# Financial Literacy, Public Accountability, Information Transparency and Financial Performance Responsibility in Zakat Management at Baitul Mal Aceh Agency

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**Abstract**

This research aims to determine the influence of financial literacy, public accountability, information transparency and responsibility on the financial performance of zakat management at Baitul Mal Aceh Agency. This research uses the financial literacy variable as the main variable which is believed to have a better influence on improving financial performance. The use of financial literacy variables becomes important along with the implementation of zakat as a tax deduction as regulated by the Ministry of Finance of the Republic of Indonesia. Through financial literacy, Baitul Mal Aceh Agency can improve, especially regarding zakat management. This research also uses good governance variables, which include public accountability, information transparency and responsibility. Baitul Mal Aceh as a public sector organization is obliged to prioritize the principles of good governance in order to increase public trust in zakat management in Aceh.

**Keywords:** Financial literacy, Public accountability, Transparency, Responsibility, and Financial performance

## INTRODUCTION

Public sector organizations are organizations that are oriented towards providing public services, which include goods and services. The quality of public services has implications for public trust. Improved services result in increased public trust. Efforts to improve public services are needed through the governance of public organizations, which is oriented towards good governance. Good and clean governance contains aspects of control and supervision over the authority that the government has in carrying out its functions. As a form of good governance, there are a number of important components attached, including: financial accountability. Financial accountability is a form of responsibility for every use of public funds used by public sector organizations. Kewo, C. L. (2017) explains: accountability is a reflection of the government focusing on community needs. Researcher Juwita (2014) states that accountability is a mechanism for exercising control over public organizations. Similar to research conducted by Lantu, et al (2017), accountability is more than just exercising control over public organizations and public programs, but is also a means of guiding organizations in efforts to increase program effectiveness and efficiency.

In other research that examines the quality of information, transparency and community accountability for zakat receipts. The results of research conducted by Muliahati et al (2023) state that there is a relationship between the quality of information, transparency and public accountability on the receipt of zakat funds. Other studies also mention the influence of financial literacy on the performance of the public financial sector. This can be found in research conducted by Sari and Pradesyah (2023) which states that financial literacy is a measure of the level of understanding of an individual or group regarding good financial management, making appropriate decisions in the short and long term. In research by Susetyo and Firmansyah (2023), financial literacy is an important part of applying knowledge and skills related to better financial presentation. This is part of financial literacy. Denisya (2023) states that financial literacy can reduce the impact of the financial crisis. Good financial literacy increases the ability to manage finances, make decisions that are relevant to information and minimize the occurrence of financial errors.

This study conducted a study related to Baitul Mal Aceh as a public institution authorized to manage people's assets related to zakat, infaq and sodokah. As a public sector organization that prioritizes the principles of good governance, including: accountability, transparency and responsibility, so that the quality of financial information results can be achieved. Responsible financial management will increase public trust. The principle of public accountability here is defined as a form of obligation to account for success and financial accountability, explain the performance and actions of the organization to parties who have rights (Rinaldi and Devi, 2022). Financial accountability is a condition for creating good and trustworthy zakat management. Baitul Mal Aceh as a public institution needs to apply the principle of transparency in managing zakat, infaq and alms to the public. The principle of responsibility is needed as an effort to improve the quality of services provided, measure the level of satisfaction and quality of financial information services provided. The quality of financial information is a measure related to financial reports that present relevant and trustworthy information. This research uses the financial literacy variable as another variable which is believed to have an influence on improving financial performance. Through financial literacy, it is hoped that public trust (zakat obligation) in Baitul Mal Aceh will increase. In the tax deduction zakat mechanism, this can be done if the zakat obligor fulfills his zakat obligations at an official institution appointed by the government, including ad Baitul Mal Aceh. This policy is certainly an opportunity for Baitul Mal to continue to improve its financial performance, so that zakat receipts increase in the future. This requires good financial literacy so that goals can be realized.

*Literature Review*

## 2.1 Baitul Mal as a Public Sector Organization

Baitul Mal is a house that functions as a gathering place or storing the people's treasures. Baitul Mal has a special function that handles all the people's assets, both in the form of state income and expenditure (Chaira 2019). Baitul Mal is a public organization that is oriented towards good organization, which optimizes value for stakeholders and becomes a benchmark, as a ZIS and waqf management institution in Indonesia (Habie, 2022). According to Permana and Baehaqi (2018) Baitul Mal has the authority to collect and utilize zakat funds, which is based on the principles: independent, neutral, non-discriminatory, free from political elements. Financial reports are presented as a tool for carrying out financial planning, determining program scale and for making various decisions. A good financial report must be able to provide accurate, fair information and avoid material errors (Widyatuti, 2017). In an effort to improve the performance of the public financial sector, efforts to manage the role of finance are needed. Research conducted by Anuar, et al (2023) states that financial management practices have had an influence in increasing zakat in Malaysia.

## 2.2 Financial Literacy

Financial reports act as a form of financial management accountability, in order to provide all the information needed to realize the desired quality of financial reporting, normative measures are needed. Molina et al (2023) financial literacy is the level of understanding of an individual or group in understanding financial concepts and appropriate financial management so that they can make decisions both short term and long term planning. According to Alves (2023), financial literacy programs can provide solutions to financial conditions during times of crisis. Some of the positive sides for those who have high financial literacy include: having skills in financial management, making relevant financial decisions with information and minimizing opportunities for making financial mistakes, having investments in the capital market, and being able to minimize and overcome financial problems that arise. In the future it will be beneficial for a prosperous, healthy and happy life. Literacy is a key variable that has an influence on the performance of the community's financial sector, namely financial literacy.

Mohamad et al (2023) financial literacy is an important part of applying the knowledge and skills possessed to achieve better financial presentation, so that it becomes an interrelated unit in the concept of financial literacy. Financial knowledge includes knowledge of basic financial concepts, such as: the basis of compound interest, the difference between nominal value and real value. According to Goyal (2023) that financial literacy programs can be a solution to the financial crisis. Some of the positive sides for those who

have high financial literacy include: having skills in financial management, making relevant financial decisions with information and minimizing opportunities for making financial mistakes, having investments in the capital market, and being able to minimize and overcome financial problems. emerging. In the future it will be beneficial for a prosperous, healthy and happy life.

## 2.3 Public Accountability

Accountability as a reflection of organizational responsibility with emphasis on providing procedures, regulations and organizational goals. Accountability is an important issue in scientific studies and public administration practice, accompanied by the implementation of policies, programs and activities of public sector organizations. This is a form of consequence for society in fulfilling its tax obligations. Public organizations are required to be accountable for all actions they have taken. Accountability itself is a concept that focuses on the capacity of public sector organizations to use every rupiah used by the organization and be accountable for it. In a more specific statement, accountability is the ability of public sector organizations to provide explanations for the actions they take, especially to parties who in the political system have been given the authority to carry out assessments and evaluations of these public organizations (Jackwerth et al., 2023). However, in practice, we often still find government organization practices that do not reflect accountability. One indication that accountability practices in public sector organizations are still not optimal can be found in a number of cases relating to public servants.

The concept of accountability is starting to be studied intensively in the public sector along with the development of the concept of reinventing government (Cordery and Manochin, 2023). In their book entitled Reinventing Government: How the Entrepreneurial Spirit is Transforming the Public Sector, the concept of accountability is mentioned nine times. This shows that from the start, Osborne and Gaebler wanted to emphasize the importance of understanding and practice for public sector entrepreneurial actors regarding the importance of accountability. Furthermore, Bryson et al (2014) explained that accountability is the main focus in public management (New Public Management-NPM). Accountability must be implemented by modern public sector organizations as a reflection of efforts to improve and take sides with the public interest. Overman and Schillemans (2022). explains that accountability is a different concept from responsibility. Accountability refers more to the relationship of the organization as an entity with parties outside the organization. Accountability emphasizes the macroorganizational level on the sociological aspects of the organization with a focus on interactions between the organization and parties related to the organization. Meanwhile, responsibility is more emphasized at the individual level as it is mandatory for members in a public organization to demonstrate behavior that is in line with ethical standards that have been established as rules and carry out work correctly in accordance with the directions and training they have received. Sellang et al (2022). States that accountability has various dimensions in organizations, including: public accountability, legal accountability and honesty, program accountability, process accountability, policy accountability, and financial accountability.

## 2.4 Information Transparency.

Transparency Refers to the availability of information provided by the government for all stakeholders who have an interest in the information they wish to obtain. Jonhstoon and Michael. (2003). Establish criteria for transparency policies to trigger public authorities to improve the services provided. The four critical information elements include: salience and value to the user, user ability to act, provider sensitivity and constructive provider response. Salehi et al (2023) transparency is a principle that guarantees access or freedom for everyone to obtain information. Access information about policies, the process of making and implementing them, and their results. Transparency can minimize public suspicion and distrust. Milić et al (2022) transparency Refers to clarity and honesty to all parties related to the activities of public organizations.

## 2.5 Responsibilities

Responsibility is a measure of the quality of public services with accountability for the indicators of each service so that there must be the ability of the service provider to determine an action and the ability to accept

the risks of an action. Responsibility parameters according to Romzek (2014). Organizational commitment is the key to creating quality public services which includes organizational loyalty, involvement, and identification with organizational values and goals. Low commitment reflects a lack of responsibility in carrying it out.

## RESEARCH METHODS

### 3.1 Research Instrument Test

Validity and reliability tests are measuring tools for research instruments. The validity test is intended to assess the level of accuracy of the measuring instrument used. Meanwhile, the reliability test is intended to assess the level of consistency of the measuring instrument. The decision-making criteria for instrument validity testing in this study is to compare the value of r_(table) if the value of r_calculated>r_(table), then the statement items on each variable are declared valid. and vice versa. Reliability is a measure of the stability and consistency of respondents in answering statements relating to construct statements, which are dimensions of a variable and are arranged in a questionnaire form. Reliability tests are also carried out to determine the extent of the relative consistency of the measurement results if retested. This test is carried out if the statements are valid. Reliability testing is also carried out statistically, namely by calculating the Cronbach's alpha value with the help of the program. The instrument in this research is said to be reliable if the alpha value is greater than 0.5.

### 3.2 Classic Assumption Test

In this research, three classical assumption tests will be used, namely the normality test, multicollinearity test and heteroscedasticity test. According to Ghozali (2016), the normality test is a test carried out to test whether the regression model, confounding variables or residuals have a normal distribution. The method used in this research to detect normality of data distribution is by using the Kolmogorov Smirnov (K-S) statistical test. In this study, researchers used the Monte Carlo exact test to carry out the Kolomogorov Smirnov test with a confidence level of 95%. According to Ghozali (2016), the basis for decision making for the normality test uses the Monte Carlo exact test. The Multicollinearity Test aims to test whether in the regression model there is a correlation between independent (independent) variables. A good regression model does not produce correlation between independent variables. If there is a correlation between the independent variables, then there is a multicollinearity problem. To detect the presence or absence of multicollinearity in the regression model, use the Variance Inflation Factor and Tolerence. The heteroscedasticity test aims to test whether in the regression model there is inequality of variance from the remaining observations. If the residual variance from one observation to another is constant, it is called homoscedasticity. A good regression model is homoscedasticity, to detect it seen from the scatterplot graph between the other dependent variables, namely SRESID with the residual ZPRED.

### 3.3 Multiple Linear Regression Analysis

The analysis used in this research is multiple linear analysis. Multiple regression techniques are used to determine whether two or more independent variables (X1, The togetherness model in this research is:

$$KPZ = a + b_1LK + b_2AP + b_3TI + b_4RP + e$$

Information:
- KPZ : Zakat Management Performance
- a : Constant
- $b_1$, $b_2$, $b_3$, $b_4$ : Regression coefficient
- LK : Financial Literacy
- AP : Public Accountability
- TI : Information Transparency
- RP : Public Responsibility

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### 3.4 Hypothesis Testing

The truth of the hypothesis must be proven through the data collected. The hypothesis in this research is:

$H_0$: It is suspected that there is no influence of financial literacy, public accountability, information transparency and responsibility on financial performance in zakat management at Baitul Mal Aceh Agency

$H_1$: It is suspected that there is an influence of financial literacy, public accountability, information transparency and responsibility on financial performance in zakat management at Baitul Mal Aceh Agency

### *Partial Significance Test (t Test)*

According to Sugiyono, S., & Lestari, P. (2021), the t test aims to test the partial influence of the independent variable on the dependent variable. Hypotheses are tested based on acceptance areas and approved areas as follows:

If the significant value is $> 0.05$, $H_0$ is rejected and $H_a$ is accepted

if the significant value is $<0.05$, $H_0$ is accepted and $H_a$ is rejected

Or in another way as follows:

If tcount $>$ ttable then $H_0$ is rejected and Ha is accepted

If tcount $<$ ttable then $H_0$ is accepted and Ha is rejected

### *Simultaneous Significance Test (F Test)*

According to Ghozali (2016), the F test aims to determine the influence or not of each independent variable together on the dependent variable in a predetermined model. In the F test the decision making rules are as follows:

1) By using the significance probability value:
   - If the significance probability value is $<0.05$, then the hypothesis is accepted. This means that the independent variables together have a significant influence on the dependent variable.
   - If the probability value is $> 0.05$ then the hypothesis is rejected. This means that together they do not have a significant influence on the dependent variable.

2) By comparing F table with F count:
   - If F count $>$ F table then $H_0$ is rejected and Ha is accepted
   - If F count $<$ F table then H0 is accepted and Ha is rejected

### *Termined Coefficient Test ($R^2$)*

The $R^2$ test aims to determine the proportion of the dependent variable determined by the regression model. Or in other words, it aims to measure the contribution of the independent variable to the diversity of the dependent variable. The coefficient of determination value is between zero and one. A small $R^2$ value means that the ability of the independent variable to explain variations in the dependent variable is very limited. A value close to 1 (one) means that the independent variable provides almost all the information needed to predict variations in the dependent variable.

## RESEARCH RESULTS AND DISCUSSION

### 4.1 Descriptive Statistical Test

Descriptive statistical measurements are carried out to see a general picture of the data such as the average value (Mean), the highest value (Maximum), the lowest value (Minimum), and the standard deviation of each research variable, which consists of: financial literacy, public accountability, information transparency, public responsibility, and zakat management performance. The results of the research descriptive statistical tests can be seen in table 1.

**Table 1. Descriptive Statistics Test Results**
**Descriptive Statistics**

| Variables | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| Financial Literacy | 102 | 25 | 35 | 30,38 | 2,442 |
| Public Accountability | 102 | 15 | 25 | 21,24 | 2,176 |
| Information Transparency | 102 | 15 | 25 | 21,38 | 2,207 |
| Public Responsibility | 102 | 15 | 25 | 21,30 | 2,242 |
| Zakat Management Performance | 102 | 19 | 30 | 25,40 | 2,518 |
| Valid N (listwise) | 102 | | | | |

Source: Processing results, 2024

### 4.2 Classic Assumption Test

In this study, researchers used the Monte Carlo exact test to carry out the Col Mogorov-Smirnov test with a confidence level of 95%. According to Ghozali (2018), the basis for decision making for the normality test uses the Monte Carlo exact test.

**Table 2. Normality Test Results**

| One-Sample Kolmogorov-Smirnov Test | | | |
|---|---|---|---|
| | | | UnstandardizeReesidual |
| N | | | 102 |
| Normal Parameters[a,b] | Mean | | ,0000000 |
| | Std. Deviation | | 1,87470865 |
| Test Extreme Differences | Absolute | | ,089 |
| | Positive | | ,052 |
| | Negative | | -,089 |
| Test Statistic | | | ,089 |
| Asymp. Sig. (2-tailed) | | | ,045[c] |
| Monte Carlo Sig. (2-tailed) | Sig. | | ,372[d] |
| | 99% Confidence Interval | Lower Bound | ,360 |
| | | Upper Bound | ,385 |

Source: Processing results, 2024

After normality testing with the Monte Carlo Sig model. (2 tail) value shows 0.372 > 0.05. Which means that the residual values or research data are normally distributed. Apart from that, to detect normality you can use the P-Plot Regression Standardized Residual test as in the following picture.
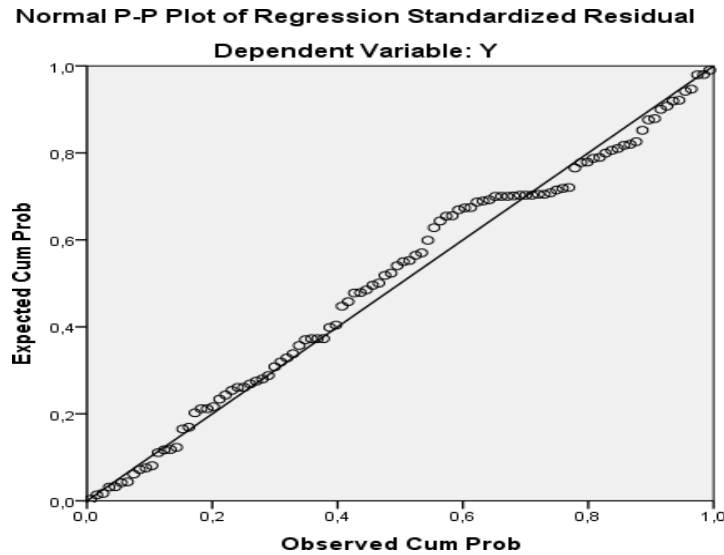
Figure 1 P-Plot Curve Normality Test

In Figure 1, Residual data shows a normal curve that can be seen from the points spread around a straight line and
following the direction of the diagonal line. Thus, it can be concluded that the Residual value is normally distributed.
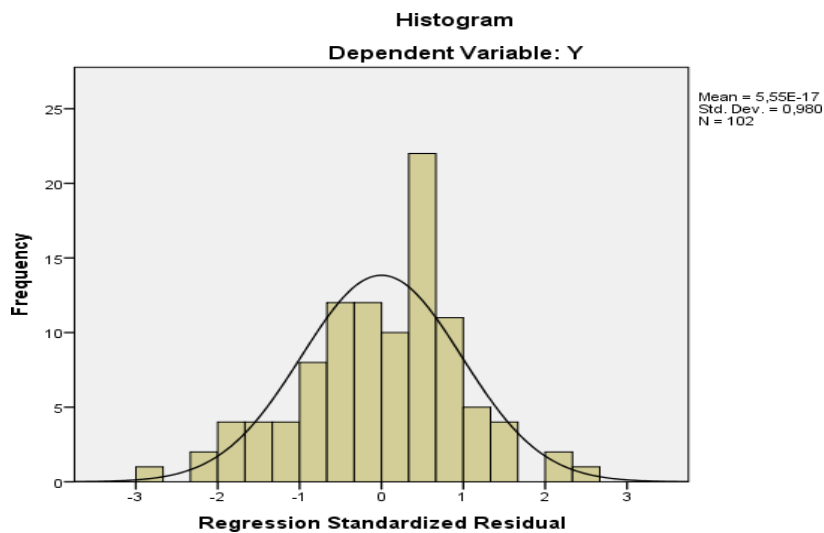


Figure 2 Histogram Graph Normality Test

Based on the results of the normality test, the histogram graph shows a bell shape starting with zero. The curve shape does not deviate to the left or right. The histogram graph shows that the research model is normally distributed.

## *Multicollinearity Test Results*

Table 3 Multicollinearity Test results. From this table, each research variable shows a VIF value of 1.181; 1,570; 1.630 and 1.533, these values are less than 10. So it is concluded that there is no multicollinearity in

this study.

**Table 3. Multicollinearity Test Results**

| Model | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | T | Sig. | Tolerance | VIF |
| 1 (Constant) | 4,418 | 2,786 | | 1,586 | ,116 | | |
| LK | ,099 | ,085 | ,096 | 1,166 | ,247 | ,847 | 1,181 |
| AP | ,225 | ,110 | ,194 | 2,050 | ,043 | ,637 | 1,570 |
| TI | ,157 | ,110 | ,137 | 1,424 | ,158 | ,614 | 1,630 |
| RP | ,463 | ,105 | ,412 | 4,403 | ,000 | ,652 | 1,533 |

**Coefficients**ᵃ
a. Dependent Variable: Kinerja Pengelolaan Zakat
Source: Processing results, 2024

## *Heteroscedasticity Test Results*

In table 4 it is known that the Sig value. LK is 0.792, Sig value. AP is 0.920, Sig value. TI is 0.955 and the Sig value. RP of 0.355. The overall value of Sig. greater than 0.05. So it can be concluded that in this research there was no heteroscedasticity.

**Table 4. Heteroscedasticity Test Results**

| | | | LK | AP | TI | KPZ | Unstandardized Residual |
|---|---|---|---|---|---|---|---|
| Spearman's rho | LK | Correlation Coefficient | 1,000 | ,240[*] | ,266[**] | ,279[**] | -,026 |
| | | Sig. (2-tailed) | . | ,015 | ,007 | ,004 | ,792 |
| | | N | 102 | 102 | 102 | 102 | 102 |
| | AP | Correlation Coefficient | ,240[*] | 1,000 | ,496[**] | ,464[**] | ,010 |
| | | Sig. (2-tailed) | ,015 | . | ,000 | ,000 | ,920 |
| | | N | 102 | 102 | 102 | 102 | 102 |
| | TI | Correlation Coefficient | ,266[**] | ,496[**] | 1,000 | ,516[**] | ,006 |
| | | Sig. (2-tailed) | ,007 | ,000 | . | ,000 | ,955 |
| | | N | 102 | 102 | 102 | 102 | 102 |
| | KPZ | Correlation Coefficient | ,279[**] | ,464[**] | ,516[**] | 1,000 | ,093 |
| | | Sig. (2-tailed) | ,004 | ,000 | ,000 | . | ,355 |
| | | N | 102 | 102 | 102 | 102 | 102 |
| | Unstandardized Residual | Correlation Coefficient | -,026 | ,010 | ,006 | ,093 | 1,000 |
| | | Sig. (2-tailed) | ,792 | ,920 | ,955 | ,355 | . |
| | | N | 102 | 102 | 102 | 102 | 102 |

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**Correlations**
*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).
Source: Processing results, 2024

## 4.3 Hypothesis Testing

This test is carried out to find out whether the applied hypothesis is accepted or rejected statistically. Hypothesis testing uses the Coefficient of Determination Test (R2), F Test and T Test.

Table 5. **Uji Koefisien Determinasi ($R^2$)**
Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | ,668[a] | ,446 | ,423 | 1,913 |

a. Predictors: (Constant), KPZ, LK, AP, TI
Source: Processing results, 2024

The results from table 5 show that the R-square test output for this research is 0.446 or 44.6%. This means that the independent variable in this study can explain the dependent variable by 44.6%. Meanwhile 55.4% is explained by other independent variables.

### t-Test (Partial Test)

The t test is used to determine whether the independent variable (X) has a positive effect on the attachment variable (Y). The t test was carried out by comparing the Sig values. and compare the calculated t value with the t table. This test is carried out with the following conditions:
- If the sig value. > 0.05 then the conclusion is drawn that variable X has no significant effect on variable Y.
- If the sig value. < 0.05 then the conclusion is drawn that variable X has a significant effect on variable Y.
- If t count < t table then variable X has no significant effect on variable Y.
- If t count > t table, then variable X has a significant effect on variable Y.

**Table 6. t Test Results**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std Error | Beta | | |
| 1 | (Constant) | 4,418 | 2,786 | | 1,586 | 0,116 |
| | LK | 0,099 | 0,085 | 0,096 | 1,166 | 0,247 |
| | AP | 0,225 | 0,11 | 0,194 | 2,05 | 0,043 |
| | TI | 0,157 | 0,11 | 0,137 | 1,424 | 0,158 |
| | RP | 0,463 | 0,105 | 0,412 | 4,403 | ,000 |

**Coefficients[a]**
a. Dependent Variable: Kinerja Pengelolaan Zakat
Source: Processing results, 2024

## 4.1 Hypothesis Testing

This test is carried out to find out whether the hypothesis applied is statistically accepted or rejected. Hypothesis testing uses the Coefficient of Determination Test ($R^2$), F Test and T Test.

### Coefficient of determination test ($R^2$)

The results of table 7 show that the R-square test output of this research is 0.446 or 44.6%. This means that the independent variable in this research is able to explain the dependent variable by 44.6%. Meanwhile 55.4% is explained by other independent variables.

**Table 7. t count and t table test results**

| $t_{count}$ | $t_{tabel}$ (df = n-4) | Information |
|---|---|---|
| 1,166 | 1,98447 | No |
| 2,05 | 1,98447 | Yes |
| 1,424 | 1,98447 | No |
| 4,403 | 1,98447 | Yes |

Source: Processing results, 2024

This shows that financial literacy does not have a significant effect on Zakat Management Performance. t test Community accountability for zakat management operations. The significant value for the public accountability variable is 0.043, which means it is smaller than the significance standard, namely 0.05. So H02 is rejected and Ha2 is accepted. This shows that public accountability has a significant effect on Zakat Management Performance. Information transparency test on zakat management performance. The significant value for the information transparency variable is 0.158, which means it is greater than the information significance standard, namely 0.05. So H03 is accepted and Ha3 is rejected. This shows that Information Transparency does not have a significant effect on zakat management performance. T test of community responsibility for zakat management performance. The significant value for the public responsibility variable is 0.000, which means it is smaller than the significance standard, namely 0.05. So H04 is rejected and Ha4 is accepted. This shows that Community Responsibility has a significant effect on zakat management performance.

### F Test (Simultaneous Test)

The results of simultaneous testing (F test) are as shown in Table 4.8 below. Based on the results of the ANOVA test or F test as in table 4.16, it is known that the F count is 19.508 with a significance level of 0.000.

**Table 8. F Test Results**

| | Model | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 285,552 | 4 | 71,388 | | |
| | Residual | 354,968 | 97 | 3,659 | 19,508 | ,000[b] |
| | Total | 640,52 | 101 | | | |

**ANOVA[a]**
Dependent Variable: Kinerja Pengelolaan Zakat
Predictors: (Constant), KPZ, LK, AP, TI

Because the Fcount of 19.508 is greater than the Ftable of 2.70, which is obtained from the F distribution table for a probability level of 0.05, then H0 is rejected and Ha is accepted, meaning that together the variables of financial literacy, public accountability, minimum ups and downs and responsibility Public responsibility simultaneously has a significant effect on the performance of zakat management.

### 4.4 Results of Multiple Linear Regression Analysis

The test results of multiple linear regression in this research can be seen in table 4.17 below. Table 9 shows the regression equation which explains whether or not there is an influence between the independent variable on the dependent variable and can determine the magnitude of the influence of the independent variable on the dependent variable.

**Table 9. Multiple Linear Regression Test Results**

| Coefficents^a | | | | | | |
|---|---|---|---|---|---|---|
| | Unstandardized Coefficients | | Standardized Coefficients | | | |
| | B | Std. Error | Beta | | | |
| Tidel | | | | | T | Sig. |
| 1 (Constant) | 4,418 | 2,786 | | | 1,586 | ,116 |
| LK | ,099 | ,085 | ,096 | | 1,166 | ,247 |
| AP | ,225 | ,110 | ,194 | | 2,050 | ,043 |
| TI | ,157 | ,110 | ,137 | | 1,424 | ,158 |
| RP | ,463 | ,105 | ,412 | | 4,403 | ,000 |
| a. Dependent Variable: Y | | | | | | |

From table 4.9 the results of the Multiple Linear Regression Test are obtained:

**Y = 4,418 + 0,099 LK + 0,225 AP + 0,157 TI + 0,463 RP**

The interpretation of this equation is that the constant value obtained is 4.418, this shows that if the initial independent variable has a value of 0 (constant) then the dependent variable has a value of 4.418. The resulting financial literacy coefficient value is 0.099 and has a positive sign. This means that for every one unit increase in financial literacy, the Zakat Management Performance variable will increase by 0.099 assuming the other variables in the regression model are constant. The resulting Public Accountability coefficient value is 0.255 and has a positive sign. This means that for every increase in Public Accountability by one unit, the Zakat Management Performance variable will increase by 0.255 assuming the other variables in the regression model are constant. The resulting Information Transparency coefficient value is 0.157 and has a positive sign. This means that for every increase in Information Transparency by one unit, the Zakat Management Performance variable will experience an increase of 0.157 assuming that the other variables in the regression model are constant. The resulting Public Responsibility coefficient value is 0.463 and has a positive sign. This means that for every increase in Public Responsibility by one unit, the Zakat Management Performance variable will increase by 0.463 assuming the other variables in the regression model are constant.

**CONCLUSION**

The results of the F test show that together the independent variables have a significant effect on the dependent variable. To improve the performance of zakat management both in terms of revenues and expenditures, continuous efforts are needed to improve the variables that influence the performance of zakat management. The results of the t test show that the Financial Literacy variable has no significant effect on the Zakat Management Performance at Baitul Mal Aceh. This shows that the level of financial literacy among individuals or groups is still low. This requires efforts to increase financial literacy, so that the performance of zakat management increases. This is part of efforts to increase zakat receipts and zakat management in the future. Especially in preparing the zakat program. The Public Accountability variable has a significant influence on the Zakat Management Performance at Baitul Mal Aceh. This shows that Public Accountability is an important part of zakat management.

Public accountability is a form of accountability for every rupiah used by the Aceh Baitul Mal Agency. Especially funds originating from zakat, infaq and alms, which are used by the community. The variable Information Transparency does not have a significant effect on Zakat Management Performance at Baitul Mal Aceh Agency. In good governance, transparency is a must. The low transparency of information could be due to the continued reluctance of Baitul Mal Aceh management to report work programs, receipt of zakat, infaq and alms, and distribution of zakat. Information disclosure is not limited to the availability of distribution programs alone, but also the amount of zakat collected that can be accessed in a timely manner, and this is a form of social responsibility. Public Responsibility has a significant effect on the Performance of Zakat

Management at the Aceh Baitul Mal Agency. Solving community problems is an important part of accelerating problem resolution. The existence of the Baitul Mal Aceh Agency is very important amidst national economic conditions that have not yet recovered. On the other hand, currently there are still obstacles related to public responsibility. Regulations are not yet clear and firm in resolving problems faced by society that require quick handling.

## Recommendations

From the research results, Financial Literacy has not had a significant influence on the performance of zakat management. Literacy is individual and group knowledge of abilities in managing corporate finances. Good literacy will increase public trust in the agency. Therefore, efforts are needed to improve individual/group capabilities through ongoing financial training and education. In encouraging the performance of public bodies, zakat management prioritizes good governance and this is an obligation to be carried out totally and seriously. So that the Baitul Mal agency becomes a credible body in managing zakat infaq and alms (ZIS). This is important to continue to develop as the agency's role becomes larger, especially as a body that is given the authority based on regional regulations (Qanun) to collect and distribute ZIS in Aceh Province. A further challenge in the future is the existence of the Baitul Mal Aceh agency as an institution which the Ministry of Finance has given the authority to calculate zakat as an element of individual tax deduction. Therefore, efforts are needed to increase sustainable human resources.

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