out the possibility that the agent as the party authorized to manage the company tends to do something that maximizes his interests and sacrifices the interests of the principal so that this triggers agency problems. Agency problems that occur within the company can be overcome by implementing Good Corporate Governance (GCG). GCG plays an important role in managing the company through monitoring and control activities to ensure that the management of the company is carried out in compliance with various applicable rules and regulations. (Sianturi, 2016)

### **2.3. Good Corporate Governance (GCG)**

Corporate Governance (CG) / governance is a process carried out to help achieve the goals of an institution (IOG, 2003). Governance refers to the decision-making process and an institution's compliance with a rule (The United Nations Economic and Social Commission for Asia and the Pacific, 2008) so that it can be concluded that the implementation of Corporate Governance (CG) is an activity carried out by an institution to achieve its goals taking into account the applicable rules to create good governance / Good Corporate Governance (GCG). OPZ as an institution that has a goal of managing zakat funds from collecting to distributing them needs to implement GCG so that these goals can be achieved optimally. GCG principles consist of Accountability, Fairness, Transparency, Responsibility and Independence where according to (Mutmainah, 2015) Accountability and Transparency as one of the principles of GCG have a positive effect on muzakki's interest in paying zakat through zakat payment institutions. Accountability is a principle that regulates the roles and responsibilities of an institution in order to be able to manage and account for and support efforts to ensure the interests of institutions and stakeholders (Effendy, 2018) Transparency according to the National Committee on Governance Policy (KNKG, 2006) is the action of an institution in providing information in a way that easily accessible and understood by stakeholders. Transparency requires information that is open, timely, clear, and comparable regarding financial conditions, company management, operational performance, and company ownership (Effendy, 2018).

*H1. Perceptions of GCG implementation have a positive and significant effect on muzakki's trust in paying zakat through OPZ*

### **2.4. Trust**

Trust as an instrument in reducing risk (Mitchell, 1999) and an important instrument in building relationships with public organizations, one of which is OPZ (Schultz et al 2019). OPZ needs to build relationships with muzakki so that they become clients of OPZ because so far many muzakki have paid zakat directly because they see that zakat is properly delivered to mustahik. According to (Islah & Irvan, 2020) OPZ must reflect as an institution that can be trusted to increase muzakki's interest in paying zakat. One way to increase muzakki's trust is by implementing Corporate Governance (GCG) (Islah & Irvan, 2020; Mahrani & Soewarno, 2018).

## **3. Research Methods**

This study examines the effect of GCG on muzakki's interest in paying zakat through the Zakat Management Organization (OPZ). The data used are primary and secondary data. Primary

data was obtained from the results of questionnaires distributed in the city of Bandung to 50 muzakki who paid through OPZ and 50 muzakki who paid directly to mustahik. Furthermore, secondary data was obtained from official reports from several institutions such as BPS and Baznas. This research uses quantitative research methods. The quantitative method is a method used for theory testing by measuring research variables with numbers and performing statistical data analysis using the Partial Least Square (PLS) method.

## **4. Results and Discussion**

### **4.1. Partial Least Square**

Statistical analysis that is capable of measuring a large number of complex structural models or research hypotheses with flexible sample sizes and does not require certain data assumptions (Hair et al., 2019). PLS can be used to measure both metric (interval/ratio) measurement scales and ordinal / nominal measurement scales. To see the results of the analysis, a model evaluation must first be carried out. Evaluation of the model is carried out using several approaches, namely evaluating the measurement and structural models as well as evaluating the quality of the model.

### **4.2. Evaluation of the Reflective Measurement Model**

The evaluation of the reflective measurement model consists of the Loading Factor (LF) where this measure describes how well an indicator reflects the related variable. As for some of the analysis that is seen is the evaluation of the measurement model consisting of Loading Factor, Composite Reliability, Cronbach Alpha's, Average Variance Extracted, and Discriminant Validity. First, Factor Loading (LF) or outer loading is the correlation between each measurement item and the variable. This measure describes how well the item reflects/describes the variable measurement. Rule of thumb, (Hair et al., 2019; Henseler et al., 2009) using  $LF \geq 0.70$  is acceptable. Another opinion according to (Chin, 1998), LF value  $\geq 0.60$  is acceptable. Furthermore, internal reliability consistency is shown by composite reliability (CR), which is a measure to show how far the reliability of the variable is. According to (Hair et al., 2019; Henseler et al., 2009) the minimum Composite Reliability value is 0.70, but in (Hair et al., 2019) for exploratory studies the Composite Reliability value is between 0.60 - 0.70 accepted. Besides Composite Reliability, another measure that describes the level of reliability or internal consistency of reliability is Cronbach's Alpha. Then, Average variance extracted (AVE), namely the average variation of each measurement item contained by the variable. How far the overall variable can explain the variation of measurement items. This measure also describes how well the convergent validity variable is. According to (Hair et al., 2019), value (AVE)  $\geq 0.50$  Finally, Discriminant validity describes how far the constructed variable or construct is different from other variables/constructs and is statistically tested. Discriminant validity testing is carried out at the level of indicators and variables. At the indicator level, cross loadings are used so that each measurement item that measures construct/variable A will have a higher correlation with the construct/variable A it measures and have a low correlation with other variables. Discriminant validity at the variable level is the Fornell-Lacker Criterion and HTMT (Heterotrait Monotrait Ratio). The Fornell-Lacker Criterion measure is comparing the roots of AVE with the correlation between variables. According to Fornell and Lacker's criteria, the model has good discriminant validity if the root of the AVE variable is greater than the correlation between variables. This shows that the variable divides the variation of the measurement items higher to the measurement items that measure it and divides it low to the other variable measurement items.

**Table 1.** Outer Loading

	Outer Loadings	Keterangan
GCG1□GCG	0.897	Valid
GCG2□GCG	0.906	Valid
TRU1□TRU	0.948	Valid
TRU2□TRU	0.952	Valid

Source: Author

The results of the initial estimation of the measurement model for all valid items with an outer loading value that lies between 0.897-0.952. This value shows valid according to (Hair et al., 2019) which states that  $LF > 0.70$  is acceptable.

**Table 2.** Outer Loading, Composite Reliability, dan Average Variance Extracted

Variabel	Item Measurement	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
GCG	GCG1	Easy accountability to understand	0.890	0.769	0.897	0.812
	GCG2	Information transparency easy to access	0.912			
TRUST	TRUST1	Honesty of zakat institution	0.951	0.892	0.949	0.902
	TRUST2	Distribution zakat is for appropriate target	0.949			

Source: Author

The GCG variable is measured by 2 (two) valid items where the outer loading value lies between 0.890 – 0.912 which shows that the two measurement items are strongly correlated in explaining GCG. The level of reliability of the GCG variable is acceptable with a composite reliability value of 0.897 and Cronbach's alpha 0.769 above 0.70 and convergent validity indicated by AVE 0.812 > 0.50. Among the two valid measurement items, GCG appears to be more strongly reflected by GCG2 ( $LF=0.912$ ), namely transparency of institutional information.

The Trust variable is measured by 2 (two) valid measurement items with an outer loading between 0.949 – 0.951 which means that the two measurement items are valid reflecting the measurement of muzakki's trust in paying zakat. The variable reliability level is acceptable as indicated by Cronbach's alpha and composite reliability above 0.70 (reliable). The level of convergent validity indicated by the AVE value of 0.902 > 0.50 meets the requirements for good convergent validity.

**Table 3.** Fornell Larcker

	GCG	TRUST
GCG	0.901	
TRUST	0.729	0.950

Source: Author

Evaluation of discriminant validity needs to be done by looking at the Fornell and Lacker criteria. Discriminant validity is a form of evaluation to ensure that the variables are theoretically different and proven empirically/statistical testing. Fornell and Lacker's criterion

is that the root of the AVE variable is greater than the correlation between variables. The GCG variable has a root AVE (0.901) which has a greater correlation with trust (0.729). Then the trust variable has an AVE root value (0.950) where the value is greater than the correlation with trust. These results indicate that the discriminant validity of the GCG and trust variables is met because the root of AVE is greater than the correlation between variables.

**Table 4.** HTMT

	GCG	TRUST
GCG		
TRUST	0.880	

Source: Author

Hair et al. (2019) recommends HTMT because this measure of discriminant validity is considered more sensitive or accurate in detecting discriminant validity. The recommended value is below 0.90. The test results show that the HTMT value is below 0.90 for the pair of variables, so discriminant validity is achieved. The variable divides the variation of measurement items against items that measure it more strongly than dividing the variance on other variable items

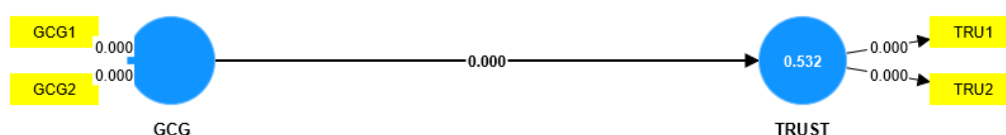
**Table 5.** Cross Loading

	GCG	TRUST
GCG1	0.897	0.643
GCG2	0.906	0.672
TRUST1	0.681	0.948
TRUST2	0.704	0.952

Source: Author

Based on the cross-loading table, the GCG1 and GCG2 items both reflect the GCG variables as well as the other items reflect the variables. This is because the value of the item is higher in each variable than in reflecting the other variables.

#### 4.3. Structural Model Evaluation



Source: Author

**Figure 3.** PLS Structural Model

Evaluation of the structural model is related to testing the hypothesis of influence between research variables. Examination of the evaluation of the structural model is carried out in three stages, namely first examining the absence of multicollinearity between variables with the Inner VIF (Variance Inflated Factor) measure. Inner VIF values below 5 indicate that there is no multicollinearity between variables, (Hair et al., 2019). Second, testing the research hypothesis through a bootstrapping process with a sub sample = 5000. PLS SEM does not assume that the data is normally distributed, therefore the hypothesis testing procedure uses a non-parameteric procedural approach, namely bootstrapping. This procedure is an



alternative to testing the hypothesis of the exact method when the sampling distribution of the data is unknown. This is done by sampling and resampling  $p$  times (generally 5000), which is useful for creating standard errors and parameter estimates. The test results seen from the  $t$ -values for the two-tailed test are 1.65 (significant level = 10%), 1.96 (significant level = 5%), and 2.58 (significant level = 1%). In SmartPLS 3 and 4, the  $p$ -value for each evaluation has been issued and compared with a predetermined alpha (0.05 or 0.01). If the  $p$ -value < 0.05 then there is significant influence between the variables. The selection of the bootstrap method can be done between the Bias Corrected and accelerated (Bca) method and the percentile method. The third is the  $f$  square value, namely the direct variable influence at the structural level with the criteria (low  $f$  square 0.02, moderate 0.15 and high 0.35).

**Table 6.** Inner VIF

	VIF
GCG→TRUST	1.000

Source: Author

Before testing the structural model hypothesis, it is necessary to see whether there is multicollinearity between the variables, namely by measuring the inner VIF statistic. The estimation results show that the inner VIF value is <5, so the level of multicollinearity between variables is low. These results strengthen the parameter estimation results in the PLS SEM which are robust (not biased).

**Table 7.** Hypotesis

Hipotesis	Path Coefficient	P value	95% Inteval Kepercayaan Path Coefficient		F square
			2.5%	97.5%	
H1. GCG→TRUST	0.729	0.000	0.653	0.801	1.137

Source: Author

Based on the results of testing the hypothesis above, it is known as follows: The hypothesis (H1) is accepted, namely that there is a significant effect of GCG on muzakki's trust in paying zakat through institutions with a path coefficient (0.729) and  $p$ -value ( $0.000 < 0.05$ ). Any changes to GCG will increase muzakki's trust in paying zakat through institutions. Within the 95% confidence interval, the GCG influence lies between 0.652 and 0.801. Nonetheless, GCG implementation has a high influence at the structural level ( $f$  square = 1.137). The need for programs carried out to improve GCG implementation is considered very important where when there is an institutional policy in implementing GCG, the trust in zakat through institutions will increase to 0.801.

#### 4.4. Model Quality Evaluation

**Table 8.** R square

	R-square	R-square adjusted
TRUST	0.532	0.527

Source: Author

The statistical measure R square describes the magnitude of the variation in the endogenous variables that can be explained by other exogenous/endogenous variables in the model. According to (Chin, 1998) the interpretation value of R square qualitatively is 0.19 (low effect),

0.33 (moderate effect), and 0.66 (high effect). Based on the processing results above, it can be said that the magnitude of the joint influence of interest on the muzakki's decision to pay zakat is 31.8% (the effect is close to high). The magnitude of the effect of trust on muzakki's decision to pay zakat through institutions is 52.7% (moderate effect is close to high).

**Table 9. SRMR**

SRMR	0.068
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Source: Author

SRMR stands for Standardized Root Mean Square Residual. In (Hair et al., 2019), an SRMR value below 0.08 indicates a fit model. However, in (Schermelleh-Engel et al., 2003), the SRMR value between 0.08 – 0.10 indicates an acceptable fit model. The estimation result of the model is 0.068, which means that the model has a good acceptable fit according to theory (Schermelleh-Engel et al., 2003). Empirical data can explain the influence between the variables in the model

#### 4.5. Discussion

The purpose of this study is to find out how muzakki's perceptions regarding the implementation of GCG affect the level of muzakki's trust in the institution. The implementation of GCG is measured through indicators that can be directly felt by muzakki, namely institutional transparency and accountability (Islah & Irvan, 2020)). Transparency indicators show easy access to information obtained by muzakki and accountability shows financial reports that are easy for muzakki to understand. From the research results, it was found that transparency has a stronger correlation with GCG implementation than accountability, which means that muzakki sees that the institution has implemented GCG if the institution has easily accessible information compared to looking at financial reports that are easy to understand. The researcher agrees with this statement because muzakki as the funder tends to find out in advance about the information on the institution that will manage their funds, especially regarding information on the activities carried out by the institution. However, GCG does not significantly influence muzakki's interest in paying zakat through institutions which shows that easy access to information and easy-to-understand financial reports does not affect muzakki's interest in paying zakat through institutions. This can be caused by the choice of muzakki in paying zakat directly where when muzakki pays zakat directly to mustahik there is no need to pay attention and look for information on activities carried out or clear financial reports because muzakki can see it directly.

Trust, which is illustrated through the honesty of the institution and on target in channeling funds, is an indicator that is assessed by muzakki in entrusting funds to the institution. Muzakki tends to believe after feeling that the institution is carrying out its duties honestly. Researchers agree because muzakki as funders will choose an institution, they trust to deliver funds that are mandatory and clearly intended for 8 groups, one of which is to feel that the institution has carried out its duties honestly. Furthermore, when viewed from the results of research which reveal that muzakki's perceptions regarding the implementation of GCG have a significant effect on muzakki's trust in paying zakat through institutions, it can be because muzakki feels that the institution implementing GCG describes that the institution can be trusted because it carries out its duties honestly and distributes it on target. This research is in accordance with the statement (Simadibrata, 2012) which states that the implementation of GCG is able to minimize errors in both financial reporting and presentation of information thereby increasing investor confidence and (Handoko et al., 2017) which states



that transparency and accountability affect the level of public trust in an organization so that efforts are needed to improve

Based on the results of the study it was found that the transparency of zakat institutions is a factor that influences muzakki's trust in OPZ. OPZ as the institution in charge of managing zakat funds from collecting to utilizing zakat certainly requires the trust of muzakki to pay zakat through OPZ so that it can be distributed on target to the 8 asnaf in need. Payment of zakat through OPZ will increase the collection that occurs so that the distribution of zakat by OPZ will also increase. This is something that is important to do because if a lot of zakat is channeled through OPZ it will reduce inequality and poverty that occurs because OPZ is considered capable of providing zakat in a precise manner to the 8 asnaf.

Theoretically, this research contributes to expanding the theory of zakat management by looking at GCG variables which are described through indicators of transparency and accountability, which means showing how transparency and accountability affect muzakki's trust in OPZ performance. In addition, managerially this research shows OPZ how muzakki views the management of zakat which is carried out so that it is hoped that this research will be able to assist OPZ in managing institutions, especially how OPZ provides easily accessible information and also easy-to-understand financial reports.

## 5. Conclusion

The conclusion from this study is that the implementation of GCG has a significant effect on trust. GCG as a variable that influences muzakki's trust in OPZ performance is reflected very strongly through the transparency of the information it obtains. However, zakat institutions need to increase the accountability of zakat institutions, especially the presentation of reports that are easy to understand in order to increase muzakki's trust in paying zakat through the institution.

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