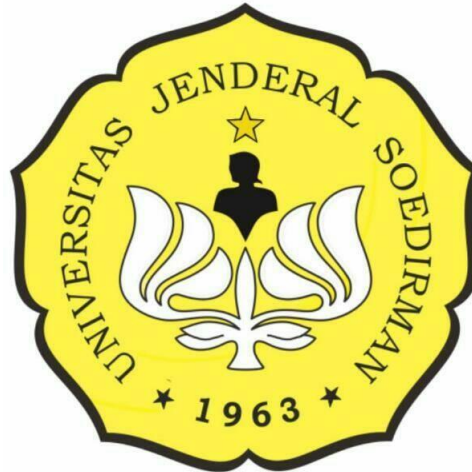


**THESIS**

**THE EFFECT OF ACCOUNTABILITY, TRANSPARENCY, AND  
SERVICE QUALITY TOWARDS ZAKAT PAYERS LOYALTY**



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Proposed to fulfill requirements for achieving bachelor degree of accounting in Faculty of  
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