



MUZAKKI'S TRUST IN ZAKAT PAYMENT: THE ROLE OF ZAKAT LITERACY, TRANSPARENCY, ACCOUNTABILITY, AND RELIGIOSITY

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ABSTRACT

This study aims to analyze the influence of zakat literacy, transparency, accountability, and religiosity on Muzakki's trust in paying zakat at the zakat amil institution. This research uses an explanatory research type with a quantitative approach that uses primary data through data collection in questionnaires. The population in this study was the Muzakki at LAZIZMU Central Java, Indonesia. The sample was randomly selected, and 50 Muzakki samples were obtained. The results of this study indicate that zakat literacy and accountability positively affect Muzakki's trust in paying for zakat. In contrast, transparency and religiosity negatively affect Muzakki's trust in paying zakat. This study provides theoretical implications that can complement existing theories and become a source of literacy and reference for further research. Then, it can provide comprehensive insight into how zakat institutions perform, thus encouraging the intention and behavior of paying zakat in real terms in the community. Practical implications include providing an overview of zakat management institutions in increasing public trust in paying zakat.

Keywords: trust, zakat literacy, transparency, accountability, religiosity.

INTRODUCTION

One obligatory pillar of Islam that all Muslims obey is the zakat (Elsayed and Zainuddin 2020). Zakat is associated with worship and covers social, economic, justice, and welfare components (Munir 2021). Most of the public argues that the obligation to pay zakat can eradicate societal poverty and push the economy's growth and income equality (Azman and Bidin 2015; Owoyemi 2020). As poured out in the Al-Quran Surah At-Tawbah verse 103, *“Take zakat from part treasure those who with that will cleanse and purify them. And pray for them. Indeed, prayer you [become] peace soul for them. And Allah is the Most Gracious hear Again great knowing”*. In 2022, Indonesia will be the most significant country third in the world, with an amount of Muslim population of 86.77% of the total population of Indonesia (Annur 2022). Considering the number of Muslim residents in Indonesia, the potential for accepting zakat is big enough (Mentari and Suriani 2021). However, the payment of zakat in Indonesia is still far below the potential receipt of zakat, even though zakat is an obligation for all Muslims who can pay it under Islamic law (Bahri, Suhaeti, and Nasution 2021).

The phenomenon that occurs related to the potential and realization of zakat receipts in Indonesia is that in 2020, it has a potential for zakat receipts of 233 trillion with a realization of 8 trillion or 3.4%; in 2021, with a potential of 239 trillion and a realization of 14 trillion or 5.8%. Furthermore, in 2022, zakat receipts have a potential of 327 trillion with a realization of 21.3 trillion or 6.5%



(Puskasbaznas 2021). This shows that the realization of zakat funds received in 2020-2022 experienced an increase, but it is Still Far from the potential that should be absorbed. Increased realization of zakat funds yearly shows Muzakki's trust in paying zakat through institutional zakat managers (Shukor 2021; Firdaus et al. 2024). Potential zakat that is not absorbed shows that the awareness public Is still paying zakat low (Ayuniyyah 2011). The Constitution Republic of Indonesia Number 23 of 2011 was formed concerning zakat management, which regulates the function organization management of zakat, infaq, and alms under the National Zakat Collection Agency (Nuraini 2021; Bahri, Putri, and Romansyah 2022). One of the government's efforts is to increase the realization of zakat to be appropriate for zakat's potential in Indonesia (Azman and Bidin 2015; E. Amalia, Rodoni, and Tahliani 2018).

Awareness of the zakat payer in carrying out Zakat obligations is often not fulfilled in line with an adequate understanding of the principles of Islamic teachings (Azzahra and Majid 2020). Comprehensive knowledge about zakat is essential because it can influence the intention of individuals to distribute zakat to entitled recipients (Iskandar, Iskandar, and Maulana 2019; Batubara et al. 2023). However, the main challenge in the distribution of zakat is the distrust of public institutions (Budiyono, Putri, and Tho'in 2019). The role of the Zakat Collection Institution (ZCI) is crucial in the management of zakat funds to ensure the achievement of the purpose of zakat (Mukhibad, Fachrurrozie, and Nurkhin 2019; Retnowati and Usnan 2022). ZCI should be able to collect, channel, manage and distribute zakat effectively. (Bahri, Suhaeti, and Nasution 2021). However, distrust is often caused by the public perception of institutions' accountability in receiving and distributing zakat (Muthaher and Wahyundaru 2023).

Constraints in the development of zakat institutions in Indonesia are caused by the public's lack of understanding of the importance of zakat for social welfare and the existence of skeptical attitudes toward zakat institutions (Bahri, Suhaeti, and Nasution 2021). The lack of Muzakki's trust in distributing zakat to institutions is often accompanied by concern that the funds deposited can be misused (Yunizar and Danel 2023). One striking example is the embezzlement of zakat funds at the National Zakat Collection Agency South Bengkulu in 2022, which shows a weakness in transparency and accountability in the management of zakat funds (Kejari 2022). Case This contributes to low trust in the Zakat collection institution (Baznas 2022). Transparency and accountability are two fundamental aspects of zakat management (Amilahaq and Kiryanto 2021). Transparency ensures accessibility of information-related management of zakat for stakeholders' interest (Bahri, Putri, and Romansyah 2022; Apriani et al. 2023), while accountability is not enough to help institutions reach the objectives that organizations have set (Ikhwandha and Hudayati 2019; Pratama, Tanno, and Kurniawan 2019). Religiosity greatly influences Muzakki's trust in paying zakat (Nurkholis and Jayanto 2020). This is because religiosity shows that religious obedience drives Muzakki's trust (Bahri, Suhaeti, and Nasution 2021; Firdaus et al. 2024).

This study identified a gap in survey results regarding factors influencing Muzakki's trust in paying zakat. These factors include zakat literacy, transparency, accountability, and religiosity. Several previous studies conducted by Dwi and Asrori (2019); Yusfiarto, Setiawan, and Nugraha (2020); Saraswati and Larasati



(2021); Syaksena and Ekawaty (2021); Olivia et al. (2022); Rinaldi and Devi (2022); Syarifah, Bushtomi, and Faoz (2022); Febrianti and Yasin (2023); Hayati, Irfan, and Astuty (2024) have shown that zakat literacy has a positive influence on Muzakki's trust in paying zakat. However, the opposite result was found in Soemitra and Nasution (2021), showing that zakat literacy negatively influences Muzakki's trust. This difference highlights the need for further exploration to understand the relationship's context. Previous research on the influence of transparency on Muzakki's trust has been studied by Munir (2021); Muthafer et al. (2023), Fatmasari et al. (2024), who found that transparency positively influences Muzakki's trust. However, several studies, such as Hasrina, Yusri, and Agusti (2019); Ikhwandha and Hidayati (2019), found that transparency did not affect Muzakki's trust.

Furthermore, previous research on the influence of accountability on Muzakki's trust has been studied by Hasrina, Yusri, and Agusti (2019); Ikhwandha and Hidayati (2019); Saraswati and Larasati (2021); Rinaldi and Devi (2022); Amalia, Haliah, and Nirwana (2024) found that accountability positively influences Muzakki's trust. However, Dwi and Asrori (2019) found that accountability negatively influences Muzakki's trust, while others, such as those conducted by Assa'diyah and Pramono (2019); Ningrum (2022); Hayati, Irfan, and Astuty (2024), found that accountability did not affect Muzakki's trust. Previous studies examining the influence of religiosity factors on Muzakki's trust have been conducted by Wibawa and Ratnasari (2017); Yusniar and Kinsiara (2020); Bahri, Suhaeti, and Nasution (2021); Mustafa, Mifrahi, and Pratiwi (2022); Iqbal, Alamsyah, and Dura (2023); Muflih (2023) who found that religiosity has a positive effect on Muzakki's trust. On the other hand, several studies conducted by Ningrum (2022); Syarifah, Bushtomi, and Faoz (2022); Iqbal, Alamsyah, and Dura (2023); Muhammad, Aliamin, and Mulyany (2023) show that religiosity does not affect the Muzakki's trust.

Based on the existing literature facts, there is an inconsistency in the results of previous studies. This creates a research gap, so it is important to conduct this study to fill the gap. On the other hand, understanding the factors that influence Muzakki's trust in paying zakat at the Amil Zakat Institution is very important for the institution's development. The novelty of this study lies in the variables used, especially with the addition of zakat literacy; it is still rare to find research that examines the influence of zakat literacy, transparency, accountability and religiosity on Muzakki's trust comprehensively. Therefore, this study aims to analyze the influence of zakat literacy, transparency, accountability and religiosity on Muzakki's trust at LAZISMU Central Java, Indonesia. This study is expected to provide direction for zakat institutions to increase the trust of Muzakki in society's demands for professional fund management. This study is expected to provide theoretical contributions to the literature and practical knowledge for society to consistently increase the intention to pay zakat.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The theory of planned behavior (TPB) was developed by Ajzen (1985). TPB is developed from the theory of reason action (TRA), which was put forward



by Ajzen and Fishbein (1975). The theory has already been used for two decades to research the behavior of humans (Jayanto and Munawaroh 2019). TRA assumes the behavior is determined by desire; for the door, there is no specific action, where realization from action is based on subjective norms within the personal self; somebody very much determines this (Kabib et al. 2021). TRA states that somebody intends to carry out a matter due to subjective norms and attitudes toward behavior (Azman and Bidin 2015). TPB adds a new element, namely perceived behavioral control. Attitude toward behavior is an individual's perception of whether a behavior is positive or negative; the more positive a person's attitude toward a behavior, the more likely they are to intend to perform it. Subjective norms are trusted about whether people or the public supports the behavior (Jayanto and Munawaroh 2019). This refers to an individual viewing a group's behavior and evaluation, which is usually stated as motivation for an individual to follow the group target (Salman 2022). Perceived behavioral control is an individual's belief about their ability to perform the behavior, including whether they have sufficient resources, abilities, or opportunities; the higher the perceived control, the more likely the behavior is to be performed.

Trust

Trust is a trend; individuals depend on others when they have confidence in other people (Yunizar and Danel 2023). Trust is a mental condition that depends on the environment and social circumstances (Azzahra and Majid 2020). When someone makes a decision, he will choose more based on the decision that is up to the decision of the other person's trust rather than people who are less likely to believe (Muthaher et al. 2023). Trust can also refer to confidence in an organization, government, or institution such as a school, religion, or business. People tend to trust an institution if they feel that it is fair, transparent, and meets the community's needs (Jakku et al. 2019). Trust is complex and dynamic. It can grow, change, or disappear over time, depending on an individual's experiences and interactions. Trust is essential to building healthy relationships, establishing a reputation, and creating an environment conducive to cooperation and growth (Akinyemi, Rembe, and Nkonki 2020).

Zakat Literacy

Literacy is understanding and analyzing data (Dwi and Asrori 2019). The definition of literacy experience changes as answers to the challenges of the times (Syarifah, Bushtomi, and Faouz 2022). At first, literacy is interpreted as the ability to read and write (Dwi and Asrori 2019; Syarifah, Bushtomi, and Faouz 2022). Literacy is the ability to understand the pros and cons of a decision, consider costs, and, with self-confidence, decide what should be done (Dwi and Asrori 2019; Ghofur and Ichwan 2020). Zakat literacy can be interpreted as individuals' knowledge, understanding, and skills in recognizing, understanding, and carrying out the obligation to pay zakat. This concept includes awareness of fulfilling the responsibility of zakat, supported by the ability and desire to access relevant information about zakat (Soemitra and Nasution 2021). Zakat literacy refers to an individual's ability to understand, interpret, calculate, and obtain information related to zakat to increase awareness of this obligation (Arifin, Mubarak, and Fuadi 2022).



Transparency

Transparency guarantees that all individuals can access or obtain information about governance, especially the formulation and implementation of policies, results achieved, and methodologies for carrying out policy (Bulutoding et al. 2020; Munir 2021). Control of the public in the organization's zakat management is achieved through transparency (Muthafer et al. 2023). Therefore, transparency is related to how much society has access to information (Azman and Bidin 2015). Transparency organization covers the right To access information about performance organization, convenience accountability on reports and publications finance, and the right to know audit results (Munir 2021; Yunizar and Danel 2023).

Accountability

Accountability is essential in realizing good governance, which is currently the focus of development in Indonesia (Muliansyah, Nugroho, and Riyadi 2022). Accountability can be interpreted as the obligation of the entrusted party to present, report, and be responsible for the implementation of tasks and allow it to the party entitled to receive the report (Susianti 2022). In this context, accountability involves a mechanism for managing entrusted resources, both vertically to higher parties and horizontally to stakeholders of the same level (Abdullah and Sapiei 2018). In companies or zakat institutions, accountability requires that performance be reported transparently and fairly (Mutmainah 2016). In addition, accountability includes clarity of roles and responsibilities between various parties, such as general meetings of shareholders, boards of commissioners or supervisors, directors, and capital owners, to ensure that management is effective and efficient (Batubara et al. 2023).

Religiosity

Religiosity is interpreted as a connection to the relationship owned between a Muslim and Allah SWT, which is applied through implementing the ritual of practicing the Islamic religion with complete faith, surrendering to oneself, and doing activities daily (Bahri, Putri, and Romansyah 2022; Yunizar and Danel 2023). Religiosity in self: A Muslim will give guidance about mandatory things done and mandatory things avoided by Islam (Putra and Lestari 2022). Religiosity is an individual's spiritual manifestation related to the belief system, values, laws, and ritual practices that are adhered to (Mustafa, Mifrahi, and Pratiwi 2022). Religiosity reflects a person's inner experience and involves conscience and personal attitudes in experiencing religious values (Budiyono, Putri, and Tho'in 2019). Religiosity can also be understood as a spiritual attitude that shows the process of internalizing religious teachings into the individual (Mustafa, Mifrahi, and Pratiwi 2022). These religious values manifest as beliefs embedded in the heart, spoken out loud, and become integral to a person's life (Budiyono, Putri, and Tho'in 2019).

Hypothesis Development

Understanding zakat is vital for Muzakki to fulfil his obligation (Kusumawardani 2020). Muzakki, who has adequate knowledge about zakat, not only understands obligations and methods of implementation but also can clean



riches through zakat (Junjuran 2020). Apart from that, knowledge gives trust to zakat managers and encourages Muzakki's to know more about the distribution of zakat, making it easier for institution managers to build trust among Muzakki's (Batubara et al. 2023). TPB is relevant to understanding how zakat literacy can influence Muzakki (Mukhibad, Fachrurrozie, and Nurkhin 2019). Theory This states that good literacy about zakat can increase the attitude of positive Muzakki towards the obligation to pay zakat and strengthen subjective norms to carry out the obligation (Azman and Bidin 2015). Research conducted by Dwi and Asrori (2019); Yusfiarto, Setiawan, and Nugraha (2020); Saraswati and Larasati (2021); Syaksena and Ekawaty (2021); Olivia et al. (2022); Rinaldi and Devi (2022); Syarifah, Bushtomi, and Faoz (2022); Febrianti and Yasin (2023); Hayati, Irfan, and Astuty (2024) stated that zakat literacy has a positive influence on Muzakki's trust in paying zakat. This confirms the importance of education and counselling regarding zakat for increasing Muzakki's participation and confidence in the institution's zakat (Dwi and Asrori 2019). Therefore, the hypothesis in the study is as follows:

H₁: Zakat literacy positively influences Muzakki's trust.

Transparency institution zakat organizers are purposeful fundamental aspects for building the public's trust and ensuring that the institution is managed in a professional, dignified, and clean (Kabib et al. 2021). Transparency is marked with the ability of institutions to provide information that can be held accountable so that the Muzakki and the community general can access and understand report finance and activity zakat (Salman 2022; L. R. N. Amalia, Haliah, and Nirwana 2024). With publication and accessibility reports annually, zakat institutions can increase the level of trust in society, which is critical For pushing the participation of Muzakki in distributing zakat (Jayanto and Munawaroh 2019). TPB states that attitudes, subjective norms, and control behavior influence decisions and individual acts (Azman and Bidin 2015; Mukhibad, Fachrurrozie, and Nurkhin 2019). In this matter, transparency of zakat institutions can affect the attitude of the zakat payer towards obligation pay zakat and strengthen subjective norms that support the distribution of zakat (Kabib et al. 2021). The research conducted by Fikri and Najib (2021); Munir (2021); Retnowati and Usnan (2022); Muthaher et al. (2023); Fatmasari et al. (2024), found that transparency positively influences Muzakki's trust. This confirms that increasing transparency in zakat management is essential for building a solid relationship between zakat and Muzakki's institutions, which can push for improved participation in zakat payments (Hapsari and Priyadi 2020; Fikri and Najib 2021). Therefore, the hypothesis in the study is as follows:

H₂: Transparency positively influences Muzakki's trust.

Accountability in zakat management is not enough to answer the central organization, zakat implementers, which includes the obligation to report activities and use of funds to society, including Muzakki (Yunizar and Danel 2023; Fransiska, Basra, and Azizah 2024). Responsibility answer This demands institutions to be transparent in conveying information through proper channel distribution (Kusumawardani 2020). Transparency in reporting aims to increase honesty and responsibility in answering Muzakki and getting pleasure, lord (Ikhwandha and Hudayati 2019). Thus, accountability becomes critical in building good relationships between zakat and Muzakki's institutions and growing trust in



society institutions (Muliansyah, Nugroho, and Riyadi 2022). According to the TPB, individuals' behavior, including Muzakki's in paying zakat, is influenced by attitudes to behavior, subjective norms, and control behavior (Jayanto and Munawaroh 2019; Khalil, Amin, and Azman 2020). In context accountability, if organization zakat implementers can give accountable and transparent reports, then the attitude of positive Muzakki toward zakat management will increase (Hadi et al. 2024). Research previously Hasrina, Yusri, and Agusti (2019); Ikhwandha and Hudayati (2019); Mukhibad, Fachrurrozie, and Nurkhin (2019); Rahayu, Widodo, and Binawati (2019); Jumriani (2020); Saraswati and Larasati (2021); Rinaldi and Devi (2022); Muthaher et al. (2023); Amalia, Haliah, and Nirwana (2024) stated that accountability positively Muzakki's trust. This confirms the importance of accountability in strengthening the public's participation in fulfilling zakat obligation (Susianti 2022). Therefore, the hypothesis in the study is as follows:

H₃: Accountability positively influences Muzakki's trust.

High religiosity becomes a booster for a Muslim in operating various religious obligations, including payment of zakat through the Zakat Collection Institution (Elsayed and Zainuddin 2020; Bahri, Suhaeti, and Nasution 2021). Individuals who obey Allah's commands and have strong faith will form religiosity that can influence the intention and motivation in distributing zakat (Syarifah, Bushtomi, and Faouz 2022). Thus, the degree of religiosity someone is very decisive in his trust in the zakat organization and his confidence in distributing zakat (Farouk, Md Idris, and Saad 2018). A deep understanding of religion will also encourage Muzakki to pay zakat through institution officials (Abdullah and Sapiei 2018), which is considered more efficient and effective in managing zakat without reducing the reward that will be obtained (Elsayed and Zainuddin 2020). Based on the TPB states that behavior is influenced by attitudes, subjective norms, and control behavior (Azman and Bidin 2015). In this matter, religiosity can strengthen the attitude of positive Muzakki towards the obligation to pay zakat (Hasyim, Nurjannah, and Rahmatika 2022). Research previously Wibawa and Ratnasari (2017); Yusniar and Kinsiara (2020); Bahri, Suhaeti, and Nasution (2021); Mustafa, Mifrahi, and Pratiwi (2022); Ikbal, Alamsyah, and Dura (2023); Muflih (2023) found that religiosity has a positive influence on Muzakki's trust. This means a Muzakki with an understanding and vital religion tends to be more trusting and active in participating in zakat management (Mentari and Suriani 2021; Hakim, Kholidah, and Arifiyanto 2022). This confirms the importance of religiosity in facilitating a positive relationship between Muzakki and Zakat's institutions (Susianti 2022). Therefore, the hypothesis in the study is as follows:

H₄: Religiosity positively influences Muzakki's trust.

The study consists of two types of variables. First, there is a variable dependent use level for Muzakki's trust in pay zakat. Second, variable independence includes literacy, finance, transparency, accountability, and religiosity, which can formulate a framework thinking study, as shown in Figure 1.



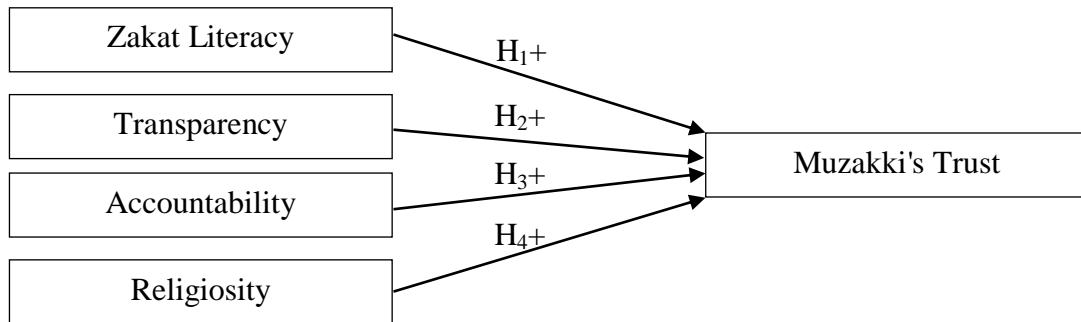


Figure 1 Framework Thinking

METHOD

This study uses an explanatory research type with a quantitative approach. The population of the study was the Muzakki at the Muhammadiyah Zakat Collection Institution (LAZISMU) in Central Java, Indonesia. However, the population size of this study is unknown because there is no accessible information regarding the number of Muzakki's in LAZISMU Central Java, Indonesia. The minimum requirement for sample members is ten times the number of variables studied in multivariate writing, such as correlation or multiple regression (Sugiyono 2016). This study uses five variables, consisting of four independent variables and one dependent variable (Table 1). Therefore, the number of possible combinations is 5 times 10, resulting in 50. The minimum number of samples required for this study is 50, so 50 Muzakki samples were made. Random sampling is a sample selection method in which everyone in the population, individually and in groups, has the same opportunity to be selected as a sample member. Research this using primary data as source information. The main thing that is obtained is using a questionnaire for data collection. The data analysis technique uses multiple linear regression with the testing stages starting with descriptive statistical, validity, reliability, normality, heteroscedasticity, multicollinearity and hypothesis test. The statistical tool used to process data in this study is SPSS software version 25.

Table 1 Operational Variables

Variables	Indicators	Statement Items	Scale
Muzakki's Trust	Credibility	The management of zakat funds by zakat collection institutions is managed openly/transparently to the wider community, especially to zakat payers (Muzakki).	Likert
		Zakat management at the Zakat amil institution always provides the information needed if there are questions regarding zakat.	
		Competence	
	Courtesy	The zakat collection institution respects and appreciates all groups/all parties, both Muzakki and the community who need information.	



Variables	Indicators	Statement Items	Scale
		Is trust an important part for someone to pay zakat? Give your reasons! (Question Open)	
		(Hamdani et al. 2024)	
Zakat Literacy	Zakat Knowledge	Zakat is part treasure certain mandatory issued by each Muslim and given to entitled group accept it Zakat is obligatory to every a free, mature and rational Muslim as well as have ownership full on his wealth	Likert
	Calculation of Zakat	I pay zakat because know calculation of zakat that must be issued after reach zakat threshold I pay zakat at the zakat institution because zakat can become source material in countermeasures poverty	
	Payment of Zakat	I pay zakat at the Zakat collection institution because know the zakat distribution programs at the Zakat Institution I pay zakat at the Zakat collection institution because know impact very good social. Whether Literacy become the important part for somebody in pay zakat? Give the reason! (Question Open)	
		(Sutrisno and Ihdiana 2024)	
Transparency	Appropriate Time	Zakat collection institutions present report finance in a way periodic and precise time	Likert
	Report easy Accessed	The information presented by Zakat collection institutions is adequate and clear related zakat fund management	
	Give Information	Zakat collection institutions present information in a way accurate Information Zakat collection institutions fund management can with easy to access by Muzakki Zakat collection institutions already provide clear information related management Zakat start from reception until distribution of zakat	
	Publication Public	Zakat collection institutions has provided information about policies / rules that have been set in his institution in a way written and communicated to public Whether Transparency Report Finance become the important part for somebody in pay zakat? Give the reason! (Question Open)	
		(Salman 2022)	
Accountability	Compliance Management Procedure	Zakat collection institutions employees working in accordance with their respective duties and responsibilities Zakat collection institutions employees carry out his job in a way honest and able trusted Zakat collection institutions run its program with good and right Zakat collection institutions always experience improvement service Zakat collection institutions have good response in accept complaints, grievances, input and suggestions provided public	Likert
	Service	Zakat collection institutions have strict sanctions if there are amils who do it misappropriation towards	



Variables	Indicators	Statement Items	Scale
	Responsive	zakat funds Whether Accountability become the important part for somebody in pay zakat? Give the reason! (Question Open) (Salman 2022)	
Religiosity	Belief	I am religious Islam and strongly believe in Allah is my Lord	Likert
	Knowledge	After I do pray, reading the Quran, fasting and giving my zakat feel calm and peaceful	
	Experience	I believe that Islam guides I become someone more good for reach happiness in the world and hereafter later I always set aside 2.5% of income I For given to those entitled accept it	
	Appreciation	According to I paying zakat is form faith and piety man to God and form connection good fellowship man Whether Religiosity become the important part for somebody in pay zakat? Give the reason! (Question Open) (Muflih 2023)	

RESULTS AND DISCUSSIONS

Information regarding the characteristics of respondents obtained from the questionnaire can be seen in Table 2.

Table 2 Respondent Characteristics

Characteristics	Amount	Percentage
<u>Gender:</u>		
Man	35	70.00
Woman	15	30.00
<u>Age:</u>		
18-25 Years	18	36.00
26-35 Years	13	26.00
> 35 Years	19	38.00
<u>Last Education:</u>		
Elementary School	2	4.00
Junior High School	0	00.00
Senior High School	21	42.00
College	27	54.00
<u>Work:</u>		
Laborer	4	08.00
Private employees	24	48.00
Government employees	14	28.00
Other	8	16.00
<u>Average Income:</u>		
<Rp. 1,000,000	0	00.00
Rp. 1,000,000-Rp. 5,000,000	34	68.00
> Rp. 5,000,000	16	32.00
<u>Types of Zakat:</u>		
Trade Zakat	4	08.00
Zakal Mal	11	22.00
Zakat al-Fitr	35	70.00

Source: primary data (processed, 2024)



Table 2 shows that this study used 50 Muzakki's LAZIZMU Central Java respondents selected randomly according to the study requirements. Of the respondents, 15% were female and 35% were male. Most respondents were over 35 years old (38%), followed by 18–25 years old (36%) and 26–35 years old (26%). Most respondents had a college education (54%), followed by secondary education (42%) and elementary school (4%). Based on profession, 48% worked in the private sector, 28% were civil servants, 8% were other workers, and 16% were self-employed or homemakers. Most respondents had a monthly income of 1-5 million (68%), while the rest earned more than 5 million (32%). The type of zakat that was most often paid was zakat fitrah (70%), followed by commercial zakat (22%) and others (8%).

Table 3 Descriptive Statistical Results

Variables	N	Min	Max	Mean	Std. Deviation
Zakat Literacy	50	6	11	7.46	1.528
Transparency	50	6	10	7.60	1.457
Accountability	50	6	11	7.52	1.460
Religiosity	50	5	9	6.48	1.233
Muzakki's Trust	50	5	9	6.06	1.449

Source: primary data (processed, 2024)

Table 3 shows that 50 respondents were involved in a study, with every variable explained as follows. Variables literacy finance on the average value (mean) is 7.46, with a minimum value of 6, a maximum of 11, and a standard deviation of 1,528, which shows that the level awake letter respondent classified as enough well, though there is more variability small. Variable transparency report finance recorded an average of 7.60, with a range of the same value and a standard deviation of 1.457, indicating that implementation values literacy in respondents is adequate. Furthermore, the variables accountability takes note of the average value of 7.52, with a standard deviation of 1.460, indicating implementation values that are also good enough. On the other hand, the variable religiosity has an average of 6.06, with a standard deviation of 1.233, indicating adequate implementation among respondents. Lastly, the variable Muzakki's trust shows an average value of 6.84, with a standard deviation of 1.449, reflecting sufficient Muzakki's trust. Overall, this data shows that all variables own deviation higher standards lower than the average value. This shows consistency and lack of diversity in respondent-related implementation values of literacy finance, accountability, transparency, religiosity, and trust of the Muzakki's.

Table 4 shows the results of the validity and reliability test in research. The reliability test in this study showed that all variable indicators have a t-value > t-table of 0.278, which means that the data is valid. The reliability test in this study showed that Cronbach's alpha value was greater than the significance value of 0.60, which means that the data is reliable. After That, testing assumption classic, including the normality test, multicollinearity test, and heteroscedasticity test. Normality tests use the One-Sample Kolmogorov-Smirnov Test, known to number from results Asymp. Sig. (2-tailed) 0.069. means more significant than 0.05, which is research data normally distributed.



Table 4 Validity and Reliability Test Results

Variables	Items	t-value	Cronbach's Alpha
Zakat Literacy (X1)	X1.1	0.480	0.644
	X1.2	0.541	
	X1.3	0.546	
	X1.4	0.723	
	X1.5	0.522	
	X1.6	0.723	
Transparency (X2)	X2.1	0.607	0.630
	X2.2	0.491	
	X2.3	0.546	
	X2.4	0.636	
	X2.5	0.670	
	X2.6	0.514	
Accountability (X3)	X3.1	0.546	0.602
	X3.2	0.544	
	X3.3	0.480	
	X3.4	0.526	
	X3.5	0.624	
	X3.6	0.723	
Religiosity (X4)	X4.1	0.537	0.611
	X4.2	0.726	
	X4.3	0.511	
	X4.4	0.724	
	X4.5	0.610	
Muzakki's Trust (Y)	Y.1	0.643	0.750
	Y.2	0.750	
	Y.3	0.546	
	Y.4	0.781	
	Y.5	0.815	

Source: primary data (processed, 2024)

Table 5 shows that all independent variables have a VIF value far below number 10, and the tolerance value is above 0.10, so it is said that all variables used do not contain multicollinearity problems. Table 6 shows the heteroscedasticity test used, the Spearman test, where all independent variables have a sig. > 0.05. This regression model means that no symptoms exist in heteroscedasticity.

Table 5 Multicollinearity Test Results

Variables	Tolerance	VIF
Zakat Literacy	0.757	1,321
Transparency	0.648	1,543
Accountability	0.703	1,422
Religiosity	0.763	1,311

Source: primary data (processed, 2024)



Table 6 Heteroscedasticity Test Results

Variables	Sig
Zakat Literacy	0.773
Transparency	0.231
Accountability	0.628
Religiosity	0.173

Source: primary data (processed, 2024)

Based on Table 7, a multiple linear regression equation can be formed:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

$$Y = 4.213 + 0.362X_1 - 0.330X_2 + 0.555X_3 - 0.388X_4 + e$$

This matter explains that if every increase by 1 unit mark, literacy will be followed by the level of Muzakki's confidence, which is 0.362. In the table variable coefficient transparency report finance, every increase by 1 unit mark transparency report finance will follow with a decline in Muzakki's trust level of -0.330. The coefficient value regression variable accountability experience increases by 1 unit mark, followed by an increase in the level of Muzakki's trust, which is 0.555. In the table variable coefficient religiosity, every increase by 1 unit mark transparency report finance will be followed by a decline in Muzakki's trust level, which is -0.388.

Table 7 Hypothesis Test Results

Hypothesis	Coefficient	t	Sig.
(Constant)	4.213	3.966	0.000
H ₁ : Zakat Literacy → Trust	0.362	3.043	0.004
H ₂ : Transparency → Trust	-0.330	-2.566	0.014
H ₃ : Accountability → Trust	0.555	4.301	0.000
H ₄ : Religiosity → Trust	-0.388	-2.978	0.005
R-Square			0.417

Source: primary data (processed, 2024)

Table 7 shows that the zakat literacy variable has a coefficient value of 0.362, a t-value of 3.043 > 1.96 and a significance value of 0.004 < 0.05, so it can be said that zakat literacy positively and significantly influences trust, so hypothesis (H₁) is accepted. Transparency has a coefficient value of -0.330, a t-value of -2.566 < -1.96, and a significance of 0.014 < 0.05, so it can be said that transparency negatively and significantly influences trust, so hypothesis (H₂) is rejected. Then accountability has a coefficient value of 0.555, a t-value of 4.301 > 1.96 and a significance value of 0.004 < 0.05, so it can be said that accountability positively and significantly influences trust, so hypothesis (H₃) is accepted. The religiosity variable has a coefficient value of -0.388, a t-value of -2.978 < -1.96, and a significance of 0.005 < 0.05, so it can be said that religiosity negatively and significantly influences trust, so hypothesis (H₄) is rejected. The coefficient of determination (R-Square) obtained is 0.417, as shown by the results of the regression calculation in Table 7. This means that 41.7% of the level of Muzakki's trust in paying zakat at zakat collection institutions is influenced by four variables, namely accountability, transparency of financial reports, literacy, and religiosity, simultaneously. Meanwhile, the remaining 58.3% is influenced by other variables.



Zakat Literacy and Muzakki's Trust

The results show that the hypothesis first accepted in the study, namely literacy finance, was influential in a way that was positive to Muzakki's trust. The more literacy Muzakki is in reading, understanding, calculating, and accessing information about zakat, the more trust they have in managing zakat collection institutions. Zakat has a critical position in Islam, and Rasulullah SAW has given examples of its management through institution officials. Therefore, that is a good understanding regarding zakat, benefiting Muzakki in fulfilling their religious obligations and positively impacting the welfare of Mustahik who receive zakat (Syarifah, Bushtomi, and Faoz 2022) The connection between literacy and Muzakki's trust can be explained using the TPB. Theory This puts forward that behavior is influenced by attitudes, subjective norms, and control behavior (Kabib et al. 2021). In context, this good literacy creates an attitude of positive Muzakki towards zakat management and increases the trust in the zakat collection institution. This is in line with research conducted by Dwi and Asrori (2019); Yusfiarto, Setiawan, and Nugraha (2020); Saraswati and Larasati (2021); Syaksena and Ekawaty (2021); Olivia et al. (2022); Rinaldi and Devi (2022); Syarifah, Bushtomi, and Faoz (2022); Febrianti and Yasin (2023); Hayati, Irfan, and Astuty (2024) stated that zakat literacy has a positive influence on Muzakki's trust in paying zakat. In other words, good knowledge about zakat, which is general and unique, will encourage Muzakki to be more active and confident in distributing zakat through the institution as a trusted zakat manager, who in turn increases participation in zakat activities.

Transparency and Muzakki's Trust

The results show that transparency negatively influences Muzakki's trust in the institution. This means that the better the transparency of financial reporting at the Zakat Collection Institution, the lower Muzakki's trust in paying zakat. Conversely, the lower the level of transparency, the higher Muzakki's trust in the institution. Research results show that this does not align with the TPB. The theory states that trust in the individual and attitude to behavior matter. This zakat payment is influenced by transparency and available information (Azman and Bidin 2015; Nurhayati 2021). In the study, this high transparency does not give the expected boost for the zakat payer to distribute zakat through institutions. On the contrary, they channel zakat directly to relatives or the public. This shows a mismatch between Muzakki's expectations of Zakat institution transparency and the information presented. In the context of excessive transparency, negative responses can occur because Muzakki feels confused or uncomfortable with the details of financial reports that are too detailed, especially if they do not understand how to read the report. Excessive transparency without adequate context can also lead to zakat payers misunderstanding the situation. Therefore, questionnaire data analysis is needed to identify the leading causes of negative results, whether from a lack of understanding of Muzakki's or other factors such as the quality of information communication from zakat institutions. This can reduce their trust because they may feel something hidden behind the data is too detailed. On the other hand, if the Zakat collection institution only provides more general and less detailed information, Muzakki may find it easier to trust the institution without feeling worried about using Zakat funds. Institutional



transparency, such as publication reports on finance and information activity through social media, is necessary (Roziq et al. 2021; Siahaan, Nasution, and Syafina 2024). Still, the results show that the quality of information conveyed and how the public perceives transparency also greatly influence Muzakki's trust. Therefore, the Zakat Collection Institution must increase quality transparency and report finances to build Muzakki's trust in distributing their zakat. This research is not supported by research by Munir (2021); Muthafer et al. (2023), Fatmasari et al. (2024), who found that transparency positively influences Muzakki's trust.

Accountability and Muzakki's Trust

The results show that accountability positively influences Muzakki's trust. Accountability in Zakat institutions is essential because implementing clear and transparent tasks allows all interested parties to know and understand the policy and processes within institutions. In addition, the delivery report becomes critical for guarding accountability accurately and in a precise financial time. Society, including Muzakki's, feels more in distributing their zakat through institutions. The connection between this study's results and the TPB can be understood through draft attitudes and trust in an individual to a behavior (Nikmatuniayah, Marliyati, and Mardiana 2017). This theory states that accountability and transparency contribute to forming a positive attitude for an individual to take action in matters of zakat (Takidah and Pratiwi 2017; Jayanto and Munawaroh 2019). Research shows that the more institutions are accountable in delivering financial information, the more trust the zakat payers will have, so they are motivated to fulfil their zakat obligations through these institutions. Accountability is vital in building Muzakki's confidence in Zakat management institutions. When an institution can demonstrate its responsibility through transparent, detailed financial reports and by applicable standards, Muzakki's feels confident that the funds they entrust are managed in a trustworthy and targeted manner. Therefore, zakat collection institutions must continue to move and improve accountability and transparency to build and maintain zakat payers' trust. This results in line with previous research Hasrina, Yusri, and Agusti (2019); Ikhwandha and Hudayati (2019); Rahayu, Widodo, and Binawati (2019); Saraswati and Larasati (2021); Rinaldi and Devi (2022); Amalia, Haliah, and Nirwana (2024) that confirms that good accountability can positively influences *Muzakki's* trust.

Religiosity and Muzakki's Trust

The results show that religiosity negatively influences Muzakki's Trust. This means that the higher the religiosity of the Muzakki, the lower the Muzakki's trust in the Zakat management institution. Likewise, the lower the level of religiosity of the Muzakki, the higher the trust in the Zakat management institution. Trust, practice, and knowledge are essential in determining how much religiosity can influence an individual's attitude toward zakat institutions (Sedjati, Basri, and Hasanah 2018; Ubaidillah and Solikha 2023). High level of religiosity: It does not always relate to societal improvement. Therefore, the difference in appreciation and practice of religiosity can influence how to pay and distribute zakat, ultimately contributing to the decline of trust in formal zakat institutions. Muzakki, with a high level of religiosity, tends to have high expectations of zakat



institutions, such as zakat management, that are truly by Sharia and have optimal results in helping Mustahik. If Zakat institutions cannot meet these expectations, Muzakki may lose trust. Muzakki, who have a high level of religiosity, often feel that they understand the obligation of zakat better and prefer to distribute it directly to zakat recipients without going through a management institution. They may assume that zakat institutions must be more fully transparent and effectively distribute zakat funds by religious principles. In addition, they also tend to have more confidence in personal zakat practices considered more by spiritual teachings, thereby reducing their dependence on formal zakat institutions. On the other hand, those with lower levels of religiosity may trust zakat institutions more because they feel they need more understanding and knowledge to distribute zakat directly. Social and cultural factors also play a role, where more religious Muzakki may have different views on how zakat should be managed and distributed, which ultimately reduces their trust in formal zakat institutions. This study is in line with the TPB through the influence of subjective attitudes and norms on the behavior of individuals. In context, the high religiosity of the zakat payer can push attitude. More zakat expenditures are directed directly to individuals in need, such as relatives or communities, than zakat collection institutions. This shows that, although religiosity Possibly gives moral encouragement for pay zakat, individual Possibly choose a more personal and direct way to distribute their zakat. This study is not supported by previous studies by Wibawa and Ratnasari (2017); Yusniar and Kinsiara (2020); Bahri, Suhaeti, and Nasution (2021); Mustafa, Mifrahi, and Pratiwi (2022); Ikbali, Alamsyah, and Dura (2023); Muflih (2023) who found that religiosity positively influences Muzakki's trust.

CONCLUSIONS

The results and discussions show that zakat literacy positively influences Muzakki's trust. This shows that improving Muzakki's literacy increases confidence in Zakat management. While the transparency report finance shows a negative connection, it indicates that improvement in transparency has no positive impact on Muzakki's trust. Accountability also shows a positive connection; it indicates that good accountability can increase Muzakki's trust. In contrast, religiosity shows a negative connection, so Muzakki's religiosity level does not contribute to choosing an institution for distributing zakat. In the context of zakat, by increasing the literacy of Muzakki and the transparency of zakat institutions, the positive attitude of Muzakki towards zakat institutions will increase because they feel more confident that zakat funds are managed well. In addition, increasing education and precise information will strengthen perceived behavioral control, making Muzakki feel more capable of distributing zakat officially. Thus, good transparency and education will increase Muzakki's intention to distribute zakat through official channels, according to the TPB, which emphasizes the relationship between attitude, intention, and control in influencing behavior.

This study provides implications in the form of theoretical implications that are to be a source of literacy and reference for further writing, as well as practitioner implications in the form of providing a comprehensive picture to the community about how zakat institutions perform, thereby encouraging the



intention and behavior of paying zakat in real terms in the community. Studying this contributes to the importance of literacy and accountability in building Muzakki's trust in the Zakat collection institution. In general, practical results study show the need for zakat institutions to improve education programs to increase Muzakki's literacy, as well as repair transparency and accountability in reporting finance so that the trust of the zakat recipient can be increased and encourage them to distribute zakat through channel official.\

However, this study has limitations, including focusing on four complex variables, the findings are generalizations, limited to one institution, the possibility of zakat management does not reflect other conditions, data collection is carried out through questionnaires by prospective amil to influence the quality of information obtained, in addition, the R square value produced is 41.7%, meaning that there are still many other variables that can affect the trust of Muzakki's. The sample obtained was only 50 respondents, so there is difficulty in obtaining research samples. Therefore, the study is expected to increase the number of respondents used to get more representative and accurate results. In addition, other variables that can influence Muzakki's level of trust in distributing zakat, such as zakat fund management, need to be considered. Then, when filling out the questionnaire, the researcher should accompany the respondents directly to ensure the accuracy and relevance of the information obtained.

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