

## Does Reporting of Aksi Cepat Tanggap Cases Affected Public Trust on Zakat Institutions?

Ratna Kamila Pitria<sup>1\*</sup>, Diamantin Rohadatul Aisy<sup>2</sup>, R. R. Tini Anggraeni<sup>3</sup>

<sup>1,2,3</sup>Sharia Economics Program, Faculty of Economics and Business, UIN Syarif Hidayatullah Jakarta  
E-mail: <sup>1</sup>[ratnakamila.pitria@mhs.uinjkt.ac.id](mailto:ratnakamila.pitria@mhs.uinjkt.ac.id), <sup>2</sup>[diamantinais@uinjkt.ac.id](mailto:diamantinais@uinjkt.ac.id), <sup>3</sup>[tinianggraeni@uinjkt.ac.id](mailto:tinianggraeni@uinjkt.ac.id)

\*Corresponding author

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### ABSTRACT

**Research Originality:** Funds misallocation committed by ACT identified as fraud and the non-transparent financial that reported in online mass online media in terms of negative reporting. This influence has never been studied on the loyalty of zakat payer (muzakki) of paying Zakat in Islamic zakat institutions (LAZ) amidst related to negative reporting of ACT.

**Research Objectives:** This research analyze the impact of transparency, fraud management and the cases reporting of ACT on public trust in paying zakat, infaq, shadaqah in other Islamic philanthropy institutions.

**Research Methods:** This research using 100 respondents of muzakki in the year 2023 and 2024. Then, multiple linear regression were involved to analyze the impact of independent variables on dependent variable.

**Empirical Results:** The results reveal that being transparent and avoiding fraud cases will significantly increase public trust in paying ZIS at LAZ institutions. Meanwhile, coverage of the ACT cases had no impact on the loyalty of muzakki who were also well-educated.

**Implications:** LAZ are encouraged to provide information related to ZIS funds management, so that trust of the muzakki will increase. Besides, LAZ also needs to have a strong internal control system to prevent fraud.

### Keywords:

zakat; case reporting; fraud; negative publication; public trust; transparency; zakah institution

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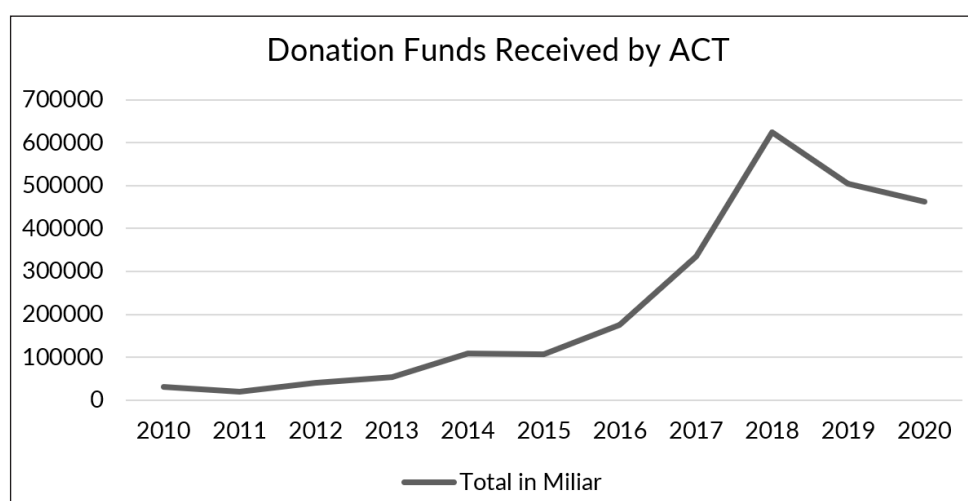
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## INTRODUCTION

Islamic philanthropy in Indonesia is a potential institution that encourages reducing poverty, both in the long and short term (Iskandar et al., 2021). Aksi Cepat Tanggap (ACT) is one of Indonesia's largest Islamic-based philanthropic institutions. Even though it is not a Zakat Amil institution, ACT was able to collect and manage donations of up to 652 billion rupiah in 2018 (Sedayu, 2022). Figure 1 shows data on the amount of funds collected by ACT between 2010-2020. ACT distributed these funds nationally and internationally to expand its impact, including supporting conflict areas such as Palestine (Sholikhah, 2021).

Figure 1. Funds Managed by ACT between 2016-2020



Source: Sedayu (2022)

From Figure 1, it can be seen that reception and distribution experienced a slight increase in 2016, followed by a significant increase in 2018. This data indicated that the community trusts ACT in managing donations. This achievement shows that public trust in the ACT significantly increased. Meanwhile, donations collected declined by 200 billion rupees from 2018 to 2020. This phenomenon is caused by negative publications in online media related to funds ACT, which degrade public trust hand in hand.

The main topics reported in online media are related to funds misallocation committed by ACT management, known as fraud. It causes the report's financial quality of the ACT to be appropriately questioned. As reported by Tempo magazine, ACT misappropriated social funds paid by Boeing up to 56 billion from the total funds collected by 135 billion. In this case, ACT is suspected of committing corruption since the beginning of 2022 (Sedayu, 2022). Other mainstream online mass media outlets have published these cases as negative reports. Table 1, the number of negative reports related to ACT cases in online mass media mainstream are summarized into several categories of main topics.

**Table 1. Number of Negative Reporting of ACT's Cases Released by Online Mass media**

Topic Category	Name of Media	Number of Article
Public trust decreases	Suara.com	3
	CNN Indonesia	1
	Liputan6	2
Impact on other philanthropy institutions and stakeholders	Liputan6	2
	Suara.com	3
	Kompas.com	2
Non-compliances regulatory	The Conversation	1
	Antara.com	2
	Suara.com	7
	CNN Indonesia	9
	Liputan6	4
	Kompas.com	1
	Suara.com	4
Legal consequences	Republika Online	1
	CNN Indonesia	3
	Liputan6	1
	Kompas.com	4

Source: Author's Documentation (2024)

Most of the ACT reports discuss nonconformity between regulations of government and practices carried out by the ACT and regarding regulations, government number 29 of 1980, concerning implementation paragraph (1), stated that 'financing for business collection donation maximum 10% of results collection donation' (Government of Indonesia, 1980). In this case, the violation committed by ACT is financing business collection donations, which is more than 10%. The Amil Zakat Agency (BAZNAS) emphasized that operational funds for zakat institutions should not exceed 12.5% (BAZNAS, 2022). Meanwhile, ACT got 13.7% of donations as operational funds. It indicates that ACT, as an Islamic institution, uses religion as a tool to gain several commercial benefits that could result in losses (Levianto, 2024). Moreover, these cases contradict the governance principle that ACT had applied before (Sektiono & Nugraheni, 2017).

Meanwhile, some research on several decisions and objectives proved that mass online media has a significant impact on public trust (Wu, 2014; Sultoni, 2019; Zhu, 2020; Nunneley, 2022; Fei, 2023), which indicates that the mass media plays a role in disseminating information. However, this influence has never been studied on the trust of the zakat payer (muzakki) of paying Zakat, Infaq, and Shadaqah (ZIS) in Islamic philanthropy institutions (LAZ). So, this research will explore the impact of mass online media on LAZ institutions in the context of ACT case reporting.

In addition, transparency and fraud management factors are also involved in this research as previous research proved that the accurate and transparent reporting on how

Zakat, Infaq, and Sadakoh (ZIS) funds are collected, managed, and distributed also could enhance public trust and satisfaction (Hasiara, 2019; Gultom & Soemitra, 2022). If the public knows that Zakat funds are well-managed and distributed to rightfully entitled people, they will be more loyal to pay their zakat in Zakat institutions. Moreover, transparency in the Zakat institution affected the muzakki's trust and increased the muzakki's loyalty to LAZ, especially to BAZNAS (Roziq et al., 2021). Therefore, this research will define the major factors that affect public trust in paying zakat in LAZ among the online mass media, the transparency of the LAZ, or the fraud management, primarily after ACT cases were published in online media.

## METHODS

This study set zakat payers in Bogor City as the population. As the population size was undefined, the sample size was defined using Lemeshow, counted to 100 respondents, and purposively restricted to the criteria of zakat payers in LAZ, which operated in Bogor City.

Data was collected during 2023-2024 using an online questionnaire. Quantitative analysis was carried out to analyze the impact of independent variables on the dependent variables, which involved testing validity, reliability, assumptions classic, test partial, simultaneous, and multiple linear regression analysis to interpret the hypothesis test. This study is expected to give a comprehensive explanation about factors that influence public trust (PT) in paying ZIS at the Islamic philanthropy: adverse reporting (NR), transparency (TR), and fraud management (FR), using the following estimation model:

$$PT = \alpha + \beta_1 NR + \beta_2 TR + \beta_3 FR + e$$

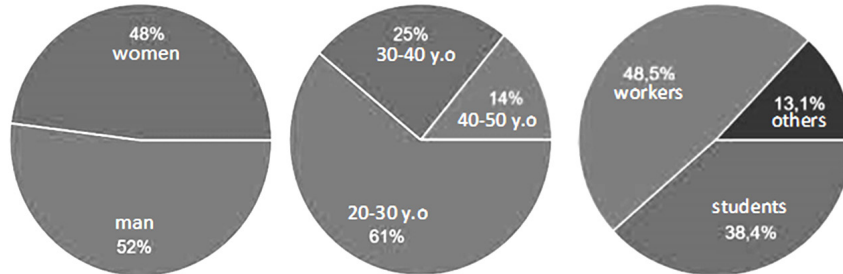
Negative reporting was measured through three indicators: the frequency of muzakki accessing online mass media, the attention given by news readers to the media, and the duration of accessing the media each day (Ardianto & Erdinaya, 2005). Transparency was related to funds management reporting provided by institutions, which is measured by the information availability and accessibility, the clarity and completeness of the information, including the regulation governing those matters (Kristiansen, 2016). Meanwhile, fraud management in institutions is measured positively in preventing fraudulent statements or financial statement fraud, asset misappropriation, and corruption (Association of Certified Fraud Examiners, 2024). Lastly, once muzakki trust the institution of paying zakat, infaq and shadaqah, it will reflected in the form of exhibiting trust, achieving results element, acting with integrity, and demonstrating concern (Shaw, 1997).

## RESULT AND DISCUSSION

All respondents are gender-equally distributed. Most respondents ranged in 20-30 years (61%) as the productive worker (48.5%) who paid zakat as the worker's responsibility when the income gathered meets the *nishab* requirement. Respondents are distributed, as Figure 2 shows. Table 1, the t-test results show that among the three independent

variables tested, transparency and fraud significantly affect the public trust in paying zakat, infaq, and sadaqah, while negative reporting of ACT's cases is on the contrary.

Figure 2. Respondent's Profile



Source: Authors' Calculation Result (2024)

Table 1. The Effect of Environmental Tax on Environmental Quality

Model	T	Sig.
(Constant)	4.971	0.000
Negative Reporting (NR)	1.161	0.248
Transparency (TR)	2.983	0.004*
Fraud Management (FR)	5.288	0.000*

The figures with \* represent significance at the level of 5%  
Source: Author's Calculation Results (2024).

Using multiple linear regression analysis, a linear equation was found in this study as following:

$$PT = 15.472 + 0.100 NR + 0.257 TR + 0.527 FR + e$$

It shows that in the level of significance 0.05, being transparent and having regulation of preventing Fraud increased the trust level of muzakki in paying zakat, infaq, and shadaqah in LAZ institutions 0.257% and 0.527%, respectively. Furthermore, the negative reporting of ACT institutions did not degrade the level of trust among muzakki to the other Islamic philanthropy institutions; in fact, it was quite the opposite.

Interestingly, negative reporting about ACT in online mass media does not significantly affect the level of trust among muzakki, contrary to the previous research that mass media is commonly used for shaping reader's trust in the institutions (Wu, 2014; Sultoni, 2019; Zhu, 2020; Nunneley, 2022; Fei, 2023). It shows that even if the zakat payer (muzakki) consumed the report of ACT cases and paid more attention to it, it will not affect the trust among muzakki in paying zakat in other LAZ institutions. Look for more detail; due to the respondent's profile of 48.5% of workers, education and financial literacy might be the other factors that encourage a decision to pay zakat, infaq, and sadaqah. At the same time, the fraud cases of ACT were reported. The research led by Elrayah and Tufail (2024) also proved that financial education and literacy positively increased financial capability and behavior.

Therefore, several stakeholders are responsible for providing education, literacy, and awareness of paying zakat, including zakat institutions and religious leaders (Cokrohadisumarto et al., 2019; Thamrin, 2023). Moreover, either zakat is the obligation for a Muslim to carry out religious teachings that encourage paying zakat (Thamrin, 2023), or it also reflects the loyalty of muzakki on the LAZ institutions that affected by other factors, such as credibility, accountability, and transparency as the part of sharia governance (Cokrohadisumarto et al., 2019; Roziq, 2021).

In line with that, transparency significantly impacts public trust in paying zakat, infaq, and shadaqah instead of online media. Research on the preferences of Islamic bank customers also proved that transparency is one of the determining factors (Kontot et al., 2016). In addition, transparency can enhance brand image and reputation and encourage trust among zakat payers and the commitment to paying zakat on LAZ (Yenti et al., 2022). In the other study, citizens' trust is also affected by transparency as the indicator of open governance (Gritzalis et al., 2017). Even though the ACT committed misuse of donation funds, the reason for Muzaki's confidence is that ACT always reports and provides access to documents for all incoming and outgoing ZIS funds so that muzaki can monitor the use of ZIS funds through reports on the collection and distribution of ZIS funds, either via email or ACT's website. ACT also follows the regulations set by the government (BAZNAS). This is proved by the results of ACT's Good Corporate Governance (GCG) reporting, which is improving yearly.

Additionally, for stakeholders' accountability purposes, corporate transparency should be provided in financial and governance transparency (Bushman et al., 2004; Miliar et al., 2005; Hess, 2007). Therefore, Islamic philanthropy institutions should provide information regularly related to the fund's management and the stakeholders involved and ensure the information is accessible, complete, and understandable. Moreover, for more detail, corporations that distributed their corporate social responsibility (CSR) funds through philanthropy institutions may need information disclosure related to socio-economic, environmental, and sustainability information as critical non-financial reporting (González, De La Poza Plaza, and Guadalajara Olmeda, 2020; Caputo et al., 2021; Băndoi et al., 2021; Van Hoang et al., 2021).

Furthermore, Fraudpreventing regulation also positively influences public trust, indicating that the better the handling and prevention of Fraud carried out by the LAZ institution, the higher the level of public trust in paying ZIS through this institution. This condition shows that the public pays attention to integrity and honesty when managing ZIS funds. LAZ, with a more significant potential for Fraud based on higher deposited cash balances, could affect untrust muzaki. The occurrence of Fraud in Islamic-based institutions such as zakat, waqf, sadaqah, and other charities was analyzed. Despite the noble intention of these philanthropic institutions, elements of Fraud due to unsystematic management, lack of good governance, unethical behaviors, and lack of knowledge were the main determinants influencing the likelihood of Fraud (Ibrahim et al., 2013). Financial statements LAZ follows the PSAK rules to minimize Fraud in the use of ZIS funds. LAZ has an adequate internal control and supervision system



that minimizes opportunities for corruption. The Regulation of the Minister of Religion (PMA) Number 606 of 2020, Sharia Audit must be carried out comprehensively, accurately, transparent, and accountable. Therefore, Sharia Audit guidelines are needed for reports on the Implementation of the Management of Zakat, Infaq, Charity, and Religious Social others (Umiyati, 2023). Finally, these findings emphasize the importance of LAZ institutions having a robust internal control system, transparency in financial reporting, and effective monitoring mechanisms to prevent Fraud. With these efforts, the community will feel more confident that the ZIS funds they distribute will be managed well and used according to their intended purpose.

Preventing Fraud through escalating transparency as a good governance practice also allows LAZ to manage its risks more effectively and build public trust, legitimacy, and long-term survivability. They should profile the LAZ based on the extent of their governance practices and perform systematic monitoring based on the profiles and capability building to enhance their good governance practices. Concurrently, the individual LAZ can also focus on areas of a governance framework that could be developed further to achieve best practices. Elements of Fraud due to unsystematic management, lack of good governance, unethical behaviors, and lack of knowledge were the main determinants influencing the likelihood of Fraud. Fraud leads to the rights of recipients being denied and wastage, inefficiency, and money laundry crime if left unchecked. (Arshad et al., 2022). This research also shows that LAZ's brand image creates loyalty among muzakis, giving them confidence to continue paying zakat to LAZ. LAZ always maintains the trust of muzakis by providing regular financial reports to muzakis so that muzakis remain loyal to LAZ. However, further studies are needed to provide an overview of the use of funds in Islamic philanthropic institutions and fraud warning signs in order to anticipate and prevent potential Fraud.

## CONCLUSION

In conclusion, our study examines the influence of negative reporting of Islamic philanthropy institution ACT, transparency, and fraud on the public trust in paying ZIS in LAZ institution. This study indicates that negative reports have not influenced public trust in paying ZIS in LAZ institutions. Zakat education amongst the respondents explained that well-educated zakat payers and loyalty would mark negative reporting. Meanwhile, transparency and fraud significantly affect public trust in paying ZIS in LAZ institutions. Therefore, ZIS management institutions are encouraged to provide information related to ZIS funds management to increase the trust of the zakat payer/muzakki. Besides, LAZ institutions need to have a strong internal control system to enforce transparency in financial reporting and effective monitoring mechanisms to prevent fraud.

It is recommended that LAZNAS and BAZNAS provide reliable sources of information, including LAZ reporting. The regulator of LAZ institutions also needs to encourage LAZ to upgrade Amil's capacity and knowledge. This might minimize fraud and uplift transparency within ZIS funds management.

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