



DRIVING ZAKAT PAYMENT DECISION IN THE INDONESIAN ZAKAT INSTITUTION: THE ROLE OF SHARIAH AUDIT, ACCOUNTABILITY AND TRUST

AKMELIA NABAGHA NURIFTINANI
Sekolah Tinggi Ekonomi Islam SEBI, Indonesia.
Email: melikbaru@gmail.com

SEPKY MARDIAN
Sekolah Tinggi Ekonomi Islam SEBI, Indonesia.
Email: sepsy.mardian@sebi.ac.id

A PEER-REVIEWED ARTICLE

(RECEIVED – 7TH MAY 2025; REVISED – 24TH JULY 2025; ACCEPTED – 4TH SEPT. 2025)

ABSTRACT

This study aims to determine the effect of the Implementation of Sharia Audit, Accountability and Transparency on the Decision of Muzaki to Pay Zakat: With Trust as an Intervening Variable at the Indonesian Zakat Initiative (IZI) Zakat Amil Institution. The study employed the population from the existing muzaki of LAZ IZI. The study collects the by distributing questionnaires with the Simple Random Sampling Technique. This study applies the SEM Partial Least Square (PLS) method. The findings of this study indicate that all determinants of zakat payment decisions demonstrate a positive and significant influence. These influences occur both directly and indirectly, except for the transparency. Trust emerges as a key driver in the decision to pay zakat through this zakat institution. These findings are consistent with previous research. This study may offer strategic insights for this institution in formulating initiatives to increase the public willingness to pay zakat through their organization. The significance of these findings is rooted in the fact that all three determining variables—Sharia compliance, accountability, and transparency—are aspects directly governed by the management of zakat institutions. The extent to which these institutions uphold Sharia principles and ensure credible governance practices directly influences the public trust and their subsequent zakat paying decisions. These

findings further suggest actionable recommendations for regulatory bodies, including the Ministry of Religious Affairs and BAZNAS, to reinforce zakat governance frameworks in alignment with the principles of good governance.

Keywords: trust; shariah audit; accountability; transparency; paying zakat.

INTRODUCTION

Indonesia has the highest Muslim population in the world, with an estimated 229.62 million Muslims living there, or about 87.2% of the total Indonesian population of 269.6 million. This number far exceeds the Muslim population in other countries (*Muslim Population by Country*, 2024). If projected onto the estimated global Muslim population of 2.2 billion in 2030 (23% of the world's population), Indonesia's Muslim population would make up approximately 13.1% of all Muslims worldwide (Kementerian Agama RI, 2020).

With the majority of Indonesia's population adhering to Islam, the potential for zakat collection should ideally align with its realization. However, as of 2021, the actual zakat revenue in Indonesia stood at 14 trillion rupiahs. This amount was gathered from various types of zakat, including zakat fitrah, zakat maal, zakat commerce, agricultural zakat, and other forms. The realization of zakat, at just 4.43 percent of its potential, can be considered relatively low (BAZNAS, 2022).

According to data collected by the National Amil Zakat Agency, the trend of zakat, infaq, and sadaqah collection are positive. This indicates that the amount of zakat collected nationally has increased each year. However, this growth is still not optimal when compared to the full potential of zakat that should be realized (BAZNAS, 2022). The realization of zakat, which falls far short of its potential, may also be due to Zakat Management Organizations not yet being able to influence the community to distribute their zakat (Litriani et al., 2021). Trust plays a crucial role in the relationship between zakat institutions and donors (muzaki), as highlighted by Mulyana et al. (Mulyana et al., 2019). In Islam, trust is deeply rooted in honesty, which fosters confidence and encourages individuals to fulfill their obligations. A strong foundation of trust can enhance zakat collection and distribution, ensuring its positive impact on the community.

Elpina & Lubis (2022) shows that trust has a significant impact on the decision of muzaki to pay zakat. Therefore, it is important to examine the factors

that can influence the level of trust among muzaki. Accountability and transparency are key factors in zakat governance, as they are closely related to public trust (Zahara et al., 2023). Another crucial factor is the implementation of sharia audit, which is essential in ensuring that financial reports comply with PSAK and the sharia standards applicable to Zakat Management Organizations (OPZ). The provisions and stages of sharia audit are outlined in SK No. 137 of 2021, which provides guidelines for conducting sharia audits on the management of zakat, infaq, sadaqah, and other religious social funds.

The selection of the Amil Zakat Institution, Inisiatif Zakat Indonesia (IZI), as the research object is based on relevance, credibility, and the availability of data supporting academic analysis. IZI is a national Amil Zakat Institution (LAZ) officially licensed by the Indonesian Ministry of Religious Affairs and operates under the supervision of the National Amil Zakat Agency (BAZNAS). Another factor supporting the choice of IZI is its national reach and broad muzaki base, which allows the research to obtain valid and generalizable empirical data.

Some studies have considered trust as an intervening and moderating variable, such as those by Kharié & Torano (2023), Muhammad & Saad (2016), Ardani et al. (2023), Kusumawardani (2020), and Mardian and Handoko (Mardian & Handoko, 2025), although each utilized different independent variables. However, no research has yet combined the implementation of sharia audit, accountability, and transparency as a single set of independent variables. For instance, the study by Ardini & Asrori (2020) found that accountability does not have a significant influence, while research by Ikhwandha & Hidayati (2019) showed that transparency does not affect muzaki trust.

Sharia compliance is a distinctive feature of the governance of Islamic entities, including zakat institutions. Under Indonesia's zakat management regulations, sharia compliance has become a mandatory audit component in addition to financial audits. The sharia audit covers institutional aspects, zakat collection and distribution activities, as well as overall compliance with sharia principles. It is a prerequisite for the renewal of operational licenses for zakat institutions, and therefore, the implementation of sharia audits is believed to influence zakat payment decisions. However, research that identifies sharia audit as a determinant of zakat compliance remains limited. Existing studies have mostly been qualitative in nature (Ardi & Rahayu, 2018; Nasfi et al., 2024), and

there has been little empirical research exploring the role of sharia audit implementation in encouraging zakat decisions. This study aims to strengthen previous qualitative findings, which suggest that the implementation of sharia audits can enhance individuals' willingness to pay zakat.

LITERATURE REVIEW AND HYPOTHESIS

Theory Of Reasoned Action (TRA)

Theory of Reasoned Action (TRA) is one of the most famous theories of human behavior (Hotimah & Suprayogi, 2023) that was developed by Fishbein & Ajzen (1975). This theory governs how human behavior relates to their intentions, attitudes and beliefs. *Theory of Reasoned Action* (TRA) is the basis for accepting the hypothesis, because it can connect belief, attitude, intention, and behavior (Nurkhin, 2019). *Theory of Reasoned Action* (TRA) can be used to explain the relationship between the implementation of sharia audit, accountability and transparency on the decision of muzaki to pay zakat with trust as an intervening variable. In terms of trust in zakat institutions, zakat institutions are objects and all accompanying attributes can affect muzaki trust.

Attributes such as sharia audit implementation, accountability and transparency can be demonstrated by zakat institutions so that muzaki can observe them directly and trust them. The information and experience will lead to the muzaki's attitude towards the zakat institution, namely the level of public trust.

Hypothesis

The implementation of sharia audits at zakat institutions is very important and affects public trust. The result of the research Zulaekah et al (2022) Cristanti et al.,(2023) Suhma & Afif (2022) states that the application of sharia audit has a positive effect on the level of public trust.

The implementation of sharia audit in zakat institutions is the main dimension in attracting public trust because in addition to auditing the financial statements, auditing is also carried out on the sharia management or operations of zakat institutions so that it can be said that the implementation of sharia audit has a significant effect on the level of public trust in zakat institutions. Based on empirical and theoretical studies, the second hypothesis is as follows:

H1: Implementation of sharia audit has a positive effect on the level of public trust.

Accountability in the zakat institution provides accountability for the management and distribution of the Amil Zakat Institution. Accountability reporting if submitted periodically and continuously will affect the level of public trust in the institution. As accountability is very important for public institutions. According to Rahayu et al.(2019) stated that the results of the t test related to accountability regarding the level of trust of muzakki at the Jogokariyan Yogyakarta Mosque Amil Zakat Institution resulted in a sig value. $0.000 < 0.05$, it can be said that accountability has a significant effect on the level of trust of muzakki. Other studies that also produce a significant positive statement of accountability on public trust are (N. Amalia & Widiastuti, 2019; Hasrun et al., 2023; Hotimah & Suprayogi, 2023; Wahidah & Anah, 2020) This result supports and strengthens the results of a significant effect on the second hypothesis which says that accountability affects the level of muzakki trust. Based on empirical and theoretical studies, the second hypothesis is as follows:

H2 : Accountability has a positive effect on the level of public trust.

Transparency is a system of openness to an institution. The principle of transparency is to foster trust. Therefore, there is a close correlation between the transparency factor in zakat institutions and the level of public trust. Because with this transparency, the management and distribution can be transparently accessed by muzaki.

According to Junjuna et al (2020) transparency and the implementation of Islamic good corporate governance are able to significantly and positively affect the level of muzakki trust. Other studies that also produce other positive influences are (N. Amalia & Widiastuti, 2019; Hotimah & Suprayogi, 2023; Rahayu et al., 2019; Wahidah & Anah, 2020). From this explanation, the third hypothesis is as follows:

H3 : Transparency has a positive effect on the level of public trust.

Governance of zakat institutions is believed to be an important factor influencing zakat-paying behavior. Practices of transparency and accountability affect zakat behavior. One dimension of Shariah institutional governance is the implementation of Shariah audit. In several studies, the implementation of Shariah audit has also been found to be a determining factor of zakat-paying behavior (Ardi & Rahayu, 2018; Nasfi et al., 2024). Based on these previous studies, the fourth hypothesis formulated is:

H4 : Implementation of sharia audit has a positive effect on the decision of muzaki to pay zakat.

Good accountability can build muzaki's trust in OPZ. The trust that is built can be an important factor that can influence someone to pay zakat. The existence of accountability causes the level of realization of zakat funds to increase. Because when the zakat organization explains clearly how the funds are channeled, the muzaki will also be convinced and decide to channel their zakat continuously.

In other words, accountability is an important factor that can influence a person's decision to pay zakat. Previous research which states that accountability has a positive effect on the decision of muzaki to pay zakat is (Muliansyah et al., 2022). Based on theory and previous research, the fifth hypothesis is as follows:

H5: Accountability has a positive effect on the decision of muzaki to pay zakat.

Transparency leads to openness and clarity in management. The existence of transparency causes the level of public trust in zakat institutions to increase. In line with this, a person's decision to pay zakat is more confident because the institution is transparent. Overall, transparency is an important factor influencing the decision to pay zakat.

Because it provides confidence and clarity regarding the collection, distribution and management of zakat institutions. In previous research, it was stated that transparency has a positive effect on the decision of muzaki to pay zakat (Muliansyah et al., 2022). Based on theory and previous research, the sixth hypothesis is as follows:

H6 : Transparency has a positive effect on the decision of muzaki to pay zakat.

Trust in OPZ can influence muzaki's decision to distribute their zakat. Because if muzaki do not trust the institution due to lack of transparency or insufficient accountability, muzaki prefer to distribute their zakat directly to mustahik. In Elpina & Lubis' research (2022) states that trust has a positive effect of 38.1% on the decision of muzaki to pay zakat.

In Suhma & Afif's research (Suhma & Afif, 2022) states that the implementation of sharia audits at zakat institutions has a positive effect on public trust. The audit stage process is a form of supervision of performance and responsibility to Allah SWT. Accountability and transparency are also factors that influence public trust in OPZ.

Meanwhile, a high level of trust can influence a person's decision to distribute their zakat. Therefore, trust functions as an intermediary between the implementation of sharia audits, accountability and transparency on the decision to pay zakat. Researchers who make trust an intervening variable are (Ardani et al., 2023; Kharie & Torano, 2023; Muhammad et al., 2023). Based on theory and previous research, the seventh hypothesis is as follows:

H7 : Trust mediates the relationship between sharia audit implementation, accountability and transparency on the decision to pay zakat.

The behavior of paying zakat can be explained by the Theory of Planned Behavior (TPB) and similar frameworks. Several studies have identified the determining factors of zakat-paying behavior. These determinants may include individual attitudes and values, environmental influences, or the governance of zakat management institutions (Azzahra & Abd Majid, 2020; Heikal, 2014; Mardian & Handoko, 2025; Purwanto et al., 2021; Ridlwan & Sukmana, 2017), such as the implementation of Shariah audits. Sharia audit ensures that zakat management is in accordance with sharia principles, transparent, and accountable. When sharia audit is implemented properly, muzaki's trust in zakat management institutions increases, thus encouraging them to be more confident in paying zakat (Bin-nashwan et al., 2021). Based on theory and previous research, the eighth hypothesis is as follows:

H8 : Implementation of sharia audit has a positive effect on the decision of muzaki to pay zakat through the trust variable as an intervening variable.

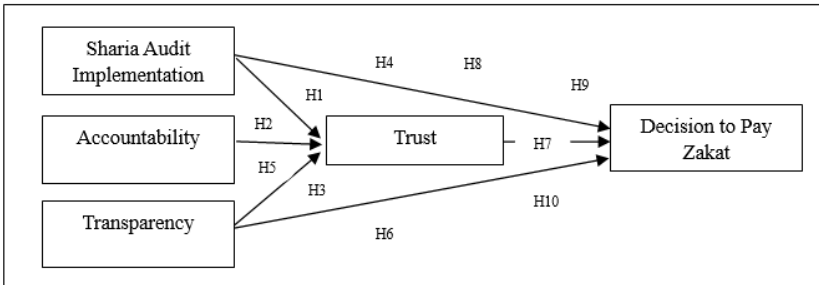
High accountability increases muzaki trust, which in turn encourages them to pay zakat through the institution. Based on Kharie & Torano's (2023) research shows the results that accountability affects the decision of muzaki to pay zakat. Based on theory and previous research, the ninth hypothesis is as follows:

H9 : Accountability has a positive effect on the decision of muzaki to pay zakat through the trust variable as an intervening variable.

Transparency in zakat management, such as clear reporting and open access to information, can increase muzaki trust. High trust then encourages muzaki to be more confident in paying zakat through the institution. According to research by Junjuran et al (2020) shows the results of research that transparency is able to significantly and positively influence the level of trust. Based on theory and previous research, the tenth hypothesis is as follows:

H10 : Transparency has a positive effect on the decision of muzaki to pay zakat through the trust variable as an intervening variable.

Figure 1: Research Model



METHOD

Population dan Sample

This study employed the donors of LAZ IZI. PLS SEM may considers the minimum sample to rule of thumb with 10 times rule of independent variable. Hair et.al (2022) notes it was a rough guidelines for a complexity of a structural model. Later, Hair cited the Kock and Hadaya (2018) who proposed the inverse square root method which considers the probability that the ratio of a path coefficient and its standard error will be greater than the critical value of a test statistic for a specific significance level (Hair et al., 2022). Within this rule, this study has a minimum path coefficient at 0,207. At 10% significance level, this rule considers the minimum samples are 113 units. This study has observed 141 units and it has complied with the provisions of the PLS SEM analysis requirements.

Data collection in this study was carried out through online distribution of questionnaires to respondents. The process includes sending questionnaires via Google Form to respondents via private or group messages via social media platforms such as; WhatsApp, Instagram, Tiktok, and X. In this study, the sampling technique used a simple random sampling technique. Sugiyono (2013) explains that Simple Random Sampling is taking sample members from the population randomly without paying attention to the strata in the population.

Table 1: Operational Definition of Variables

Variable	Indicator
Sharia Audit Implementation (X1)	<ol style="list-style-type: none"> 1. Institutional Management 2. Collection 3. Distribution and Utilization 4. Compliance with Sharia Standards
Accountability (X2)	<ol style="list-style-type: none"> 1. The existence of an effective internal control system in managing the organization. 2. Produce useful information for decision makers about a program or policy. 3. There is an appropriate presentation, information disclosure, and reporting mechanism. 4. There is an appropriate mechanism for distributing funds to mustahik. 5. Horizontal accountability 6. Vertical accountability.
Transparency (X3)	<ol style="list-style-type: none"> 1. All information related to zakat management, including financial information, must be easily accessible to interested parties. 2. Accurate information must be freely available to users. It is presented accurately, honestly and completely and includes all relevant information. 3. The information is reported fairly to all parties in need.
Trust (Y)	<ol style="list-style-type: none"> 1. Competence 2. Integrity 3. Kindness
Muzaki's Decision to Pay Zakat (Z)	<ol style="list-style-type: none"> 1. Steadiness on a Product 2. Habituality in Buying a Product 3. Speed in Buying a Product

Data Analysis

Data analysis in this study using Structural Equation Modeling (SEM) is an effective statistical method for building structural and measurement models. In addition, SEM relies on causality, which means that changes in one variable have an impact on changes in other variables. SEM was first introduced by a scientist

named Joreskog in 1970 (Ulum et al., 2014). SEM allows direct analysis between several dependent and independent variables.

FINDINGS AND DISCUSSION

Description of Respondents

This study involved 141 respondents. The respondents in this study were 49.6% male and 50.4% female. Based on generation, the majority of respondents are in Generation Z (1997-2012) with a percentage of 36%. Then the second from Generation Y Millennial (1981-1996) is at a percentage of 35%, while the remaining 29% is Generation X Bust (1965-1980). Based on the latest education, the largest population of the last level of education of respondents is at the Bachelor level 31%, Masters 24%, diploma 23%, high school 11%, junior high school 6% and the remaining 5% is at the doctoral level. Based on occupation, the largest majority are private employees at 31%, then 24% public employees, 24% entrepreneurs, 17% students. Then for the smallest percentage of the chart above with a percentage of 4% is in Professional.

Table 2: Characteristics of Respondents

Variable	Description	Amount	Percentage
Gender	Male	70	49,6%
	Female	71	50,4%
Generation	Gen X (Bust) (1965-1980)	41	29%
	Gen Y (Millennial) (1981-1996)	49	35%
	Gen Z (1997-2012)	51	36%
Education	Doctor (S3)	7	5%
	Master (S2)	34	24%
	Bachelor (S1)	44	31%
	Diploma	32	23%
	Senior High School	16	11%
	Junior High School	8	6%
Job	Private Employee	44	31%
	Public Employee	34	24%
	Entrepreneur	34	24%
	Student	24	17%
	Professional	6	4%
		141	100%

Validity and Reliability Test

Based on the table above, it can be concluded that most of the indicators of each variable in this study show a loading factor value of > 0.7 . It can be interpreted that if the loading factor is > 0.7 , it is said to be valid. the Average Variance Extracted (AVE) value shows the results that this study has met convergent validity; this is because the Average Variance Extracted (AVE) value is > 0.5 . For Composite Reliability in the table above, it can be concluded that all constructs show a good level of reliability. This can be seen from the Composite Reliability value of each construct which is greater than 0.7.

Table 3: Validity and Reliability Test

Variable	Indicator	Loading Factor	Cronbach Alpha	Composite Reliability	AVE
Sharia Audit Implementation (X1)	IAS2	0,834	0,929	0,944	0,738
	IAS3	0,859			
	IAS4	0,881			
	IAS5	0,834			
	IAS6	0,852			
	IAS7	0,864			
Accountability (X2)	AK1	0,808	0,955	0,960	0,688
	AK2	0,822			
	AK3	0,837			
	AK4	0,849			
	AK5	0,838			
	AK6	0,827			
	AK7	0,829			
	AK8	0,863			
	AK9	0,824			
	AK10	0,814			
	AK11	0,813			
Transparency (X3)	TP1	0,844	0,905	0,930	0,726
	TP2	0,885			
	TP3	0,850			
	TP4	0,831			
	TP5	0,848			
Muzaki's Decision to Pay Zakat (Y)	KMZ1	0,826	0,897	0,924	0,707
	KMZ2	0,837			
	KMZ3	0,872			

Variable	Indicator	Loading Factor	Cronbach Alpha	Composite Reliability	AVE
	KMZ4	0,850			
	KMZ5	0,819			
Trust (Z)	TRUST1	0,869	0,920	0,940	0,758
	TRUST2	0,865			
	TRUST3	0,870			
	TRUST4	0,858			
	TRUST5	0,892			

Structural Analysis and Hypothesis Test

In this study, the bootstrapping method was used to evaluate the model and test hypotheses by looking at the significance value to understand the effect between variables on path coefficients. The significance level used is two-tailed with a P Value of 0.05 (significance level = 5%), and the relevant t-statistic value is 1.96. An effect is considered significant if the t-statistic is greater than 1.96 and the P-value is less than 0.05. In other words, if the 1-statistic and P-Value meet these criteria, the hypothesis can be accepted, and conversely, if they do not meet these criteria, the hypothesis can be rejected.

Table 4: Structural Analysis and Hypothesis Test

	T Statistics	P Values	Conclusion
Sharia Audit Implementation -> Trust	3,413	0,001	Accepted
Accountability -> Trust	3,141	0,002	Accepted
Transparency -> Trust	2,652	0,008	Accepted
Sharia Audit Implementation -> Muzaki's Decision to Pay Zakat	2,532	0,012	Accepted
Akuntabilitas -> Muzaki's Decision to Pay Zakat	2,709	0,007	Accepted
Transparency -> Muzaki's Decision to Pay Zakat	3,260	0,001	Accepted
Trust -> Keputusan Muzaki's Decision to Pay Zakat	3,240	0,001	Accepted

	T Statistics	P Values	Conclusion
Sharia Audit Implementation -> Trust -> Muzaki's Decision to Pay Zakat	2,272	0,024	Accepted
Accountability -> Trust -> Muzaki's Decision to Pay Zakat	2,270	0,024	Accepted
Transparency -> Trust -> Muzaki's Decision to Pay Zakat	1,888	0,060	Rejected

The results show that all nine hypotheses are accepted, while the last hypothesis, namely transparency affects the decision of muzaki to pay zakat through trust as an intervening variable, is rejected.

Sharia Audit Implementation Has a Positive Effect on the Level of Public Trust

Based on the results of statistical analysis in this study, it can be concluded that the first hypothesis (H1) shows the result that the sharia audit implementation variable has a positive influence on the level of public trust in LAZ IZI. This finding indicates that the higher the implementation of sharia audit at LAZ IZI, the greater the level of public trust in LAZ IZI.

The sharia audit implementation variable has a t-count value of 3.413 which is greater than the value of 1.96 which is the critical t value at the 5% significance level. In addition, the P-value is 0.001 which is smaller than 0.05. From these results, it can be concluded that the first hypothesis in this study, namely that the implementation of sharia audit has a positive effect on the level of public trust in LAZ IZI, is accepted. This means that the implementation of sharia audit has a significant positive effect on the level of public trust.

The results of this study indicate that the higher the implementation of sharia audit by LAZ, the greater their trust in LAZ IZI. Because if LAZ has implemented the sharia audit aspect, then all matters related to channeling and distribution in its zakat management are in line with sharia principles. Therefore, this is what makes the level of public trust in LAZ IZI increase.

This is in line with the *Theory of Reasoned Action* (TRA) theory which explains a broad conceptual framework for understanding the relationship between the implementation of sharia audits and the level of public trust. This

theory outlines that individual behavior is influenced by attitudes towards behavior and subjective norms that exist in their social environment.

In the context of sharia auditing, implementation that is transparent and in accordance with sharia principles has the potential to shape positive public attitudes. Subjective norms from reference groups such as religious leaders, academics, and practitioners will play a role in influencing public perceptions of the credibility of Islamic audits.

According to Suhma & Afif (2022) in their research entitled "Implementation of Sharia Audit in Amil Zakat Institutions to Increase Public Trust" Based on a comprehensive literature review, various previous studies have revealed the crucial role of sharia audits in building and increasing public trust in Zakat Institutions and other zakat management organizations. sharia audits not only function as a supervisory mechanism, but also become a fundamental instrument that ensures that all operational activities of the institution are in line with sharia principles.

The public tends to show a higher level of trust in financial institutions that implement a strict supervision system and transparency in the implementation of sharia audits. This is based on the belief that every aspect of the institution's operations is based on the Qur'an and Sunnah of the Prophet Muhammad SAW.

Thus, the implementation of sharia audit is not only a formality, but also serves as the main pillar in improving the credibility and accountability of zakat management institutions in the eyes of the public.

Accountability Has a Positive Effect on the Level of Public Trust

Based on the results of statistical analysis in this study, it can be concluded that the second hypothesis (H2) shows the result that the accountability variable has a positive influence on the level of public trust in LAZ IZI. This finding indicates that the higher the accountability at LAZ IZI, the greater the level of public trust in LAZ IZI.

The accountability variable has a t-count value of 3.141 which is greater than the value of 1.96 which is the critical t value at the 5% significance level. In addition, the P-value is 0.002 which is smaller than 0.05. From these results, it can be concluded that the second hypothesis in this study, namely that accountability has a positive effect on the level of public trust in LAZ IZI, is

accepted. This means that accountability has a significant positive influence on the trend in the level of public trust.

The results of this study indicate that the greater the accountability applied by LAZ, the higher the level of public trust in LAZ IZI. This is because if LAZ maintains its accountability, then everything related to distribution and distribution in its zakat management is in accordance with its responsibilities both to the community and to Allah SWT. Therefore, this is what makes the level of public trust in LAZ IZI increase.

Theory of Reasoned Action (TRA) provides a strong explanation of the relationship between accountability and the level of public trust in zakat institutions. This theory underlies the understanding that individual behavior, in this case public trust, is formed through a process that begins with intentions that are influenced by attitudes and subjective norms. When a zakat institution shows good accountability through openness of financial statements, professional management, and clear accountability, this creates positive beliefs in the minds of the public.

Not in line with the results of research by Hayati et al (2024) entitled “The Effect of Accountability and Transparency on Muzakki Trust in Zakat Management Institutions with Zakat Literacy as an Intervening Variable at the National Amil Zakat Agency (BAZNAS) Langkat Regency” states that accountability has no effect on public trust.

On the contrary, in line with the research of Kharie & Torano (2023) shows the result that accountability is proven to affect muzakki trust with (β 0.271, t 3.641, p-value 0.000). Transparent and accountable zakat management increases the trust of zakat givers (muzaki) towards zakat institutions. When muzaki clearly understand how their zakat is managed and distributed, they will be more encouraged to continue depositing zakat because they believe that their funds really benefit the needy.

Transparency Has a Positive Effect on the Level of Public Trust

Based on the results of statistical analysis in this study, it can be concluded that the third hypothesis (H3) shows the result that the transparency variable has a positive influence on the level of public trust in LAZ IZI. This finding indicates that the higher the transparency at LAZ IZI, the greater the level of public trust in LAZ IZI.

The transparency variable has a t-count value of 2.652 which is greater than the value of 1.96 which is the critical t value at the 5% significance level. In addition, the P-value is 0.008 which is smaller than 0.05. From these results, it can be concluded that the third hypothesis in this study, namely that transparency has a positive effect on the level of public trust in LAZ IZI, is accepted. This means that transparency has a significant positive effect on the trend in the level of public trust.

The results of this study indicate that a higher level of transparency applied by LAZ will result in increased public trust in LAZ IZI. Because if LAZ applies transparency, then information related to channeling and distribution in zakat management can be accessed easily by LAZ IZI's muzaki. Therefore, this contributes to increasing the level of public trust in LAZ IZI.

In line with Wahidah & Anah (Wahidah & Anah, 2020) based on statistical analysis that has been carried out, the study shows a significant influence between transparency on donor trust in LAZ-UQ. This is evidenced by the significance value of 0.000 which is below the 0.05 threshold. With a positive coefficient, this finding shows that the higher the level of transparency implemented by LAZ-UQ, the higher the level of trust given by donors to the institution.

Sharia Audit Implementation Has a Positive Effect on Muzaki's Decision to Pay Zakat

Based on the results of statistical analysis in this study, it can be concluded that the fourth hypothesis (H4) shows the results that the sharia audit implementation variable has a positive influence on the level of muzaki's decision to pay zakat at LAZ IZI. This finding indicates that the higher the implementation of sharia audit at LAZ IZI, the greater the level of muzaki's decision to pay zakat.

The sharia audit implementation variable has a t-count value of 2.532 which is greater than the value of 1.96 which is the critical t value at the 5% significance level. In addition, the P-value is 0.012 which is smaller than 0.05. From these results, it can be concluded that the fourth hypothesis in this study, namely that the implementation of sharia audit has a positive effect on the decision of muzaki to pay zakat at LAZ IZI, is accepted. This means that the

implementation of sharia audit has a significant positive effect on the decision of muzaki to pay zakat.

The results of this study reveal that the better the implementation of sharia audit conducted by LAZ, the higher the muzaki's decision to pay zakat to LAZ IZI. This is because, if LAZ implements the implementation of sharia audits, then everything related to distribution and distribution in its zakat management will also be in line with sharia principles. Therefore, this makes the muzaki's decision to pay zakat to LAZ IZI increase.

In accordance with TRA theory, this belief then forms a positive attitude of muzaki towards zakat organizations. They feel more comfortable and believe that the zakat they give will be managed in accordance with Islamic principles. In addition, the existence of sharia audit also creates good social norms in the community, where people consider sharia audited institutions as the right choice to pay zakat.

This finding supports previous research that also found Shariah audit implementation can enhance zakat-paying decisions (Ardi & Rahayu, 2018; Nasfi et al., 2024). The implementation of a Shariah audit ensures that zakat management aligns with Shariah principles. This function may be carried out by internal auditors and/or the Shariah supervisory board (E. Amalia, 2018; Iqmal et al., 2024). The Zakat Management Act in Indonesia mandates that zakat institutions undergo both financial and Shariah audits. Financial audits are conducted by Public Accounting Firms, while Shariah audits are carried out by the Ministry of Religious Affairs of the Republic of Indonesia (Megawati et al., 2025). The scope of Shariah audits includes institutional auditing, fundraising activities, distribution and empowerment, as well as Shariah compliance. Zakat institutions with a high level of Shariah compliance can become a driving factor in zakat-paying decisions, as they gain recognition from the regulator. One of the incentives provided by the regulator is that proof of zakat payment to such institutions can be used as a deduction from taxable income (Djatkiko, 2019).

Accountability Has a Positive Effect on Muzaki's Decision to Pay Zakat

Based on the results of statistical analysis in this study, it can be concluded that the fifth hypothesis (H5) shows the result that the accountability variable has a positive influence on the decision of muzaki to pay zakat at LAZ IZI. This

finding indicates that the higher the accountability at LAZ IZI, the greater the level of muzaki's decision to pay zakat.

The accountability variable has a t-count value of 2.709 which is greater than the value of 1.96 which is the critical t value at the 5% significance level. In addition, the P-value is 0.007 which is smaller than 0.05. From these results, it can be concluded that the fifth hypothesis in this study, namely that accountability has a positive effect on the decision of muzaki to pay zakat to LAZ IZI, is accepted. This means that accountability has a significant positive influence on the decision of muzaki to pay zakat.

According to *Theory of Reasoned Action (TRA)*, muzaki's decision to pay zakat is influenced by intention, which is shaped by their attitude and social norms. Accountability of zakat institutions influences muzaki's attitude by providing confidence that zakat funds are managed with transparency and trustworthiness. When muzaki pay attention to zakat institutions that are responsible and well-recognized by society, social norms also encourage them to pay zakat through such institutions. With high accountability, muzaki's intention to pay zakat is stronger, thus giving a positive impact on their decision.

In line with the research of Muliansyah et al (2022) entitled "The Effect of Accountability, Transparency and Operational Efficiency on Decisions to Pay Zakat with Ability as Intervening Variables" shows the results that accountability has a significant positive effect on muzaki's decision to pay their zakat to the zakat institution.

This has an impact on muzaki's positive attitude towards zakat institutions, strengthening their intention to make zakat payments, and ultimately increasing their decision to pay zakat through institutions they trust. Thus, accountability becomes an important element in building muzaki trust and encouraging their active involvement in carrying out zakat obligations.

Transparency Has a Positive Effect on Muzaki's Decision to Pay Zakat

Based on the results of statistical analysis in this study, it can be concluded that the fifth hypothesis (H6) shows the result that the transparency variable has a positive influence on the decision of muzaki to pay zakat at LAZ IZI. This finding indicates that the higher the transparency at LAZ IZI, the greater the level of muzaki's decision to pay zakat.

The transparency variable has a t-count value of 3.260 which is greater than the value of 1.96 which is the critical t value at the 5% significance level. In addition, the P-value is 0.001 which is smaller than 0.05. From these results, it can be concluded that the sixth hypothesis in this study, namely that transparency has a positive effect on the decision of muzaki to pay zakat at LAZ IZI, is accepted. This means that transparency has a significant positive influence on the decision of muzaki to pay zakat.

The results of this study indicate that the higher the level of transparency implemented by LAZ, the higher the muzaki's decision to pay zakat to LAZ IZI. This finding confirms that the openness of information from zakat institutions in managing funds can increase muzaki trust; with good transparency, muzaki feel confident that their funds are managed trustworthily and in accordance with sharia, so this encourages their decision to pay zakat through the institution. Transparency also contributes to building the institution's positive reputation, strengthening trust, and increasing muzaki participation.

In line with the research of Muliansyah et al (2022) entitled "The Effect of Accountability, Transparency and Operational Efficiency on Decisions to Pay Zakat with Ability as Intervening Variables" shows the results that transparency has a positive effect on the decision of muzaki to pay zakat.

Trust Mediates the Relationship between Sharia Audit Implementation, Accountability and Transparency on Muzaki's Decision to Pay Zakat

Based on the results of statistical analysis in this study, it can be concluded that the fifth hypothesis (H7) shows the results that trust mediates the relationship between sharia audit implementation, accountability and transparency has a positive influence on the decision of muzaki to pay zakat at LAZ IZI. This finding indicates that the higher the transparency at LAZ IZI, the greater the level of muzaki's decision to pay zakat.

The trust variable has a t-count value of 3.240 which is greater than the value of 1.96 which is the critical t-value at the 5% significance level. In addition, the P-value is 0.001 which is smaller than 0.05. From these results, it can be concluded that the seventh hypothesis in this study, namely that trust mediates the relationship between the implementation of sharia audits, accountability and transparency has a positive effect on the decision of muzaki to pay zakat at LAZ IZI, is accepted.

This result explains that muzaki trust acts as a link that strengthens the influence of these three factors on the decision to pay zakat. The implementation of sharia audit ensures the management of zakat funds in accordance with sharia principles, accountability reflects the responsibility of the institution in managing funds, and transparency shows information disclosure to muzaki. These three factors directly build muzaki trust in zakat institutions.

This formed trust then influences the muzaki's decision to pay zakat through an institution that is considered trustworthy and professional. Thus, trust acts as a key element that strengthens the relationship between the implementation of sharia audit, accountability, and transparency on muzaki's decision to pay zakat.

Sharia Audit Implementation Has a Positive Effect on Muzaki's Decision to Pay Zakat through Trust Variables as Intervening Variables.

Based on the results of statistical analysis in this study, it can be concluded that the trust variable is able to mediate the implementation of Islamic audits on the decision of muzakki to pay zakat with a t-count value of 2.272 which is greater than the value of 1.96 which is the critical t value at the 5% significance level. In addition, the P-value is 0.024 which is smaller than 0.05. This shows that a well-implemented sharia audit ensures that zakat management is in accordance with sharia principles, transparent, and accountable, thus increasing muzakki trust in zakat management institutions. This high trust then becomes a key factor in encouraging muzakki to be more confident and consistent in paying zakat through the institution.

Thus, sharia audit not only plays a role in maintaining the integrity of zakat institutions, but also strengthens the confidence of muzaki in channeling their zakat optimally. The results of this study can be explained through the *Theory of Reasoned Action* (TRA), which states that individual behavior is influenced by attitudes and subjective norms formed from beliefs and beliefs. In this context, good implementation of sharia audit increases muzaki's trust in zakat institutions, which then forms a positive attitude towards paying zakat through these institutions.

This trust acts as a factor that causes muzaki's intention to pay zakat, in accordance with the TRA concept which emphasizes that the higher a person's trust in an institution, the more likely they are to act in accordance with that

belief. Thus, sharia audit indirectly influences muzaki's decision to pay zakat through increased trust, in line with the TRA principle that highlights the relationship between trust, intention, and actual behavior.

Accountability Has a Positive Effect on Muzaki's Decision to Pay Zakat through Trust Variables as Intervening Variables.

Based on the results of statistical analysis in this study, it can be concluded that the trust variable is able to mediate the implementation of Islamic audits on the decision of muzakki to pay zakat with a t-count value of 2.270 which is greater than the value of 1.96 which is the critical t value at the 5% significance level. In addition, the P-value is 0.024 which is smaller than 0.05. The results showed that accountability has a positive and significant effect on muzakki's decision to pay zakat through trust as an intervening variable. High accountability in zakat management reflects the transparency and responsibility of institutions in channeling zakat funds in accordance with sharia provisions.

This increases muzaki's trust in the institution, which in turn encourages them to be more confident in paying zakat through an institution that is considered credible. This finding is in line with the *Theory of Reasoned Action* (TRA), which states that a person's trust and positive attitude towards an institution will influence behavioral intentions and decisions. Thus, the accountability of zakat institutions not only increases transparency, but also strengthens the confidence of muzaki in channeling their zakat optimally.

Transparency Has No Effect on Muzaki's Decision to Pay Zakat through Trust Variable as Intervening Variable.

Based on the results of statistical analysis in this study, it can be concluded that the transparency variable does not directly have a significant effect on the decision of muzakki to pay zakat with trust as an intervening variable. The t-count value is 1.888 which is greater than the value of 1.96 which is the critical t value at the 5% significance level. In addition, the P-value is 0.060 which is smaller than 0.05.

The results show that transparency does not affect muzakki's decision to pay zakat through trust as an intervening variable. This finding implies that although zakat institutions provide clear and open information about the

management of zakat funds, it does not directly increase muzakki trust or influence their choice in paying zakat.

Possibly, muzakki consider other factors such as accountability, institutional reputation, or religious aspects in determining where to pay zakat. In addition, in the context of *Theory of Reasoned Action* (TRA), transparency may not be strong enough to shape muzakki's belief and intention if it is not supported by other factors that are more influential on their perception. Therefore, zakat institutions need to strengthen other aspects that are more significant in building trust and encouraging muzakki to channel zakat through official institutions..

CONCLUSION

This study aims to explain the influence of the implementation of Sharia audit, accountability, and transparency on zakat payment decisions, with trust as an intervening variable. The findings of this research indicate that all determinants of zakat payment decisions demonstrate a positive and significant influence, except for the aspect of transparency. These influences occur both directly and indirectly. Trust emerges as a key driver in the decision to pay zakat through the zakat institution IZI. These findings are consistent with previous research. The characteristics of the respondents—relatively balanced across generations, with higher education levels and relatively high incomes—suggest that they are information-literate individuals who act based on analysis, reasoning, and regulatory awareness. Their zakat decisions are made on rational grounds and are supported by their level of trust in zakat management.

Sharia audit ensures that zakat management aligns with Sharia principles, which in turn enhances public trust in the institution and encourages zakat payment decisions. Accountability and transparency—communicated through online or offline information channels—are also important considerations for these informed respondents. These findings can serve as a valuable reference for IZI in developing strategies to encourage the public to channel zakat through their institution. The relevance of these findings lies in the fact that all three determinant factors fall within the scope of the zakat institution's managerial responsibility. Whether or not the institution complies with Sharia principles, and the degree of its accountability and transparency, are under its authority and play a crucial role in maintaining and enhancing public trust in paying zakat through the institution.

The implications of these findings also provide recommendations for regulators such as the Ministry of Religious Affairs and BAZNAS to ensure that zakat management mechanisms adhere to good governance principles. Naturally, this study has limitations in capturing the determinants of zakat payment, as it focuses on the perspective of the institutional role. Future research may enrich this perspective by including internal and external environmental factors and exploring the findings further through qualitative approaches, such as in-depth interviews with stakeholders in the zakat industry.

ACKNOWLEDGEMENT

The authors acknowledge Akademizi, Inisiatif Zakat Indonesia which granted the fund for this research by way of Program Hibah Riset of 2024. As well, the authors express gratitude to Sekolah Tinggi Ekonomi Islam SEBI in Depok, West Java, for the research and publication support.

REFERENCES

- Amalia, E. (2018). The Shariah Governance Framework for Strengthening Zakat Management in Indonesia: a Critical Review of Zakat Regulations. *International Conference on Law and Justice (ICLJ 2017)*, 162(Advances in Social Science, Education and Humanities Research), 133–138.
- Amalia, N., & Widiastuti, T. (2019). Pengaruh Akuntabilitas, Transparansi, dan Kualitas Pelayanan Terhadap Minat Muzaki Membayar Zakat (Studi pada LAZ Surabaya). *Jurnal Ekonomi Syariah Teori Dan Terapan*, 6, 1756–1769. <https://doi.org/10.34127/jrlab.v11i3.652>
- Ardani, M., Rusliani, H., & ... (2023). Pengaruh Transparansi Dan Pelayanan Terhadap Minat Muzakki Dalam Membayar Zakat Di Baznas Kota Jambi Dengan Kepercayaan Sebagai Variabel Intervening. *Journal of Student Research*, 1(6), 69–82.
- Ardi, M., & Rahayu, R. (2018). Pengaruh Penerapan Audit Syariah pada Peningkatan Kepercayaan Publik (Studi Kasus di Lembaga Amil Zakat). *Iqtishaduna: Jurnal Ekonomi Dan Keuangan Islam*, 8(2), 156–165.
- Ardini, Y., & Asrori. (2020). Kepercayaan Muzakki Pada Organisasi Pengelola Zakat: Studi Empiris tentang Pengaruh Mediasi Akuntabilitas dan Transparansi. *Economic Education Analysis Journal*, 9(1), 133–149. <https://doi.org/10.15294/eeaj.v9i1.37241>

- Azzahra, F., & Abd Majid, M. S. (2020). What Drives Muzakki to Pay Zakat at Baitul Mal? *Shirkah: Journal of Economics and Business*, 5(1), 27–52.
- BAZNAS. (2022). *Indeks Keyakinan Muzakki*. Jakarta-Pusat Kajian Strategis Badan Amil Zakat Nasional (Puskas BAZNAS).
- Bin-nashwan, S. A., Abdul-Jabbar, H., & Abdul-Aziz, S. (2021). Does trust in zakat institution enhance entrepreneurs' zakat compliance? *Journal of Islamic Accounting and Business Research*, 12(5), 768–789. <https://doi.org/10.1108/JIABR-09-2020-0282>
- Cristanti, A. G., Rohmawati, N. A., Ashari, D., & ... (2023). Pengaruh Audit Syariah dan Kualitas Layanan terhadap Kepercayaan Masyarakat pada Lembaga Amil Zakat. *Akuntansi* 45, 4(1), 230–242.
- Djarmiko, H. (2019). Re-formulation zakat system as tax reduction in Indonesia. *Indonesian Journal of Islam and Muslim Societies*, 9(1), 135–162. <https://doi.org/10.18326/ijims.v9i1.135-162>
- Elpina, A., & Lubis, H. (2022). Pengaruh Kepercayaan Terhadap Keputusan Membayar Zakat di Badan Amil Zakat Nasional (BAZNAS). *Journal of Sharia and Law*, 1(1), 35–50.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. SAGE Publications, Inc.
- Hasrun, A., Rokhimah, R., Karfin, K., & Lawang, K. A. (2023). Analysis of accountability and service quality of the national zakat amil agency on muzakki trust. *Journal of Management*, 13(8).
- Hayati, I., Irfan, & Astuty, W. (2024). Pengaruh Akuntabilitas Dan Transparansi Terhadap Kepercayaan Muzakki Pada Lembaga Pengelolaan Zakat Dengan Literasi Zakat Sebagai Variabel Intervening Pada Badan Amil Zakat Nasional (BAZNAS) Kabupaten Langkat. *Economic Reviews Journal*, 3(1), 96–108. <https://doi.org/10.56709/mrj.v3i2.346>
- Heikal, M. (2014). The intention to pay zakat commercial: an application of revised theory of planned behavior. *Journal of Economics and Behavioral Studies*, 6(9), 727–734.
- Hotimah, H., & Suprayogi, N. (2023). Meta-Analysis Study: The Effects of Accountability and Transparency on Muzakki's Trust in Zakat Institutions in Indonesia. *Review of Islamic Economics and Finance*, 6(2), 139–154. <https://doi.org/10.17509/rief.v6i2.58653>

- Ikhwandha, M. F., & Hidayati, A. (2019). The influence of accountability, transparency, affective and cognitive trust toward the interest in paying zakat. *Jurnal Akuntansi & Auditing Indonesia*, 23(1), 39–51. <https://doi.org/10.20885/jai.vol23.iss1.art5>
- Iqmal, M., Kamaruddin, H., Shafii, Z., Hanefah, M. M., Salleh, S., & Zakaria, N. (2024). Exploring Shariah audit practices in zakat and waqf institutions in Malaysia. *Journal of Islamic Accounting and Business Research*, 15(3), 402–421. <https://doi.org/10.1108/JIABR-07-2022-0190>
- Junjunan, M. I., Asegaf, M. M., & Takwil, M. (2020). Pengaruh Transparansi, Akuntabilitas, dan IGCG terhadap Tingkat Kepercayaan Muzakki di Lembaga Amil Zakat Dompot Amanah Umat. *Akuntansi: Jurnal Akuntansi Integratif*, 6(2), 112–125. <https://doi.org/10.29080/jai.v6i2.289>
- Kementerian Agama RI. (2020). *Menjadi Muslim, Menjadi Indonesia (Kilas Balik Indonesia Menjadi Bangsa Muslim Terbesar)*. Www.Kemenag.Go.Id. <https://kemenag.go.id/opini/menjadi-muslim-menjadi-indonesia-kilas-balik-indonesia-menjadi-bangsa-muslim-terbesar-03w0yt>
- Kharié, S. M., & Torano, S. R. (2023). Akuntabilitas dan Transparansi Laporan Keuangan Terhadap Keputusan Membayar Zakat dengan Kepercayaan Sebagai Variabel Intervening. *Investasi Dan Syariah (EKUITAS)*, 5(2), 435. <https://doi.org/10.47065/ekuitas.v5i2.4357>
- Kusumawardani, I. K. (2020). The Effect of Quality of Public Governance, Accountability, and Effectivness of Intention to Pay Zakat in Zakat Institutionss With Trust As Moderating Variables. *International Journal of Economics, Business and Accounting Research*, 4(1), 266–282.
- Litriani, E., Handayani, D. L., & Lestari, C. (2021). Korelasi Antara Transparansi Lembaga Pengelola Zakat dengan Tingkat Kepercayaan Muzakki dalam Membayar Zakat di Badan Amil Zakat Nasional (BAZNAS) Kota Palembang. *Jurnal I-Philanthropy: A Research Journal On Management Of Zakat and Waqf*, 1(1), 53–64. <https://doi.org/10.19109/iph.v1i1.9518>
- Mardian, S., & Handoko, L. H. (2025). Digitalisasi zakat dalam repetisi donasi dengan mediasi kepercayaan dan kepuasan. *Journal of Business and Banking*, 14(2), 181–205. <https://doi.org/10.14414/jbb.v14i2.4931>
- Megawati, D., Zulkifli, Z., & others. (2025). Sharia Auditing in Zakat Institutions: Challenges and Prospects in Indonesia. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 14(1), 145–174.

- Muhammad, Mansyur Addury, M., & Irwan Sunardi, D. (2023). Pengaruh Transparansi dan Kualitas Pelayanan Terhadap Loyalitas Muzakki Pada Lembaga Amil Zakat di Yogyakarta Dengan Trust Sebagai Variabel Intervening. *IBSE Economic Journal*, 2(1), 33–41. <https://doi.org/10.62708/ibseej.v2i1.25>
- Muhammad, S. A., & Saad, R. A. J. (2016). the Impact of Public Governance Quality, Accountability and Effectiveness on Intention To Pay Zakat: Moderating Effect of Trust on Zakat Institution. *International Journal of Management Research & Review*, 6(1), 1–8.
- Muliansyah, E., Nugroho, M., & Riyadi, S. (2022). Effect of Accountability, Transparency and Operational Efficiency on Decisions To Pay Zakat With Ability As Intervening Variables. *International Research Journal of Management, IT and Social Sciences*, 9(1), 138–150. <https://doi.org/10.21744/irjmis.v9n1.2017>
- Mulyana, A., Mintarti, S., & Wahyuni, S. (2019). Pengaruh Pemahaman Dan Religiusitas Serta Kepercayaan Terhadap Minat Membayar Zakat Profesi Oleh Muzakki Pada Lembaga Amil Zakat Inisiatif Zakat Indonesia (IZI) KALTIM Kota Balikpapan. *Jurnal Ilmu Ekonomi Mulawarman (JIEM)*, 3(4), 1–10.
- Muslim Population by Country*. (2024). World Population Review. <https://worldpopulationreview.com/country-rankings/muslim-population-by-country>
- Nasfi, Aziz, Z., Yunimar, & Perwira, A. (2024). Audit Opinion and Sharia Compliance in Increasing Trust in Zakat in BAZNAS Padang Panjang. *AL-Hijrah, Journal of Islamic Economics and Banking*, 2(1). <http://ojs.iaisumbar.ac.id/index.php/alhijrah/lo>
- Nurkhin, D. S. dan A. (2019). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Muzaki Melalui Kepuasan Muzaki dan Kepercayaan Muzaki. *Economic Education Analysis Journal*, 8(1), 18–23. <https://doi.org/10.15294/eeaj.v8i2.31479>
- Purwanto, P., Sulthon, M., & Wafirah, M. (2021). Behavior intention to use online zakat: Application of technology acceptance model with development. *Ziswaf: Jurnal Zakat Dan Wakaf*, 8(1), 44–60.
- Rahayu, S. B., Widodo, S., & Binawati, E. (2019). Pengaruh akuntabilitas dan transparansi lembaga zakat terhadap tingkat kepercayaan muzakki (Studi

- Kasus pada Lembaga Amil Zakat Masjid Jogokariyan Yogyakarta). *Journal of Business and Information Systems (e-ISSN: 2685-2543)*, 1(2), 103–114. <https://doi.org/10.36067/jbis.v1i2.26>
- Ridlwan, A. A., & Sukmana, R. (2017). The determinant factors of motivation to pay zakat in regional amil zakat agency of East Java. *KARSA Journal of Social and Islamic Culture*, 25(2), 334–345.
- Sugiyono, D. (2013). *Metode Penelitian Kuantitatif, Kualitatif, dan Tindakan*. Bandung:Alfabeta.
- Suhma, W. K., & Afif, A. (2022). Penerapan Audit Syariah Pada Lembaga Amil Zakat Untuk Meningkatkan Kepercayaan Masyarakat. *Indonesian Journal of Islamic Economics & Finance*, 11(2), 334–340. <https://doi.org/10.24903/je.v11i2.1590>
- Ulum, M., Tirta, I. M., & Anggraen, D. (2014). Analisis Structural Equation Modeling (SEM) Untuk Sampel Kecil Dengan Pendekatan Partial Least Square (PLS). *Seminar Nasional Matematika, November*, 6.
- Wahidah, Z. N., & Anah, L. (2020). Pengaruh Akuntabilitas Lembaga dan Transparansi Laporan Keuangan Terhadap Kepercayaan Donatur Lembaga Amil Zakat Ummul Quro (LAZ-UQ) Jombang. *JFAS: Journal of Finance and Accounting Studies*, 2(2), 90–104. <https://doi.org/10.33752/jfas.v2i2.189>
- Zahara, H. S., Zahra, M., Prawita, A., & Zahra, S. (2023). Akuntabilitas Dan Transparansi Lembaga Pengelola Zakat Melalui Zakat Core Principles Dan PSAK 109. *Jurnal Mutiara Ilmu Akuntansi (JUMILA)*, 1(3), 102–111.
- Zulaekah, S. Z., Oftafiana, T., & Rohmah, M. A. (2022). the Effect of Sharia Audit on the Level of Public Trust in the National Zakat Amil Tulungagung. *Balance: Journal of Islamic Accounting*, 3(2), 124–142. <https://doi.org/10.21274/balance.v3i2.5661>