





THE EFFECT OF GOOD ZAKAT GOVERNANCE (GZG) IMPLEMENTATION ON MUZAKKI SATISFACTION AT THE NATIONAL AMIL ZAKAT AGENCY (BAZNAS) EAST KUTAI REGENCY



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Abstract

This study aims to determine the effect of accountability, responsibility, transparency, and Fairness on Muzakki satisfaction in Baznas Kutai Timur. This type of research is quantitative, with samples taken by accidental sampling. Data collection techniques include observation, documentation, and questionnaires. Data analysis techniques include validity tests, reliability tests, classical assumption tests, multiple regression tests, and hypothesis tests. The results of this study show that partially, the variables of Accountability, Responsibility, transparency, and Fairness have a significant positive effect on Muzakki satisfaction in Baznas Kutai Timur. Simultaneously, Accountability, Responsibility, transparency, and fairness (justice) have a positive and significant effect on Muzakki satisfaction in Baznas Kutai Timur.

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh Akuntabilitas, Responsibilitas, Transparansi dan Fairness (keadilan) terhadap kepuasan Muzakki di Baznas Kutai Timur. Adapun jenis penelitian ini adalah penelitian kuantitatif dengan sampel menggunakan accidental sampling. Teknik pengumpulan data berupa observasi, dokumentasi, dan angket. Teknik analisis data yaitu uji validitas, reliabilitas, uji asumsi klasik, uji regresi berganda dan uji hipotesis. Hasil penelitian ini menunjukkan bahwa secara parsial variabel Akuntabilitas, Responsibilitas, Transparansi dan Fairness (keadilan) berpengaruh positif signifikan terhadap kepuasan Muzakki di Baznas Kutai Timur. Secara simultan Akuntabilitas, Responsibilitas, Transparansi dan Fairness (keadilan) berpengaruh positif dan signifikan terhadap Kepuasan Muzakki di Baznas Kutai Timur.

INTRODUCTION

Since the time of the Prophet (peace be upon him), zakat has been a form of worship and it is the third pillar of Islam. Islam has five foundations: shahada, prayer, zakat, fasting, and hajj. Today, zakat is one of the economic developments, and the results will be used for the social and economic needs of the community. With this zakat, it will create a new face in the economic world by utilizing assets from zakat to be distributed fairly and equitably (Nasruddin et al., 2022). Indonesia is the largest Muslim country in the world, 80% of the Indonesian people are Muslims, and therefore zakat is an obligation that must be fulfilled because it is one form of worship that must be done (Latifah et al., 2019). Zakat can reduce social inequality because it can reduce poverty (Puspitasari & Darma, 2019). This is because zakat is a religious institution related to socioeconomics that improves justice and community welfare (Pindo et al., 2021).



The main goal of zakat is to achieve socio – economic justice, which manifests itself in poverty alleviation and economic growth (Syauqi & Fitriyah, 2022). In some cases, zakat funds have not reached all poor people equally. To achieve this goal, it is necessary to manage and distribute zakat funds properly so that they can reach all levels of society (Achmad & Indrarini, 2022). Law No. 23 of 2011 concerning the purpose of providing zakat for zakat organizations is to increase the effectiveness and efficiency of services and increase the benefits of zakat to achieve community welfare and reduce poverty through the use of a good governance system in the form of transparency, accountability, responsibility, and satisfaction. This aim will have a positive impact on mustahiq, Muzakki, and the zakat organization itself (UU No 23 Tahun 2011, 2011).

Zakat, as an Islamic social financial instrument, has great potential to create socio – economic inclusion in Indonesia. This is because the derivative effects of distributing and utilizing zakat funds are very large. This effect will be greater as the amount of zakat distributed and utilized increases (Kusumastuti, 2019). In other words, zakat has not only a spiritual dimension but also a socioeconomic dimension (Riyani, 2021). Zakat has great potential to help people empower themselves. Indonesia's zakat potential reaches IDR 327.6 billion, according to Indonesian Zakat Outlook 2021 data. The amount includes trade zakat reaching IDR 144.5 trillion, income and services zakat reaching IDR 139.07 trillion, zakat money reaching IDR 58.76 trillion, and agricultural zakat reaching IDR 52 billion. However, according to BAZNAS research, the realization has only reached IDR 1.4 trillion (Tho'in & Andrian, 2021).

Table 1. Realisation of the BAZNAS Collection in 2017 – 2021

No	Realization Year	Sum
1	2017	137.537.774.909
2	2018	151.804.659.146
3	2019	248,342,677,327
4	2020	305,245,687,444
5	2021	447,975,052,260

Source: BAZNAS Performance Report 2017 – 2021

Since the majority of Indonesia's population is Muslim and the country has the largest number of *sharia* institutions and religious organizations in the world, Indonesia has considerable *zakat* potential. The potential of *zakat* in Indonesia grows every year. It is around IDR 137 trillion in 2017 (BAZNAS, 2018) and, IDR 248 trillion in 2019 (BAZNAS, 2019). *Zakat* continues to increase until, in 2021, it amounts to IDR 447 trillion (BAZNAS, 2021).

An institution should have a system that is used as a basic reference in measuring the performance and success of its institution. One of the systems used to measure the performance of these institutions is good governance. Corporate governance is a system that manages and controls an institution with the aim of generating added value for interested parties (Kusmayadi *et al.*, 2015).

The concept of good governance emphasizes the role and responsibility of the board in managing *zakat* and in fostering community integrity and trust, along with the development of *zakat* management institutions. *Zakat* management institutions can appear as modern *zakat* management institutions that are professional and trustworthy. Therefore, institutional strengthening is needed to overcome the general problems of *zakat* management institutions. Increasing professionalism is one way to strengthen the position of *zakat* institutions, among others, through the implementation of good corporate or organizational governance. All public financial institutions must implement

good governance, especially *zakat* management institutions financed by the community through donations or religious donations (Permana & Baehaqi, 2018).

Good Corporate Governance is an organizational management system that can encourage the formation of clean, transparent, and professional management work patterns that include four basic principles: equity, transparency, responsibility, and accountability (Pindo *et al.*, 2021). The purpose of implementing Good Governance is to direct and regulate organizational activities towards improvement and accountability so that organizational management activities can be carried out optimally (Febrianing, 2020). To ensure that the *zakat* they pay (*Muzakki*) is used and managed efficiently, *zakat* institutions must have good governance in accordance with Islamic *sharia* so as to provide their own satisfaction in the form of *Muzakki* trust (Mahmudi & Prastmawati, 2020).

The lack of public awareness about giving *zakat* through the *Amil Zakat* Organization is one of the main causes of the inadequate implementation of *zakat* services. Therefore, the *Amil Zakat* organization must work even harder (Aisyah *et al.*, 2022). Another problem is the lack of public knowledge or understanding of the assets that must be *Zakat* is the reason *zakat* has not functioned as a means of equity, and *zakat* has not been collected properly at *zakat* institutions (Harahap *et al.*, 2022). Good service can give satisfaction to *Muzaka*. The characteristics of good service are having professional employees, having good facilities and infrastructure available, having all desired products available, and being responsible for all *Muzakki* so that they are able to serve effectively and efficiently and are able to communicate well (Niffilayani, 2019).

One of the *zakat* management institutions formed by the government is the National *Amil Zakat* Agency (Junjuran *et al.*, 2020). *BAZNAS* is an institution that collects *zakat*, *infaq*, and *sadaqah* funds from Muslim communities that have more wealth and distributes them to other Muslims who have economic limitations. *BAZNAS* has the task and functions to collect and distribute *zakat*, *infaq*, and alms nationally (Ambarsari *et al.*, 2020). The *zakat* management system must be integrated with humility, integration plans, loyalty, and as a social institution for better economic growth and outcomes (Wardani & Fachrunnisa, 2022). It is quite interesting that the existence of *BAZNAS* is one of the supporting factors for the development of the Islamic economy and the birth of Islamic economic law products (Iswanto, 2016).

Initially, the *Zakat* Management Organization (OPZ) in Indonesia used PSAK No. 45 for financial reporting of non-profit organizations, but due to the times and the need to have reporting standards, the *Zakat* Forum (FOZ) in collaboration with the Indonesian Institute of Accountants (IAI) compiled the *Zakat* PSAK for *zakat* organizations in 2007, and In 2008, IAI completed ED PSAK No. 109 concerning *Zakat* Accounting, which is officially applied to the preparation and presentation of financial statements of the *zakat* management agency as of January 1, 2009. In October 2011, IAI ratified ED PSAK No. 109 as a standardization of *zakat* accounting reporting for OPZ (Trisnawati, 2015).

One way to realize good *zakat* governance in the field of financial reporting is to implement PSAK 109. Transparency and accountability in *zakat* management, including *infaq* and *sadaqah* management are characteristics of good *zakat* governance. The financial statements of *zakat* management organizations that are authorized as official organizations use a good accounting system and are audited by public accountants to show the responsibility of the organization (Sulastiningsih & Urfiyya, 2019).

The potential for *zakat* collection in East Kutai regency reaches IDR 10 billion per year, but until now the local national *Amil Zakat* Agency has only been able to collect *zakat* of around IDR 9 billion. Such *zakat* potential is based on calculations carried out by the East Kutai district government with *BAZNAS*. We can prove this from the total collection obtained by *BAZNAS* Kutai Timur:

Tabel 2. East Kutai *Zakat* Collection BY BAZNAS

Years	<i>Zakat</i> Receipt	<i>Zakat</i> Distribution
2018	9.713.082.502	9.293.564.124
2019	7.920.474.358	7.569.228.429
2020	9.724.508.441	9.000.037.651
2021	7.591.335.497	7.051.442.303

Source: PPID BAZNAS Statistics 2018 – 2021

Based on the observations made, it can be seen that the huge potential of *zakat* has not been optimized, especially in terms of collection. Some possible factors are public ignorance of the importance of a *zakat* institution, public understanding of *zakat*, especially about *zakat* maal and *zakat* profession, which is still lacking, and low public trust in *zakat* management institutions, which causes people to be reluctant to pay *zakat* to institutions, so that existing *zakat* collection data does not describe the actual conditions of *zakat* payments.

As a *zakat* manager, BAZNAS must realize that good corporate governance is very meaningful for *Muzakki* and the amil *zakat* institution itself, so it is necessary to measure the satisfaction of *Muzakki* in *zakat* payments so that the target is achieved, and the distribution of *zakat* can be realized equally. The involvement of *Muzakki* in the performance evaluation of amil or *zakat* institutions will give satisfaction to *Muzakki*. *Muzakki* satisfaction with the performance of amil or *zakat* institutions can provide increased *Muzakki* confidence in paying *zakat* to BAZNAS institutions, especially in East Kutai Regency. Supervision in BAZNAS East Kutai Regency is carried out intensively by direct *Muzakki*, so that the transparency of funds received is clear and the distribution can be known directly (Kuncaraningsih & Ridla, 2015). Therefore, the author can take a research concept entitled The Effect of Good *Zakat* Governance (GZG) Implementation on *Muzakki* Satisfaction at BAZNAS, East Kutai Regency.

Literature Review

Research by Yulinartati, Adella Lagareta Iswanto, and Suwarno entitled Principles of Good Corporate Governance and *Muzakki* Satisfaction Level in Distributing *Zakat* to Amil *Zakat* Institutions in Jember Regency in the Journal of Accounting and Management Research This study examines the influence of the principle of good corporate governance on the level of *Muzakki* satisfaction in distributing *zakat* to LAZ in Jember Regency. The results showed that the principles of good corporate governance, namely transparency, accountability, responsiveness, independence, and fairness, had a positive and significant effect on the level of *Muzakki* satisfaction in distributing *zakat* (Yulinartati *et al.*, 2020).

Indri Yuliafitri and Asma Nur Khoiriyah published their research entitled The Effect of *Muzakki* Satisfaction, Transparency, and Accountability on Amil *Zakat* Institutions on *Muzakki* Loyalty (Study of Perceptions at LAZ Rumah *Zakat*) in the Islamiconomic Journal. This study examines how each variable, namely *Muzakki* satisfaction, transparency, and accountability at the Amil *Zakat* Institution, affects *Muzakki* loyalty. The results of this study show that the variables of *Muzakki* satisfaction and transparency have a positive influence on *Muzakki* loyalty. While the accountability variable has no influence on the loyalty of the *Muzakki* (Yuliafitri & Khoiriyah, 2016), Alyani Atsarina's research entitled Analysis of the Application of Good Corporate Governance in *Zakat* Management Organizations (Case Studies at BAZNAS and Dompot Dhuafa) in Menara Ekonomi Journal This study aims to show that transparency, accountability, responsibility, independence, and fairness are the principles underlying good corporate governance in *zakat* management organizations. The results showed that the implementation of Good Corporate Governance at the National Amil *Zakat* Agency

and Dompot Dhuafa was in accordance with the principles of transparency, accountability, responsibility, independence, and fairness (Atsarina, 2018).

Thus the new thing in this study is the addition of fairness variables (fairness) in accordance with previous research suggestions by Y. Yulinartati, A. L. Iswanto and S. Suwarno about the addition of variables, so this study is expected to provide new insights in measuring the performance of *zakat* management institutions, especially on fairness variables so that they are able to work professionally, cleanly, fairly and transparently based on the concept of *Zakat* Core Principles in which there are top of form, purpose, independence, bottom of form authority, permitted amyl activities, licensing criteria, supervisory approach, supervisory techniques and instruments, supervisory reporting, supervisory powers in correction and sanctions, Good Amil Governance, collection management, empowerment management, state and transfer risk, reputation risk and *Muzakki* loss, distribution risk, *sharia* operational and compliance risk, *sharia* supervision, internal audit, financial statements, and external audit, disclosure and transparency, and misuse of *zakat* services (Hamdani et al., 2019).

METHOD

This study used a quantitative approach. This type of research is associative and seeks to measure the influence between variables. Judging from the type of research, this research includes field research, which is research directly carried out on respondents. The data collected from the field directly relates to the object concerned (Hasan, 2008). The population used in this study was *Muzakki* BAZNAS Kutai Timur. Non – probability sampling with accidental sampling is a random sampling technique, meaning that anyone who happens to meet the author can be used as a sample if they feel suitable as a data source.

The data sources that researchers use are primary and secondary. Primary data sources are data obtained directly from the results of filling out questionnaires. The secondary data source for BAZNAS Kutai Timur's research comes from previous data contained in records, books, documents, reports, and other sources. Data collection techniques use observation and questionnaires. Observation is a tool used by the author to obtain data on the Implementation of Good *Zakat* Governance on *Muzakki* Satisfaction in BAZNAS, East Kutai Regency. A questionnaire is a list of questions sent to others with the intention that the person who receives it is willing to answer according to the user's request (Arikunto, 2010).

Basic Concepts

Stewardship

In the face of economic development, Entrepreneurs must change the way they conduct their businesses. In addition, with the arrival of the era of globalization, where the market will be more competitive, it is necessary to carry out a significant transformation in the implementation of corporate governance. As mentioned above, the structures and processes used to direct and manage a company's business and activities to enhance corporate growth and responsibility are part of corporate governance (Pasoloran & Rahman, 2001).

The existence of dual interests between principals and agents, each of whom seeks to maximize utility, leads to the creation of new ways to cope with the losses caused by those interests. One of the new ideas about how to manage organizations and the people in them is the stewardship theory. This method develops the concepts of togetherness (collectivity), association, empowerment, and mutual trust and service. Problems related to corporate governance and good *zakat* governance are expected to be resolved by forming attitudes that

lead to management theory as an approach in organizational management (Pasoloran & Rahman, 2001).

Agency

Agency theory serves as a basis for understanding the relationship between agents and principals (Lidyah, 2018). Agency theory arises as a result of the transfer of authority in managing the running of the company from shareholders to managers (Hidayati & Diyanty, 2018). According to this theory, agency relationships arise when one or more people act as leaders, hire people as agents, and give them the ability to make decisions. In large companies, ownership and control are divided, making it difficult to align interests between managers and shareholders, leading to agency problems (Santoso & Santasyacitta, 2020). Agency theory explains the actions of the parties involved in the contractual relationship by changing the methods of accounting measurement, especially those carried out by the company or management (Kholmi, 2011).

Good Corporate Governance (GCG)

Good corporate governance is a system that has the function of a regulator and controller in an institution or agency (company) in terms of the relationship between various parties who manage institutions or agencies (companies) and the values contained in the implementation of their management (Yuliani & Fithria, 2022). According to Thomas S. Kaihatu, the point of emphasis in the concept of good corporate governance is divided into two parts: institutions and agencies (companies) must provide transparent, accurate, and timely information about the performance of institutions and agencies (companies), and shareholders have the right to get the information correctly and on time (Kaihatu, 2006).

Sri Fadilah *et al.* said that the implementation of good corporate governance in institutions that manage *zakat* is formed by three pillars, namely the application of organizational culture, internal control systems, and total quality management. Meanwhile, Borwn and Caylor stated that the implementation of good corporate governance can create all processes of activities of institutions or agencies (companies) managed professionally, both related to financial and non-financial performance (Fadilah *et al.*, 2018).

With growing awareness of the importance of good governance, the OECD (Organization for Economic Development) has developed principles of good corporate governance that can be applied appropriately depending on national circumstances, culture, and traditions (Iba & Bariah, 2013). Basic principles of Good Corporate Governance such as accountability, responsibility, transparency, and fairness

RESULTS AND DISCUSSION

Overview of BAZNAS East Kutai

Law Number 47 of 1999 established East Kutai Regency, which also established several institutions or agencies, as well as other non-governmental organizations, in accordance with applicable laws and regulations. One of them is the National Amil *Zakat* Agency (BAZNAS) East Kutai, which was also formed to support the growth of Kutai Kartanegara Regency.

From 2005 to 2013, it was called BAZDA (Regional Amil *Zakat* Agency) before changing to BAZNAS (National Amil *Zakat* Agency) in 2013. At the national level, BAZNAS is responsible for collecting and distributing *zakat*, infak, and alms (ZIS). The role of BAZNAS as an institution authorized to manage *zakat* at the national level was further strengthened by the promulgation of Law Number 23 of 2011. BAZNAS is established in law as a non-structural, independent government and is responsible to the President through the Minister of Religious Affairs. Therefore, Islamic *sharia*, trust, profit, justice, legal certainty, cohesiveness, and responsibility are the cornerstones of BAZNAS, with the government responsible for overseeing *zakat* management.

Instrument Test

Tabel 3. Validity Test

Indicator	r Calculate	r Table	Description
X1.1	0,789	0,163	Valid
X1.2	0,705	0,163	Valid
X1.3	0,623	0,163	Valid
X1.4	0,799	0,163	Valid
X2.1	0,581	0,163	Valid
X2.2	0,703	0,163	Valid
X2.3	0,619	0,163	Valid
X2.4	0,681	0,163	Valid
X3.1	0,421	0,163	Valid
X3.2	0,716	0,163	Valid
X3.3	0,605	0,163	Valid
X3.4	0,707	0,163	Valid
X4.1	0,475	0,163	Valid
X4.2	0,580	0,163	Valid
X4.3	0,530	0,163	Valid
X4.4	0,473	0,163	Valid
Y1	0,557	0,163	Valid
Y2	0,678	0,163	Valid
Y3	0,611	0,163	Valid
Y4	0,606	0,163	Valid
Y5	0,490	0,163	Valid

Source: Data processed, 2023

The basis for decision-making used to determine the validity or absence of statements in this study is if $r \text{ calculate} > r \text{ table}$. From the results of the validity test, all r values are calculated $> r \text{ table}$, and then all question items are declared valid.

Tabel 4. Reliability Test

Variabel	Cronbach's Alpha
Accountability	0,703
Responsibility	0,749
Transparency	0,732
Fairness	0,638
Muzakki Satisfaction	0,721

Source: Data processed, 2023

From the results of the reliability test, it can be concluded that the variables Accountability, Responsibility, Transparency, fairness, and Satisfaction of *Muzakki* are reliable. These results can be seen from the Cronbach's Alpha value of > 0.6 .

Classic assumption test

Tabel 5. Normality Kolmogorov – Smirnov Test

Unstandardized Residual	
Asymp. Sig. (2 – tailed)	.979

Source: Data processed, 2023

It can be concluded that the residuals are normally distributed because the results of the Kolmogorov – Smirnov normality test show significant asymptotic values. Sig (2 – tailed) of 0.979, which is greater than the significant level of 0.05.

Tabel 6. Autocorrelation Test

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson
.727	.528	.508	1.198	1.448

Source: Data processed, 2023

By the formula: $D_u < D < 4 - D_u$, meaning No autocorrelation occurs. The results of the autocorrelation above can be concluded $D_u = 1.7582 < D_w = 1.448 < 4 - D_u = 2.242$, so it can be concluded that no autocorrelation occurs.

Tabel 7. Heteroscedasticity Test

Variabel	Standardized Coefficients		
	Beta	t	Sig.
Accountability	-.120	-.890	.376
Responsibility	.059	.465	.643
Transparency	.061	.499	.619
Fairness	-.011	-.106	.916

Source: Data processed, 2023

It can be concluded that there are no symptoms of heteroscedasticity because all test significance values are greater than 0.05.

Tabel 8. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
Accountability	.575	1.740
Responsibility	.659	1.518
Transparency	.701	1.426
Fairness	.989	1.011

Source: Data processed, 2023

Based on the results of the multicollinearity test shown in the table above, all variables have a tolerance value greater than 0.10 and a VIF value of less than 10, so it can be concluded that the regression model does not show signs of multicollinearity.

Multiple Linear Regression Analysis Test

Tabel 9. Multiple Analysis Regression Test

Coefficients ^a	
Model	Unstandardized Coefficients
	B
(Constant)	-.496
Accountability	.245
Responsibility	.355
Transparency	.385
Fairness	.307

Source: Data processed, 2023

Based on the results of statistical tests in Table 7, the multiple linear regression models in this study are stated as follows:

$$Y = -0,496 + 0,245X_1 + 0,355X_2 + 0,385X_3 + 0,307X_4 + e$$

Based on the results of the regression above, it can be explained as follows:

1. If the variables Accountability, Responsibility, transparency, and Fairness are zero, then Muzakki's satisfaction level is -0.496 .
2. The Accountability regression coefficient is 0.245 , which means that Muzakki satisfaction will increase by 0.245 units if the Accountability variable is increased by 1 unit.
3. The regression coefficient of responsibility is 0.355 , which means muzaaki satisfaction will increase by 0.355 units if the variable Responsibility is increased by 1 unit.
4. The Transparency regression coefficient is 0.385 , which means that Muzakki satisfaction will increase by 0.385 units if the Transparency variable is increased by 1 unit.
5. The Fairness regression coefficient is 0.307 , which means that muzakki satisfaction will increase by 0.307 units if the Fairness variable is increased by 1 unit.

Significant Test of Individual Parameter (t-Test)

Tabel 10. t – Test

Variabel	Standardized Coefficients	
	t	Sig.
Accountability	2.496	.014
Resposibiity	3.397	.001
Transparency	3.451	.001
Fairness	3.263	.002

Source: Data processed, 2023

Based on the partial test results in Table 8, the influence of each variable can be explained as follows:

- a. From the test results, it can be concluded that the accountability variable has a significant effect on Muzakki Satisfaction, with a significant value of $0.014 < 0.05$
- b. From the results of previous tests, it can be concluded that the variable of responsibility has a significant effect on Muzakki satisfaction, with results of $0.001 < 0.05$.
- c. From the results of previous tests, it can be concluded that the transparency variable has a significant effect on Muzakki satisfaction, with results of $0.001 < 0.05$.
- d. From the results of previous tests, it can be concluded that the fairness variable has a significant effect on Muzakki satisfaction, with results of $0.002 < 0.05$.

Simultaneous Significance Test (F-Test)

Tabel 11. F – Test

Mode	Sum of Squares	df	F	Sig.
Regression	152.345	4	26.556	0.000
Residual	136.245	95		
Total	288.590	99		

Source: Data processed, 2023

Based on the data above with significant values of $0.000 < 0.05$, it can be concluded that the variables Accountability, Responsibility, transparency, and Fairness have a significant effect on *Muzakki* Satisfaction simultaneously.

Determination Coefficient (R^2)

Tabel 12. Determination Coefficient Test

R	R Square	Adjusted R Square	Std. Error of the Estimate
.727	.528	.508	1.198

Source: Data processed, 2023

The R Square value is known to be 0.528 from the results of the coefficient of determination test, meaning that the strength of the positive relationship between the variables Accountability, Responsibility, Transparency and Fairness to *Muzakki* Satisfaction has a relationship and is included in the Strong category. The coefficient of determination (R squared) of 0.528 is equivalent to 52.8%. This shows that the dependent variable of *Muzakki* satisfaction of 52.8% is influenced by independent variables which include fairness, accountability, transparency, and responsibility. However, the remaining 47.2% was influenced by other factors.

The Effect of Accountability on BAZNAS *Muzakki* East Kutai Satisfaction

This study found that accountability had a significant effect on the satisfaction of the East Kutai BAZNAS *Muzakki*. This research was supported by Yulinartati, Adella Lagareta Iswanto, and Suwarno (Yulinartati *et al.*, 2020), which states that accountability has a significant effect on *Muzakki* satisfaction. Accountability is a necessity. Religious life seems to be another dimension that does not require transparency and accountability directly in the form of accounting reporting (Riani, 2011).

Government laws and regulations on *zakat* are created to ensure that it is properly managed and not abused by those who are entitled. The existence of this regulation has an impact on BAZNAS' performance in terms of responsibility. Article 2 of Law Number 23 of 2011 concerning *Zakat* Management is a guideline for BAZNAS to carry out the mandate of *zakat* management which includes principles; 1) Islamic law, 2) trust, 3) benefit, 4) justice, 5) legal certainty, 6) unity, 7) responsibility,

BAZNAS Regulation Number 03 of 2014, which regulates the organization and work procedures of the Provincial National Amil *Zakat* Agency and the Urban Province National *Zakat* Agency, strengthens the seriousness of BAZNAS in this aspect of responsibility. In particular, the chairman is in charge of the Internal Audit Unit and is directly responsible for tasks. Thus, it can be concluded that accountability is the responsibility of vertical management to interested parties such as Islamic law, government, *Muzakki*, and also the community, with the aim of increasing public confidence that the institution carries out its duties and responsibilities in accordance with its functions. Accountability is the condition of accepting assigned responsibilities, explaining and demonstrating compliance to stakeholders, and correcting failures to act appropriately (Latief & Sandimula, 2022). The more accountable the institution, the greater the satisfaction felt by the *Muzakki*.

This is supported by stewardship theory, which states that management can be trusted if it works well in the public interest (Kaihatu, 2006). The emergence of *Muzakki* trust in the Amil *Zakat* Institute is due to satisfaction and trust in the services provided by the institution. *Muzakki* satisfaction occurs when the service meets the expectations of the *Muzakki*. *Muzakki*'s response to the Amil *Zakat* Institute was his satisfaction with the real interests and performance of the institution (Puspitasari & Darma, 2019).

The Effect of Respliability on *Muzakki* BAZNAS East Kutai Satisfaction

This study shows that responsibility has a significant effect on *Muzakki* satisfaction. This research was supported by Yulinartati, Adella Lagareta Iswanto, and Suwarno (Yulinartati *et al.*, 2020). which states that responsibility has a significant effect on *Muzakki* satisfaction. In accordance with this principle of responsibility, the company must be able to account for its management (Sholiha, 2021). Management compliance with laws and regulations is theoretically a principle of accountability (Abdullah, 2010).

This principle of responsibility can be explained by implementing effective accountability reporting to existing stakeholders, particularly *Muzakki*, at all levels of BAZNAS (Riani, 2011). This is based on article 29 of Law Number 23 of 2011 stipulating standards governing the presentation of accountability reports in the form of financial statements to interested parties.

Paragraph 1 of Article 29 stipulates that: 1) BAZNAS or city administrators must periodically report to provincial BAZNAS and local governments on the management of *zakat*, *infaq*, alms, and other religious social funds; 2) Provincial BAZNAS must report periodically to BAZNAS and local governments on the management of *zakat*, infak, alms, and other religious social funds. 3) BAZNAS must submit periodic reports to the Minister on *zakat* management, infak, alms, and other religious social funds. 4) BAZNAS' annual balance sheet report published on paper or online.

So it can be concluded that responsibility is the social responsibility of BAZNAS as an amil management of *zakat* funds to the surrounding community as a form of concern for the environment in accordance with the operational function of the establishment of this amil *zakat* institution. The more responsive BAZNAS is to the community, the greater the satisfaction felt by *Muzakki*.

The Effect of Transparency on *Muzakki* BAZNAS East Kutai Satisfaction

This study shows that transparency has a significant effect on *Muzakki* satisfaction. This research was supported by Yulinartati, Adella Lagareta Iswanto, and Suwarno (Yulinartati *et al.*, 2020), which states that transparency has a significant effect on *Muzakki* satisfaction.

The basic principle of transparency is to maintain the implementation of programs in the company or organization. The company or organization must provide material and relevant information in a way that is easily accessible and understandable (Yulianti, 2016). Considering BAZNAS as a socio–religious organization whose dimensions are not only faith but also rationality, BAZNAS must also take the initiative to express not only the issues implied in the laws and regulations but also important issues for community decision–making and related parties (Riani, 2011).

In accordance with BAZNAS regulation Number 1 of 2016 concerning Guidelines for the Preparation of the Annual Budget Work Plan of the National Amil *Zakat* Agency, the Provincial Amil *Zakat* Agency, and the District/City National Amil *Zakat* Agency, BAZNAS implements the principle of openness by conducting reporting planning starting with the preparation of the Annual Work Plan (RKAT), fund receipt plan, distribution based on asnaf and programs, collection of *Muzakki* and beneficiaries, the use of amyl rights, the use of operational funds according to function, the use of APBN/APBD, and activity plans based on performance indicators..

Thus, it can be concluded that Transparency is the openness of a company or institution to provide information about the company or institution to all interested parties (stakeholders). The more transparent the institution, the greater the satisfaction felt by *Muzakki*.

The Effect of Fairness on *Muzakki* BAZNAS East Kutai Satisfaction

This study found that fairness has a significant effect on *Muzakki* satisfaction. In baking institutions, the principle of Fairness is something new (Sholiha, 2021). Fairness is a condition for affecting related rights according to applicable laws and agreements (Rachmadi Usman, 2022).

The principle of fairness priorities equity in the management of an institution. BAZNAS must always priorities the interests of *Mustahik*, *Muzakki*, and management based on the principles of equality and justice (Riani, 2011). Yusuf Al – Qordowi emphasised that the expression of the principle of justice means that BAZNAS should distribute *zakat* to all *mustahik* groups, as long as the group exists and has the same or more needs (Al Qardhawi, 2004). Hence, it can be concluded that fairness means providing equal treatment to the community in receiving services and information related to the collection and distribution of *zakat*.

CONCLUSION

The implementation of Good Corporate Governance (GCG) by BAZNAS Kutai Timur improves organizational performance. The performance of BAZNAS Kutai Timur is based on GCG principles, which include transparency, accountability, responsibility, and fairness. The results showed that Accountability, Responsibility, transparency, and Fairness had a significant effect on *Muzakki* BAZNAS East Kutai Satisfaction. GCG principles are specifically for non – profit business institutions so that they can be more specific and serve as a foundation or guideline for the implementation of Good *Zakat* Governance.

Further research can add independent variables. Independency with the basis of theory and previous research that is scientific and adequate In addition, it can also add research objects, including *sharia* business units (UUS), *sharia* people's financing banks (BPRS), or other *sharia* financial institutions.

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