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Analysis of Factors Influencing the Accountability of Zakat Institutions with Internal Control as a Moderating Variable : An Empirical Study of UPZ Mosques in Medan City

Mustofa Kamal Ahmad Sagala[1*], Saparuddin Siregar[2], Aqwa Naser Daulay[3]
[1,2,3] State Islamic University of North Sumatra Medan, Indonesia

** Corresponding Author : mustofasagala@uinsu.ac.id*

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ABSTRACT
This study aims to analyze the influence of transparency, amil competence, religious leadership, and muzaki participation on the accountability of zakat institutions with internal control as a moderating variable. The study used a quantitative approach with the PLS-SEM method on 100 muzaki at three UPZ Mosques in Medan City. The results showed that transparency, amil competence, religious leadership, and internal control had a significant positive effect on the accountability of zakat institutions, while muzaki participation did not have a significant effect. Internal control acted as a predictor moderator. These findings emphasize the importance of transparency and internal control in improving the accountability of mosque-based zakat management.

INTRODUCTION

Zakat is a crucial instrument in Islamic economics, serving as both an obligatory act of worship and a mechanism for distributing social welfare. Indonesia's national zakat potential is estimated at Rp327 trillion per year, but realization is only around Rp41 trillion, or 12.5% of that potential. (BAZNAS, 2024), which is caused by, among other things, low public trust, weak accountability and transparency of zakat institutions, and the continued dominance of informal zakat distribution (Hasibuan & Nasution, 2024). Mosque-based UPZs occupy a strategic position under the coordination of BAZNAS in accordance with Law No. 23 of 2011 and BAZNAS Regulation No. 2 of 2016 (Ali, 2023), but various studies show that the majority of mosque UPZs are still weak in governance: the financial recording system is inadequate and still manual (Yusup et al., 2024), and accountability is generally only verbal without systematic documentation (Pohan et al., 2023).

Accountability is the obligation of zakat institutions to account for the management of zakat funds to all stakeholders, both administratively through accounting standards and in terms of value through the Islamic mandate principle. However, its implementation is still low, especially in mosque UPZs managed by volunteer administrators with limited human resources, finances, and technical capabilities (Hasibuan & Nasution, 2024). The implementation of PSAK 109 has not been optimal, both at BAZNAS Medan (Lesmana et al., 2023)and at the mosque level, where financial reports are still limited to simple cash flow (Saragih et al., 2023), far from the ideal condition of complete, transparent, and auditable reports.

Transparency includes open financial reports, access to information, and clarity about the zakat distribution mechanism for stakeholders (Khairatunisa et al., 2025). However, in practice, accountability from mosque UPZs is generally verbal and without adequate documentation, leaving zakat payers with limited access to information (Pohan et al., 2023), a situation that could potentially undermine their trust in formal institutions.

Amil competence refers to the ability of zakat administrators to carry out their collection, management, and distribution functions professionally and in accordance with sharia (Bin-Nashwan et al., 2021). Ideally, amils should master zakat jurisprudence and accounting to prepare reports according to standards. However, in reality, mosque UPZ administrators are generally volunteers without adequate accounting/financial backgrounds, thus weakening the quality of reporting and accountability (Hasibuan & Nasution, 2024).

Religious leadership is a leadership style based on Islamic values such as trustworthiness, honesty, justice, integrity, and devotional orientation (Kartika et al., 2024). Ideally, UPZ leaders should exemplify these values and build trust among their congregations. However, not all mosque UPZ leaders have the capacity to manage the organization professionally while upholding Islamic values. Research Kartika et al., (2024)shows that religious leadership is crucial for Pranata & Maulana, (2024)accountable UPZ governance .

Muzaki participation is the active involvement of the community in supporting and overseeing zakat management, including evaluation forums, input, information requests, and involvement in program planning (Roziq et al., 2021). However, the level of muzaki participation in the field is still low , most of whom are passive after submitting zakat without asking for further accountability (Yusup et al., 2024), even though the higher the participation of muzaki, the stronger the accountability of zakat institutions (Indrarini & Nanda, 2017; Roziq et al., 2021).

Internal control is positioned as a moderating variable that strengthens the relationship between transparency, amil competence, religious leadership, and muzaki participation towards accountability. Ideally, UPZ has an effective internal control system so that zakat management is orderly and accountable , but in reality its implementation is still weak, most UPZ do not have written SOPs, clear authorization systems, or structured monitoring mechanisms, so that management relies solely on personal trust (Pohan et al., 2023; Yusup et al., 2024). Internal control ensures that the zakat management process is in accordance with procedures and avoids misuse of funds (Tazkia, 2018), and previous research shows its important role in supporting the accountability of zakat institutions (Saad et al., 2014; Susilowati & Khofifa, 2020).

This study uses agency theory (Jensen & Meckling, 1976), which explains zakat managers as agents responsible to zakat payers and the community as principals . Therefore, transparency, accountability, and internal control are necessary to minimize information asymmetry . This study also uses stakeholder theory. (Freeman, 1984), which emphasizes that zakat institutions are responsible not only to muzaki, but also to mustahiq , the community, BAZNAS, and mosque congregations.

This research was conducted at three mosque UPZs with BAZNAS decrees in Medan City, namely Al-Muhajirin Bumi Asri Medan Helvetia Mosque UPZ , Al-Ikhlas Suka Maju Medan Johor Mosque UPZ, and Al-Fithriyah Mosque UPZ, which were selected because they have been actively collecting and distributing zakat on the basis of identified muzaki-mustahik and have legality through BAZNAS decrees. However, all three still face challenges in the consistency of financial reporting, information transparency, administrative documentation, and muzaki involvement in supervision, which are also influenced by the limited resources of volunteer administrators (Hasibuan & Nasution, 2024).

Based on the description, this research is important to analyze the factors that influence the accountability of zakat institutions at the mosque UPZ level and to test the role of internal control as a moderating variable in strengthening the relationship between transparency, amil competence, religious leadership, and muzaki participation on the accountability of zakat institutions, using a quantitative approach with the *Partial method. Least Squares-Structural Equation Modeling* (PLS-SEM). This approach is expected to yield a comprehensive understanding of zakat management accountability practices and provide practical input for strengthening the governance and internal control of mosque UPZs in Medan City.

Good transparency allows zakat payers and the community to carry out social supervision, encouraging zakat managers to act responsibly in accordance with the principle of trust. (Sagala & Nurlaila, 2025). In social accountability theory, information transparency is a primary prerequisite for an accountable relationship between institutions and the public, and empirical research shows that transparency has a positive effect on the accountability of zakat institutions (Khaerunisah & Baehaqi, 2023; Zulkaidah, 2024).

H1: Transparency has a positive effect on the accountability of zakat institutions.

Competent amils are able to apply zakat management principles appropriately and prepare reliable financial reports. The quality of human resources is a key factor in accountable zakat governance , and previous research has found that amil competence contributes significantly to the accountability of zakat institutions (Khomsinah, 2021; Retnowati & Usnan, 2022; Susilawati & Sunarto, 2020).

H2: Amil competence has a positive influence on the accountability of zakat institutions.

Religious leaders are believed to be able to build an ethical and responsible organizational culture. Based on stakeholder theory , leadership oriented towards moral-spiritual values can increase legitimacy and public trust, in line with findings.Kartika et al.,

(2024) and Pranata & Maulana, (2024)that religious leadership has a positive influence on the accountability of zakat institutions.
H3: Religious leadership has a positive influence on the accountability of zakat institutions.

From a social accountability perspective, external stakeholder participation functions as a social control mechanism that encourages institutions to act transparently and responsibly, as shown by previous research (Indrarini & Nanda, 2017; Roziq et al., 2021).
H4: Muzaki participation has a positive influence on the accountability of zakat institutions.

In agency theory, internal control serves as a monitoring mechanism to minimize abuse of authority and increase the reliability of information. Good internal control is believed to strengthen the relationship between transparency, amil competence, religious leadership, and muzaki participation on accountability, as demonstrated by previous research (Saad et al., 2014; Susilowati & Khofifa, 2020).
H5: Internal control has a positive effect on the accountability of zakat institutions.
H6: Internal control is able to moderate the influence of transparency on the accountability of zakat institutions.
H7: Internal control is able to moderate the influence of amil competence on the accountability of zakat institutions.
H8: Internal control is able to moderate the influence of religious leadership on the accountability of zakat institutions.
H9: Internal control is able to moderate the influence of muzaki participation on the accountability of zakat institutions.

RESEARCH METHODS

This study uses a quantitative approach with an associative-causal design to analyze the relationship and influence between variables . Specifically, this study examines the influence of Transparency (X_1), Amil Competence (X_2), Religious Leadership (X_3), and Muzaki Participation (X_4) on the Accountability of Zakat Institutions (Y), as well as examining the role of Internal Control (Z) as a moderating variable in the relationship between the four independent variables and the dependent variable. Hypothesis testing is conducted using the *Partial Method. Least Squares – Structural Equation Modeling (PLS-SEM) using* SmartPLS 4.0 software . The research was conducted at three mosque-based Zakat Collection Units (UPZ) in Medan City, namely UPZ Masjid Al-Muhajirin Bumi Asri, UPZ Masjid Al-Ikhlas, and UPZ Masjid Al-Fithriyah. The three locations were selected purposively with the consideration that each had obtained an official Decree (SK) from the National Zakat Agency (BAZNAS), was actively collecting and distributing zakat, and was willing to be the object of research. Data collection was carried out for two months, namely April to June 2026.

The population of this study was all muzaki (alms givers) who distribute zakat through the three UPZs, including UPZ administrators who also hold the status of muzaki. The sample was determined using a purposive sampling technique. The sample size was determined based on two approaches proposed by Hair et al., (2017). The first approach uses the rule of thumb 10 times the maximum number of structural paths leading to one endogenous construct . The Accountability variable (Y) receives a total of 9 paths, consisting of 4 paths from the independent variables (X_1 , X_2 , X_3 , X_4), 1 path from the moderating variable (Z), and 4 paths from the interaction variables ($X_1 \times Z$, $X_2 \times Z$, $X_3 \times Z$, $X_4 \times Z$), so the minimum sample size according to this approach is $10 \times 9 = 90$ respondents. The second approach uses statistical analysis power (Hair et al., 2017)to detect a moderate moderating effect ($f^2 = 0.15$) with a power of 0.80, which requires a minimum of 85 respondents. Based on these two approaches, this study set a minimum sample target of 100 respondents, distributed across the three UPZs. Data were collected through questionnaires distributed to selected respondents. All statement items were measured using a 5-point Likert scale , ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Data analysis was conducted through two main stages according to the PLS-SEM procedure: measurement model evaluation (outer model) and structural model evaluation (inner model). The measurement model evaluation included a convergent validity test, which was assessed through the outer model. loading and average variance extracted (AVE); composite reliability test; and discriminant validity test , which was assessed through cross loading , Fornell-Larcker criteria , and Heterotrait-Monotrait Ratio (HTMT). Evaluation of the structural model includes a multicollinearity test through Variance Inflation Factor (VIF), coefficient of determination test (R^2), effect test size (f^2), model suitability test through Standardized Root Mean Square Residual (SRMR), as well as path significance testing through bootstrapping procedures . Testing was conducted on two structural models, namely: Direct influence model (H1–H5) $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 Z + \varepsilon$ and Moderation effect model (H6–H9): $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 Z + \beta_6 (X_1 \times Z) + \beta_7 (X_2 \times Z) + \beta_8 (X_3 \times Z) + \beta_9 (X_4 \times Z) + \varepsilon$

RESULTS AND DISCUSSION

Research result

Model evaluation follows a framework (Hair et al., 2017)that includes evaluation of the measurement model (outer model) and the structural model (inner model).

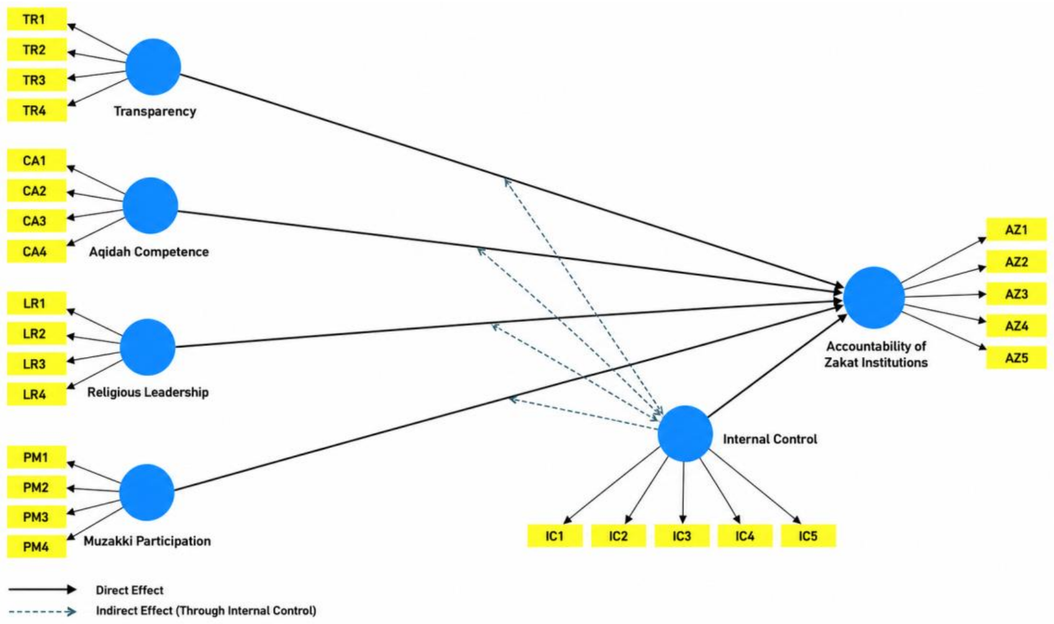

Figure 1. SemPLS Research Model

1. Evaluation of Measurement Model (Outer Model)

a. Convergent Validity Test

Convergent validity is also evaluated using the Average value Variance Extracted (AVE). A construct is declared to meet convergent validity if it has an AVE value ≥ 0.50, which indicates that the construct is able to explain more than 50% of the variance of its indicators.

Table 1. Average Variance Extracted (AVE) Test Results

Construct	AVE	Information
Accountability of Zakat Institutions	**0.718**	Valid
Religious Leadership	**0.738**	Valid
Amil Competence	**0.794**	Valid
Muzaki's Participation	**0.664**	Valid
Internal Control	**0.739**	Valid
Transparency	**0.789**	Valid

Source : SmartPLS output , 2026.

Based on table 1 of the AVE test results, all constructs have AVE values above the threshold of 0.50, so the convergent validity of the model is met.

b. Construct Reliability Test

Testing was carried out using Cronbach's values Alpha , Composite Reliability (CR), and rho_A . A construct is declared reliable if it has a Cronbach's A value Alpha ≥ 0.70, Composite Reliability ≥ 0.70, and rho_A ≥ 0.70.

Table 2. Reliability Test Results Construct

Construct	Cronbach's Alpha	CR (rho_a)	CR (rho_c)	AVE	Note
Accountability of Zakat Institutions	**0.902**	0.904	**0.927**	0.718	R
Religious Leadership	**0.883**	0.931	**0.918**	0.738	R
Amil Competence	**0.914**	0.916	**0.939**	0.794	R
Muzaki's Participation	**0.808**	0.771	**0.854**	0.664	R
Internal Control	**0.912**	0.917	**0.934**	0.739	R
Transparency	**0.911**	0.913	**0.937**	0.789	R

Source : SmartPLS output , 2026.

Based on table 2, the results of the Construct Reliability test, all Cronbach's values Alpha and Composite Reliability is above 0.70, so all constructs are declared reliable.

c. Discriminant Validity Test

The criteria that must be met is that the loading value of each indicator is on its own construct (on-construct). loading) must be greater than the loading value of the indicator on other constructs (off-construct) loading).

Table 3. Cross Loading Test Results

Indicator	ALZ	KR	KA	PM	PI	IT	Note :
ALZ1	**0.854**	0.532	0.448	0.163	0.623	0.662	Valid
ALZ2	**0.781**	0.500	0.470	0.257	0.551	0.638	Valid
ALZ3	**0.867**	0.620	0.682	0.233	0.561	0.660	Valid
ALZ4	**0.872**	0.573	0.499	0.222	0.582	0.598	Valid
ALZ5	**0.861**	0.632	0.654	0.207	0.601	0.663	Valid
KR1	0.267	**0.690**	0.220	0.260	0.252	0.279	Valid
KR2	0.625	**0.907**	0.532	0.264	0.538	0.559	Valid
KR3	0.640	**0.909**	0.540	0.197	0.511	0.572	Valid
KR4	0.662	**0.909**	0.599	0.340	0.542	0.615	Valid
KA1	0.555	0.526	**0.902**	0.377	0.485	0.363	Valid
KA2	0.605	0.540	**0.877**	0.236	0.594	0.463	Valid
KA3	0.542	0.480	**0.886**	0.223	0.438	0.394	Valid
KA4	0.625	0.536	**0.898**	0.292	0.580	0.470	Valid

Indicator	ALZ	KR	KA	PM	PI	IT	Note :
PM1	0.154	0.167	0.278	**0.810**	0.064	0.067	Valid
PM2	0.262	0.325	0.276	**0.937**	0.285	0.228	Valid
PM4	-0.012	0.096	0.043	**0.676**	-0.045	-0.048	Valid
PI1	0.677	0.491	0.561	0.174	**0.885**	0.520	Valid
PI2	0.595	0.472	0.528	0.199	**0.879**	0.448	Valid
PI3	0.575	0.500	0.561	0.253	**0.869**	0.426	Valid
PI4	0.530	0.435	0.395	0.150	**0.816**	0.478	Valid
PI5	0.566	0.523	0.488	0.236	**0.848**	0.444	Valid
TI1	0.630	0.559	0.439	0.348	0.472	**0.894**	Valid
TI2	0.656	0.532	0.342	0.024	0.425	**0.876**	Valid
TI3	0.674	0.536	0.435	0.197	0.460	**0.894**	Valid
TI4	0.734	0.570	0.473	0.133	0.553	**0.888**	Valid

Source : SmartPLS output , 2026.

Based on Table 3 Cross Loading results , all indicator has the highest loading in its construction Alone compared to construct others , so that validity discriminant based on cross loading is fulfilled .

2. **Structural Model Evaluation (Inner Model)**

a. R-Square Test Model 1

Coefficient determination (R-Square) shows ability variables exogenous in explain endogenous variables . According to Hair et al., (2017) values of 0.75, 0.50, and 0.25 respectively indicate category strong , medium , and weak , while Adjusted R-Square is R-Square value that has been customized with amount predictors and measures sample .

Table 4. Coefficient Test Results Determination (R-Square) - Model 1

Endogenous Variables	R- Square	R- Square Adjusted
Accountability of Zakat Institutions	**0.739**	0.726

Source : SmartPLS output , 2026.

Based on Table 4, the R-Square value of 0.739 indicates that the model is capable explains 73.9% of the variation Accountability of Zakat Institutions, whereas the rest explained by other factors outside the model. The Adjusted R-Square value of 0.726 confirms that the model has ability good prediction .

b. Effect Size Test Model 1

Effect Size (F-Square) testing was carried out For know size contribution of each variable exogenous to endogenous variables . Based on Hair et al. (2017) , effect sizes are classified as : small ($f^2 \geq 0.02$), medium ($f^2 \geq 0.15$), and large ($f^2 \geq 0.35$). A very small effect size (approaching 0.00) indicates that variables the No give meaningful contribution to endogenous variables .

Table 5. Effect Size Test Results (F-Square) - Model 1

Variables	F- Square	Category
Transparency	**0.413**	Big
Internal Control	**0.122**	Small
Amil Competence	**0.100**	Small
Religious Leadership	**0.036**	Small
Muzaki's Participation	**0,000**	Very small

Source : SmartPLS output , 2026.

Based on Table 5, Transparency own The effect size (f^2) value is the largest (0.413) , so give most dominant contribution to Accountability of Zakat Institutions. Meanwhile that , Internal Control (0.122), Amil Competence (0.100), and Leadership Religious (0.036) gives contribution in category small . Meanwhile, Muzaki's participation (0.000) is not give meaningful contribution to Accountability of Zakat Institutions.

c. Hypothesis Testing Direct Model 1

Testing hypothesis done use bootstrapping procedure on 5,000 subsamples in SmartPLS with testing One direction (one-tailed test). Hypothesis stated accepted if own T-Statistics (Hair et al., 2017)value > 1.645 and P-Values < 0.05 at .

Table 6. Hypothesis Test Results Influence Direct - Model 1

Hip .	Path of Influence	Coef . (O)	T-Statistics	P-Values	Information
H1	Transparency → Accountability LZ	0.438	**5,581**	**0,000**	Significant (+)
H2	Amil Competence → LZ Accountability	0.220	**2,497**	**0.006**	Significant (+)
H3	Religious Leadership → LZ Accountability	0.140	**1,676**	**0.047**	Significant (+)
H4	Muzaki Participation → LZ Accountability	0.001	**0.013**	**0.495**	Not Significant (-)
H5	Internal Control → LZ Accountability	0.242	**3,085**	**0.001**	Significant (+)

Source : SmartPLS output (Bootstrapping 5,000 resamples , one-tailed), 2026.

Based on the results of the direct influence hypothesis test in Table 6, Model 1 explains 73.9% of the variation in Zakat Institution Accountability ($R^2 = 0.739$). Four of the five direct influence hypotheses are accepted (H1, H2, H3, H5), while H4 (Muzaki Participation) is rejected due to its insignificance.

a. Square Test Model 2

Table 7. Coefficient Test Results Determination (R-Square) - Model 2

Endogenous Variables	R- Square	R- Square Adjusted
Accountability of Zakat Institutions	**0.745**	0.720

Source : SmartPLS output , 2026.

Based on Table 7, the R-Square value of 0.745 indicates that Model 2 is capable explains 74.5% of the variation Accountability of Zakat Institutions, while the remaining 25.5% influenced by factors outside the model. The Adjusted R-Square value of 0.720 indicates that the model remains own ability good prediction after addition variables moderation . Compared to Model 1, the R-Square value increases from 0.739 to 0.745, which indicates that addition construct moderation give improvement ability predictions , although relatively small .

b. Effect Test Size Model 2

Table 8. Effect Size Test Results (F-Square) - Model 2

Predictor Variables	F- Square	Category
Transparency	**0.306**	Currently
Internal Control	**0.112**	Small
Amil Competence	**0.094**	Small
Religious Leadership	**0.044**	Small
Muzaki's Participation	**0,000**	Very small
PI × Transparency	**0.018**	Very small
PI × Religious Leadership	**0.012**	Very small
PI × Amil Competence	**0.001**	Very small
PI × Muzaki Participation	**0.001**	Very small

Source : SmartPLS output , 2026.

Based on Table 8, Transparency give contribution the biggest to Accountability of Zakat Institutions with f^2 value of 0.306 (category currently). Meanwhile that , Internal Control ($f^2 = 0.112$), Amil Competence ($f^2 = 0.094$), and Leadership Religious ($f^2 = 0.044$) only give contribution in category small . On the other hand , Muzaki's participation ($f^2 = 0.000$) and all over construct interaction moderation own f^2 value is below 0.02, so his contribution to improvement Accountability of Zakat Institutions and ability model predictions are very small and not substantive.

c. Moderation Hypothesis Test Model 2

Table 9. Hypothesis Test Results Influence Moderation

Hip.	Moderation Path	Coef. (O)	T-Statistics	P-Values	Information
H6	PI × Transparency → Accountability LZ	-0.100	**1,017**	**0.155**	Not Significant
H7	PI × Amil Competence → LZ Accountability	-0.027	**0.214**	**0.415**	Not Significant
H8	PI × Religious Leadership → LZ Accountability	0.108	**0.949**	**0.171**	Not Significant
H9	PI × Muzaki Participation → LZ Accountability	-0.022	**0.332**	**0.370**	Not Significant

Source : SmartPLS output , 2026.

Addition of constructs Moderation increases R² from 0.739 to 0.745 (R² = 0.006). However, all moderation hypotheses (H6–H9) are rejected because the P-values are all above 0.05, so Internal Control is not proven to moderate the relationship between the four independent variables and Zakat Institution Accountability.

Discussion

The Influence of Transparency on the Accountability of Zakat Institutions

The test results show that transparency has a positive and significant effect on the accountability of zakat institutions (coefficient 0.438; p = 0.000), while also being the variable with the largest contribution in the model (f² = 0.413, large category). This finding confirms H1 and is in line with research Khaerunisah & Baehaqi, (2023)that Zulkaidah, (2024)also found that transparency is the main determinant of zakat institution accountability. The dominance of transparency in this model strengthens the premise of social accountability theory, that openness of financial information is a primary prerequisite for building muzaki trust. In the mosque UPZ, this makes sense considering the initial conditions identified in this study, where accountability previously tended to be verbal without documentation, Pohan et al., (2023)so that efforts to open access to written and routine financial information had the most noticeable impact on increasing accountability.

The Influence of Amil Competence on the Accountability of Zakat Institutions

Amil Competence is proven to have a positive and significant effect on the Accountability of Zakat Institutions (coefficient 0.220; p = 0.006), with a small contribution category (f² = 0.100). H2 is accepted and this result is consistent with the findings. that the quality of human resources in zakat management plays a crucial role in realizing Khomsinah, (2021); Retnowati & Usnan, (2022); Susilowati & Khofifa, (2020)accountable governance . These results confirm that although most mosque UPZ amils are volunteers, mastery of zakat jurisprudence knowledge and technical financial skills still make a significant contribution to the quality of institutional accountability, as predicted from the perspective of Islamic philanthropic management (Herlina et al., 2021).

The Influence of Religious Leadership on the Accountability of Zakat Institutions

Religious Leadership has a positive and significant effect on the Accountability of Zakat Institutions (coefficient 0.140; p = 0.047), although with a relatively limited contribution (f^2 = 0.036, small category). H3 is accepted, in line with the findings (Kartika et al., 2024)and (Pranata & Maulana, 2024). The significance value that is right at the threshold (one-tailed) indicates that the role of religious leadership on accountability is indeed real, but not as strong as the influence of transparency and amil competence. This is understandable because religious leadership plays a greater role as a foundation for organizational values and culture, while increasing accountability is directly determined more by technical practices such as information transparency and management competence (Sari, 2025).

The Influence of Muzaki Participation on the Accountability of Zakat Institutions

In contrast to the previous three variables, Muzaki Participation was not proven to have a significant effect on Zakat Institution Accountability (coefficient 0.001; p = 0.495; f^2 = 0.000). H4 was rejected. This finding contradicts the results of research (Indrarini & Nanda, 2017)and (Roziq et al., 2021)which found a positive relationship between muzaki participation and accountability. This difference is likely caused by the characteristics of muzaki in the mosque UPZ which was the object of the study, who tended to be passive after submitting zakat without actively asking for accountability from the administrator (Yusup et al., 2024). In other words, the social control mechanism from the muzaki side has not been running effectively as a driver of accountability in the context of mosque-based UPZ, in contrast to the context of larger formal zakat institutions in previous studies (Shafiyyah & Fithria, 2023).

The Influence of Internal Control on the Accountability of Zakat Institutions

Internal Control is proven to have a positive and significant effect on the Accountability of Zakat Institutions (coefficient 0.242; p = 0.001; f^2 = 0.122, small category). H5 is accepted and supports the findings (Saad et al., 2020)and (Susilowati & Khofifa, 2020). These results are consistent with agency theory, where internal control functions to minimize the risk of abuse of authority and increase the reliability of information conveyed to muzaki and other stakeholders (Yulianti, 2023). The significance of this direct effect provides a strong empirical basis for placing Internal Control as a candidate moderating variable in Model 2.

Moderating Role of Internal Control

The results of Model 2 testing show that the addition of Internal Control as a moderating variable only increases R^2 marginally (from 0.739 to 0.745), and all interaction coefficients (H6-H9) are not statistically significant ($p > 0.05$ for all paths). Thus, H6, H7, H8, and H9 are rejected. The direction of the interaction coefficient varies negatively in the interaction with Transparency, Amil Competence, and Muzaki Participation, but positively in the interaction with Religious Leadership but because it is not significant, this direction cannot be interpreted as a real strengthening or weakening effect.

This finding indicates that Internal Control in the mosque UPZ acts as a direct predictor of accountability (as evidenced in H5), but has not yet functioned as a variable that moderates the strength of the relationship between other variables and accountability (Rahmah et al., 2023). This condition can be explained by the still weak implementation of formal internal control at the mosque UPZ level such as written SOPs and structured authorization systems (Pohan et al., 2023; Yusup et al., 2024)so that their existence is not strong enough to change the strength of the influence of other determinants on accountability, but only contributes additively through its direct influence.

CONCLUSION AND SUGGESTIONS

This study proves that transparency ($\beta = 0.421$), amil competence ($\beta = 0.228$), religious leadership ($\beta = 0.158$), and internal control ($\beta = 0.245$) have a significant positive effect on the accountability of mosque UPZ in Medan City, while muzaki participation is not significant. The model explains 74.5% of the accountability variance (Hair et al., 2017). Internal control is proven to be significant as a direct influence but fails to moderate other variables (H6–H9 are rejected), which indicates that mosque UPZ governance is still in the early stages of maturity where internal control only plays an additive role, not yet synergistic with other pillars of accountability. The dominance of transparency also suggests that muzaki trust is more determined by the institution's reporting initiative than by active supervision of zakat givers, considering that zakat fiqh norms tend to weaken muzaki's incentive to continue monitoring disbursed funds.

The limitations of this study lie in its cross-sectional design and limited sample coverage to three BAZNAS-certified mosque UPZs in Medan City (100 respondents), so generalization of the findings needs to be done carefully. Theoretically, this finding confirms the importance of predictor moderator typology (Sharma et al., 1981)in interpreting the PLS-SEM moderation model; practically, strengthening reporting transparency and formalizing internal control SOPs are priorities for UPZs and BAZNAS to close the trust gap that has hampered the realization of national zakat potential (BAZNAS, 2024). Future research is recommended to expand the sample, use a longitudinal design, and re-examine the moderating role of internal control in more mature zakat institutions.

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