



**THE EFFECT OF FINANCIAL REPORT TRANSPARENCY AND ACCOUNTABILITY
ON PUBLIC TRUST IN SAVINGS AND LOAN UNITS (USP) IN RUPAT DISTRICT****Saripah Anom¹****Politeknik Negeri Bengkalis, Bengkalis, Indonesia**sarifahanom8@gmail.com**Rosmida²****Politeknik Negeri Bengkalis, Bengkalis, Indonesia**rosmida@polbeng.ac.id

Abstract

MSMEs as a support for the national economy need the support of microfinance institutions such as the Savings and Loan Unit (USP). However, in Rupert District, there are still problems of lack of transparency and weak accountability of USP management. This condition has an impact on declining member trust, so an empirical study is needed to see the influence of these two factors. This study aims to determine the influence of financial report transparency and accountability on public trust. The research method uses a quantitative approach by collecting data through the distribution of questionnaires to USP members. The research sample amounted to 72 respondents who were selected using saturated sampling techniques. Descriptive statistical results show that transparency, accountability, and public trust are in the high category. The validity and reliability test states that all research instruments are valid and reliable. The regression results showed that the transparency of financial statements had a positive and significant effect on public confidence ($t = 4,016$; $\text{Sig} = 0.001$), as well as accountability that had a significant effect ($t = 4.623$; $\text{sig} = 0.001$). The F test showed a significant simultaneous influence ($F_{\text{cal}} = 83.865$; $\text{Sig} = 0.001$) with an Adjusted R^2 of 0.700. Based on these findings, the study recommends that USP improve information disclosure, timeliness of reporting, and strengthen accountability mechanisms to maintain and strengthen public trust.

Keywords: Financial Report Transparency, Accountability, Public Trust, Savings and Loan Unit



INTRODUCTION

Indonesia's economy is highly dependent on the Micro, Small, and Medium Enterprises (MSMEs) sector, which has proven to be the backbone of national economic resilience. Based on data from the Ministry of Cooperatives and SMEs of the Republic of Indonesia in 2023, MSMEs contribute 60.5% to the Gross Domestic Product (GDP) and absorb up to 97% of the national workforce. MSMEs also have an important role in creating economic equity to remote villages. In supporting the sustainability of MSMEs, microfinance institutions such as cooperatives and Savings and Loan Units (USPs) play a strategic role, especially in providing more inclusive and efficient access to financing.

Trust is the basis for cooperative operations, because without trust, the relationship between members and management does not run effectively. According to Lupiyoadi & Hamdani (2008) trust grows from reputation and consistency of performance, which reflects the willingness of members to depend on the institution.

Transparency of financial statements is the main factor in building the trust of cooperative members. Tresnawati & Rahayu (2023), Herlina (2020), and Yuliafitri & Khoiriyah (2016) stated that the provision of clear, accurate, and accessible information is an important indicator in transparency and strengthening the relationship between institutions and members. Accountability contributes to creating public trust, although it may not always be partially significant (Muharram, 2023). Athifah (2018) emphasized that accountability for members' funds includes administrative and moral dimensions, thus affecting the credibility of the institution.

Previous research has shown that transparency and accountability simultaneously affect the trust of cooperative members (Tresnawati & Rahayu, 2023; Muharram, 2023). Athifah (2018) also emphasizes that transparency often has a stronger influence than accountability in social financial institutions.

In an empirical context, the problem of transparency and accountability is still a real issue in a number of USPs, including in Rupert District, Bangkalis Regency. Some USPs have experienced stagnation in the growth of members and deposits, which has an impact on declining public trust (Bangkalis Cooperatives & UMM Office, 2024). This condition shows that financial governance has not fully fulfilled the principles of openness and accountability as mandated in Law No. 17 of 2003, Law No. 1 of 2004, and Law No. 15 of 2004. (Herindraningrum & Yuhertiana, 2021).

This study was conducted to empirically analyze the influence of financial report transparency and accountability on the trust of USP members in Rupert District. By referring to the theory of organizational trust and the principle of good governance according to Njatrijani (2019), it is hoped that the results of this research will contribute to



strengthening USP management to be more credible, transparent, and accountable.

LITERATURE REVIEW

1. *Agency Theory*

Agency theory describes the relationship between members as principal and USP managers as agents who are mandated to manage funds. According to the views of Jensen and Meckling (1976), this relationship has the potential to cause conflicts of interest due to information asymmetry, which is a condition when managers have more information than members. In the context of USP, members entrust their funds to the management, so there is a need for a supervisory mechanism that is able to ensure that the manager acts in accordance with the interests of the members.

To reduce information imbalances, transparency and accountability are key factors in USP management, where transparency is demonstrated through the disclosure of financial information, while accountability demands accountability of management for every action. Thus, agency theory emphasizes the importance of good governance to maintain member trust and operational integrity of USP.

2. **Financial Statement Transparency**

In general, both studies emphasize that financial statement transparency is the disclosure of financial information that is clear, accurate, and easily accessible to the public or stakeholders. Dariri (2025) highlights transparency as a form of horizontal accountability that allows the community to supervise and encourage the government or institutional managers to be cleaner, more effective, and responsive. Meanwhile, the FASB emphasizes the importance of presenting comprehensive and timely financial information so that stakeholders can make informed decisions, including in the context of USP through the availability of transparent and accessible financial statements.

According to the Government Accounting Standard (2015), transparency refers to the disclosure of financial information in a clear and accessible manner, grounded in the principle that the public is entitled to fully understand how the government accounts for the resources under its control and adheres to applicable laws and regulations.

3. **Accountability**

According to Mulgan (2000), accountability includes two main aspects: transparency and accountability. In the context of a savings and loan unit, accountability is essential to ensure that the funds deposited by members are used in accordance with the goals that have been set.

Accountability is needed to evaluate organizational functions and performance so that all actions can be ensured according to the correct standards (Sanica, 2019). In line with that,



Setiana and Yuliani (2017) define accountability as the obligation of managers to report, present, and account for all activities to the trustee. Thus, accountability is the basis for member trust and a mechanism that ensures the integrity of fund management in the savings and loan unit.

4. Public Trust

Laundon et al. characterize trust as a psychological state in which individuals are inclined to rely on others because they anticipate constructive and responsible behavior. In contrast, McKnight et al. highlight that trust may develop even in situations where the parties involved have no prior relationship, whether during social interactions or within transactional processes. This suggests that trust is not solely the result of familiarity but can also emerge from perceived intentions or contextual cues.

Mowen and Minor interpret trust as the cognitive evaluations people formulate about an entity, including their judgments of its attributes and the advantages associated with those attributes. From this perspective, public trust reflects the collective understanding held by society regarding an object what qualities it possesses and what benefits those qualities provide. Public knowledge therefore plays a critical role in shaping attitudes, as evaluations formed from such knowledge influence the level of confidence the public places in a product or service (Sumarwan, 2011).

5. Frame of Mind

Based on the literature review and previous research review which then refers to the background, problem formulation, and research objectives. For this reason, the author formulates the framework of thought in Figure 1 below:

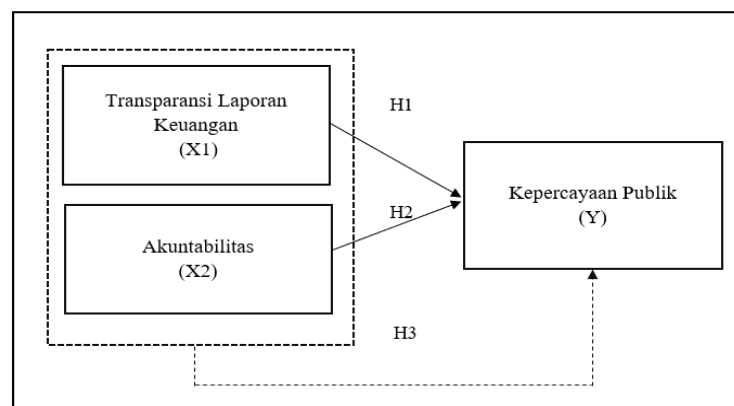


Figure 1.

Theoretical Framework

Source: *Processed Data (2025)*



RESEARCH METHOD

1. Location and Research Object

The location of this research was conducted at the Savings and Loan Unit (USP) in Rupert District, Bengkalis Regency, Riau Province. And the object of this research is the effect of financial report transparency and fund accountability on public trust in the Savings and Loan Unit (USP) in Rupert District.

2. Population and Sample

The population in this study is all customers of the Savings and Loan Unit (USP) in Rupert District which covers the areas of Teluk Lecah, Sri Tanjung, Sungai Cingam, Pangkalan Nyirih, Pancur Jaya, Pangkalan Pinang, Hutan Panjang, Dungun Baru, Makeruh, Parit Kebumen, Sukarjo Mesim, and Darul Aman. The sampling technique uses the saturated sampling method, where all members of the population are used as research samples so that the number of respondents analyzed is 72 people.

3. Data Collection Methods

The data collection technique was carried out through interviews to understand the context of the problem directly, as well as questionnaires distributed to USP customers in 12 villages in Rupert District as the main instrument of quantitative data. The questionnaire uses a five-point Likert scale to measure respondents' attitudes and perceptions in a measurable manner, accompanied by instructions to fill out the answers so that the respondents' answers are clear and consistent.

4. Data Analysis Techniques

The data analysis method in this study uses multiple linear regression to measure the influence of financial report transparency and accountability on public trust in USP in Rupert District. The analysis stages include tests of the validity and reliability of the instruments, descriptive statistical analysis to describe the characteristics of the data, classical assumption tests (normality, heteroscedasticity, and multicollinearity) to ensure the feasibility of the model, as well as multiple linear regression with the equation $Y = a + \beta_1X_1 + \beta_2X_2 + \dots + e$ to see the contribution of each independent variable to public trust.

RESULTS AND DISCUSSION

1. Descriptive Statistics

Descriptive statistics are a method that deals with collecting or presenting data to provide useful information. Descriptive statistics provide an explanation of data related to



respondent characteristics, such as university distribution, semester, gender, and age. This analysis also displays information related to research variables by calculating the mean, standard deviation, and minimum and maximum values (Ghozali, 2018).

Table 1
Descriptive Statistical Test Results

Table with 6 columns: Variable, N, Minimum, Maximum, Mean, Std. Deviation. Rows include X1, X2, and Y.

Source: SPSS 27 output, Data Processed (2025)

Based on the results of the descriptive statistical test in Table 1, this study used 72 sample respondents with varying answer ranges on the three research variables. The Financial Statement Transparency variable (X1) has an average of 17.97 with a standard deviation of 4.590, indicating that the level of USP transparency is considered quite good despite the variation in perception between respondents.

2. Validity

Table 2
Validity Test Results

Table with 6 columns: Variable, Question, Sig., r count, r Table, Information. Rows include Financial Statement Transparency and Accountability.



	X2.4	0.001	0.832	0,195	Valid
	X2.5	0.001	0.933	0,195	Valid
Public Trust	Y1	0.001	0,920	0,195	Valid
	Y2	0.001	0,904	0,195	Valid
	Y3	0.001	0,908	0,195	Valid
	Y4	0.001	0,884	0,195	Valid
	Y5	0.001	0,807	0,195	Valid

Source: SPSS 27 output, Data Processed (2025)

Based on the results of the validity test in the table above, it can be seen that all statement items in the variables Financial Statement Transparency (X1), Accountability (X2), and Public Trust (Y) have a calculated r value of > r of the table (0.195). Thus, all questionnaire items used were declared valid and suitable for use as research instruments.

3. Reliability

Table 3
Results of the Reliability Test

Variable	Cronbach's Alpha	Number of Items	Information
Financial Statement Transparency	0.908	5	Reliable
Accountability	0.947	5	Reliable
Public Trust	0.931	5	Reliable
Whole Combined Items	0.913	3	Reliable

Source: SPSS 27 output, Data Processed (2025)

Based on the results of the reliability test in the table above, all variables in this study were declared reliable because the Cronbach's Alpha value of each variable was above 0.60, namely X1 of 0.908, X2 of 0.947, X3 and Y of 0.931, which shows the internal consistency of the instrument.

4. Classic Assumption Test

a) Normality Test

Table 4
Normality Test Results

Variable	N	Asymp. Sig. (2-tailed) ^c	Limit Value	Information
Financial Statement Transparency	72	0.200	>0.05	Data Normal



Accountability	72	0.200	>0.05	Data Normal
Public Trust	72	0.200	>0.05	Data Normal

Source: SPSS 27 output, Data Processed (2025)

From the results of the Kolmogorov-Smirnov test, an Asymp value was obtained. Sig. (2- Tailed) is 0.200, where the value is greater than the significance level of 0.05. The results of this test show that the residuals in the regression model are normally distributed.

b) Multicollinearity Test

Table 5 Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Financial Statement Transparency	0.412	2.427	No Multicollinearity
Accountability	0.412	6.427	No Multicollinearity

Source: SPSS 27 output, Data Processed (2025)

Based on Table 5 above, the tolerance value of all independent variables is shown > 0.10 and the Variance Inflation Factor (VIF) value < 10, so that it can be concluded that there is no multicollinearity in the regression model and the test can be continued to the next stage.

c) Heteroscedasticity Test

Table 6 Heteroscedasticity Test Results

Variable	Sig	Information
Financial Statement Transparency	0.322	No heteroscedasticity
Accountability	0.547	No heteroscedasticity

Source: SPSS 27 output, Data Processed (2025)

The results of the heteroscedasticity test showed that the Financial Statement Transparency variable had a significance value of 0.322 and the Accountability variable of 0.547, both greater than 0.05. Thus, the classical assumption regarding the similarity of residual variance is met, and the regression model is declared feasible for use in the analysis.

1. Hypothesis Testing

a. Partial Test (t-test)

Table 7 T Test Results

Variable	Sig (p)	Stuttgart	Table	Value	Information
----------	---------	-----------	-------	-------	-------------



Financial Statement Transparency	0.001	4.016	1.667	0,05	Accepted
Accountability	0.001	4.623	1.667	0,05	Accepted

Source: SPSS 27 output, Data Processed (2025)

Based on the results of the t-test in the table above, it shows that the Financial Statement Transparency variable has a significance value of $0.001 < 0.05$ and a tcal value of $4.016 >$ a table of 1.667 , so it can be concluded that Transparency has a significant effect on Public Trust. Similarly, the Accountability variable showed a significance value of $0.001 < 0.05$ and a tcal value of $4.623 >$ a table of 1.667 , which means that Accountability also has a significant effect on Public Trust. Thus, the two independent variables in this study were partially proven to make a positive and significant contribution in increasing the level of public trust in the institutions studied.

b. Simultaneous Test (F Test)

Table 8
F Test Results

Calculation	Ftable	Sig	α	Information
83.865	3.98	0.001	0.05	Accepted

Source: SPSS 27 output, Data Processed (2025)

Based on the table above, it can be seen that the value of Fcal 83.865 is greater than $F_{table} = 3.98$ so that the regression model is declared feasible. This shows that the variables of Financial Statement Transparency and Accountability together have a simultaneous effect on public trust. The significance value (Sig) is $0.001 < 0.05$, so the hypothesis is accepted. This means that there is a significant simultaneous influence between Financial Statement Transparency and Accountability on public trust

c. Coefficient of Determination (Adjusted R²)

Table 9
Determination Coefficient Test Results

Type	R	R Square	Adjusted R Square
1	0.842a	0.709	0.700

Source: SPSS 27 output, Data Processed (2025)

Based on the table above, it is known that the Adjusted R Square value of 0.700 means that the Financial Statement Transparency and Accountability Variables contribute a combined influence of 70% to Public Trust, and the remaining 30% is influenced by other variables outside this study.



Research Discussion

Transparency and accountability are two main principles in organizational governance that determine the strength of public trust in institutions, especially in the Savings and Loan Unit (USP) that manages public funds. Transparency ensures financial information is clearly accessible and scrutinized, while accountability emphasizes the obligation of managers to account for every decision and action professionally. These two principles are not only an important part of good governance, but also serve as a mechanism to reduce information asymmetry as described in Agency Theory. In the context of USP, transparency and accountability are the main foundations that build member trust, as both demonstrate integrity, honesty, and openness in the management of savings and loans.

The results of the research obtained strengthen the central role of these two variables. Partially, the Financial Statement Transparency variable has a significant influence on public trust, as evidenced by a t-value of 4.016 with a significance of 0.001 (<0.05). This shows that the higher the level of openness in the presentation of financial statements both in terms of timeliness, completeness, and access to information, the greater the confidence of members in the integrity of the management. These findings are in line with Mardiasmo (2018) and research by Tresnawati & Rahayu (2023) which emphasizes that transparency is an important pillar in building member trust through reducing uncertainty and increasing institutional credibility.

Furthermore, the Accountability variable also showed a significant influence on public trust with a t-value of 4.623 and a significance of 0.001 (<0.05). These results confirm that the ability of the management to provide clear, systematic, and verifiable accountability increases members' confidence in the professionalism of the institution. These findings are in line with the views of Mulgan (2000) and Mahmudi (2019), as well as research by Zubaidah & Nugraeni (2023) which shows that accountability is one of the main factors that strengthen the credibility of fund management institutions and is the basis for public trust in organizations.

Simultaneously, both transparency and accountability variables were also shown to have a significant effect on public trust, as shown by the F-value of 83.865 which is greater than F_{table} 3.98 and a significance value of 0.001 (<0.05). This shows that when information disclosure and accountability go hand in hand, the quality of governance improves and results in stronger and more stable public trust. However, the Adjusted R^2 value of 0.007 indicates that the contribution of these two variables to the variation in public trust is still relatively small, so other factors such as the reputation of the institution, the integrity of individual administrators, the quality of service, and the experience of members also contribute to the level of trust.



Theoretically and empirically, the results of this study are consistent with the concept of Good Governance and the findings of several researchers such as Saputra et al. (2024), Zubaidah & Nugraeni (2023), and Tresnawati & Rahayu (2023) which show that the implementation of transparency and accountability simultaneously has a significant impact on increasing public trust. Thus, this study confirms that both principles, both partially and simultaneously, play an important role in building and maintaining public trust in USP. The disclosure of financial statements and the management accountability system is not only an administrative obligation, but also the main strategy for the institution in maintaining credibility and strengthening the relationship of trust with members on an ongoing basis.

CONCLUSION

As a result of the research, it can be concluded that public services at the Communication, Informatics, Statistics, and Encryption Office of Bengkalis Regency have been running well, but there are still obstacles in the provision of infrastructure, quality of human resources, and the use of information technology. This condition has important implications for the effectiveness of local government services, where improving the quality of services is not only determined by the completeness of facilities, but also by governance, apparatus competence, and the success of digital transformation. In terms of theoretical contributions, this study enriches the literature related to the analysis of public services in local government agencies by linking it to the principles of good governance, transparency, and accountability. Practically, the results of the study provide a real picture that can be used by agencies to formulate policies to improve the performance of technology-based services and community needs.

For further research, it is recommended to expand variables such as public satisfaction, quality of public communication, or effectiveness of government information systems so that the results obtained are more comprehensive and support the development of better public service models.

REFERENCES

- Athifah, A., Bayinah, A. N., & Bahri, E. S. (2018). Pengaruh Akuntabilitas Publik dan Transparansi Laporan Keuangan Terhadap Kepercayaan Donatur pada Yayasan PPPA Daarul Qur'an Nusantara. *Perisai: Islamic Banking and Finance Journal*, 2(1), 54–74.
- Dariri, F. (2025).). *Analisis akuntabilitas dan transparansi dalam pelaporan keuangan organisasi nirlaba pada Yayasan Harfin Gosari* (Doctoral dissertation, Universitas Islam Negeri



- Maulana Malik Ibrahim).
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25 (9th ed.)*. Semarang: Badan Penerbit Universitas Diponegoro
- Ghozali, I. 2016. *Aplikasi Analisis Multivariate dengan Program IBM SPSS 23*. Semarang: Badan Penerbit Universitas Diponegoro.
- Herindraningrum, F. F., & Yuhertiana, I. (2021). *Kualitas Laporan Keuangan Pemerintah Daerah Di Indonesia: Literature Review*. *El Muhasaba Jurnal Akuntansi*, 12 (2), 157–171.
- Herlina, E. (2020). Implementasi Prinsip Transparansi Sebagai Salah Satu Prinsip- Prinsip Good Corporate Governance dalam Pasar Modal. *Jurnal Pemuliaan Hukum*, 1(1), 1–14.
- I Gede Sanica, Putu Cita Ayu, and I Made Suidarma, *Paradigma Baru Akuntabilitas Keuangan: Sebuah Tinjauan Kelembagaan Organisasi Subak Jatiluwih Tabanan Bali*, ed. Eric Vega (Jember: Pustaka Abadi, 2019), 4.
- Isbahi, M. B., Zuana, M. M. M. ., & Mariana, E. R. . (2022). The Technology Strategy in Website Communication Media in Improving Business Activities. *Majapahit Journal of Islamic Finance and Management*, 1(2), 126–138. <https://doi.org/10.31538/mjifm.v1i2.17>
- Isbahi, M. B., Zuana, M. M. M., & Toha, M. (2024). The Multi-Social Relation of the Cattle Industry in the Plaosan Subdistrict Animal Market of Magetan Regency. *Malacca: Journal of Management and Business Development* , 1(1), 31–46. <https://doi.org/10.69965/malacca.v1i1.51>
- Kementerian Koperasi dan UKM RI. (2023). *Laporan Statistik UMKM Nasional Tahun 2023*. Jakarta: Deputi Bidang Usaha Mikro.
- Committee on Government Accounting Standards. (2015). *Accrual-based Government Accounting Standards: A conceptual framework of government accounting*. Jakarta: SAP Committee.
- KoperasiUKM Bengkalis Kabupaten Bengkalis (2024) <https://koperasiukm.bengkaliskab.go.id/>
- Laudon K.C and J. P. Laudon, 1998, *Management Information System : Organization and Technology*. (Translator Pipin Widyaningsih, Mustafid and Adian Fatchur Rochim) 5th edition. Upper Saddle River, NJ : Prentice-Hall Inc.
- Mahmudi (2019) *Manajemen Keuangan Daerah (Edisi 4)* Jakarta: Erlangga
- Mardiasmo. (2009). *Akuntansi Sektor Publik*. Yogyakarta: ANDI.
- McKnight H.D., Cummings L.L. and Chervany, N.L. (1998), "Initial trust formation in new organizational relationships", *Academy of Management Review*, Vol. 23 No. 3: 473-



490.

- Meckling, W. H., & Jensen, M. C. (1976). Theory of the Firm. Managerial behavior, agency costs and ownership structure, 3(4), 305-360.
- Mowen & minor, , perilaku konsumen (Erlangga, 2002) 312.
- Muharram, A. I. (2023). Pengaruh Transparansi Dan Akuntabilitas Laporan Keuangan Koperasi Terhadap Tingkat Kepercayaan Anggota Koperasi. *Jurnal Economina*, 2(12), 3787-3797.
- Mulgan, R. (2000). 'Accountability': an ever-expanding concept?. *Public administration*, 78(3), 555-573.
- Njatrijani, R., Wulansari, A., & Pratama, B. (2019). Pengaruh Implementasi Good Corporate Governance terhadap Kinerja Keuangan Perusahaan. *Jurnal Akuntansi Multiparadigma*, 10(3), 559–574.
- Novindra Dwi Setiana and Nur Laila Yuliani, "Pengaruh Pemahaman Dan Peran Perangkat Desa Terhadap Akuntabilitas Pengelolaan Dana Desa," *University Research Colloquium* 1, no. 2 (2017): 206,
- Rambat, Lupiyodi and A. Hamdani, *Manajemen Pemasaran Jasa*, (Cet.II; Jakarta: Salemba Empat, 2008), h.175
- Ramdhani, L. S., Riyanto, A., & Saputra, R. A. (2024). Meningkatkan Akses Pelayanan, Akuntabilitas Dan Transparansi Koperasi Simpan Pinjam Melalui SIMOKO. *Jurnal Sains Dan Manajemen*, 12(1).
- Standar Akuntansi Keuangan yang Disahkan Selama Tahun 2015 <https://web.iaiglobal.or.id/SAK-Umum>
- Sugiyono (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung Alfabeta.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta
- Sujarweni, V., & Wiratna. *Metodologi Penelitian Bisnis dan Ekonomi Pendekatan Kuantitatif*. Yogyakarta: Pustakapress, 2018.
- Sumarwan, U *Perilaku Konsumen: Teori dan Penerapannya dalam Pemasaran*, (Ghalia Indonesia, Bogor, 2011) 165-166.
- Toha, M., Zuana, M. M. M., & Isbahi, M. B. (2024). Acculturation of Mataraman Local Wisdom with Islamic Values: Implications for Social and Economic Development. *Danadyaksa: Post Modern Economy Journal*, 2(1), 33–47. <https://doi.org/10.69965/danadyaksa.v2i1.143>
- Tresnawati, S., & Rahayu, S. (2023). Pengaruh Penyajian Laporan Keuangan, Aksesibilitas, dan Komitmen Manajemen terhadap Transparansi Laporan Keuangan Pemerintah Daerah (Studi Kasus pada Satuan Kerja Perangkat Daerah (SKPD) Kota Bandung



- Tahun 2021). *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis*, 11(1), 31-40.
- Undang – Undang Republik Indonesia Nomor 1 Tahun 2004 tentang Perbendaharaan Negara Lembaran Negara Republik Indonesia Tahun 2004 Nomor 5
- Undang-Undang Republik Indonesia Nomor 15 Tahun 2004 tentang Pemeriksaan Pengelolaan dan Tanggung Jawab Keuangan Negara. Lembaran Negara Republik Indonesia Tahun 2004 Nomor 66.
- Undang-Undang Republik Indonesia Nomor 17 Tahun 2003 tentang Keuangan Negara. Lembaran Negara Republik Indonesia Tahun 2003 Nomor 47.
- Yam, J. H., & Taufik, R. (2021). Hipotesis penelitian kuantitatif. *Perspektif: Jurnal Ilmu Administrasi*, 3(2), 96-102.
- Yuliafitri, I., and Asma, N., K. (2016). Pengaruh kepuasan muzakki, transparansi dan akuntabilitas pada lembaga amil zakat terhadap loyalitas muzakki (studi persepsi pada LAZ Rumah Zakat). *Jurnal Ekonomi Islam*. Vol. 7 No. 2.
- Zubaidah, A. N., & Nugraeni, N. (2023). Pengaruh Akuntabilitas Dan Transparansi Terhadap Kualitas Laporan Keuangan Pada Pemerintah Kabupaten Sleman. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 7(3), 978 988.
- Zamroni, M. A., Toha, M., Zuana, M. M. M., & Baiqun Isbahi, M. (2023). Exploring Zakat Distribution Via Blockchain in Indonesia Perspective of Maslahah Mursalah Wahbah Zuhaili. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 6(3), 3544-3555. <https://doi.org/10.31538/ijse.v7i3.5821>