



# The Impact of Amil Competence, Internal Control, and Accountability on Financial Reporting Quality of Zakat Management Organizations in Pekalongan

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## ABSTRACT

Financial reports for Zakat Management Organisations (OPZ) serve not only as a tool for public accountability but also as a means of transparency in managing zakat funds. The financial reporting quality is crucial to ensure that the information presented is relevant, reliable, easy to understand, and comparable to the report users, especially zakat payers. This study aims to analyze the effect of amil competence, internal control, and accountability on OPZ financial reporting quality in Pekalongan. This research is quantitative. The data collection technique used a questionnaire. The sampling method employed was purposive sampling with 62 respondents. Data analysis used descriptive statistics and multiple linear regression analysis. The results of this study indicate that amil competence and accountability have a positive and significant impact on OPZ financial reporting quality in Pekalongan, whereas internal control does not. These findings reinforce the agency theory that the role of the agent (amil) in conveying information to the principal (muzaki) requires amil competence and accountability. Both serve to reduce information asymmetry in the agency relationship, whereas internal controls are not always adequate without the support of managerial competence and a strong organizational culture.

## Article

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## ABSTRAK

Laporan keuangan bagi Organisasi Pengelola Zakat (OPZ) tidak hanya berfungsi sebagai alat pertanggungjawaban kepada publik, tetapi juga sebagai bentuk transparansi dalam mengelola dana zakat. Kualitas laporan keuangan menjadi hal penting untuk memastikan bahwa informasi yang disajikan relevan, andal, mudah dipahami dan dapat dibandingkan oleh para pengguna laporan, khususnya muzaki. Penelitian ini bertujuan untuk menganalisis pengaruh kompetensi amil, pengendalian internal dan akuntabilitas terhadap kualitas laporan keuangan OPZ di Pekalongan. Penelitian ini termasuk jenis penelitian kuantitatif. Teknik pengumpulan data menggunakan kuesioner. Metode penentuan sampel menggunakan teknik purposive sampling dengan 62 responden. Analisis data menggunakan statistik deskriptif dan analisis regresi linear berganda. Hasil penelitian ini menunjukkan bahwa kompetensi amil dan akuntabilitas berpengaruh positif dan signifikan terhadap kualitas laporan keuangan OPZ di Pekalongan, sedangkan pengendalian internal tidak berpengaruh. Temuan ini memperkuat teori keagenan bahwa peran agen (amil) dalam menyampaikan informasi kepada prinsipal (muzaki) memerlukan kompetensi amil dan akuntabilitas. Keduanya berfungsi untuk mengurangi asimetri informasi hubungan keagenan. Sementara pengendalian internal tidak selalu efektif tanpa dukungan kompetensi amil dan budaya organisasi yang kuat.

## Kata Kunci

Kompetensi Amil; Pengendalian Internal; Akuntabilitas; Kualitas Laporan Keuangan



## Introduction

Financial reports serve as an essential tool for conveying management's accountability for the entity's economic resources. A well-prepared, informative, and high-quality report will support its users in better decision-making (Paddery & Afriansyah, 2022). In the context of managing zakat, infak, and sedekah (ZIS), the Zakat Management Organizations (OPZ) play a vital role in ensuring that recording and financial reporting processes are carried out accurately and responsibly. By applying the qualitative characteristics as outlined in the Sharia Financial Accounting Standards, the OPZ can ensure that the information in its financial reports is presented in a relevant, reliable, understandable, and comparable manner (Manalu & Novita, 2022). It enables the OPZ to provide valuable and trustworthy information to all parties involved in the management of ZIS funds (Chairani, 2020). High-quality financial reports are essential for the OPZ to ensure zakat distributions are carried out in accordance with Islamic regulations. A well-prepared report reflects the level of transparency and accountability in the management of ZIS funds.

The Zakat Management Organizations (OPZ) is established by the government as regulated in Law No. 23 of 2011 on Zakat Management, which emphasizes that zakat management organization, such as the National Zakat Amil Agency (BAZNAS) and Zakat Amil Institutions (LAZ) have the obligation to implement good governance, including in financial reporting (Astuti et al., 2022). Additionally, BAZNAS Regulation No. 2 of 2016 regulates the procedures for reporting and accountability of managed zakat funds, ensuring that the distribution of zakat funds is targeted and can be audited. It aims to build public trust and ensure the effective use of funds collected (Muslimin, 2019). In this framework, transparency and accountability become the main principles that every OPZ must uphold.

As an implementation of the regulation, the obligation to prepare financial statements for OPZ is a key indicator in assessing the quality of institutional governance, particularly in terms of integrity, transparency, and accountability. Financial statements prepared in accordance with accounting standards, such as PSAK 101, not only demonstrate administrative compliance but also reflect a commitment to Sharia principles and professionalism in the management of community funds. In the context of increasing public participation in zakat payments in areas such as Pekalongan, the need for reliable, relevant, and accountable financial reports is becoming increasingly crucial. It becomes essential because financial reports are the final product of the institution's accountability system, affected by internal factors such as internal control and external factors such as inter-agency competence, which motivate the institution to appear more transparent and professional (Ghofur & Suhendar, 2021). In addition, good reporting will also strengthen the trust of muzaki and mustahik and support oversight by regulators (Zahara et al., 2023). Thus, financial reporting quality cannot be separated from the effectiveness of the institution's internal systems and the competitive environment among OPZ, which demand higher reporting standards.

The phenomenon in Pekalongan shows the development of locally based OPZ, namely LAZIS Jateng (Al Ihsan branch in Pekalongan), LAZISMU, and LAZISNU. For example, the LAZIS Jateng Al Ihsan branch in Pekalongan collected IDR 174 million in 2022 and distributed it to 8,240 recipients, an increase of 120% compared to the previous year (RKB, 2022). Meanwhile, LAZISMU Pekalongan Regency exceeded its target for collecting zakat, infak, and shadaqah (ZISKA). In 2023, the target for collecting ZISKA funds was set at IDR 10.5 billion, but LAZISMU Pekalongan Regency actually collected IDR 11.5 billion through its network of branches and health charity units (Samsudin, 2023).

Meanwhile, LAZISNU has raised funds totaling IDR 1.8 billion since October 2024, up from the previous year, when it raised IDR 1.7 billion (Alim, 2024). The phenomenon of this fundraising growth indicates high activity and competition among local OPZ, while also demanding improvements in the capability to prepare financial reports.

In addition to local successes, the corruption case involving the BAZNAS of Batang Regency in 2022 has become a significant focus in zakat management in the region. The case involved the misuse of zakat funds distributed improperly, indicating a weak internal control system and minimal accountability in financial reporting (Muslihun, 2021). This phenomenon raises public concern and undermines trust in zakat management institutions, including those in nearby areas such as Pekalongan. It shows that although OPZ has been equipped with regulations and accounting standards such as PSAK 101, the implementation at the operational level still faces various obstacles.

In this context, the internal control system is not only necessary as an administrative tool but also as a protective mechanism to safeguard the trust in the management of community funds. Accountability cannot be viewed solely as final reporting; it must be instilled as a fundamental value throughout the overall organizational process (Wulaningrum & Pinanto, 2020). Moreover, good financial reports must be prepared by competent human resources, especially amil who possess accounting expertise and high integrity, as this determines the accuracy, precision, and transparency of reporting (Andani & Syafina, 2022). Therefore, these phenomena serve as an important starting point for understanding that financial reporting quality does not stand alone but is affected by various internal and external organizational factors.

Based on these considerations, the Zakat Management Organization (OPZ) in Pekalongan was chosen as the research object because it reflects complex and interesting dynamics for analysis. The presence of several local Zakat Management Organizations (OPZ) such as BAZNAS, LAZIS Jateng, LAZIS BMH, LAZISMU, and LAZISNU, which actively collect and distribute significant amounts of zakat funds, indicates positive growth in zakat management. In fact, OPZ's fundraising achievements in this region have continued to increase in recent years, signaling a competitive environment and rising demand for improved financial governance quality. Moreover, the geographical proximity of Pekalongan to the zakat misuse case in Batang makes this region strategic for observing how accountability and internal control systems are implemented in practice. By examining the existing potential, challenges, and institutional realities, the Zakat Management Organizations (OPZ) in Pekalongan become a relevant subject for researching the effect of amil competence, internal control, and accountability on financial reporting quality.

Regarding OPZ financial reporting quality, a fundamental aspect to examine first is amil competence in managing and reporting Zakat funds. Amil competence, defined as the ability of zakat managers recognized by the government, encompasses insight, skills, and personality (Supriyadi, 2020). Based on the research by Adiwibowo et al. (2023), amil competence affects financial reporting quality. However, according to Wijaya (2023), amil competence does not affect OPZ financial reporting quality.

Another relevant and influential factor affecting financial reporting quality is internal control, which serves as a monitoring system for operational and financial reporting processes. Internal control is a series of rules and procedures designed to safeguard assets against misconduct, ensure data accuracy, and ensure compliance with existing regulations and laws, to be properly adhered to by employees (Manalu & Novita, 2022). Based on the research by Pramitha et al. (2024) revealed that internal control has a positive and significant effect on OPZ financial reporting quality. However, according to

Adiwijaya and Kusmayadi (2022), internal control does not affect financial reporting quality.

In addition to amil competence and internal control, accountability is also an important variable that affects OPZ financial reporting quality and reflects the extent to which the institution can account for the management and zakat to the public. Accountability is a form of obligation and responsibility that the trustee must fulfill by presenting, reporting, or disclosing all activities to the party who entrusts the information and has the right and authority to access it (Napisah & Taufiqurachman, 2020). Based on the research by Paddery and Afriansyah (2022), accountability has a significant impact on financial reporting quality in OPZ. However, according to the research by Mukaromah et al. (2023), accountability does not affect financial reporting quality.

Based on previous research findings, the researcher identifies inconsistencies in the research results as a gap in the same variable. Previous research examined the Amin competence, internal control, and the implementation of PSAK 109 on financial reporting quality. Meanwhile, in this study, accountability is used as a distinguishing factor from previous research, and the Pekalongan region is the research location. Thus, the development of the concept indicates a difference from previous research.

In its implementation, this research focuses on case studies of 6 OPZ operating in the Pekalongan region. Generally, these OPZ have prepared financial statements in accordance with the established standards. However, initial observations indicate that not all OPZ have fully and consistently applied accounting standards in their financial statements.

Several factors are suspected to affect financial reporting quality, including low amil competence, weak internal controls, and a lack of accountability in the reporting and accountability processes for zakat funds. Therefore, this study aims to analyze the effect of amil competence, internal control, and accountability on financial reporting quality of Zakat Management Organizations in Pekalongan and to find their implications.

## **Hypothesis Development**

### **Amil competence has a significant effect on financial reporting quality**

Based on agency theory, the relationship between muzaki (principal) and amil (agent) can create information asymmetry, potentially reducing accountability and transparency in the management of zakat funds. Amil competence in financial reporting is a key factor in reducing agency conflict. Amil competence can determine financial reporting quality, which is expected to reflect transparency and compliance with relevant accounting standards. The higher amil competence, the greater the accuracy of the information in the financial report.

The research by Adiwibowo et al. (2023) and Mukaromah et al. (2023) state that amil competence affects OPZ financial reporting quality. However, it differs from the research by Wijaya (2023), which states that amil competence does not affect OPZ financial reporting quality.

### **Internal control has a significant effect on financial reporting quality**

Based on agency theory, the relationship between muzaki and amil as agents can lead to issues regarding deviant behavior in the management of zakat funds. Strong internal controls help minimize these risks by ensuring that all financial transactions are recorded in accordance with PSAK standards. An effectively functioning internal control mechanism will reduce opportunities for financial statement manipulation and enhance

the institution's accountability. The more effectively internal controls are implemented, the greater the likelihood of achieving high-quality financial reporting.

The research results of Pramitha et al. (2024) states that internal control has a positive and significant effect on Based on agency theory, the relationship between muzaki (principal) and amil (agent) can create information asymmetry, potentially reducing accountability and transparency in the management of zakat funds. The role of amil competence in financial reporting becomes a key factor in reducing the agency conflict. The amil competence can determine financial reporting quality, which is expected to reflect transparency and compliance with relevant accounting standards. The higher amil competence, the greater the accuracy of the information in the financial report (Burhanudin et al., 2024; Pramitha et al., 2024). However, this differs from the research by Adiwijaya and Kusmayadi (2022), which states that internal control does not affect financial reporting quality.

### **Accountability has a significant effect on financial reporting quality**

Based on agency theory, the relationship between muzaki and amil has the potential to create information asymmetry, leading to a breakdown in the delivery of financial information. Accountability plays a crucial role in reducing agency conflicts by ensuring that amils are responsible for managing and reporting zakat funds transparently and in an accountable manner. An OPZ that implements high accountability tends to contribute to financial reporting prepared in accordance with relevant accounting practices and standards. This phenomenon arises from a precise accountability mechanism to stakeholders. The higher the level of accountability, the higher the feasibility of presenting financial reports.

The research by Paddery and Afriansyah (2022) and Laili et al. (2024) state that accountability has a significant impact on financial reporting quality at OPZ. However, this differs from the research by Mukaromah et al. (2023), which found that accountability does not affect financial reporting quality.

## **Methods**

This research is a field study with a quantitative approach (Abdullah et al., 2022). This approach is used to explain population data, which is a collection of entities that meet the criteria defined by the variables, where each entity is the unit of analysis and can be an individual, institution, or specific object (Sahir, 2021). The Sample in this study consists of 62 OPZ employees in the Pekalongan area, who also serve as respondents. Their selection was determined through purposive sampling, which selects samples based on specific criteria. The abbreviation OPZ (*Organisasi Pengelola Zakat*) stands for Zakat Management Organizations.

The sample consists of (1) leadership (chairperson and vice-chairperson) who oversee and approve reports, (2) secretaries and management staff who coordinate administration and documentation, (3) treasurers who manage cash and record transactions, (4) the collection department (executive staff, fundraisers, and marketing) who are responsible for recording fund receipts, (5) the distribution and utilization department (distribution staff, utilization staff, and distribution division) who are tasked with recording and reporting fund distribution to beneficiaries, (6) the finance and reporting department (planning and reporting staff) who prepare financial reports according to accounting standards, (7) the administration, Human Resources, and general department (administration officers, general division, and Information Technology division) who support document management, personnel, and digital systems.

**Table 1.** Research Sample

No.	OPZ	Address	Sample
1.	BAZNAS Pekalongan municipality	Jalan Majapahit No. 8, Podosugih, West Pekalongan, Pekalongan municipality	7
2.	BAZNAS Pekalongan Regency	Jalan Singosari No. 65, Tanjung Kulon, Kajen, Pekalongan Regency	7
3.	Lazismu Pekalongan municipality	Jalan K.H.M Mansyur No. 16, Bendan, West Pekalongan, Pekalongan municipality	9
4.	Laziznu Pekalongan Regency	Jalan Raya Bebekan, Kemoren, Karangdowo, Kedungwuni, Pekalongan Regency	32
5.	Lazis Central Java Service Office Pekalongan municipality	Jalan Pelita II No. 14, Bumirejo, West Pekalongan, Pekalongan municipality	3
6.	Laznas BMH Pekalongan municipality	Jalan Jenggala No. 135, Tegalrejo, West Pekalongan, Pekalongan municipality	4
<b>Total</b>			<b>62</b>

Primary data were collected using a questionnaire (Hardani et al., 2020) administered to all OPZ employees in Pekalongan. This study used a closed-ended Likert-scale questionnaire. The research variables include independent variables, namely amil competence ( $X_1$ ), internal control ( $X_2$ ), accountability ( $X_3$ ), and the dependent variable, which is financial reporting quality ( $Y$ ) (Widodo et al., 2023).

The data analysis process serves as a procedure for processing and interpreting data to produce clearer information (Abdullah et al., 2022). The data analysis conducted includes descriptive analysis (Sahir, 2021), quality and reliability tests (Widodo et al., 2023), classical assumption tests (Sahir, 2021), and multiple linear regression analysis (Zahriyah et al., 2021). Data processing using SPSS 23.0 software. In this study, the regression equation is formulated as follows:

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

Where,  $Y$  represents the dependent variable;  $\alpha$  represents the constant;  $\beta_1, \beta_2, \beta_3$  represent the coefficients;  $X_1, X_2, X_3$  represent the independent variables; and  $\varepsilon$  represents the error.

## Result and Discussion

### 1. Respondent Characteristics

#### Characteristics of Respondents Based on Age

The following data were obtained through a distributed questionnaire instrument and show the age distribution of OPZ employees in Pekalongan City and Pekalongan Regency.

**Table 2.** Characteristics of Respondents Based on Age

Age Group (Years)	n	Percentage (%)
< 25	9	14,5
26-35	33	53,2
36-45	13	21,0
> 46	7	11,3
<b>Total</b>	<b>62</b>	<b>100,0</b>

Table 2 shows that the majority of OPZ employees among the 62 respondents are over 25 years old (85.5%). Meanwhile, 9 people are under 26 years old (14.5%).

### Characteristics of Respondents Based on Gender

The following data were obtained through a distributed questionnaire instrument and show the gender distribution of OPZ employees in Pekalongan City and Pekalongan Regency.

**Table 3.** Characteristics of Respondents Based on Gender

Gender	n	Percentage (%)
Male	40	64,5
Female	22	35,5
<b>Total</b>	<b>62</b>	<b>100,0</b>

Table 3 shows that 40 of 62 respondents (64.5%) are male. Meanwhile, the other 22 respondents are female (35.5%).

### Characteristics of Respondents Based on Position

The following data were obtained through a distributed questionnaire and show the positions of OPZ employees in Pekalongan City and Pekalongan Regency.

**Table 4.** Characteristics of Respondents Based on Position

Position	n	Percentage (%)
Leadership / Head	7	11,3
Secretary	3	4,8
Treasurer	2	3,2
Collection Department	22	35,5
Department of Distribution and Utilization	8	12,9
Department of Finance and Reporting	4	6,5
Department of Administration, HR, and General Affairs	16	25,8
<b>Total</b>	<b>62</b>	<b>100,0</b>

Table 4 shows that several job categories from top management to departments of administration, HR, and general affairs are fulfilled. However, the majority of respondents come from the collection department, totaling 22 people (35.5%).

### Characteristics of Respondents Based on Education Level

The following data was obtained thru a distributed questionnaire instrument and shows data based on the education level of OPZ employees in Pekalongan City and Pekalongan Regency.

**Table 5.** Characteristics of Respondents Based on Education Level

Educational Level	n	Percentage (%)
High School	11	17,7
Diploma (D1)	9	14,5
Bachelor's Degree (S1)	36	58,1
Master's Degree (S2)	6	9,7
<b>Total</b>	<b>62</b>	<b>100,0</b>

Table 5 shows that the majority of respondents are bachelor's degree holders, with 36 respondents (58.1%). Meanwhile, there are 11 high school graduates (17.7%), 9 diploma graduates (14.5%), and 6 master's degree graduates (9.7%).

## 2. Descriptive Statistical Data Analysis

The data has been processed and presented in table form using Microsoft Excel, then analyzed based on descriptive statistics to test and see the results of the respondents' questionnaire answers related to each item starting from the independent variables, namely, amil competence ( $X_1$ ), internal control ( $X_2$ ), accountability ( $X_3$ ), and the dependent variable, financial reporting quality ( $Y$ ). The results include several data points such as the number of respondents, minimum, maximum, mean, and standard deviation.

### Amil Competence ( $X_1$ )

The descriptive statistics for amil competence ( $X_1$ ) are presented in the following table.

**Table 6.** Descriptive statistics of amil competence ( $X_1$ )

Item	N	Minimum	Maximum	Mean	Std. Deviation
$X_{1.1}$	62	2	5	4.11	0.704
$X_{1.2}$	62	3	5	3.89	0.704
$X_{1.3}$	62	2	5	4.21	0.727
$X_{1.4}$	62	3	5	4.03	0.746

Table 6 shows that item ( $X_{1.2}$ ) has the lowest mean value from the collected data at 3.89, while item ( $X_{1.3}$ ) has the highest mean value at 4.21.

### Internal Control ( $X_2$ )

The descriptive statistics for internal control ( $X_2$ ) are presented in the following table.

**Table 7.** Descriptive statistics of internal control ( $X_2$ )

Item	N	Minimum	Maximum	Mean	Std. Deviation
$X_{2.1}$	62	2	5	4.16	0.729
$X_{2.2}$	62	2	5	4.03	0.789
$X_{2.3}$	62	3	5	4.00	0.678
$X_{2.4}$	62	3	5	4.00	0.724

Table 7 shows that items ( $X_{2.3}$ ) and ( $X_{2.4}$ ) have the same mean value from the collected data at 4.00, while item ( $X_{2.1}$ ) has the highest mean value at 4.16.

### Accountability ( $X_3$ )

The descriptive statistics for accountability ( $X_3$ ) are presented in the following table.

**Table 8.** Descriptive statistics of accountability ( $X_3$ )

Item	N	Minimum	Maximum	Mean	Std. Deviation
$X_{3.1}$	62	3	5	4.42	0.615
$X_{3.2}$	62	3	5	4.32	0.647
$X_{3.3}$	62	3	5	4.31	0.616
$X_{3.4}$	62	3	5	4.32	0.621
$X_{3.5}$	62	3	5	4.39	0.610

Table 8 shows that item ( $X_{3.3}$ ) has the lowest mean value from the collected data at 4.31, while item ( $X_{3.1}$ ) has the highest mean value at 4.42.

### Financial Reporting Quality (Y)

The descriptive statistics for financial reporting quality (Y) are presented in the following table.

**Table 9.** Descriptive statistics of financial reporting quality (Y)

Item	N	Minimum	Maximum	Mean	Std. Deviation
Y <sub>1</sub>	62	2	5	4.39	0.662
Y <sub>2</sub>	62	2	5	3.27	0.632
Y <sub>3</sub>	62	3	5	4.44	0.617
Y <sub>4</sub>	62	2	5	4.31	0.692

Table 9 shows that item (Y<sub>2</sub>) has the lowest mean value from the collected data at 3.27, while item (Y<sub>3</sub>) has the highest mean value at 4.44.

### 3. Data Quality Test

#### Validity Test

At a significance level of 0.05, a variable item is considered valid if the calculated r > table r. The questionnaire instrument in this study was tested with 62 respondents. Validity was tested by comparing it with the table r value using a two-tailed test at  $\alpha = 0.05$ . Degrees of freedom (df) are obtained by subtracting 2 from the total number of respondents, or  $df = n - 2$ . Since the number of data items submitted is 62,  $df = 62 - 2 = 60$ , with a significance level of 5%, the obtained table r value is 0.250. Details of the variable validity test are presented in the following table.

**Table 10.** Results of the Validity Test

Item	Variable	Critical r value	Table r value	Result
1	Amil Competence (X <sub>1</sub> )	0,788	0,250	Valid
2		0,839	0,250	Valid
3		0,841	0,250	Valid
4		0,908	0,250	Valid
1	Internal Control (X <sub>2</sub> )	0,797	0,250	Valid
2		0,864	0,250	Valid
3		0,795	0,250	Valid
4		0,791	0,250	Valid
1	Accountability (X <sub>3</sub> )	0,690	0,250	Valid
2		0,836	0,250	Valid
3		0,810	0,250	Valid
4		0,881	0,250	Valid
5		0,767	0,250	Valid
1	Financial Reporting Quality (Y)	0,913	0,250	Valid
2		0,865	0,250	Valid
3		0,885	0,250	Valid
4		0,894	0,250	Valid

The validity test in Table 10 indicates that amil competence (X<sub>1</sub>), internal control (X<sub>2</sub>), and accountability (X<sub>3</sub>) as independent variables, and financial reporting quality (Y) as the dependent variable, have met the validity requirements. It is because all items accepted by the respondents recorded a calculated r value exceeding the table r value.

### Reliability Test

An instrument is considered reliable when respondents' answers to each item are consistent. Respondents' answers to the 17 items must be consistent over time to assess the questionnaire's reliability. Cronbach's Alpha is used as a reliability test for the instrument; values > 0.70 indicate reliable variables, and values < 0.70 indicate unreliable variables.

**Table 11.** Reliability Test Results

Variable	Cronbach's Alpha	Reliability Limit	Result
Amil Competence ( $X_1$ )	0,866	0,70	Reliable
Internal Control ( $X_2$ )	0,828	0,70	Reliable
Accountability ( $X_3$ )	0,857	0,70	Reliable
Financial Reporting Quality ( $Y$ )	0,911	0,70	Reliable

Based on the test data in Table 11, the Cronbach's Alpha value is  $\geq 0.70$ . Based on this, amil competence ( $X_1$ ), internal control ( $X_2$ ), accountability ( $X_3$ ), and financial reporting quality ( $Y$ ) are all greater than 0.70, so the research data are accurate. They can proceed to the next stage of research.

### 4. Classical Assumption Test

#### Normality Test

The normality test is used as a step to determine whether the regression model residuals are normally distributed. In this study, the testing standard uses the Kolmogorov-Smirnov test, where data are considered normally distributed if the significance value obtained in Asymp. Sig (2-tailed) is greater than 0.05. If the residual variable values are not normally distributed, the t and F tests become invalid.

**Table 12.** Normality Test Results

Sig	Unstandarised Residual	Statistic Test
Asymp. Sig (2-tailed)	0.200 <sup>c,d</sup>	One Sample Kolmogorov Smirnov Test

Table 12 shows that the p-value is 0.200, which is greater than 0.05, indicating that the data are normally distributed. Therefore, the research data used is accurate and can proceed to the next stage of the research.

#### Multicollinearity Test

The multicollinearity test assesses whether the independent variables are related to the data used in the research. Multicollinearity can be identified using the Variance Inflation Factor (VIF) and tolerance values. The assumption of no multicollinearity is met if the VIF is < 10 and the tolerance is > 0.1.

**Table 13.** Multicollinearity Test Results

Model (Constant)	Collinearity Statistics	
	Tolerance	VIF
Amil Competence	0,713	1,402
Internal Control	0,556	1,798
Accountability	0,691	1,446

Table 13 shows that the multicollinearity test results yield VIF values between 1 and 10, with amil competence ( $X_1$ ) at 1.402, internal control ( $X_2$ ) at 1.798, and accountability ( $X_3$ ) at 1.446. Additionally, the values are greater than 0.10, with amil

competence ( $X_1$ ) at 0.713, internal control ( $X_2$ ) at 0.556, and accountability ( $X_3$ ) at 0.691. Based on the VIF and tolerance values that meet the criteria, it can be concluded that no multicollinearity was found in the research, and the study can proceed to the next stage.

### Heteroscedasticity Test

The heteroscedasticity test is conducted to evaluate the extent of errors in a regression model that is not constant or homoscedastic. To detect heteroscedasticity, this study uses the Glejser correlation test, which indicates heteroscedasticity when the p-value is  $> 0.05$ .

**Table 14.** Glejser Heteroskedasticity Test Results

Instrument	Sig	Statistic Test
Amil Competence	0,871	Glejser
Internal Control	0,388	Glejser
Accountability	0,355	Glejser

Table 14 shows that the heteroscedasticity test results have p-values greater than 0.05, with amil competence value (0.871), internal control value (0.388), and accountability value (0.355) all significant. Based on the significance values, heteroscedasticity was not detected in the regression model, and the research can proceed to the next stage.

### Multiple Linear Regression Test

Regression testing is used to understand the relation and impact between the dependent and independent variables, specifically to assess the positive changes in the independent variable that cause increases or decreases in the dependent variable.

**Table 15.** Results of Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4,800	2,406		1,995	,051
Amil Competence	,345	,121	,363	2,864	,006
Internal Control	-,075	,140	-,077	-,538	,593
Accountability	,377	,120	,404	3,140	,003

The linear regression equation in table 15 is shown as formulated:

$$Y = 4,800 + 0,345X_1 - 0,075X_2 + 0,377X_3 + \epsilon$$

Based on the equation, it can be explained as follows:

The constant value ( $\alpha$ ) = 4,800 means that if the scores of amil competence, internal control, and accountability are equal to zero, financial reporting quality will increase by 4,800.

The value of amil competence coefficient is 0.345, which is positive. It means that for every increase in amil competence by 1 time, financial reporting quality will increase by 0.345, assuming other variables remain constant.

The value of internal control coefficient is -0.075, which is negative. It means that for every increase in internal control by 1 time, financial reporting quality will decrease by 0.075, assuming other variables remain constant.

The value of the accountability coefficient is 0.377, which is positive. It means that for every increase in accountability by 1 time, financial reporting quality will increase by 0.377, assuming other variables remain constant.

## 5. Hypothesis Testing

### Coefficient of Determination (R Square)

The Coefficient of Determination (R Square) assesses the percentage of variance in the dependent variable explained by the model. The model's strength is indicated by a coefficient of determination close to 1, suggesting a strong relationship between the independent and dependent variables. Conversely, if the coefficient of determination is found to be close to 0, it will explain the weak effect of the independent variable due to that variable.

**Table 16.** Results of the Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error The Estimate
1	,579 <sup>a</sup>	,335	,300	1,936

Table 16 shows that the Coefficient of Determination (R<sup>2</sup>) test yielded an Adjusted R Square of 0.300 (30%). It indicates that amil competence, internal control, and accountability together have a 30% impact on financial reporting quality. Meanwhile, the Std. Error of the Estimate is 1.9% as an unexamined variable.

### Partial Test (t-test)

This test aims to determine whether the proposed hypothesis is accepted and to assess the partial effect of each independent variable on the dependent variable. The t-test can be seen from the results: the t-statistic is > the critical t-value, and the significance value is < 0.05; thus, the independent variable has an effect, and in this study, the hypothesis is accepted.

**Table 17.** T-test Results

Model	Beta	T	Sig
1 (Constant)		1,995	,051
X1	,363	2,864	,006
X2	-,077	-,538	,593
X3	,404	3,140	,003

Table 17 identifies the effect of the independent variables on the dependent variables by examining the t-statistic value > t-table ( $a/2:n-k-1$ ) ( $0.05/2:62-3-1 = 2.001$ ) and the significance level (sig. < 0.05). Therefore, the hypothesis test results are as follows:

The amil competence significantly affects financial reporting quality, as seen from the t-statistic value (2.864) > the t-table value (2.001), and the significance level is less than 0.05 (0.006). Thus, when amil competence increases, it can improve financial reporting quality.

The internal control does not significantly affect financial reporting quality, as seen from the t-statistic value (-0.538) < the t-table value (2.001), and the significance level is greater than 0.05 (0.0593). Thus, when internal control increases, it can not improve financial reporting quality.

The accountability significantly affects financial reporting quality, as seen from the t-statistic value (3,140) > the t-table value (2.001), and the significance level is less than 0.05 (0.003). Thus, when accountability increases, it can improve financial reporting quality.

## 6. Discussion

### The Effect of Amil Competence on Financial Reporting Quality

The results of the data analysis indicate that amil competence ( $X_1$ ) produces a t-value  $>$  t-table ( $2.864 > 2.001$ ), while the significance value is  $0.006 < 0.05$ . This condition indicates that amil competence has a positive and significant effect on OPZ financial reporting quality in Pekalongan. From the presentation, it can be concluded that the results of this analysis support  $H_1$ .

Based on agency theory, amil competence is essential for ensuring the preparation of reliable and transparent financial statements. As agents, competent amils can manage and convey financial information effectively, thereby reducing information asymmetry between zakat payers and amils as principals (Purboseno et al., 2022). In this study, amil competence has been measured through indicators such as knowledge of zakat jurisprudence, managerial competence, fundraising ability, and the ability to utilize zakat. These indicators reflect the technical and ethical capabilities of amil in managing zakat efficiently and in an accountable manner. Amil competence affects how financial information is organized and presented. It is expected that this competence can make a tangible contribution to improving OPZ financial reporting quality in Pekalongan, in accordance with the principles of transparency and accountability in agency relationships.

This result aligns with Adiwibowo et al. (2023), who found that amil competence affects OPZ financial reporting quality. If amil competence significantly has a positive impact, then the preparation of financial reports by OPZ can be more accurate, transparent, and in accordance with accountability principles. It can increase public trust, strengthen the organization's credibility, and enhance the effectiveness of zakat management and distribution.

The implication of this finding is the importance of sustainable investment in OPZ development of amil competencies, especially in Pekalongan. Structured training on zakat fiqh, sharia financial reporting, and zakat institution management has become an urgent necessity for OPZ. Therefore, it is expected that financial reports will become more accountable, thereby strengthening transparency and public trust.

### The Effect of Internal Control on Financial Reporting Quality

The results of the data analysis indicate that internal control ( $X_2$ ) yields a t-value  $>$  t-table value ( $-0.538 < 2.001$ ), while the significance value is  $0.593 > 0.05$ . This condition indicates that internal control does not affect OPZ financial reporting quality in Pekalongan. From the presentation, it can be concluded that the analysis does not support  $H_2$ .

Based on agency theory, internal control serves as a tool to supervise and control agents' actions to align them with the principal's interests (Purba, 2023). In this study, internal control is measured using four primary indicators: the control environment, risk assessment, control activities, and monitoring. These four indicators are designed to ensure that OPZ operational activities and financial reporting run in an orderly, efficient manner and in accordance with the principles of transparency and accountability. However, the research results indicate that internal control does not have a significant impact on OPZ financial reporting quality in Pekalongan. These findings indicate that although the internal control structure has been implemented, its effectiveness has not yet been optimal in practice. It may be due to inconsistent implementation of the control system, weak overall monitoring, or a lack of follow-up on risk assessments. Thus, in the

context of OPZ in Pekalongan, internal control alone is insufficient to ensure the preparation of high-quality financial statements. The effectiveness of internal control highly depends on consistent implementation and support from human resources, particularly amil competence adequately, so that the agency relationship can be maintained effectively.

This result aligns with Adiwijaya and Kusmayadi (2022), who stated that internal control does not affect financial reporting quality. This condition emphasizes that even when internal control is successfully implemented, there are still gaps in its execution that prevent the financial statements from fully reflecting an effective and efficient system.

This finding implies that OPZ needs to conduct a thorough evaluation of the effectiveness of the implemented control system. It includes enhancing employees' understanding of controls, ensuring consistent implementation of procedures, and maintaining active, continuous supervision. OPZ also needs to ensure that controls are truly integrated into work processes to support, in a tangible way, transparency and accountability for financial reporting quality.

### **The Effect of Accountability on Financial Reporting Quality**

The results of the data analysis indicate that accountability ( $X_3$ ) yields a t-value > t-table value (3.140 > 2.001), while the significance value is 0.003 < 0.05. This value indicates that accountability has a positive and significant effect on OPZ financial reporting quality in Pekalongan. From the presentation, it can be concluded that the results of this analysis support  $H_3$ .

Based on agency theory, accountability is key to maintaining trust between amil (agent) and muzaki (principal). Accountability reflects the willingness of the agent to be responsible for managing zakat funds openly and transparently (Purba, 2023). In this study, accountability is measured using five indicators: transparency, obligation, controllability, responsibility, and responsiveness to stakeholders. The research results show that accountability has a significant impact on OPZ financial reporting quality in Pekalongan. These findings indicate that the higher accountability of OPZ, the greater their ability to prepare reliable, transparent financial reports. In general, OPZ in Pekalongan has met most accountability indicators, especially in reporting and administrative obligations. However, in the aspects of response and control over fund usage, there is still room for improvement. Therefore, accountability remains a key factor in strengthening agency relationships and improving financial reporting quality in zakat management institutions.

This result aligns with Paddery and Afriansyah (2022), who stated that accountability has a significant impact on OPZ financial reporting quality. If an OPZ has an optimal accountability system, the financial report results will be more reliable and informative. An open and accountable reporting mechanism plays an important role in increasing public confidence in zakat management.

The implication of this finding is the importance of zakat institutions to strengthen their accountability systems. OPZ in Pekalongan needs to encourage every amil in the management and reporting of ZIS funds. It can be done by strengthening the reporting system, improving performance evaluation, and increasing transparency of information to the public. With greater accountability, financial reporting quality will be more trusted, thereby enhancing OPZ's legitimacy in public perception.

## Conclusion

Based on the findings, this study concludes that amil competence and accountability positively and significantly impact financial reporting quality. These conditions reinforce the agency theory by underscoring the importance of the agent (amil) role in delivering reliable information to the principal (muzaki). The amil competence demonstrates the technical and managerial abilities of amil, while accountability reflects a commitment to transparency and responsibility. These two variables help reduce information asymmetry in the agency relationship. Meanwhile, internal control does not affect financial reporting quality, suggesting that oversight mechanisms are not always effective without the support of competent agents and a strong organizational culture. In agency theory, this finding suggests that internal controls need to be strengthened to function optimally in overseeing agent performance. Although internal control does not have a significant impact, OPZ still needs to evaluate the internal control system to make it more effective and relevant. Thus, these findings not only strengthen the theoretical position but also provide policy directions for OPZ to implement. The limitation of this study lies in the limited participation of active OPZ respondents, as it involved only OPZ willing to participate, so the findings do not yet fully represent the overall condition of OPZ in Pekalongan, especially those that are small-scale or not yet standardized. This research also places greater emphasis on the internal aspects of the organization, without exploring conceptual factors such as organizational culture or socio-economic dynamics in the Pekalongan region, which could also affect financial reporting quality.

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