Contents lists available at Science-Gate

International Journal of Advanced and Applied Sciences

Journal homepage: https://www.science-gate.com/IJAAS.html

Determinants of muzakki trust in paying zakat: The moderating role of religiosity

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ARTICLE INFO

Article history:
Received 19 August 2025
Received in revised form
16 March 2026
Accepted 17 July 2026

Keywords:
Accountability
Transparency
Accounting information systems
Religiosity
Muzakki trust

ABSTRACT

Zakat is a fundamental obligation in Islam for the distribution of wealth. This study examines the effects of accountability, transparency, accounting information systems (AIS), and religiosity on the trust of muzakki (zakat payers). The sample consists of 232 muzakki from BAZNAS (the National Zakat Management Agency) in Central Java, Indonesia, collected in 2024. Data were analyzed using Warp-PLS based on a questionnaire and a purposive sampling method. The results show that accountability (coefficient = 0.478, α = 5%), transparency (coefficient = 0.653, α = 5%), and AIS (coefficient = 0.226, α = 5%) have positive and significant effects on muzakki trust. In addition, the moderation analysis indicates that religiosity strengthens the relationships between accountability and transparency and muzakki trust. This study is limited by restricted access to data on muzakki and mustahik due to BAZNAS privacy policies, which increased the time required for data collection. The main contribution of this study is to provide practical guidance for zakat institutions to prioritize accountability, transparency, and AIS in order to maintain zakat payers' trust. From a theoretical perspective, the study highlights the important role of religiosity and trust in supporting economic equality and effective zakat fund management.

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1. Introduction

Central Java is a province in Indonesia with the third-largest Muslim population. It is a component of the fifth pillar of Islam to pay zakat. The pillars of Islam are crucial foundations for Muslims, requiring consistent observance to maintain their faith throughout their life. Specific criteria must be met for the pillars of Islam to be classified as mandatory, recommended, or optional based on adherence to the standards. Zakat entails specific procedural steps, including calculating the obligatory amount, identifying those mandated to pay, and designating individuals eligible to benefit from these funds. The term muzakki denotes the person who fulfills the zakat obligation, whereas mustahik refers to the beneficiary entitled to receive it. In practice, the muzakki is free to select a reputable distribution channel to ensure that the zakat reaches the intended recipients (Halawa, 2020).

In Indonesia, zakat management is governed by Law Number 23 of 2011. This law explains how zakat should be handled. It allows the government to establish the National Zakat Agency, assign duties to approved zakat organizations, and describe how they must verify and report zakat use. The law also says that zakat should be managed fairly, efficiently, and effectively. It focuses on openness and responsibility to build trust in Zakat institutions. This, especially from zakat givers (known as muzakki), is crucial to ensuring zakat is used effectively and benefits society. When zakat givers (muzakki) trust how the organization works, they are more likely to give zakat regularly and willingly. This helps make sure there is a steady flow of money for people who need it. Trust also helps the organization look good to the public and future donors. In the end, a zakat program can only succeed if the muzakki trusts it. So, building good relationships is just as crucial as doing audits or following the law.

Zakat institutions need donors to trust how they work. If that trust is lost, it becomes much harder to help the people who need support. That is why

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https://doi.org/10.21833/ijaas.2026.07.010
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intense supervision is essential in Zakat management. It makes sure the money is used correctly and for the right reasons. When supervision is straightforward and well-executed, it protects funds and helps people believe that zakat is being managed honestly. Good supervision also helps donors feel confident, as it shows that their donations are being checked and used appropriately. This trust has apparent effects. First, it makes donors (muzakki) feel more confident in the zakat system. Second, stronger trust helps the system work better and reach more people in the community. One of the main recent improvements is the use of modern accounting information systems in Zakat organizations. Such technologies enable these organizations to catalogue collection data almost instantaneously, disburse resources as events unfold, and generate accurate, transparent documentation of every activity and financial movement. Consequently, these systems provide Muslim benefactors with a straightforward way to track the path their donations take and the purposes for which they are ultimately used.

In recent years, Indonesia has begun to take stock of the sizeable zakat resources at its disposal. Still, many observers agree that the funds mobilized each year fall well short of what could be raised. The disparity between hoped-for and realized donations stems from a mix of factors, starting with the variable trust donors placed in the collection bodies. Public comprehension of zakat, as an obligation with both spiritual and social dimensions, also tends to be uneven, shaped in part by educational background and by an awareness campaign that has not yet reached every corner of society. Many donors view charitable giving through a short-term lens, preferring visible, one-off projects to the longer cycles in which zakat operates. Considering these hurdles, the agencies responsible for managing Zakat have rolled out a suite of reforms to raise national totals. Central to their strategy is rebuilding muzakki confidence in the institutional framework, so that potential givers feel their contributions will be handled transparently and deployed for durable community benefit.

To this day, many community members continue to prefer the traditional, door-to-door zakat distribution model, often selecting mosques based on their proximity to home. Convenience, familiarity, and ease of access primarily drive this preference. Financial Accounting Standards Statement (PSAK) No. 109, issued by the Indonesian Institute of Accountants (IAI), requires zakat management organizations to comply with these regulations when preparing their financial reports. The PSAK 109 Standard has been effective since 2008, replacing PSAK 45 as the reference for financial reporting by charitable organizations. This falls under the transactions allowed by Sharia in the social sphere, necessitating specific accounting regulations aligned with other commercial transactions, such as salam, mudharabah, musyarakah, murabahah, ijarah, istisna, and more. Hence, there is a requirement for a well-managed Zakat institution. The future challenge in zakat management is enhancing coordination among zakat institutions in Indonesia to efficiently manage zakat funds. Zakat management organizations will improve their zakat collection endeavors by addressing concerns about their professionalism in upholding accountability and transparency principles.

The community requires transparency and accountability in public organizations. The public needs to be aware of the organization's cash flow and operations. Are the resources provided appropriately utilized? Zakat management organizations must also enhance the quality of services for muzak. High-quality service provided by Zakat organizations fosters positive sentiments and aspirations within the community, thereby increasing loyalty towards them. This will increase individuals' willingness to give zakat to zakat management organizations.

To maintain the trust of muzakki, zakat management bodies endeavor to improve transparency and accountability (Muflih et al., 2024). It is asserted that accountability and transparency can substantially enhance the public's trust in zakat payments. The same results were also shown by Amalia and Widiastuti (2020) and Nikmatuniayah and Marliyati (2017). Muzakki's trust in zakat payments remains unresolved, particularly regarding whether transparency and accountability have a beneficial impact. Meanwhile, Amelia and Murtani (2020); it has been asserted that accountability exerts a positive, albeit modest, influence on muzakki's willingness to fulfill their zakat obligations. Transparency and accountability do not influence the degree of Muzakki's trust.

Based on this gap, this study aims to examine the direct effects of accountability, transparency, and accounting information systems on BAZNAS donors' trust, and the role of religiosity in moderating these relationships. Practically, the contribution of this research is to provide empirical evidence to BAZNAS managers for designing more focused and effective trust-building strategies. This involves both strengthening transparency and accountability aspects and targeting muzakki segments with high levels of religiosity in their campaigns. Theoretically, this research contributes to the development of zakat management science by confirming an integrative model that predicts trust by incorporating institutional variables (accountability, transparency, information systems) and individual variables (religiosity).

2. Literature review

Islamic Corporate Governance (ICG) evolves from conventional principles by embedding them within a divine framework. While it upholds core tenets such as transparency, accountability, and fairness, it reinterprets them through prophetic values: siddiq (truthfulness), amanah (trustworthiness), tabligh (communication), and fathanah (wisdom). This shift

moves the governance objective from prioritizing shareholders to ensuring holistic accountability before God for the welfare of all stakeholders. In this context of religiously grounded integrity, the role of ICG within zakat institutions becomes critical, as it is positioned as the key driver of Muzakki trust (Abu-Tapanjeh, 2009).

The connection between ICG and Muzakki trust is both direct and fundamental. A Muzakki, who fulfills the obligatory pillar of Zakat, must entrust an institution with this religious duty. Their trust is contingent on the confidence that their funds will reach the rightful beneficiaries (mustahik) in strict accordance with Sharia law. Effective ICG, demonstrated through transparent and accountable operations, serves as the primary signal of an institution's religious compliance and trustworthiness. Consequently, a robust ICG framework directly builds the necessary trust that encourages Muzakki to consistently channel their zakat through formal institutions, thereby completing the logical link from governance to behavior (Muflih et al., 2024).

Accountability is a core pillar of contemporary organizational governance, compelling both individuals and collective bodies to account for how they steward resources and implement assigned policies. By mandating that every action and decision remain open to review, accountability fosters an environment of trust, enhances transparency, and strengthens the integrity of an organization's day-to-day operations (Saad et al., 2014). In contemporary discussions of governance, information transparency is frequently defined as citizens' unobstructed access to pertinent datasets. This definition derives from the assumption that individuals possess a valid entitlement to understand how resources, especially taxpayer funds, are allocated and utilized. When authorities publish such material in a timely and intelligible format, transparency emerges not merely as a technical standard but as a critical mechanism for ensuring that public bodies answer for their choices and conduct. Accountability and openness can have a profound impact on public trust in zakat payments. The same results were also shown by Amalia and Widiastuti (2020) and Nikmatuniayah and Marliyati (2017). Academic consensus indicates that transparency and accountability are essential for fostering muzakki confidence in the zakat distribution process. Amelia and Murtani (2020) furnished empirical evidence supporting this position, demonstrating a positive, albeit modest, link between accountability initiatives and a muzakki's willingness to discharge zakat dues. Their findings reveal that while stronger accountability measures significantly enhance trust, they are not the only, or even the predominant, influence on payment decisions. Instead, various socio-economic and religious factors tend to exert a greater impact. Overall, the study offers several noteworthy insights but falls short of providing a comprehensive explanatory model. Transparency and accountability do not affect the level of muzakki trust.

Religiosity is the aspect of religion that a person adheres to. Religious belief reflects a person's dedication to following religious norms. Religious individuals are devout people who demonstrate obedience to God by following His commands and avoiding His prohibitions. Religiosity is the aspect of religion that a person lives by. Religiosity reflects a person's commitment to living out religious norms. Appreciation of religion will affect an individual's attitude (Kaye and Raghavan, 2002). Religious individuals are characterized by their piety, demonstrated through consistent obedience to God, adherence to His commands, and avoidance of His prohibitions. In the context of zakat, religiosity reflects an individual's awareness and commitment to fulfilling zakat obligations as an expression of their faith and adherence to Islamic teachings. This form of spiritual devotion plays a significant role in shaping one's intention and behavior in paying zakat. Zakat is one of the five pillars of Islam that every financially capable Muslim must fulfill. This action demonstrates obedience to Allah SWT and reflects a concern for and social responsibility towards others in need (Muflih et al., 2024). The Accounting Information System (AIS), in the context of zakat payments, is a structured mechanism that leverages information technology to systematically manage, record, and report zakat transactions with greater efficiency and accuracy. Adopting an Accounting Information System (AIS) brings a suite of important advantages, most notably greater transparency, heightened accountability, and a notable easing of both zakat collection and distribution processes. When Zakat institutions integrate an AIS into their operations, they not only streamline their workflows but also bolster public confidence in how Zakat resources are handled (Hapsari and Priyadi, 2020).

This study explores how accountability and transparency shape the confidence that Muzakki, those obliged to pay zakat, place in the zakat distribution system. While previous research, such as Muflih (2023), Amelia and Murtani (2020), and Kontos, has explored aspects of zakat trust, this study distinguishes itself by incorporating religiosity as a moderating variable and integrating variables from the accounting information system (Atieq and Alam, 2022). Furthermore, this research was conducted specifically at BAZNAS Central Java in 2024, utilizing a distinct organizational setting and research period. The contextual uniqueness of this study, compared with previous literature, is outlined in Table 1. By providing new insights and a relevant empirical contribution, this study is expected to enrich the existing body of knowledge and serve as a valuable reference for subsequent research. Moreover, the findings aim to support the enhancement of institutional capacity, capability, and competence within zakat management bodies and amil zakat institutions.

Table 1: Summary of previous research results

Study	Context/location	Main variables	Key findings/focus
Amelia and Murtani (2020)	North Sumatra, Indonesia	Religiosity, service, income, accountability, transparency, and muzakki trust in paying zakat.	Religiosity, service, income, and transparency have a positive effect on muzakki's trust in paying zakat. Accountability does not affect muzakki's trust in paying zakat.
Atieq and Alam (2022)	Cirebon, West Java, Indonesia	Accounting information system, ZIS, receipt cycle, and distribution cycle.	A reliable and well-controlled accounting information system is expected to foster public trust, encourage the allocation of ZIS (Zakat, Infaq, and Sadaqah) funds to BAZNAS, increase funds collected, and promote more extensive and equitable aid distribution.
Muflih (2023)	Bandung, West Java, Indonesia	TAM, perceived trust, religiosity, and muzakki adoption of mobile zakat services.	Perceived ease and religiosity play a positive and significant role in increasing the adoption of mobile zakat services. Perceived usefulness and perceived trust do not have an influential role in muzakki adoption behavior.
This study	BAZNAS Semarang, Central Java, Indonesia	Accountability, transparency, trust, religiosity (moderating), and accounting information system.	Evaluates the influence of accountability and transparency on muzakki trust, with religiosity included as a moderating variable.

3. Hypothesis development and objectives

This study aims to offer empirical evidence on the correlation between muzakki trust in zakat payments and accountability, transparency, and accounting information systems. It also seeks to explore the influence of religiosity in governing the connection between accountability and transparency in muzakki trust regarding zakat payments. Following the literature review, the subsequent hypotheses are posited:

3.1. The influence of accountability and transparency on muzakki trust

Accountability ensures an institution remains focused on its primary objectives, demonstrating reliability and responsibility. In the context of Islamic corporate governance, this reflects the principle of Amanah (trustworthiness). An accountable Zakat institution shows its commitment to improving societal welfare, thereby fostering trust. Similarly, transparency—reflecting the principle of Siddiq (truthfulness)—through honest and open disclosure of information, allows the public to verify institutional performance, which is fundamental for building confidence. Previous research in Islamic finance has established a positive link between transparency and trust (Kontot et al., 2016).

H1: Accountability has a positive effect on Muzakki's trust.
H2: Transparency has a positive effect on Muzakki's trust.

3.2. The influence of the accounting information system (AIS) on muzakki trust

A robust Accounting Information System (AIS) is the technological backbone that enables both accountability and transparency. It ensures the accurate recording, processing, and reporting of financial data related to zakat collection and distribution. A reliable AIS provides timely and error-free information, which is crucial for generating the transparent reports that Muzakki depends on. Therefore, the effectiveness of the AIS is hypothesized to be a direct antecedent of trust.

H3: The effectiveness of the Accounting Information System (AIS) has a positive effect on Muzakki trust.

3.3. The moderating role of religiosity

Religiosity, defined as an individual's degree of faith and adherence to religious teachings, is expected to shape the relationship between governance mechanisms and trust. Highly religious Muzakki are likely to perceive accountable and transparent institutions not merely as well-managed entities but as fulfilling a divine mandate. This internalization of religious values can amplify the trust-building effect of good governance.

H4: Religiosity strengthens the positive influence of accountability on Muzakki trust.
H5: Religiosity strengthens the positive influence of transparency on Muzakki trust.

4. Methods

In 2024, all participants in this study were muzakki, or donors, at BAZNAS Central Java. The sampling methodology employed in this investigation includes the following criteria: An individual who is a regular donor and registered at BAZNAS Central Java in 2024. BAZNAS Central Java conducted the questionnaire distribution process from January 8 to June 23, 2024. The entire data collection and processing process was carried out with strict research ethics principles, guaranteeing the consent, confidentiality, and anonymity of each participant.

The questionnaire response rate in this investigation was 91.34%, as illustrated in Table 2. According to Hair et al. (2010), the minimum required sample size for respondents was determined by multiplying the total number of indicators (n) by a factor ranging from 5 to 10, in accordance with established methodological guidelines. Based on this approach, the study set a minimum target of 180 respondents to ensure adequate statistical power and validity. This was achieved by multiplying 36 markers by 5 (see Appendix 1). A total of 232 observations were collected for the objectives of this investigation, exceeding the minimum requirement of 180 respondents. This study examines muzakki who use

direct deposits, indicating that the required donors are individuals. This arises from their extensive knowledge of the accounting information systems employed in their financial systems (Ratmono et al., 2023).

Table 2: Research sample

Research sample	
Description	Total
Donors registered with BAZNAS Central Java	254
Non-individual donors	4
Non-regular donors	8
Incomplete questionnaires	10
Questionnaires that can be processed	232

The target population for this study was defined as all individual muzakki (donors) registered with the National Amil Zakat Agency (BAZNAS) of Central Java for the 2024 fiscal year. The sampling frame was the official registry of these donors, from which a sample was selected using a non-probability purposive sampling technique. This method was chosen over random or convenience sampling to ensure that participants specifically met the study's objectives. The inclusion criteria for selection were: (a) registration as a donor with BAZNAS Central Java in 2024; (b) being an individual, as opposed to a corporate entity; and (c) being classified as a regular or permanent donor. The data collection time window was initially set from January 8th to April 16th, 2024. However, it was extended to June 23rd, 2024, to meet the minimum sample size requirements for robust statistical analysis as per the guidelines of Hair et al. (2010). Ethical conduct was maintained throughout the research. Informed consent was obtained from all participants at the outset of the online questionnaire. Furthermore, the confidentiality and anonymity of the respondents were preserved by collecting data without personally identifiable information and aggregating the results for analysis.

The measurement instrument was a Likert-scale questionnaire. The study's dependent variable was Muzakki's trust. The independent variables were accountability and transparency; religiosity served as a moderating variable, and the accounting information system was included as a control variable. A total of 36 indicators, adapted from established prior studies, were classified into these five constructs. Empirical support for this classification was subsequently confirmed through reliability and validity tests.

For data analysis, this study employed WarpPLS software, selected for its capability to model latent variables in complex models and its robustness with small sample sizes and non-normal data. The analytical procedure followed a step-by-step approach, including descriptive analysis, measurement model evaluation (to assess convergent validity, reliability, and discriminant validity), and structural model analysis (to evaluate path coefficients and test hypotheses). It is important to note that while the analysis involved a moderating variable (religiosity), the primary analytical framework was Structural Equation Modeling (SEM) using WarpPLS, not logistic regression. Therefore, a justification for using binary logistic regression rather than multinomial regression does not apply to this study's design. The dependent variable (muzakki's trust) was measured on a continuous Likert scale, making it suitable for PLS-SEM rather than a categorical outcome requiring logistic regression.

5. Results

Table 3 displays the demographic profile of the 232 respondents. Most respondents in this study are male (62.07%), predominantly within the productive age range of 45 to 55 years. Most hold a high school diploma and are self-employed, with monthly incomes ranging from IDR 3,000,000 to IDR 10,000,000. They have been regular muzakki for 1 to 5 years. During the data collection process, one respondent (referred to as X) noted that technological advancements have significantly facilitated the calculation and accelerated the process of zakat payments. A significant portion of respondents, after making a post-zakat deposit to BAZNAS at the end of the period, accessed reports online and submitted applications. Zakat institutions offer various applications, like PPID-BAZNAS, on app stores to facilitate Muslims in paying zakat and accessing accountability reports. Therefore, it can be concluded that the application of information technology in Zakat Management is both adequate and appropriate. This is supported by a report from BAZNAS Central Java, which indicates a consistent annual increase in the number of muzakki and in total zakat funds collected.

Table 3: Demographics of the research sample

Profile	Category	Total	Percent
Gender	Male	144	62,07
	Female	88	37,93
Age	<25	2	0,86
	25-35	52	22,41
	35-45	75	32,33
	45-55	91	39,22
	>55	12	5,17
Education	HIGH SCHOOL	116	50,00
	Diploma	48	20,69
	S1	62	26,72
	S2	6	2,5
Jobs	Self-employed	134	57,76
	Government employees	14	6,03
	Housewife	2	0,86
	Self-employed employee	81	34,91
	Retired civil servants	1	0,43
Income	<3 million	8	3,45
	3-10 million	133	57,33
	>10 million	91	39,22
Duration of donation	<1 Year	67	28,88
	1-5 Years	76	32,76
	5-10 Years	68	29,31
	>10 Years	21	9,05

As shown in Table 4, the primary aim of the PLS-SEM analysis is to assess the reliability and validity of the measurement model (Hair et al., 2010). The results presented in Table 3 indicate that both the composite reliability and Cronbach's alpha values surpass the accepted threshold of 0.70, thereby confirming that the constructs exhibit satisfactory

reliability (Hair et al., 2010). The Average Variance Extracted (AVE) values reported in Table 3 exceed the 0.50 threshold, indicating acceptable convergent validity.

Table 4: Results of the reliability and validity assessment

Variables	Composite reliability	Cronbach alpha	AVE
Accountability	0.957	0.950	0.693
Transparency	0.971	0.965	0.805
Accounting information system	0.974	0.968	0.861
Religiosity	0.944	0.881	0.894
Muzakki trust	0.980	0.977	0.829

The results of the convergent validity assessment, presented in Table 5, indicate that all indicators meet the required factor loading threshold of 0.70 and are statistically significant at $p < 0.01$ (Hair et al., 2010). The accountability construct is represented by Indicator X1.9, which demonstrates a strong loading factor of 0.750, as depicted in Table 5. However, the loading factors for the transparency and accounting information system latent variables are relatively modest, 0.330 and 0.328, respectively, compared with those for the accountability latent variable. Despite these lower values, the corresponding indicators for these variables also exhibit similarly reduced loading factors, thereby fulfilling the requirements for discriminant validity. As such, it can be reasonably argued that the inclusion of these constructs remains acceptable within the model.

Table 5: Loading factor

Indicator	Accountability	Transparency	Accounting information system	Religiosity	Muzakki trust	p-value
X1.1	0.755	0.686	-0.866	0.077	-0.344	< 0.001
X1.2	0.868	-0.096	-0.472	0.412	-0.045	< 0.001
X1.3	0.826	-0.837	-0.155	-0.498	-0.505	< 0.001
X1.4	0.890	0.761	0.283	-0.210	-0.541	< 0.001
X1.5	0.851	-0.895	0.210	-0.428	-0.331	< 0.001
X1.6	0.887	-0.563	-0.117	0.712	0.505	< 0.001
X1.7	0.842	-0.835	0.643	-0.218	0.708	< 0.001
X1.8	0.850	-0.377	-0.193	-0.587	-0.121	< 0.001
X1.9	0.750	0.330	0.382	-0.117	-0.084	< 0.001
X1.10	0.791	-0.220	-0.279	-0.142	-0.363	< 0.001
X2.1	-0.011	0.861	0.119	-0.192	-0.622	< 0.001
X2.2	-0.459	0.930	0.161	0.404	0.429	< 0.001
X2.3	0.250	0.862	0.457	-0.407	-0.119	< 0.001
X2.4	0.450	0.887	0.864	-0.842	-0.192	< 0.001
X2.5	-0.108	0.913	-0.601	0.154	-0.301	< 0.001
X2.6	0.069	0.935	-0.527	0.282	-0.286	< 0.001
X2.7	0.660	0.872	-0.451	-0.140	-0.552	< 0.001
X2.8	0.154	0.916	0.023	-0.639	-0.544	< 0.001
X3.1	0.316	-0.514	0.951	0.318	0.023	< 0.001
X3.2	0.255	-0.384	0.963	0.257	0.036	< 0.001
X3.3	-0.045	0.538	0.934	-0.363	-0.261	< 0.001
X3.4	0.816	0.272	0.922	-0.042	-0.558	< 0.001
X3.5	-0.254	0.034	0.925	-0.446	0.205	< 0.001
X3.6	-0.174	0.085	0.870	0.276	0.588	< 0.001
Z.1.1	0.004	-0.100	-0.295	0.945	-0.006	< 0.001
Z.1.2	-0.004	0.100	0.295	0.945	0.006	< 0.001
Y.1.1	-0.377	-0.811	0.456	-0.729	0.903	< 0.001
Y.1.2	-0.341	-0.956	0.267	-0.458	0.900	< 0.001
Y.1.3	-0.978	-0.824	0.012	0.026	0.867	< 0.001
Y.1.4	-0.204	-0.349	-0.568	-0.066	0.921	< 0.001
Y.1.5	0.165	0.827	0.063	-0.735	0.914	< 0.001
Y.1.6	-0.748	0.293	-0.171	0.338	0.932	< 0.001
Y.1.7	-0.772	0.885	0.044	-0.030	0.920	< 0.001
Y.1.8	-0.378	-0.089	-0.145	0.234	0.914	< 0.001
Y.1.9	-0.946	-0.176	0.080	0.527	0.918	< 0.001
Y.1.10	-0.700	-0.586	-0.019	0.869	0.915	< 0.001

Discriminant validity can be verified by comparing the Average Variance Extracted (AVE) square root to the correlation between constructs (Hair et al., 2010; Nitzl, 2016). As shown in Table 6, the square root of the Average Variance Extracted (AVE), presented along the diagonal, exceeds the corresponding inter-construct correlation values in the same column. This confirms that the criteria for discriminant validity have been satisfactorily met.

Table 6: Discriminant validity test results

Variables	Accountability	Transparency	Accounting information system	Religiosity	Muzakki trust
Accountability	0.972	0.959	0.882	0.918	0.940
Transparency	0.959	0.997	0.907	0.931	0.941
Accounting information system	0.882	0.907	0.968	0.948	0.784
Religiosity	0.918	0.931	0.948	0.955	0.821
Muzakki trust	0.940	0.941	0.784	0.821	0.981

During the second stage of a WARP-PLS analysis, researchers turn to the structural model to assess the goodness-of-fit. The metrics in Table 7 indicate that the core indicators, the Average Path Coefficient (APC), Average R-squared (ARS), and Average Adjusted R-squared (AARS), have exceeded their respective acceptability thresholds. Such results indicate that the structural model adequately captures the causal connections it aims to represent, thereby paving the way for a more detailed inquiry into the relationships at play. The model fulfills the criterion for the absence of multicollinearity, as evidenced by the average block variance inflation factor (AVIF) and the average full collinearity variance inflation factor (AFVIF). When most of the constructs and variables in a structural model are evaluated with two or more indicators each, a Variance Inflation Factor for the average indicator, AVIF, should ideally be below 3.3. If, however, many of the model's components are assessed by only one indicator, a threshold of 5 remains an acceptable upper limit. As shown in Table 6, both the Tenenhaus Goodness-of-Fit index and the Statistical Suppression Ratio fall comfortably within the recommended ranges. This strengthens the model's stability and paves the way for reliable hypothesis testing in subsequent analyses.

Fig. 1 shows how the research model and test results are displayed in full use in Table 8.

Table 7: Indices of model fit

Fit indicators	Results	P-values	Criteria
Average path coefficient (APC)	0.364	P< 0.001	P< 0.05
Average r-squared (ARS)	1.603	P< 0.001	P< 0.05
Average adjusted r-squared (AARS)	1.617	P< 0.001	P< 0.05
Average block VIF (AVIF)	3.774		≤5.0
Average full collinearity VIF (AFVIF)	3.509		≤5.0
Tenenhaus GoF (GoF)	1.180		≥ 0.36 (large)
Statistical suppression ratio (SSR)	1.00		≥ 0.70

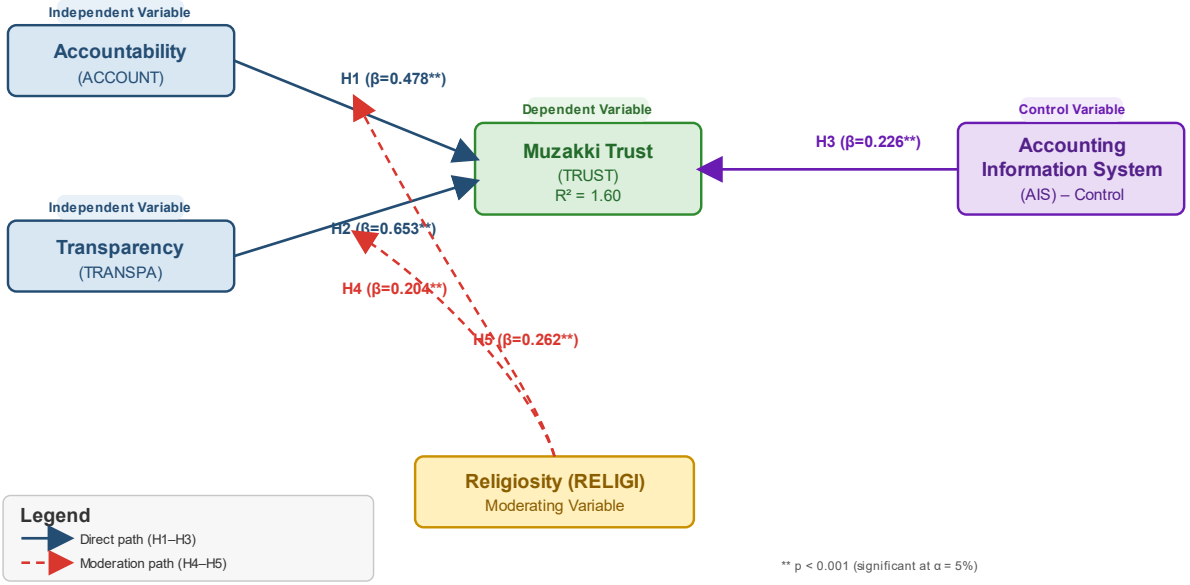

Fig. 1: Model test results

Table 8: Hypothesis test results

Hypothesis formulation	(β) t-statistic	p-value	Results
Accountability → trust of muzakki to pay zakat (H1)	0.478	< 0.001	Support
Transparency →muzakki trusts to pay zakat (H2)	0.653	< 0.001	Support
Accounting information system →muzakki trusts to pay zakat (H3)	0.226	< 0.001	Support
Religiosity*Accountability → muzakki's trust to pay zakat (H4)	0.204	< 0.001	Support
Religiosity*Transparency → muzakki's trust to pay zakat (H5)	0.262	< 0.001	Support

The empirical results in Table 8 provide strong support for all hypothesized relationships, confirming that accountability, transparency, and the accounting information system (AIS) are significant determinants of Muzakki trust. Notably, transparency (β = 0.653, p < 0.001) emerges as the strongest predictor, followed by accountability (β = 0.478, p < 0.001) and the AIS (β = 0.226, p < 0.001). Furthermore, the analysis reveals that religiosity acts as a powerful and significant moderator, strengthening the effects of both accountability (β = 0.204, p < 0.001) and transparency (β = 0.262, p < 0.001) on trust. Theoretically, the dominance of the transparency coefficient underscores the paramount importance of visible, verifiable information in reducing asymmetry, aligning closely with signalling theory. This finding suggests that in the context of religious social finance, stakeholders prioritize direct "proof" of actions over institutional promises. The significant moderating role of religiosity can be interpreted through social identity theory. For highly religious individuals, governance mechanisms are internalized as manifestations of divine principles such as Amanah (trustworthiness) and Siddiq

(truthfulness). Consequently, religiosity transforms secular governance into a sacred obligation, thereby amplifying its trust-building effect. This contrasts with studies that found religiosity could lead to "moral licensing," indicating that in this specific zakat context, religious values consistently reinforce, rather than weaken, the demand for demonstrable accountability and transparency.

Fig. 2 illustrates the results of the moderation impact evaluation of Warp-PL.S (Hair et al., 2010). As illustrated in Panel A, the correlation between accountability and muzakki trust in zakat payments is more pronounced among muzakki with a stronger religious inclination. This discovery suggests that the relationship between accountability and muzakki confidence in zakat payments is intensified in contexts characterized by increased religiosity. However, Panel A shows that the slope is smaller for employees who are not very religious. This outcome indicates a reduced association between accountability and muzakki trust in zakat payments among muzakki with poor religiosity. Based on the data from Panel A, hypothesis H3 is supported, suggesting that the correlation between accountability and muzakki faith in the payment of zakat is bolstered by religion. In Panel B, the inclined graph illustrates the moderating effect of religiosity on the correlation between transparency and muzakki faith in zakat payments. The same reasoning applies.

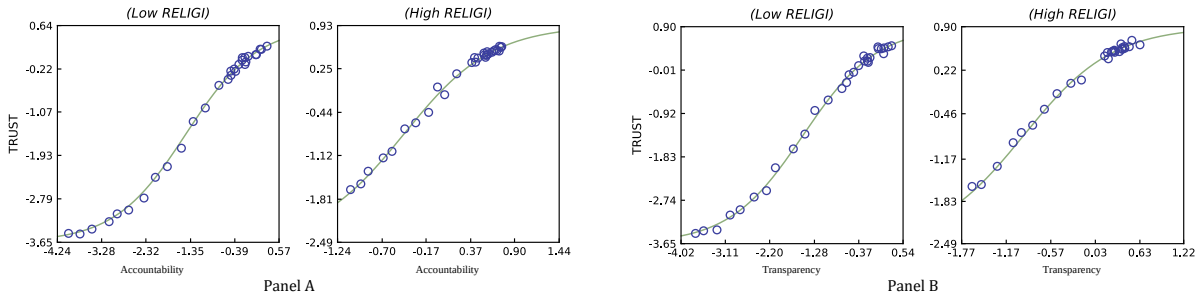

Fig. 2: Slope plot illustrating the moderating influence of religiosity

6. Discussion

In conclusion, this study found that accountability, transparency, and accounting information systems are significant determinants of muzakki trust in paying zakat. These results support the model of factors affecting Muzakkis's trust in paying zakat: the better an organization's management is at collecting, paying, and distributing zakat funds to the rightful recipients, the greater Muzakkis's trust in continuing to pay zakat regularly (Muflih, 2023). The results of this study suggest that a person's level of religious commitment can amplify the effect that accountability and transparency have on muzakkis's confidence in the zakat disbursement system. Theoretically, a transparency coefficient of 0.653, which is much higher than accountability, has significant meaning. This value not only confirms the central proposition of signaling theory and agency theory that information disclosure is a fundamental prerequisite for reducing asymmetry, but also reinforces the view that, in the context of this study, the public values direct "visibility" of an action more than the guarantee of future consequences (accountability). This finding contrasts with several previous studies cited in the introduction, which often treat transparency and accountability as equal pillars or even emphasize accountability as the ultimate guaranteed mechanism. This gap is an important theoretical contribution, as it shows that in a social context where formal institutions are weak, people may rely more on direct information they can verify themselves (transparency) than on accountability processes perceived as slow or indecisive.

Meanwhile, the explanation for why religiosity can strengthen the trust-building effects of accountability lies in social identity theory and the internalization of values. When accountability, which is essentially a system of rules and consequences, is viewed through the lens of an individual's religious beliefs, it is no longer seen merely as a secular social contract but as a manifestation of divine values such as justice, responsibility in the afterlife, and moral integrity. In other words, religiosity serves as a "meaning enhancer," transforming the perception of accountability from a mere administrative mechanism into a religious obligation. This is consistent with several studies that have found that religious individuals tend to comply more with norms when those norms are in line with their religious teachings. However, these findings may also contradict other studies showing that religiosity can lead to "moral licensing," in which a person feels morally good enough to ignore worldly accountability. Therefore, cultural context and the emphasis on specific religious teachings are key to understanding the variation in these findings, in which, in this research setting, religious values strengthened rather than weakened accountability demands.

7. Conclusions

The findings of the present study indicate that transparency plays a central role in sustaining muzakki confidence in the disbursement of zakat funds (Norman et al., 2010; Shafieizadeh and Tao, 2020; Nilashi et al., 2016; Centobelli et al., 2022; Zheng, 2023; Ning et al., 2024; Park and Yoon, 2024;

Hyndman and McConville, 2018). Research has repeatedly highlighted accountability as a central element in cultivating trust. In the context of zakat payments, findings indicate that the extent to which institutions demonstrate accountability markedly influences a muzakki's confidence in them, underscoring the necessity of transparent and responsible operational practices (Ahmad et al., 2015; Saad et al., 2014; Muhammad and Saad, 2016). Research by Hapsari and Priyadi (2020) illustrated that an effective accounting information system is instrumental in fostering Muslims' confidence when making zakat contributions. The authors also note that a high level of religiosity tends to intensify the positive impact of accountability and transparency on muzakki trust concerning the discharge of their zakat duties (Muflih et al., 2024). This study demonstrates that muzakki with intense religiosity tends to reinforce the positive influence of accountability and transparency on their trust in zakat payments. These results align with previous research findings.

The observation that compliance with zakat payments hinges on accountability and transparency, and that religiosity acts as a moderate lens through which these factors are viewed, lays the groundwork for richer academic debate. Although numerous inquiries highlight how vital both accountability and transparency are in building trust between zakat agencies and donors, researchers have yet to arrive at a consensus on how deeply religiosity affects—or, in some cases, tempers—that trust dynamic. A recent investigation found that in environments where accountability and transparency are weak, deeply felt religiosity frequently remains the chief driver behind people's decision to fulfil their zakat obligations; in such situations, personal faith effectively offsets the limitations of official frameworks. On the other hand, separate lines of inquiry indicate that when oversight and openness are inadequate, even those who are otherwise very committed to their religious duties often hesitate to channel their payments through formal agencies, choosing instead to make direct distributions on their own terms.

This inconsistency implies that the interplay between institutional and individual factors, such as religiosity, is more intricate than commonly assumed and can vary across socio-economic and cultural contexts, as well as the overall level of trust in institutions. Hence, innovative research avenues should explore these hypotheses in a swiftly evolving environment, particularly with the rise of digital zakat systems. This system has the potential to revolutionize accountability and transparency through blockchain technology, immutable transaction recording, and real-time, publicly accessible reporting. Future research could explore how adopting a digital zakat system that emphasizes these features affects muzakki's perceptions of accountability and transparency, and whether (and how) religiosity still plays a moderating role in this increasingly sophisticated technological context. This study will enhance our comprehension of zakat compliance behavior and offer practical suggestions for zakat management institutions to maximize the potential of Islamic philanthropy in the digital age.

The interplay of accountability and transparency in zakat administration has a marked impact on muzakki's willingness to fulfil their obligations, and this effect is further deepened by the degree of individual religiosity. Such findings support a holistic model of zakat governance—one that marries strong institutional safeguards with personal faith and ethical conviction. In concrete terms, rigorous accountability ensures that each dirham is meticulously logged and disbursed in full accordance with Sharia law. At the same time, transparency gives muzakki the means to independently confirm how their contributions are handled and who ultimately benefits from them. When zakat contributors have a strong sense of religious commitment, their deep conviction about the duty to give often aligns with visible evidence of sound managerial practices, which in turn reinforces a lasting motivation to comply with the requirement. To fully harness the potential of Islamic charitable giving, therefore, it is essential to champion the development of a comprehensive digital zakat ecosystem. Contemporary technologies, particularly blockchain, offer a game-changing prospect by creating tamper-proof records of each transaction and enabling real-time reporting, features that inherently enhance accountability and transparency. The rollout of such platforms is likely to enhance operational effectiveness while simultaneously reinforcing the trust and dedication of muzakki, whether their drive stems from faith in the institution itself or an internal sense of spiritual duty (Haryanto et al., 2023).

The results of this investigation are likely to offer important guidance for policymakers, especially in Zakat administration, by pinpointing the key factors that affect people's readiness to disburse Zakat through authorized channels. Chief among these elements, the study found, were accountability, transparency, and effective accounting information systems, all of which exerted a notably positive influence on payment behavior. By highlighting these drivers, the research can help refine the regulatory framework that underpins zakat obligations for Indonesia's Muslim-majority population, thereby promoting the realization of zakat's social and economic goals while motivating a broader segment of the population to participate in its distribution. The government has also provided clearer regulations concerning the credibility of Zakat Management Institutions. This study is anticipated to serve as a valuable reference for these institutions to enhance transparency, refine their Standard Operating Procedures (SOPs), and optimize programs targeting high-income muzakki. Furthermore, it may encourage improvements in institutional performance and promote increased outreach and education efforts, highlighting the importance of paying zakat through official zakat

management organizations. In conclusion, this study affirms that robust institutional mechanisms, specifically accountability, transparency, and effective accounting systems, are fundamental to sustaining muzakki trust and compliance. The moderating role of religiosity further underscores the need for a zakat governance model that synergizes operational integrity with donors' faith-based motivations. To translate these findings into actionable policy, we recommend that national zakat boards mandate the public, real-time disclosure of fund-collection and distribution reports and accelerate the adoption of blockchain-based digital platforms to provide immutable proof of transactions. However, these findings must be considered in light of the study's limitations: the data were collected through self-report measures, which may be subject to bias in social desirability, and the sample was drawn from a single rural area, potentially limiting the generalizability of the results across diverse socio-economic contexts. Future research should therefore employ multi-region or nationwide sampling to validate these relationships and adopt longitudinal designs to better understand how trust and compliance evolve, particularly as digital zakat systems become more pervasive.

This study has several limitations. First, the sample size was limited because some muzakki were reluctant to provide personal information about their zakat payments, particularly the amount paid and the payment method. Consequently, some questionnaires were incomplete. Future studies could address this issue by combining questionnaires with interviews to obtain more detailed and comprehensive information.

Second, this study examined a limited number of variables. Future research should consider additional independent variables that may influence individuals' motivation and intention to pay zakat. The model's R-squared value of 0.60 indicates that 40% of the variation in muzakki's trust in zakat payment remains unexplained by the variables included in the model. Therefore, other relevant factors should be investigated. For example, Oladimeji Abioye Mustafa et al. (2013) found that muzakki's attitudes toward the intention to pay zakat and their actual payment of zakat through an institution are influenced by their perceptions of the ease of performing this behavior. Future studies could therefore examine attitudes and other related factors to provide a more comprehensive understanding of zakat payment behavior.

Finally, future research should expand the study population and research settings to improve the generalizability of the findings.

List of abbreviations

AARS	Average adjusted R-squared
AFVIF	Average full collinearity variance inflation factor
AIS	Accounting information system
APC	Average path coefficient
ARS	Average R-squared
AVE	Average variance extracted
AVIF	Average block variance inflation factor
BAZNAS	Badan Amil Zakat Nasional (National Zakat Management Agency)
GoF	Tenenhaus goodness of fit
IAI	Indonesian Institute of Accountants
ICG	Islamic corporate governance
IDR	Indonesian rupiah
PLS-SEM	Partial least squares structural equation modeling
PPID-BAZNAS	Pejabat Pengelola Informasi dan Dokumentasi BAZNAS
PSAK	Pernyataan Standar Akuntansi Keuangan (Financial Accounting Standards Statement)
SEM	Structural equation modeling
SOPs	Standard operating procedures
SSR	Statistical suppression ratio

Compliance with ethical standards

Ethical considerations

The study was conducted in accordance with established ethical principles. Informed consent was obtained from all participants before completing the online questionnaire. Participation was voluntary, and confidentiality and anonymity were maintained throughout the study. No personally identifiable information was collected, and the data were analyzed and reported in aggregate form.

Conflict of interest

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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