

**THE INFLUENCE OF INCOME, ACCOUNTABILITY, AND
TRANSPARENCY ON THE CILEUNGI COMMUNITY'S INTEREST
IN PAYING ZAKAT THROUGH KITABISA.COM**

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Abstract

This study aims to determine the effect of income, accountability and transparency in the Cileungsi citizen intention of paying zakat through Kitabisa.com. Population in this research is all Cileungsi citizen with the sample is 400 people. This research uses quantitative method and uses primer data. From this research independent variable income (X1) positively and significantly affect the intention of paying zakat through Kitabisa.com, independent variable accountability (X2) has positively and significantly affected the intention of paying zakat through Kitabisa.com, and the last independent variable transparency (X3) has positively and significantly affected the intention of paying zakat through Kitabisa.com. Simultaneously the results show that the variables of income, accountability and transparency affect interest and affect the interest dependent variable in paying zakat through Kitabisa.com about 46.8%.

Keywords: *Income, Accountability, Transparency, Zakat Intention, Kitabisa.com*

1. INTRODUCTION

Zakat is one of the pillars of Islam that is obligatory on every Muslim who has met the requirements. As in the word of Allah QS. An-Nur verse 56 which means " *and establish prayer, pay zakat, and obey the Messenger, so that you will be given mercy.*" At first glance, zakat with infaq and alms have similarities, but these three things are different. Infaq is often associated with donations or kindness given by one person to another.

The wisdom of zakat is not only a manifestation of faith and piety to Allah, but more than that, with good management, zakat funds can be a source that can be utilized and allocated to improve the welfare of the Islamic community, and to create income distribution (Nur, 2018). In addition, among the wisdoms of tithing is fortifying wealth, curing disease, doubling wealth, purifying the soul, preventing disaster, and it is also a form of expression of gratitude to Allah SWT for all the sustenance we receive (Sarwat, 2019:41). In order to achieve the role of zakat as income distribution, it is necessary to have zakat management carried out through the Zakat Management Organization (hereinafter referred to as OPZ).

In Indonesia, there are many official Zakat Management Organizations (OPZ), such as Dompot Dhuafa, Rumah Zakat Indonesia, Griya Orphans and Dhuafa, and many more. Based on the Public Expose of Dompot Dhuafa, the fundraising for Dompot Dhuafa in 2020 is Rp. 370.0007.990.385 of which 55.10% or around Rp. 203.874.402.702 came from zakat funds with a total of 102.139 donors (the total number of donors). The amount of zakat funds received by Baznas in 2020 is Rp. 305.347.256.942 with the number of muzakki/individual donors until 2020 is 785.148 donors.

Table 1 Target and Realization of Zakat Receipt for Bogor Regency Baznas in 2019-2020

No	Year	Target	Realization	%
1	2019	11.360.000.000	5.084.146.990	45%
2	2020	6.600.000.000	3.627.993.313	54.97%

Source: West Java Baznas Zakat Management Report

Based on table 1 above, it shows that the target or potential for zakat in Bogor Regency in the 2019-2020 period is Rp. 17.960.000.000. While the realization or receipt of zakat in Bogor Regency is Rp. 8.712.140.303. When viewed from the percentage of receipts, the funds absorbed from the community have not reached their maximum potential.

In the current digital and technologically advanced era, there will always be change, especially given the internet's ability to facilitate increasingly rapid technological advancements. The speed of information transmission and reception facilitates daily activities. Financial technology innovation in digital media is an illustration of a form of technological advancement that can facilitate transactions. Kitabisa.com is one of the most important fintech products in Indonesia, having been founded in 2013 as a platform for donation sites that can also accept zakat. Through Kitabisa.com, it is easier for a person to fulfill their obligations, such as paying zakat. People now can pay zakat from home in a secure and convenient manner, without having to leave the house. This is particularly useful during the Indonesian pandemic, when mobility must be minimized.

Ustaz Zul Ashfi, S.S.I, L.C., a religious expert said that basically the law of tithing is in the intention that the muzaki says in his heart when he wants to pay his zakat. When someone has said the intention in his heart, then the law of zakat has become valid (Kitabisa.com, 2018).

So far, zakat funds collected on Kitabisa.com have reached more than 100 billion with a total of 200,000 more muzakki. In the Kitabisa.com application or site, there are 23 National Zakat Institutions that muzakki can choose to distribute their zakat. Each institution or zakat distribution program on Kitabisa.com publishes the amount of zakat funds collected which can be seen by anyone. Kitabisa.com makes the fundraising process transparent with various features such as stories written about the purpose of fundraising, information features and fund use plans, to an update feature regarding the latest news which will automatically be sent to donors (Kitabisa.com Blog).

Table 2 Acceptance of Zakat Funds on the Kitabisa.com Platform in 2017-2019

No	Year	Amount of Zakat
1	2017	5.890.100.018
2	2018	12.959.822.267
3	2019	26.851.225.876

Source: Kitabisa.com audit report.
Accessed in 2022 through the Kitabisa.com site

The table above shows the number of zakat receipts on Kitabisa.com in 2017-2019. From the table it can be stated that more and more muzakki are distributing their zakat through Kitabisa.com because it is seen that there is an increase in the number of zakat funds received per year.

The object of this research is the Cileungsi community with the point of view that is applied in this study are people who have paid zakat using the Kitabisa.com platform and then are interested in paying zakat again through Kitabisa.com and people who have never paid zakat through Kitabisa.com but know the Kitabisa.com platform.

This research was conducted using income, accountability and transparency variables as independent variables and interest variables as dependent variables. Income is believed to be a factor that influences people's interest in paying zakat. In Islam, zakat is required if the income you have has reached the nisab and haul. Islam has obligated zakat on income because income greatly influences individual interest in paying zakat (Pertwi, 2020). Research that examines the relationship between income and peoerple's interest in paying zakat (Tho'in & Marimin, 2019), shows that the level of income has no effect on interest. In contrast to research (Nugroho & Nurkhin, 2019) which states that there is an effect of income on the interest of muzaki to pay zakat.

In Indonesia, the potential for zakat receipts has not been achieved on the grounds that there are still many muzakki who do not distribute zakat to existing zakat management organizations. The muzakki prefer to distribute their zakat directly to the 8 asnaf because of the lack of trust in the zakat management organization caused by the lack of transparency and accountability in the financial statements presented (Amalia & Widiastuti, 2019). A good accounting system is expected to make OPZ more effective, efficient and transparent (clear source and use of zakat funds) and accountable (Sanjaya et al., 2021). Research that examines the relationship between accountability and public interest in paying zakat includes Amalia & Widiastuti (2019) which shows that partial and simultaneous accountability has a positive and significant effect on muzakki's interest in paying zakat.

A well-directed, professional and trustworthy zakat management is needed so that zakat distribution can achieve its goal of alleviating poverty. Therefore, its implementation applies one of the basic principles contained in Good Corporate Governance , namely transparency so that it can guarantee public confidence in paying zakat on Kitabisa.com. Research that examines the relationship between transparency and public interest in paying zakat, among others (Asminar, 2017), states that transparency does not significantly affect the motivation to pay zakat. In contrast, research Azizah et al. (2021) shows that transparency has a significant partial and simultaneous effect on people's decisions in Jabodetabek in distributing ZIS on Kitabisa.com.

Based on the above background, the purpose of this research is for income, accountability and transparency to affect people's interest in paying zakat through Kitabisa.com, especially in today's technology-driven era.

2. LITERATURE REVIEW

2.1. Sharia Enterprise Theory (Grand Theory)

Sharia Enterprise Theory or SET is a theory that has been internalized with Islamic values in order to comprehend that the basic action of human relations with nature and also the act of communication in relation to others as objects there are also other basic actions related to the relationship between humans and their creator and Allah is the primary source because Allah is the sole and absolute owner (A'inina et al., 2021). Basically, the resources owned by stakeholders are a mandate from God that attaches a responsibility to use them for the purposes set by God. SET also proposes several concepts related to the disclosure of an institution's social responsibility, including zakat reporting (Hermawan & Rini, 2018). The main purpose of using these resources is to please Allah and Allah is the highest stakeholder, thereby raising awareness of divinity in all sharia accounting practices (Hikmaningsih & Pramuka, 2020).

2.2. Zakat

In the book *Fiqh of Contemporary Financial Zakat* compiled by the Center for Strategic Studies of the National Amil Zakat Agency (2017:1-2) explains the word zakat comes from the root word *zaka-yazku-zakatan* which means to grow or develop and can be understood as something that develops, good, holy and blessed. In Law Number 23 of 2011 concerning Zakat Management, it is explained that the definition of zakat is assets that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law (pid.baznas.go.id accessed 4 October 2021). Zakat is one of the important pillars in Islamic teachings. Etymologically, zakat has the meaning of developing (*an-namaa*), purifying (*at-thaharatu*) and blessing (*al-barakati*). Meanwhile, in terms of terminology, zakat has the meaning of issuing some assets with certain conditions to be given to certain groups (*mustahik*) with certain requirements (Asminar, 2017).

2.3. Income

Income is a cash flow resulting from activities that can generate money, such as rent, profit, interest or profit sharing, and salary. In economics, disposable income refers to income that has been deducted by taxes and can be spent, whereas in Islam disposable income refers to income that has been issued by zakat to gain divine pleasure and taxes are issued as a form of citizens' obedience (Nasution, 2017).

2.4. Accountability

According to Fikri & Najib (2021) accountability is the concept of behavior in supervising other parties with the aim of assessing whether they have fulfilled their responsibilities and if they have not fulfilled their responsibilities, they will apply sanctions, such as reporting to other parties, the resources used and their impact. According to the accounting view, accountability is a form of accountant's responsibility for the truth about

the financial statements he reports so that it can produce correct disclosures (Hikmaningsih & Pramuka, 2020). Accountability is also a form of obligation of the holder of the mandate (*amil*) to provide accountability, present, report, disclose all activities and activities of responsibility to the party giving the mandate (*muzaki*) who has the right and authority to ask for accountability.

2.5. Transparency

Transparency is a system of openness to an institution or company that includes internal and external parties within the company, such as the public or consumers (Azizah, et al., 2021). Then according to Fikri and Najib (2021) transparency is openness in every process of budget preparation, planning, and implementation. Meanwhile, according to Kabib et al. (2021) transparency, it is the presentation of everyone's reporting with nothing being covered and transparent, relating to its management and implementation with the elements from which decisions are made and the implementation of these activities.

2.6. Interest

Interest is one factor that plays a significant role in the acceptance or rejection of particular behaviors. It is possible for a person's condition to influence and alter their interests, so it is possible to say that the nature of interests is uncertain. Shortly, interest can be defined as the tendency to pay attention to and engage in every activity and object that elicits pleasant emotions (Salmawati & Fitri, 2018).

Interest is one of the psychological aspects that has a large enough influence on behavior and obedience is also a source of motivation that will direct someone to do what they do (Pertiwi, 2020). If someone already believes in a Zakat Institution, it can automatically generate interest in the muzakki to pay zakat (Kabib et al., 2021).

2.7. Framework of Thinking

The framework of thinking in this study is Income (X_1), Accountability (X_2) and Transparency (X_3) as the independent variable and Interest (Y) as the dependent variable. The following is an overview of the framework of thinking in this research.

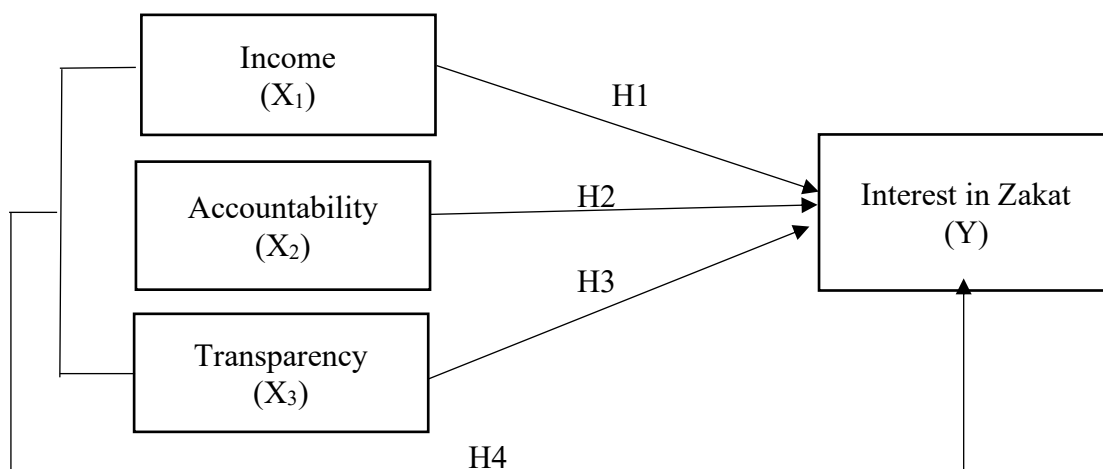


Figure 1 Framework of Thingking

Hypothesis

- H1: It is suspected that the income variable has an influence on the interest of the Cileungsi community to pay zakat through Kitabisa.com.
- H2: It is suspected that the accountability variable has an influence on the interest of the Cileungsi community to pay zakat through Kitabisa.com.
- H3: It is suspected that the transparency variable has an influence on the interest of the Cileungsi community to pay zakat through Kitabisa.com.
- H4: It is suspected that the variables of income, accountability and transparency have a simultaneous effect on the interest of the Cileungsi community to pay zakat through Kitabisa.com.

3. RESEARCH METHOD

This study is a type of quantitative research in which primary data was collected via an online questionnaire. This research was conducted in the Cileungsi District of the Bogor Regency in West Java. The research was carried out in one month for data collection, one month for data processing, one month for the presentation of the findings in the form of a thesis, and one month for the guidance process.

In this study, Cileungsi District, Bogor Regency has a population of as many as 288.345 people. This study will use samples from individuals who have paid zakat through Kitabisa.com and who have expressed an interest in paying zakat through Kitabisa.com, as well as individuals who have never paid zakat through Kitabisa.com but are aware of the website. Using the Slovin formula, which consists of the following:

$$n = \frac{N}{1 + Ne^2}$$

Then the calculation is as follows

$$n = \frac{288.347}{1 + (288.347) (0,05)^2}$$

From these calculations, the results were 399.445 and rounded to 400. So, the sample needed in this study was 400 people. The data used in this study is primary data obtained through a questionnaire technique, which is an indirect data collection technique (researchers do not directly ask and answer questions with respondents) which contain a number of questions that must be answered or responded to by respondents (Suharsaputra, 2012). The questionnaire will use a Likert Scale, which is a scale that contains five levels of preference answers with choices of 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree. Used to measure a person's attitudes, opinions, perceptions about symptoms or problems that exist in the community or are experienced.

Data analysis is used to determine how the influence of a variable on other variables. This research will use data quality test analysis, classical assumption test, hypothesis testing, and descriptive statistics. To process the data, this research will use the SPSS 25 application.

4. RESULT AND DISCUSSION

4.1. Research Result

4.1.1. Respondents by Gender

Based on questionnaires collected from 400 respondents, data was obtained about the gender of the respondents. The complete description of respondents by gender is shown in Table 3.

Table 3 Respondents by Gender

Gender	Frequency	Percentage (%)
Man	190	47.5%
Woman	210	52.5%
Total	400	100%

Source: Data processed, 2022

Based on Table 3, it can be seen that from 400 respondents the results were 190 male respondents with a percentage of 47.5% and 210 women with a percentage of 52.5%. This shows that the majority of respondents in this study are women with a total of 52.5%.

4.1.2. Respondents by Age

Based on questionnaires collected from 400 respondents, data was obtained about the age of the respondents. The complete description of respondents based on age is shown in Table 4.

Table 4 Respondents by Age

Age	Frequency	Percentage (%)
25 years	226	56.5%
26 – 35 years old	95	23.75%
36 – 45 years	40	10%
46 – 55 years old	33	8.25%
> 55 years old	6	1.5%
Total	400	100%

Source: Data processing results, 2022

Based on Table 4 it can be seen that the respondents are divided into five categories, namely 25 years, 26-35 years, 36-45 years, 46-55 years, and > 55 years. The data collection carried out resulted in data 25 as many as 226 people or 56.5%, 26-35 years as many as 95 people or 23.75%, 36-45 years as many as 40 people or 10%, 46-55 years as many as 33 people or 8.25%, and > 55 years as many as 6 people or 1.5%. This explains that the majority of respondents in this study are aged 25 years as much as 56.5%.

4.1.3. Respondents by Occupation

Furthermore, when viewed from the work, the Cileungsi District community who became respondents in this study mostly worked as employees, totaling 123 people, respondents working as teachers as many as 24 people, respondents working as entrepreneurs as many as 13 people, respondents working as freelancers as many as 11 people. The respondents with other jobs such as marketing, graphic designer, online motorcycle taxi, nurse, pharmacist, doctor, and others.

4.1.4. Data Quality Test Results

1) Validity Test

The purpose of a validity test is to determine how well a measuring instrument can measure what it is intended to measure. In order to determine whether or not data is valid, the Pearson Correlation column is viewed. Validity is determined if the Pearson correlation value exceeds the r table. According to Statistics for Research (Sugiyono, 2016), the r table value for the 400-person sample (N) is 0.098. The following tables shows the level of validity of each item in the questionnaire statement compiled by the author.

Table 5 Validity Test Results

Indicator	Person Correlation	r Table	Information
X1.1	0.773	0.098	Valid
X1.2	0.701	0.098	Valid
X1.3	0.801	0.098	Valid
X1.4	0.614	0.098	Valid
X1.5	0.495	0.098	Valid
X1.6	0.618	0.098	Valid
X2.1	0.798	0.098	Valid
X2.2	0.735	0.098	Valid
X2.3	0.803	0.098	Valid
X2.4	0.631	0.098	Valid
X2.5	0.677	0.098	Valid
X2.6	0.723	0.098	Valid
X2.7	0.757	0.098	Valid
X2.8	0.768	0.098	Valid
X2.9	0.794	0.098	Valid
X3.1	0.691	0.098	Valid
X3.2	0.765	0.098	Valid
X3.3	0.79	0.098	Valid
X3.4	0.791	0.098	Valid
X3.5	0.852	0.098	Valid
Y1	0.783	0.098	Valid
Y2	0.768	0.098	Valid
Y3	0.742	0.098	Valid
Y4	0.704	0.098	Valid

Source: Data processed, 2022

The data above shows that all the values of the Pearson correlation are more than 0.098, so it can be said that all the question items about the Interest variable are valid and can be used for further tests.

2) Reliability Test

Reliability test aims to see the extent to which a measuring device can be trusted or relied upon if the measuring device is used repeatedly to measure the same symptoms. A questionnaire is said to be reliable or reliable if a person's answer to the questions submitted is consistent from time to time with Cronbach's Alpha value > 0.7 (Yusup, 2018). In testing this reliability the author uses the help of the SPSS program.

Table 6 Reliability Test Results

Variable	Cronbach's Alpha	Conclusion	Information
Income	0.754	Reliable	Cronbach > 0.7
Accountability	0.898	Reliable	Cronbach > 0.7
Transparency	0.837	Reliable	Cronbach > 0.7
Interest	0.731	Reliable	Cronbach > 0.7

Source: Data processed, 2022

The data above shows that all Cronbach's Alpha values listed in the table of calculation results using SPSS for each variable are > 0.7 , so it can be said that all research instruments are reliable and can be used for further tests.

3) Classic Assumption Test

After testing the data's quality and ensuring that all the resulting data are suitable for use in the subsequent test, the classical assumption test must be performed. This test is required prior to performing multiple linear regression analysis. This research includes the normality test, the multicollinearity test, the heteroscedasticity test, and the autocorrelation test.

4) Normality Test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution or not. The test criteria used are rejecting H_0 if the significance value is $< \alpha$ value (error level). In this case, the α value of 5% is used.

Table 7 One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		400
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.40893123
Most Extreme Differences	Absolute	.044
	Positive	.021
	Negative	-.044
Test Statistics		.044
Asymp. Sig. (2-tailed)		.063 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Data processed, 2022

Based on the output results obtained a significance value of 0.063. Because the significance value is more than 5%, it can be concluded that the residuals are normally distributed.

5) Multicollinearity Test

Table 8 Multicollinearity Test Results (Tolerance and VIF) Coefficients ^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Income	.705	1.418
	Accountability	.394	2,540
	Transparency	.434	2,303

a. Dependent Variable: Interest

Source: Data processed, 2022

The data above shows that all the tolerance values for the independent variables are above 0.1 and the VIF values for the independent variables are all below 10, which means that there is no multilnearity.

6) Heteroscedasticity Test

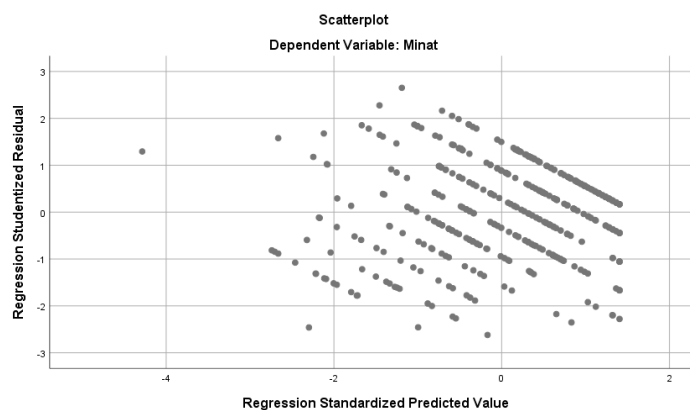


Figure 2 Heteroscedasticity Test Results with a Graphical Approach

Source: Data processed, 2022

Scatterplot graph above shows that the points spread randomly do not form a certain clear pattern and are spread both above and below zero on the Y axis. This means that there is no heteroscedasticity in the regression model, so the regression model is feasible to use to predict Interest in paying zakat through Kitabisa.com based on the independent variable.

7) Autocorrelation Test

Table 9 Durbin Watson Autocorrelation Test Results

Model Summary ^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.687 ^a	.472	.468	.41048	2.039

a. Predictors: (Constant), Transparency, Income, Accountability

b. Dependent Variable: Interest

Source: Data processed, 2022

Based on the table above, the result of Durbin Watson's score is 2.039. This value lies between d_u (1.846) and $4-d_u$ (2.154) so it can be concluded that there is no autocorrelation symptom.

8) Hypothesis testing

a. Multiple Linear Regression Equation

Table 10 Multiple Regression Test Results

Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,001	.184		5.429	.000
Income	.094	.039	.105	2.406	.017
Accountability	.297	.061	.283	4.854	.000
Transparency	.395	.057	.386	6,957	.000

a. Dependent Variable: Interest

Source: Data processed, 2022

View the value for Unstandardized Coefficients. Beta above, the multiple linear regression equation resulting from this study can be determined as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 1.001 + 0.094X_1 + 0.297X_2 + 0.395X_3 + e$$

Information:

Y = Interest in paying zakat through Kitabisa.com

α = Constant

β = Regression coefficient

X_1 = Income

X_2 = Accountability

X_3 = Transparency

e = Standard error

Based on these equations can be described as follows:

- The constant is 1.001 which means if the Income, Accountability and Transparency variables are considered zero, the Interest variable is 1.001.
- Income regression coefficient obtained a value of 0.094, which means if the variable X_1 increases by one unit or 1%, then Interest will also increase by 0.094.
- Accountability regression coefficient obtained a value of 0.297, which means if the variable X_2 increases by one unit or 1%, then Interest will also increase by 0.297.
- Transparency regression coefficient obtained a value of 0.395 which means if the X_3 variable increases by one unit or 1%, then Interest will also increase by 0.395

9) T-Test Results (Partial Test)

Table 11 T-Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,001	.184		5.429	.000
Income	.094	.039	.105	2.406	.017
Accountability	.297	.061	.283	4.854	.000
Transparency	.395	.057	.386	6,957	.000

a. Dependent Variable: Interest

Source: Data processed, 2022

In order to determine whether the hypothesis is rejected or accepted, it can be seen from the significance value of each variable. The hypothesis is accepted if it has a significance value of <0.05 . By looking at the significance value, the following conclusions can be drawn:

- Partially, the income variable has a significant effect on interest in paying zakat through Kitabisa.com because it has a t-statistic value of 2.406 with a significance value of 0.017 less than 0.05.
- Partially, the Accountability variable has a significant effect on interest in paying zakat through Kitabisa.com because it has a t-statistic value of 4.854 with a significance value of 0.000 less than 0.05.
- Partially, the transparency variable has a significant effect on interest in paying zakat through Kitabisa.com because it has a t-statistic value of 6.957 with a significance value of 0.000 less than 0.05.

10) F-Test (Simultaneous Test)

Table 12 F Test Results

ANOVA ^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	59,577	3	19,859	117,863	.000 ^b
Residual	66,723	396	.168		
Total	126,299	399			

a. Dependent Variable: Interest

b. Predictors: (Constant), Transparency, Income, Accountability

Source: Data processed, 2022

The table above shows that the $F_{\text{statistic}}$ value processed using SPSS is 117.863 with a significance value of 0.000. Thus, it can be said that the sign value = 0.000 < 0.05. This means that the variables of Income, Accountability and Transparency have a significant effect on interest in paying zakat through Kitabisa.com.

11) Coefficient of Determination

Table 13 Coefficient of Determination

Model Summary ^b

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.687 ^a	.472	.468		.41048

a. Predictors: (Constant), Transparency, Income, Accountability

b. Dependent Variable: Interest

Source: Data processed, 2022

The table above shows that the Adjusted R Square value is 0.468 or 46.8%. This means that the variables Income, Accountability and Transparency affect the dependent variable Interest in paying zakat through Kitabisa.com by 46.8% while the remaining 53.2% is influenced by other variables not included in this study such as service quality, religiosity, trust, knowledge. about zakat, education and others.

4.2. Discussion

4.2.1. The influence of income on the interest of the Cileungsi community in paying zakat through Kitabisa.com

Islam has taught that every wealth or income earned is required to be tithe. According to Nasution (2017) income is the inflow generated due to activities that can generate money such as income generated from factors of production, namely rent, profits, interest or profit sharing and salaries.

The results of statistical tests that have been carried out show that there is a significant influence between income and interest in paying zakat through Kitabisa.com. This is obtained from the results of statistical regression tests with a t-statistic value of 2.406 with a significance value of 0.017 less than 0.05, so the first hypothesis in this study which states

that "Income has a significant effect on interest in paying zakat through Kitabisa.com" is accepted .

It can be seen from the results of the data collected from the questionnaire, the sample of this research is that the majority of the Cileungsi people have met the indicators set out in this study, such as as many as 204 people whose income has reached the nisab and haul to be issued zakat. A total of 218 people's income is private ownership and as many as 232 people agree with the statement that the zakat done does not reduce their income for daily needs. From these points, the author argues that the majority of Cileungsi people have a sense of responsibility for their income that meets the criteria for zakat issuance. Then the income variable can affect the interest in zakat.

The results of this study are in line with the results of research conducted by Nasution (2017) those who produced the fact that income has a positive effect on people's interest in paying zakat in Baznas. The results of the regression test show that the variable that significantly affects people paying zakat to Baznas is the income variable.

Salmawati & Fitri (2018) states that every income that has reached the nisab obtained by the muzaki must be issued zakat. The level of income obtained is very important for the muzaki to issue zakat. In Islam it has been taught that every wealth obtained must be zakat.

4.2.2. The effect of accountability on the interest of the Cileungsi community in paying zakat through Kitabisa.com

Accountability and transparency factors are a form of the responsibility of the Zakat Management Institution to fulfill obligations to the community. Zakat Management Organizations can achieve optimal zakat collection if the organization can dismiss doubts from muzakki regarding the professionalism of Zakat Management Organizations in applying the principles of accountability and transparency (Kabib et al., 2021).

The results of statistical tests that have been carried out show that there is a significant influence between accountability and interest in paying zakat through Kitabisa.com. This is obtained from the results of statistical regression tests with a t-statistic value of 4.854 with a significance value of 0.000 less than 0.05, so the second hypothesis in this study which states that "Accountability has a significant effect on interest in paying zakat through Kitabisa.com" is accepted.

Accountability is one of the indicators for a Zakat Management Organization to be able to gain the trust of the public to entrust their zakat to be distributed to the organization. In this study, Kitabisa.com has won the trust of the Cileungsi community because it has applied accounting principles. The results of the data collected from the questionnaire were 147 people agreed and 161 people strongly agreed that Kitabisa.com always publishes its financial reports for every use and expenditure of zakat funds quickly and accurately. This can be seen through the Kitabisa.com website as well as email notifications and user applications regarding the use of funds. Due to public trust in Kitabisa.com to distribute their zakat, accountability can affect the interest in zakat through Kitabisa.com.

The results of this study are in line with the results of research conducted by Amalia & Widiastuti (2019) which states that accountability has a positive and significant effect on muzakki's interest in paying zakat because the t-statistic value is 1.975 which is greater than the t-table or (1.975 > 1.96).

This research is also in line with research (Kabib et al., 2021) which states that simultaneously the variables of accountability and transparency from the Baznas Institution of Sragen Regency have an effect on the interest of muzaki in paying zakat. This can be seen from the results of the F test (simultaneous) which obtained a sig value of 0.000. Partially, accountability can significantly influence the interest of muzaki to pay zakat in Baznas, Sragen Regency. This is evidenced by the sig value obtained on the accountability variable, which is 0.000.

4.2.3. The effect of transparency on the interest of the Cileungsi community in paying zakat through Kitabisa.com

Zakat management must be carried out correctly and responsibly. Transparency of financial information and technical implementation is one of the things that must be fulfilled by the organization (Rahayu et al., 2019). When the zakat distribution organization is able to provide transparency to its muzakki, the muzaki will be calmer and have more confidence in the organization.

The results of statistical tests that have been carried out show that there is a significant effect between transparency and interest in paying zakat through Kitabisa.com. This is obtained from the results of statistical regression tests with a t-statistic value of 6.957 with a significance value of 0.000 less than 0.05, so the third hypothesis in this study which states that "Transparency has a significant effect on interest in paying zakat through Kitabisa.com" is accepted.

Transparency is one of the factors of society in choosing organizations to distribute their zakat. Distributing zakat directly to mustahik is actually legitimate if we know that the mustahik belongs to the eight asnaf group, but from an economic and public benefit perspective, if zakat is not distributed through organizational intermediaries, the impact on poverty alleviation will not have a good impact because one of the functions of the Zakat Management Organization is to collect and distribute zakat to selected mustahik to alleviate poverty. The majority of the Cileungsi community in this study considered that Kitabisa.com had applied the principle of transparency in carrying out its programs, especially in the use of zakat funds. A total of 174 people agreed and 136 people strongly agreed that Kitabisa.com was transparent because it publishes its financial reports periodically. Furthermore, as many as 178 people agreed and 156 people strongly agreed on the statement that muzaki can easily access reports related to their zakat funds. From these results, transparency can affect the interest in zakat through Kitabisa.com.

The results of this study are in line with the results of research conducted by Fikri & Najib (2021) showing that transparency has a significant effect on the interest of muzaki in distributing zakat to Lazisnu, Banyuwangi Regency.

Meanwhile, in the study carried out by (Kabib et al., 2021), the sig value on the transparency variable was 0.279, which means that the transparency variable had no significant or partial effect on the interest of muzaki in paying zakat.

4.2.4. The effect of income, accountability and transparency simultaneously on the interest of the Cileungsi community in paying zakat through Kitabisa.com

The results of statistical tests that have been carried out show that there is a simultaneous or joint influence between Income, Accountability and Transparency on interest in paying zakat through Kitabisa.com. This is obtained from the results of the statistical regression test with a calculated F value of 117.863 with a significance value of 0.000 less than 0.05, so the fourth hypothesis in this study states that "Income, Accountability and Transparency have a simultaneous effect on interest in paying zakat through Kitabisa. com" is accepted .

The researcher considers that all the hypotheses in this study that have been described in the previous chapter can be accepted. The amount of a person's income can affect a person's interest in tithing. Broadly speaking, it means that the majority of Cileungsi people are aware of the obligation to pay zakat if their income has reached the haul and nisab as a form of obedience to religious orders. Regarding accountability and transparency, it is the task of OPZ, especially in this research, namely Kitabisa.com so that people can trust Kitabisa.com to be able to distribute their zakat through partners who work together with Kitabisa.com so as to reduce the possibility of the community to distribute their zakat directly which is feared not to be right on target. With the community distributing their zakat through OPZ, the potential of zakat in Indonesia will be realized.

5. CONCLUSION

5.1. Conclusion

Based on the results of research on "The Effect of Income, Accountability and Transparency on the Interest of the Cileungsi Community in Paying Zakat through Kitabisa.com", the following conclusions can be drawn:

- 1) The independent variable Income (X_1) has a positive and significant effect on people's interest in paying zakat through Kitabisa.com as evidenced by the results of a partial test (t test) because it has a t statistic of 2.406 with a significant value of 0.017 less than 0.05. So it can be concluded that H1 is accepted. Judging from the results of data collection through questionnaires, the majority of the Cileungsi community in this study were still of productive age, namely 25 years - 55 years with the majority working as employees, as many as 123 people. A total of 204 people (51%) strongly agree with the statement that their income has reached the *nisab* and *haul*. With this statement, it can be said that the more consideration or increase in income, the stronger the desire to pay zakat. Therefore, income can affect the interest of the Cileungsi community in paying zakat.
- 2) The independent variable Accountability (X_2) has a positive and significant effect on people's interest in paying zakat through Kitabisa.com. These results can be seen by looking at the results of the t-test (partial) with a t-statistic value of 4.854 with a significant value of 0.000 less than 0.05. This is also shown by the programs implemented by Kitabisa.com and its partners to empower mustahik, including: economic empowerment, guidance for converts to Islam, assistance for orphans and the elderly, education, and others. So that accountability can eliminate the stigma of distrust and suspicion from muzaki which can increase muzaki's trust in partners at Kitabisa.com. From this explanation, it can be concluded that H₂ is accepted, which

means that accountability has a significant effect on people's interest in paying zakat through Kitabisa.com.

- 3) The independent variable Transparency (X_3) has a positive and significant effect on people's interest in paying zakat through Kitabisa.com. These results can be seen by looking at the results of the t-test (partial) with a t-statistic value of 6.957 with a significance value of 0.000 less than 0.05. The transparency carried out by Kitabisa.com is by providing information about program activities and financial reports that are easily accessible and understood by both old and new users. It can be concluded that H3 is accepted, which means that transparency has a significant effect on people's interest in paying zakat through Kitabisa.com.
- 4) Based on the results of the F test (simultaneous), it is known that Income, Accountability and Transparency simultaneously or simultaneously have a simultaneous effect on Public Interest in Paying Zakat, the decision is H 4 accepted.

5.2. Suggestion

- 1) Further researchers can use a wider scope of location and a wider number of research samples and add variables that have not been studied by researchers.
- 2) For Kitabisa.com as a Zakat Management Organization (OPZ), this research is expected to increase public interest in paying zakat through the Zakat Management Organization, especially in this study through Kitabisa.com. Furthermore, it can be used as input and evaluation material for Kitabisa.com in carrying out the management of zakat as a mandate from muzaki in a transparent and accountable manner.
- 3) For readers, it is hoped that this research can add insight so that it can increase interest in paying zakat.

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