

INSTITUTIONAL DETERMINANTS OF ZAKAT PAYMENT DECISIONS: THE MEDIATING ROLE OF FAMILY FINANCIAL PLANNING

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ABSTRACT

This study examines the role of institutional determinants—namely accountability, transparency, and operational efficiency—in shaping zakat payment decisions, with family financial planning serving as a mediating variable. Drawing on an institutional and household financial behavior perspective, the study investigates how the quality of zakat institution governance influences individual decisions to fulfill zakat obligations. The research employs a quantitative approach using survey data collected from 399 respondents, selected through a non-probability sampling technique from a population of 105,644 potential zakat payers. Data were gathered through structured questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that accountability, transparency, and operational efficiency have a positive and significant effect on zakat payment decisions. Moreover, family financial planning is found to play a significant mediating role in strengthening the relationship between institutional determinants and zakat payment decisions. These results indicate that effective institutional governance not only directly enhances trust and compliance but also indirectly influences zakat payment behavior by encouraging better household financial planning. This study contributes to the literature on zakat governance and Islamic financial behavior by highlighting the importance of integrating institutional performance with household financial planning mechanisms to improve zakat participation. The findings provide practical implications for zakat institutions in designing governance strategies that foster sustainable zakat compliance.

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1. INTRODUCTION

The Amil Zakat Institution (LAZ) is a religious institution whose task is to collect and distribute zakat. The zakat amils are officials appointed by the government to audit zakat assets and travel to various regions, the tribes where there are property owners, then zakat assets are taken from the amil brands, they are given zakat according to their work and business based on the government's assessment. (Wijayanti & Widiastuti, 2022)

Their “zakat amil” are people appointed by the imam – the government – to collect zakat and distribute it to zakat mustahiq. They are amil over zakat assets, meaning they have authority over zakat assets. While the representative for people who have property, for example this rich person says to his friend, ‘Oh so and so, please take my zakat and please distribute it to the poor ..’ then this kind of amil is not amil. Because of this the status is only

representative, who is in charge of zakat and has no authority over zakat assets. (Setiawan & Alim, 2022)

The urgency of financial statements in a financial institution is very important, because the financial statements are a reflection of the achievements of management in a certain period. By looking at the financial statements of a company, we can see how the performance of management during that period (Osadchy et al., 2018)

In managing a zakat institution, apart from being able to present the credibility of the audit report, it also focuses on the effectiveness and efficiency of funds for program purposes. *“Philanthropy management is not only due to the low credibility of public auditing, but it refers to the effectiveness and efficiency of funds for program objectives. It is particularly concerning that while donors are more concerned with the efficiency and objectives of the programme, public auditing only provides finance-related information”* (Kells, 2011)

One of the key components of the realization of good governance that is currently being pursued in Indonesia is accountability. Accountability and financial statement transparency are indicators to evaluate the performance of public organizations, both for-profit and non-profit. One of the simplest ways to observe accountability is the existence of financial reports and their disclosure, which are readily available to the public. Muzzaki in a zakat institution is one type of financial report transparency.

The prepared financial statements must adhere to PSAK 109, the zakat accounting standard. Zakat accounting is a must for zakat management in accordance with sharia rules and at the same time to meet the demands and provisions of good governance which includes transparency and accountability (Narulitasari et al., 2023). For that reason, it is said that the interest in paying professional zakat is determined by the accountability and transparency of financial reports.

Several studies on transparency and accountability from several researchers such as that conducted found that the variables of transparency and accountability have a positive and significant influence on motivation to pay zakat in Semarang. (Mutmainah, 2016) revealed that transparency has a significant effect on the level of acceptance of zakat funds, but accountability has no significant effect on the level of acceptance of zakat funds. Meanwhile, reveals that there is no proven transparency in the management of zakat which is managed by zakat management organizations.

Amil zakat institutions should minimize operational costs so that zakat funds can be distributed to seven other asnaf with a larger portion. The results of stated that zakat funds used for administrative costs were still high at 18% of the total zakat funds distributed (Elmaghrabi et al., 2020).

This shows that administrative costs are still high, even exceeding the stipulated rules.

Administrative costs borne by the government, such as in Jordan, Egypt, Kuwait, and Sudan, so that zakat funds distributed more optimally do not automatically apply to Indonesia (Halim et al., 2025). It can be found that the percentage of zakat administration costs at Baznas in four districts on average is still above twelve and a half percent (12.5%), although the source of funds taken from zakat funds is very low, ranging from seven percent (7%) to eight percent (8%) of the total zakat funds received, but to cover the shortfall it is taken from infaq/sadaqah funds, Regional Revenue and Expenditure Budget funds (APBD) and State Revenue and Expenditure Budget funds (APBN).

One of the fundamental factors of a decision is intention. Intention is an important element to accept or reject certain behaviors (Mokhtar & Bahari, 2022). In terminology, intentions are mental devices consisting of feelings, hopes, beliefs, prejudices and other tendencies that direct individuals to certain choices (Ajzen, 1991). Crow & Crow formulate three factors in intention (Balla et al., 2023), as follows: a. Social reasons, which require acknowledgment from the surroundings to generate the intention to accomplish something c. Emotional elements, which are intentions connected to emotions and the intensity to pay attention to something.

Despite the fact that there are numerous motivating aspects The three components of zakat policy are social, moral, and religious. From a religious perspective, paying zakat indicates that we have fulfilled one of the five pillars of Islam. Zakat is a means of gaining mercy, recompense, and a deeper relationship with Allah. From a moral standpoint, paying zakat can eradicate emotions, demonstrate affection, and foster goodwill. In the social aspect, zakat can help others, provide support to mustahiq, and increase economic growth and wealth (Mujahidin et al., 2023)

The current phenomenon of millennial families who have literacy awareness and nowadays there are also many families who are starting to open up to family financial planning, of course every fund they have is either less or more than to fulfill basic household needs, there will be good financial planning posts at this time. as well as for future investments. If zakat is not planned in the family spending plan, of course, many amil zakat institutions consider spending excess education costs in an effort to increase fundraising.

LAZ has the opportunity to optimize the potential of zakat which increases from year to year. Management based on Islamic law, LAZ can accumulate muzakki to contribute to building Muslim resources with good zakat management. Muzakki as

one of the stakeholders must be active to help LAZ achieve its goals.

However, the lack of involvement of muzakki may be due to internal factors that there is no awareness that zakat control is also the responsibility of muzakki, and also zakat institutions that do not involve stakeholders. This will cause zakat institutions to be unable to be professional in managing the institution because there is no control from muzakki, hence the lack of accountability (Rini et al., 2021).

From the above background, an interesting gap emerges between an effort to improve the performance of zakat institutions. Applying the concepts of good corporate governance—transparency, accountability, and operational efficiency—to the general operations of professional zakat institutions is a crucial component of enhancing LAZ. improve people's decision to pay zakat. An effort that is not just a close-up marketing but a decision based on the donor's assessment of professional performance. Even more interesting are the decisions that are moderated by each person's ability and level of family financial planning.

In the study (Ibrahim, 2022) states that the behavioral control received has no effect on behavior. Nevertheless, it necessitates controlling other factors that influence zakat choices. While previous research, namely in Ninda Ardiani (2019), Aam Slamet Rusydiana, Salman Al-Farisi (2017), Ikka Nur Wahyuni, (2016) Akbar, (2009) and Rusydiana and Al Farisi (2016) all examined qualitatively on operational efficiency. in a number of regional and national healthcare facilities. Therefore, quantitative study is required to enhance the earlier research.

A gap in the aforementioned research—that is, a favorable influence in one study but a negative effect in other studies—inspires academics to reexamine in a dissertation. It was also mentioned in earlier studies that moderating factors were required to influence zakat payment behavior.

In light of the aforementioned argument, the author will concentrate on analyzing how professional zakat management influences people's choices to pay zakat, infaq, and alms in zakat institutions. People's decision to pay zakat, infaq, and alms to zakat institutions can be influenced by a number of factors, including accountability, transparency, and operational efficiency, with the ability and management of family resources acting as moderating variables.

The ability variable and family financial planning as moderating variables that have never been brought up in prior research, a conceptual framework that differs from prior research, the research location, and new research subjects will undoubtedly raise a new paradigm in viewing the study's findings.

By reading suggestions from the community's propensity to build intents and even decide to donate to a zakat institution, this research is crucial in promoting the increase in collection growth and empowerment that can be carried out by amil zakat institutions. Moreover, it will be a source in making decisions to determine the increase or decrease in operational costs if later there is involvement of family financial ability and planning on the final decision of a muzakki or donor to get involved with a zakat institution.

Indonesia is one of the nations where the majority of the population is Muslim, poverty is significant, and zakat distribution is still not well implemented, making this research intriguing and necessary. Poverty is sunatullah from an Islamic standpoint. Poverty alleviation requires empowerment efforts from the bottom up that involve all social elements through mutual help behavior (Arumsari & Rikawati, 2020).

Review Of Literature And Development Of Hypotheses

An individual's interest will rise with an institution's level of accountability. An individual's desire to pay zakat may be impacted by accountability. The public is expected to receive information from management in order to enact accountability. Because it contains financial statements that are used as a reference in implementation, the information required is related to accounting. This will affect a person's desire to select a quality financial report while also being consistent with the theory of interest, which is an impulse based on curiosity. Such transparency in financial reporting allows potential zakat payers (muzakki) to assess the efficacy and trustworthiness of zakat institutions, thereby fostering greater confidence in their operations (Ahmad & Manggarani, 2021; Mutmainah, 2016).

Research by (Hadi et al., 2023) stated that the interest of muzakki was significantly influenced by accountability. (Rini et al., 2021) state that the decision to pay zakat is influenced by accountability. in research proves that accountability has a positive influence on improving decisions to pay zakat (Nuriftinani & Mardian, 2025). Further studies also emphasize that the accountability of zakat institutions is crucial for building public trust and encouraging

participation in zakat payments (Latief & Sandimula, 2022).

H1: Accountability has a significant effect on the decision to pay zakat at the national amil zakat institution in Surabaya.

Accountability is defined as the obligation that gives the mandate to present, report, and give responsibility for the disclosure of activities that are borne by having the authority and right to demand accountability (Latief & Sandimula, 2022). Accepted behavioral control has no effect on behavior. However, education and outreach to muzakki are still needed (Rini et al., 2021).

Research by suggests that muzakki's interest is significantly influenced by accountability with the influence of ability (Mutmainah, 2016). Stated that the decision to pay zakat is influenced by accountability with ability as an intervening variable (Shukor, 2021). Fitria (2021) in her research proves that accountability has a positive influence on improving decisions to pay zakat with ability as an intervening (Nikmatuniyah et al., 2017). This highlights the complex interplay between institutional accountability and individual capacity in driving philanthropic behavior, particularly within religious giving contexts (Latief & Sandimula, 2022; Waliyulloh & Hasibuan, 2023).

This perspective emphasizes that while institutional transparency and reliable financial reporting are vital for trust, the individual's understanding and capacity to manage their own finances also are essential to their decision-making process. regarding zakat payment. Thus, institutions demonstrating high levels of accountability are more likely to attract muzakki contributions, as transparent financial reporting fosters trust and confidence in the utilization of zakat funds (Ana et al., 2023).

H2: accountability has a significant effect on the decision to pay zakat with ability as an intervening variable at the national amil zakat institution in Surabaya

Public accountability is an obligation of zakat management organizations (Rini et al., 2021). This report is a strategy in order to increase accountability with the trend of financial planning patterns carried out based on the order of fulfillment of consumption needs and transparency to muzakki and especially to God so that it will lead to trust in muzakki (Hasbi, 2024).

The research conducted by Fikri & Najib, (2021) stated that muzakki's interest was significantly influenced by accountability with good family financial planning (Fikri & Najib, 2021). state that the decision to pay zakat is influenced by accountability with family financial planning as an intervening variable (Janie et al., 2024). in his research proves that accountability has a positive influence on improving decisions to pay zakat and family financial planning as intervening variables (Febriandika et al., 2023).

H3: accountability has a significant effect on the decision to pay zakat with family financial planning as an intervening variable at the national amil zakat institution in Surabaya

The higher the transparency of an institution it will increase one's trust. The transparency of a Zakat Management Institution will affect the interest of muzakki. This is because there is an urge within a person to choose a transparent institution (Hasbi, 2024). So this is in line with the theory of interest, namely social motives which means to arouse to carry out certain activities (Rini et al., 2021).

Research by Ikhwandha & Hidayati, (2019) stated that the interest of muzakki was significantly influenced by transparency (Ikhwandha & Hidayati, 2019). state that the decision to pay zakat is influenced by transparency (Mutmainah, 2016). Yunizar in her research proves that transparency has a positive effect on increasing the decision to pay zakat (Yunizar & Danel, 2023).

H4: transparency has a significant effect on the decision to pay zakat in institutions.

Theoretically, the understanding and several provisions are explained so that it can be related to the first that transparency is a form of protection for muzakki and mustahik by enabling or openness to the public to gain access to important information related to the payment of zakat which of course with the ability possessed helps muzakki to better understand information from the zakat institution which includes finance proves that the institution is legitimate (Rini et al., 2021). This transparency builds confidence, assuring muzakki that their contributions are managed ethically and efficiently, which can directly influence their willingness to pay zakat (Roziq et al., 2020; Yunizar & Danel, 2023). This aligns with findings that transparency positively and significantly affects the intention to pay zakat online, as individuals are more likely to trust institutions that provide clear, accessible financial information (Rachmawati & Canggih, 2023).

H5: transparency has a significant effect on the decision to pay zakat with ability as an intervening variable at the national amil zakat institution in Surabaya.

The transparency of zakat management institutions aims to build trust and confidence in zakat management institutions, that these institutions are seen as clean, authoritative and professional (Febriandika et al., 2023). Transparency is built on the basis of freedom to obtain information needed by the community (Abdullah et al., 2023). This means that information relating to the public interest can be directly obtained by those who need it. Transparency with the existence of family financial planning indicates that it will increase public trust in the institution or company (Kusumawardhani et al., 2022). Such openness also helps muzakki make informed decisions about their zakat payments by aligning institutional practices with their personal

financial strategies (Mahyudin, 2023). This approach enhances the decision to pay zakat by fostering a clear understanding of how funds are utilized, thereby strengthening the relationship between institutional transparency and muzakki engagement with family financial planning (Yunizar & Danel, 2023).

H6: Transparency has a significant effect on the decision to pay zakat with family financial planning as an intervening variable at the national amil zakat institution in Surabaya.

Efficiency measurement is very closely related to the performance of non-profit organizations such as zakat institutions (Rustyani & Rosyidi, 2018). Efficiency is one of the instruments in measuring the performance of institutions that have financial reports (Ry et al., 2021). Efficiency measurement is done by comparing the input with the resulting output. With this efficiency analysis, it is possible to find out which one is more efficient in terms of the use of inputs and output expenditures on the performance of non-profit organizations such as the amil zakat agency (Risanda et al., 2018). High operational efficiency within zakat institutions, characterized by optimized resource utilization and streamlined processes, directly impacts muzakki confidence and willingness to contribute, as it signals responsible stewardship of funds (Nasri et al., 2019). This enhanced perception of efficiency can directly influence muzakki's decision to pay zakat, particularly when coupled with transparent reporting practices that underscore effective fund management (Aditama et al., 2025).

H7: operational efficiency has a significant effect on the decision to pay zakat at the national amil zakat institution in Surabaya

Zakat institutions must implement a good accountability system, thus the management of zakat institutions is an important factor in optimizing the resources owned by zakat management institutions (Narulitasari et al., 2023). Understanding Through efficiency analysis method This can increase muzakki's knowledge of which OPZs have been efficient in terms of the use of inputs and outputs of zakat institutions (Al-Ayubi et al., 2018).

For both government and private Zakat Management Organizations, efficiency is important. So that the more efficient a Zakat Management Organization, the greater the positive impact on the implementation of the collection, management, and distribution of zakat (Elmaghrabi et al., 2020). Efficiency is absolutely necessary for zakat management organizations in order to realize greater benefits for the people (Yaakob & Mahyideen, 2024). To achieve efficiency, what needs to be considered for muzakki is family financial planning so that they can find out the benefits that will be obtained in proportion to the costs incurred.

Research by Muhammad states that the decision to pay zakat is influenced by operational

efficiency with the influence of family financial planning as an intervening variable (Muhammad et al., 2025).

H8: Operational efficiency has a significant effect on the decision to pay zakat with family financial planning as an intervening variable at the national amil zakat institution in Surabaya.

2. RESEARCH METHOD

Location of Research

This study was conducted at national Amil Zakat institutions with branch offices in Surabaya, Indonesia. According to data from the Ministry of Religious Affairs of the Republic of Indonesia, only 12 Amil Zakat institutions maintain representative offices in Surabaya (Rustyani & Rosyidi, 2018; Ry et al., 2021).

Population and Sample

The population comprised all registered donors at these Amil Zakat institutions in Surabaya, totaling 105,644 individuals. A non-probability purposive sampling technique was employed, selecting participants who are active registered donors to ensure relevance to zakat payment decisions. The sample size of 399 was determined to achieve statistical power for structural equation modeling, aligning with established guidelines for complex models involving multiple latent variables (Rachmawati & Canggih, 2023).

Data Analysis

Research hypotheses were tested using Partial Least Squares Structural Equation Modeling, a variance-based approach suitable for exploratory studies with non-normal data, smaller sample sizes relative to population, and complex path models including moderating effects (Febriandika et al., 2023; Mutmainah, 2016). PLS-SEM enables simultaneous evaluation of measurement and structural models, ideal for testing hypothesized relationships in behavioral contexts like muzakki decisions (Roziq et al., 2020; Yunizar & Danel, 2023).

3. RESULTS AND DISCUSSION

Assessment of the measurement model or outer model

The validity of the model is examined before delving into the importance of each exogenous variable's direct impact on the endogenous variables in the research model. There are three criteria in the use of data analysis techniques with Smart PLS to assess the outer model, namely convergent validity, discriminant validity and composite reliability (Ghozak, 2008).

Assessment of Outliers

the application of Smart PLS data analysis techniques. Convergent validity, or the size of the loading factor for each construct, is used to evaluate the outer model. A minimum loading factor limit of 0.5 is used in this investigation.

Table 1. Outer Loadings

Variable Indicator	Variable				
	Decision to Pay Zakat	Accountability	transparency	Operational Efficiency	Planning Finance Family
X1.1		0.770			
X1.2		0.709			
X1.3		0.771			
X1.4		0.725			
X1.5		0.727			
X1.6		0.674			
X1.7		0.771			
X1.8		0.671			
X1.9		0.788			
X2.1			0.777		
X2.2			0.702		
X2.3			0.732		
X2.4			0.720		
X2.5			0.758		
X2.6			0.689		
X2.7			0.814		
X3.1				0.765	
X3.2				0.657	
X3.3				0.757	
X3.4				0.718	
X3.5				0.793	
X3.6				0.682	
X3.7				0.773	
Y1.1	0.830				
Y1.2	0.749				
Y1.3	0.862				
Y1.4	0.762				
Y1.5	0.696				
Y1.6	0.800				
Z1.1					0.785
Z1.2					0.691
Z1.3					0.832
Z1.4					0.725
Z1.5					0.779
Z1.6					0.743
Z1.7					0.743
Z1.8					0.710
Z1.9					0.757

Primary Information, 2021

Indicator judgments to pay zakat, accountability, transparency, operational efficiency, ability, and family financial planning had outer loading values more than 0.5, according to the processing results displayed in Table 1. Since transparency has the highest outer loading value (0.814), it is the strongest indicator of the decision to pay zakat. Thus, it may be said that these five factors are reliable indicators of the decision to pay zakat.

Validity of Discrimination

The crossloading of measures with the construct is used to evaluate the discriminant validity of the measurement model using reflecting indicators (factors). The latent construct predicts the size of its block more accurately than the other blocks if its correlation with the measurement item is higher than the size of the other constructs. Table 2 displays the Discriminant validity measurement findings.

Table 2. Discriminant Validity

Variable	AVE . coefficient	Description
Decision to Pay Zakat	0.616	Valid
Accountability	0.540	Valid

transparency	0.552	Valid
Operational Efficiency	0.542	Valid
Financial Family Planning	0.567	Valid

Primary Information, 2021

The data in Table 2 can be explained as having strong discriminant validity because, according to the results of the six variables, the AVE value is greater than 0.50 from the correlation coefficient between one variable and another.

Composite Reliability

According to Ghozali (2008:40) that the reliability of a construct can be assessed from composite reliability which serves to measure internal consistency whose value must be above 0.60 and compare the AVE root with correlations between constructs with a value that must be above 0.50.

Table 3. Composite Reliability

No	Variable	Composite Reliability
1	Decision to Pay Zakat	0.905
2	Accountability	0.913
3	Transparency	0.896
4	Operational Efficiency	0.892
5	Financial Family Planning	0.921

Primary Information, 2021

Table 3 demonstrates that all constructs' composite reliability value, which is greater than 0.60, satisfies the dependable requirements. It is possible to conclude that the indicators as a measure of the latent variable are valid and reliable based on the overall evaluation results, including convergent, discriminant validity, and composite reliability, all of which have been previously discussed.

Testing of structural models (inner model)

Table 4. R-Squares value

No	Dependent Variable	R Square
1	Decision to Pay Zakat	0.839
2	Financial Family Planning	0.852

Primary Data, 2021

The variable family financial planning accounts for 83.9 percent of the variability of the decision construct to pay zakat, while variables outside the model account for 16.1 percent of the decision variables to pay zakat, according to Table 4's R-square value of 0.839. Similarly, the decision to pay zakat accounts for 85.2% of the variability in the family financial planning variable, whereas factors not included in the model account for 14.8%.

in addition to applying the R-square. The Q-Square predictive relevance for the structural model, which gauges how effectively the model generates both the estimated parameters and the observed values, is another way to assess the model's goodness of fit.

The model has predictive relevance if the Q-square value is more than 0; conversely, if the Q-Square value is less than 0, the model is not predictive. The formula is used to calculate Q-Square:

$$Q^2 = 1 - (1 - R^2) (1 - R^2)$$

where R^2 , R^2 , R^2 is the R-square of the endogenous variables.

The quantity of Q^2 is similar to the coefficient of total determination in path analysis, and its

magnitude ranges from $0 < Q2 < 1$, where a value closer to 1 indicates a better model. The goodness of fit model is calculated as follows:

$$\begin{aligned} Q2 &= 1 - (1 - R1^2) (1 - R2^2) \\ &= 1 - (1 - 0.839) (1 - 0.852) \\ &= 1 - (0.161) (0.148) \\ &= 1 - 0.024 \\ &= 0.976 \end{aligned}$$

According to the computation above, family financial planning accounts for 97.6% of the decision variable to pay zakat, while factors not included in the model account for the remaining 2.4%.

The structural model is referred to as a reflexive model in which the covariance of indicator measurements reflects variations from unidimensional constructs represented by ellipses with many arrows from construct to indicator, or is impacted by latent constructs. According to this paradigm, shifts in latent conceptions will influence shifts in indicators.

Three exogenous variables—accountability, transparency, and operational efficiency—as well as two mediating variables—ability and family financial planning and endogenous variables in the decision to pay zakat. The six variables have their respective indicators.

Hypothesis test

Variable influence path coefficient The effect of accountability, transparency, operational efficiency on the decision to pay zakat at the national amil zakat institution in Surabaya and the role of mediating ability and family financial planning on the effect of accountability, transparency, operational efficiency Table 5 provides information about the choice to pay zakat at the National Amil Zakat Institution in Surabaya.

Table 5. Result for Inner Model

Influence Direct	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	Description
Accountability - Decision to Pay Zakat	0.365	0.368	0.062	5.930	Significant
Accountability - Planning - Decision to Pay Zakat	0.118	0.119	0.032	3.696	Significant
Transparency - Decision to Pay Zakat	0.160	0.154	0.062	2.566	Significant
Transparency - Planning - Decision to Pay Zakat	0.075	0.076	0.024	3.106	Significant
Efficiency - Decision to Pay Zakat	0.407	0.411	0.069	5.889	Significant
Efficiency-	0.108	0.108	0.026	4.230	Signif

Planning - Decision to Pay Zakat					icant
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Primary Data, 2021

Taking into consideration the path coefficients in Table 5, the T-table value in this study was 1.96 with a significance of 5%. It turns out that the t-statistical value above 1.96 can be interpreted in this test has a significant effect. Each hypothesis is discussed in the subsection that follows.

The impact of accountability on the choice to pay zakat

Responsibility significantly influences muzakki's decision to pay zakat at the national amil zakat institution in Surabaya. As shown in Table 5, accountability exerts an effect with a coefficient of 0.365 and a t-statistic of 5.930, exceeding the T-table value of 1.96. Thus, effective accountability positively impacts zakat payment decisions by 0.365, leading to the acceptance of Hypothesis 1.

Descriptive statistics indicate a strong mean score for accountability in relation to zakat payment decisions at the institution. These findings highlight accountability as an ethical principle in public administration, where the capacity to provide clear explanations fosters greater muzakki commitment to fulfilling their zakat obligations.

The results of this study align with prior research demonstrating the positive influence of accountability on zakat payment decisions. Lu'liyatul Mutmainah found via partial tests that accountability and transparency exert a significant positive effect on the intention to pay zakat. According to Jayanto and Munawaroh, the decision to pay zakat is significantly influenced by accountability. Sragen et al. shown that accountability has a major impact on muzakki interest. Accountability influences the choice to pay zakat, according to Indri and Asma. Intan demonstrated how accountability improves zakat payment decisions. These findings are corroborated by Rachmawati and Canggih, who established that accountability significantly impacts interest in paying ZIS online (Rachmawati & Canggih, 2023), and Febriandika et al., whose model integrates accountability with religiosity, trust, credibility, and compliance behavior in formal zakat institutions (Febriandika et al., 2023). Furthermore, several studies affirm the critical role of accountability in fostering muzaki trust and loyalty, thereby encouraging sustained zakat contributions (Hapsari & Priyadi, 2020; Roziq et al., 2020). Similarly, robust accountability systems, which include transparent reporting of ZIS payment procedures and transaction reports, are critical for building public trust and encouraging individuals to fulfill their zakat obligations (Rachmawati & Canggih, 2023).

Family financial planning moderates the effect of accountability on the decision to pay zakat

Family financial planning moderates the effect of accountability on the decision to pay zakat at the

national amil zakat institution in Surabaya. Table 5 indicates that family financial planning moderates the relationship between accountability and the decision to pay zakat at the national amil zakat institution in Surabaya, with a coefficient of 0.118 and a t-statistic of 3.696, exceeding the T-table value of 1.96. This signifies that family financial planning positively moderates the impact of accountability on zakat payment decisions by 0.118, thereby accepting hypothesis 3.

Descriptive statistics reveal that family financial planning serves as an intervening variable in the accountability-decision to pay zakat relationship at the national amil zakat institution in Surabaya, registering a strong original sample value. These findings demonstrate that structured family financial planning enhances the positive linkage between accountability in financial reporting and muzakki's decisions to pay zakat at amil zakat institutions.

The findings regarding family financial planning as a moderator are corroborated by prior studies. Wahyuni shows that family financial planning exerts a positive influence on the relationship between accountability and the decision to pay zakat. Setyorini states that this relationship is influenced by family financial planning. Sragen et al. found that muzakki interest is significantly influenced by accountability when supported by good family financial planning. Indri and Asma indicate that accountability affects the decision to pay zakat, with family financial planning serving as an intervening variable. Jumarni proves that accountability positively influences decisions to pay zakat, with family financial planning as an intervening variable. These results align with research highlighting accountability's role in building trust, loyalty, and compliance in zakat institutions, where effective management practices enhance muzakki engagement (Febriandika et al., 2023; Hapsari & Priyadi, 2020; Rachmawati & Canggih, 2023; Roziq et al., 2020; Yaakob & Mahyideen, 2024).

Transparency effect on the decision to pay zakat

Transparency significantly influences the decision to pay zakat at the national amil zakat institution in Surabaya. Table 5 indicates a transparency effect on the zakat payment decision at this institution, with a coefficient of 0.160 and a t-statistic of 2.566, exceeding the T-table value of 1.96. Thus, transparency provided to members exerts a significant positive impact on the zakat payment decision by 0.160, confirming the acceptance of hypothesis 4.

Descriptive statistics reveal that transparency affects the zakat payment decision at the national amil zakat institution in Surabaya, attaining a strong original sample mean value. These findings indicate that, consistent with Jayanto and Munawaroh's study, reputation, financial statement transparency,

religiosity, and trust positively and significantly influence interest in paying professional zakat. Conversely, some studies suggest that transparency, while a fundamental requirement, may not always be a primary driver for online Zakat payments, as its presence is often assumed rather than being a distinct factor for influence (Rachmawati & Canggih, 2023).

The results of this study align with prior research demonstrating the positive influence of transparency on zakat payment decisions. Pangestu and Jayanto found that transparency and accountability exert a positive and significant influence on the motivation to pay zakat in Semarang. Nurhayati et al. revealed that transparency significantly affects the level of acceptance of zakat funds. Sragen et al. showed that muzakki interest is significantly influenced by transparency. Indri and Asma indicated that transparency influences the decision to pay zakat. Intan proved that transparency positively enhances the decision to pay zakat. These findings are further corroborated by research highlighting transparency through data publication and public access to information on fund management, which encourages sustained zakat contributions and builds public awareness of zakat obligations (Hapsari & Priyadi, 2020; Rachmawati & Canggih, 2023). Such openness in reporting cultivates trust among muzakki, assuring them that their contributions are managed judiciously and distributed to legitimate beneficiaries (Mahyudin, 2023; Roziq et al., 2020).

Family financial planning moderates the effect of transparency on the decision to pay zakat

Transparency influences the decision to pay zakat through family financial planning as an intervening variable at the national amil zakat institution in Surabaya. Table 5 reveals that family financial planning moderates the effect of transparency on the decision to pay zakat at the national amil zakat institution in Surabaya, with a coefficient of 0.075 and a t-statistic value of 3.106, exceeding the T-table value of 1.96. Thus, family financial planning significantly and positively moderates the impact of transparency on zakat payment decisions at the national amil zakat institution in Surabaya by 0.075, confirming the acceptance of hypothesis 6.

Descriptive statistics indicate that family financial planning serves as an intervening variable in the relationship between transparency and the decision to pay zakat at the national amil zakat institution in Surabaya, attaining a strong original sample value. These results demonstrate that effective family financial planning, coupled with transparency from zakat institutions, enhances individuals' capacity to fulfill their zakat obligations at the national amil zakat institution in Surabaya.

The findings regarding family financial planning as a moderator are corroborated by prior studies. Al-Ayubi et al. state that family financial

planning moderates the effect of transparency on the decision to pay zakat. Sari states that family financial planning exerts a positive influence on the relationship between transparency and the decision to pay zakat. Sragen et al. found that muzakki interest is significantly influenced by transparency when supported by family financial planning (Hapsari & Priyadi, 2020). Indri and Asma indicated that transparency affects the decision to pay zakat, with family financial planning serving as an intervening variable. Intan proves that family financial planning positively moderates the relationship between transparency and decisions to pay zakat. These results align with research highlighting transparency's role in building trust and compliance through open reporting and effective management practices, which family financial planning further strengthens (Mahyudin, 2023; Rachmawati & Canggih, 2023; Roziq et al., 2020).

Efficiency on the decision to pay zakat

Operational efficiency significantly influences the decision to pay zakat at the national amil zakat institution in Surabaya. As shown in Table 5, operational efficiency impacts the decision to pay zakat at the national amil zakat institution in Surabaya (coefficient = 0.407, t-statistic = 5.889 > T-table 1.96), indicating a significant positive effect of 0.407. Thus, hypothesis 7 is accepted.

Descriptive statistics reveal that operational efficiency positively affects the decision to pay zakat at the national amil zakat institution in Surabaya, with a strong original sample mean value. These findings suggest that higher operational efficiency levels among individuals enhance their propensity to pay zakat.

The results of this study align with prior research demonstrating the positive influence of operational efficiency on zakat payment decisions. Ikka Nur Wahyuny demonstrates that, through measurement with a production approach, efficiency exerts a positive influence on the decision to pay zakat. Rusydiana and Al Farisi found that, across three zakat management organizations, 12 decision-making units operate efficiently, thereby positively enhancing decisions to pay zakat. Jumarni's research indicates that muzakki interest is significantly influenced by operational efficiency. Sragen et al. state that operational efficiency influences the decision to pay zakat (Hapsari & Priyadi, 2020). Fitria proves in her research that operational efficiency positively affects improvements in the decision to pay zakat. These findings are further supported by studies emphasizing effective management practices that build trust and encourage sustained zakat contributions through accountability and openness (Rachmawati & Canggih, 2023; Roziq et al., 2020).

Family financial planning moderates the effect of efficiency on the decision to pay zakat

Family financial planning moderates the effect of operational efficiency on the decision to pay zakat

Operational efficiency influences the decision to pay zakat through family financial planning as an intervening variable at the national amil zakat institution in Surabaya. Table 5 indicates that family financial planning moderates the impact of operational efficiency on the decision to pay zakat at the national amil zakat institution in Surabaya (coefficient: 0.108; t-statistic: 4.230 > T-table 1.96). Thus, family financial planning significantly and positively moderates the effect of operational efficiency on the decision to pay zakat at the national amil zakat institution in Surabaya by 0.108, confirming the acceptance of hypothesis 9.

Descriptive statistics demonstrate that family financial planning serves as an intervening variable in the relationship between operational efficiency and the decision to pay zakat at the national amil zakat institution in Surabaya, yielding a strong original sample value. These results suggest that robust family financial planning paired with high operational efficiency substantially boosts individuals' capacity to contribute zakat at the national amil zakat institution in Surabaya.

The findings regarding family financial planning as an intervening variable in the effect of operational efficiency on the decision to pay zakat are corroborated by prior studies. Ikka Nur Wahyuny demonstrates that efficiency exerts a positive influence on the decision to pay zakat through family financial planning. Rusydiana and Al Farisi found that family financial planning supports efficient decision-making to enhance zakat payment decisions. Intan's research proves that family financial planning, serving as an intervening variable, positively affects the relationship between operational efficiency and zakat payment decisions. Sragen et al. stated that muzakki interest is significantly influenced by operational efficiency when supported by family financial planning as an intervening variable (Hapsari & Priyadi, 2020). These results align with research emphasizing effective management practices that build trust and compliance, further strengthened by family financial planning (Rachmawati & Canggih, 2023; Roziq et al., 2020).

4. CONCLUSION

This study advances organizational behavior theory within economics by empirically demonstrating that accountability, operational efficiency, and transparency positively influence zakat payment decisions, with family financial planning significantly moderating these effects at national amil zakat institutions in Surabaya.

Accountability, operational efficiency, transparency, and family financial planning exert a significant positive influence on muzakki's decisions to pay zakat at national amil zakat institutions in Surabaya. Additionally, family financial planning

moderates the impacts of accountability, operational efficiency, and transparency on these zakat payment decisions.

To enhance zakat payment decisions at national amil zakat institutions in Surabaya, greater focus must be placed on accountability, operational efficiency, and transparency. Institutions can achieve this by reducing operational costs, enabling a larger allocation of zakat funds to the other seven asnaf.

This study's findings contribute to economic scholarship, particularly by demonstrating how accountability, operational efficiency, transparency, and family financial planning can drive improvements in zakat payment decisions. These insights serve as a practical reference for bolstering zakat payments at national amil zakat institutions in Surabaya, with the theoretical advancement underscoring family financial planning's moderating role in zakat decisions.

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