

TRUST AND ZAKAT PAYMENT DECISIONS: EXAMINING THE MEDIATING EFFECTS OF RELIGIOSITY AND ACTUAL SELF

Oleh :

Mochammad Mundzir¹⁾, Adijati Utaminingsih²⁾, Paulus Wardoyo³⁾

^{1,2,3} University of Semarang

¹email: mundzirmochammad1@gmail.com

²email: adijati@usm.ac.id

³email: paulus_w@usm.ac.id

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ABSTRACT

This study examines the effect of institutional trust on zakat payment decisions and investigates the mediating roles of religiosity and actual self among muzakki of LAZNAS Baitul Maal Hidayatullah Central Java. A quantitative explanatory design was employed using a cross-sectional survey. Data were collected from 203 muzakki selected through purposive sampling and analysed using Partial Least Squares Structural Equation Modeling. The measurement model demonstrated acceptable convergent validity, discriminant validity, and internal consistency. The structural model explained 67.3% of the variance in zakat payment decisions. The results show that institutional trust has a strong positive effect on zakat payment decisions ($\beta = 0.774$, $p < 0.001$), religiosity ($\beta = 0.623$, $p < 0.001$), and actual self ($\beta = 0.341$, $p = 0.002$). Religiosity also positively influences actual self ($\beta = 0.262$, $p = 0.010$). However, religiosity and actual self do not significantly affect zakat payment decisions. Furthermore, neither religiosity nor actual self mediates the relationship between institutional trust and zakat payment decisions, either independently or sequentially. These findings indicate that institutional trust is the principal determinant of muzakki decisions to pay zakat through a formal institution. Religiosity may encourage zakat compliance in general, but institutional choice is primarily determined by confidence in organisational integrity, competence, transparency, and accountability. The study highlights the importance of strengthening governance, programme traceability, and transparent reporting to sustain muzakki participation and loyalty.

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Corresponding Author:

Nama: Mochammad Mundzir

Afiliasi: University of Semarang

Email: mundzirmochammad1@gmail.com

1. INTRODUCTION

Zakat is one of the fundamental pillars of Islam and serves not only as a religious obligation but also as an instrument for poverty reduction, wealth redistribution, and social solidarity. When managed effectively, zakat has considerable potential to improve community welfare and strengthen the socioeconomic resilience of Muslim societies (Ningsih et al., 2025). This potential is particularly

significant in Indonesia, which has one of the world's largest Muslim populations. Nevertheless, the amount of zakat collected through formal zakat management organisations remains substantially below its estimated potential. This discrepancy indicates a persistent gap between Muslims' awareness of zakat as a religious obligation and their actual behaviour in paying zakat through authorised institutions (Afiyana et al., 2019).

Central Java represents an important context in which to examine this issue. According to the 2022 Zakat Potential Mapping Indicator (Indikator Pemetaan Potensi Zakat or IPPZ), the province's zakat potential was estimated at IDR 24.7 trillion. However, the reported zakat collection by the National Zakat Board (BAZNAS) and private zakat institutions remained considerably lower than this estimated potential. The recorded collection amounted to approximately IDR 430.25 billion in 2022, IDR 441.05 billion in 2023, and IDR 501.89 billion in 2024. Although these figures indicate annual growth, they also demonstrate that only a limited proportion of the province's zakat potential has been mobilised through formal institutions.

A similar issue can be observed within LAZNAS Baitul Maal Hidayatullah (BMH) Central Java. At the provincial level, the institution's collection increased from approximately IDR 11.72 billion in 2022 to IDR 15.49 billion in 2024. In contrast, the Semarang service office, which contributed more than 30 per cent of the funds collected by BMH's 23 service networks in Central Java, experienced a substantial decline. Its collection decreased from approximately IDR 6.67 billion in 2022 to IDR 4.16 billion in 2024.

The contrasting trends indicate an operational performance imbalance between BMH's Semarang office and its other service areas in Central Java. Growth in the institution's aggregate collection of zakat, infaq, sadaqah, and other religious social funds has therefore not been accompanied by comparable growth at the local service-office level. This phenomenon raises important questions regarding the determinants of muzakki behaviour, including their perceptions of institutional credibility, their religious orientation, their personal identification with the institution, and their willingness to continue paying zakat through a formal zakat organisation.

Among these determinants, trust is considered fundamental to the relationship between muzakki and zakat management organisations. In this context, trust refers to an individual's belief that a zakat institution is credible, transparent, accountable, competent, and committed to distributing zakat in accordance with Islamic principles.

Trust reduces perceived uncertainty and provides assurance that zakat funds will be managed appropriately. Without sufficient institutional trust, muzakki may prefer to distribute zakat directly to beneficiaries or through informal channels rather than through authorised organisations (Assa'diyah & Pramono, 2019; Sofiyawati & Halimah, 2022).

Previous studies have generally demonstrated the importance of trust in explaining zakat payment behaviour. Hidayat et al. (2024) found that trust significantly influenced actual decisions to pay zakat through digital platforms. Trust in platform security and credibility encouraged muzakki to participate in online zakat payment. Similarly, Ruslan and Hamzah

(2023) reported that trust in zakat institutions had a significant effect on muzakki decisions to channel zakat through formal organisations. Aisyah and Sutejo (2020), Lubis et al. (2025), and Fahrozi et al. (2024) also found that trust, transparency, and accountability were important determinants of decisions to pay zakat through institutional channels.

Institutional governance consequently plays an important role in the formation of such trust. Muliansyah, Nugroho, and Riyadi (2022) demonstrated that accountability, transparency, and operational efficiency significantly contributed to zakat payment decisions within a national zakat institution. Their findings suggest that muzakki decisions are influenced not only by religious obligation but also by their evaluation of institutional performance. In addition, Muliansyah and Hermawan (2025) emphasised the importance of Sharia-based governance principles—including accountability, responsibility, fairness, transparency, and independence—in strengthening donor participation in zakat institutions. Technological innovation may further support this process. Muliansyah (2025) showed that blockchain-based zakat management could enhance transparency, traceability, operational efficiency, and donor trust by providing more reliable and accessible records of fund collection and distribution.

Nevertheless, the empirical relationship between trust and zakat payment decisions remains inconclusive. Ahmad, Roslin, and Nazrin (2021), for example, found that trust did not significantly influence online zakat payment decisions in Malaysia. Perceived usefulness, ease of use, and system security were found to be more influential than trust alone. Yusuf and Sahibi (2023) similarly reported a non-significant relationship between trust and zakat payment decisions. These conflicting results indicate that trust may not always translate directly into actual payment decisions. Instead, the relationship may operate through personal, psychological, or spiritual mechanisms that have not been adequately investigated.

Religiosity may represent one such mechanism. Religiosity refers to the extent to which individuals understand, internalise, and practise religious beliefs and values in their everyday lives (Nurjannah, 2014). In the context of zakat, highly religious individuals are generally expected to possess a stronger awareness of zakat as an obligatory form of worship and a mechanism for promoting social justice. Religiosity may therefore strengthen the extent to which institutional trust is translated into actual zakat payment behaviour.

Widjaja et al. (2024) found that religiosity significantly influenced trust among Generation Z muzakki. More religious muzakki tended to express greater confidence in zakat institutions and a stronger willingness to pay zakat through institutional channels. Setiawan et al. (2023) further showed that

religiosity strengthened the effects of performance expectancy and social influence on intentions to use digital zakat services. However, the relationship is not necessarily linear. Adiwijaya et al. (2024) reported a negative relationship between religiosity and muzakki trust, while zakat literacy and accountability had positive effects. These findings suggest that religious commitment does not automatically create institutional trust, particularly when muzakki perceive weaknesses in organisational performance or accountability.

A further psychological mechanism concerns the relationship between muzakki identity and the perceived identity of a zakat institution. This mechanism is more precisely conceptualised as actual self-congruity, namely, the perceived correspondence between an individual's actual self-image and the image or values represented by an organisation. Muzakki may be more willing to support a zakat institution when they perceive that its religious orientation, social mission, communication style, and programmes reflect their own values and identity.

Research in consumer behaviour supports this proposition. Koo et al. (2021) found that congruity between consumers' actual self-image and the image of an online store significantly influenced satisfaction and behavioural decisions. Koolivandi and Lotfizadeh (2015) likewise demonstrated that environmental and visual cues consistent with consumers' actual self-image enhanced trust, enjoyment, and purchase intentions. Although these studies were conducted in commercial settings, their theoretical implications are relevant to Islamic philanthropy. Paying zakat through a particular institution may constitute both a religious action and an expression of personal and social identity. Muzakki who perceive a zakat institution as representing their actual values may consequently develop stronger trust and a more consistent commitment to paying zakat through that institution.

This study draws on the Theory of Planned Behavior (TPB) to explain how individual evaluations and psychological mechanisms contribute to zakat payment decisions. TPB proposes that behaviour is preceded by behavioural intention, which is shaped by attitudes toward the behaviour, subjective norms, and perceived behavioural control. In the zakat context, institutional trust may contribute to favourable evaluations of paying zakat through a formal organisation by reducing uncertainty and strengthening perceptions of institutional reliability.

Religiosity provides a normative and spiritual basis for fulfilling the obligation of zakat, whereas actual self-congruity reflects the compatibility between zakat payment behaviour, institutional identity, and muzakki self-perception.

Rather than treating trust as a sufficient predictor of behaviour, the present study proposes that religiosity and actual self-congruity help explain the process through which trust affects zakat payment

decisions. This approach responds to three gaps in the existing literature. First, previous findings regarding the direct effect of trust on zakat payment decisions remain inconsistent. Second, relatively few studies have integrated institutional trust with spiritual and self-identity mechanisms within a single empirical model. Third, limited evidence is available regarding these relationships among muzakki affiliated with formal zakat institutions in Central Java, particularly within an institutional network characterised by contrasting collection performance across its service areas.

Accordingly, this study examines the effects of trust on zakat payment decisions through the mediating roles of religiosity and actual self-congruity among muzakki of LAZNAS Baitul Maal Hidayatullah Central Java. It also investigates whether religiosity and actual self-congruity operate independently or sequentially in transmitting the effect of trust. By integrating institutional, spiritual, and psychological dimensions, the study seeks to provide a more comprehensive explanation of muzakki decision-making.

The study offers both theoretical and practical contributions. Theoretically, it extends research on zakat payment behaviour by clarifying the mechanisms through which institutional trust may influence actual decisions. It also introduces actual self-congruity as a potentially relevant psychological construct in the context of Islamic philanthropy. Practically, the findings may assist zakat institutions in designing more effective trust-building strategies through transparent governance, spiritually meaningful engagement, and institutional communication that is congruent with the values and identities of their muzakki. These strategies are particularly important amid growing competition among zakat organisations and the increasing digitalisation of philanthropic services.

a. Literature Review and Hypothesis Development

This study primarily draws on the Theory of Planned Behavior (TPB), developed by Ajzen (1991), to explain muzakki decisions to pay zakat through formal zakat institutions. TPB proposes that human behaviour is preceded by behavioural intention, which is shaped by three principal determinants: attitude toward the behaviour, subjective norm, and perceived behavioural control. Attitude refers to an individual's favourable or unfavourable evaluation of a particular behaviour. Subjective norm concerns the perceived expectations of significant others, whereas perceived behavioural control reflects the extent to which individuals believe that they possess the ability, resources and opportunities required to perform the behaviour (Ajzen, 1991; Duwim & Isma, 2019; Gayatri et al., 2021).

In the context of institutional zakat payment, TPB provides a useful framework for explaining how muzakki evaluate paying zakat through a formal

institution, interpret religious and social expectations, and assess their ability to complete the payment. Nevertheless, the conventional TPB constructs may not fully capture the institutional, spiritual, and self-identity dimensions of zakat behaviour. This study therefore extends the framework by incorporating institutional trust, religiosity, and actual self.

Institutional trust reflects muzakki confidence in the ability, integrity, consistency, and transparency of a zakat institution. Rather than being treated as equivalent to perceived behavioural control, trust is positioned as an external institutional belief that reduces uncertainty and creates a favourable evaluation of institutional zakat payment. Religiosity represents the internalisation of religious beliefs and obligations that provide spiritual and normative motivation for paying zakat. Actual self refers to an individual's perception of their present identity, values, and personal characteristics, which may influence whether paying zakat through a particular institution is perceived as consistent with that identity.

Maqāsid al-Sharī'ah is employed as a complementary Islamic perspective. Maqāsid al-Sharī'ah refers to the fundamental objectives of Islamic law in protecting religion, life, intellect, lineage, and wealth (al-Shatibi, 1997; Paryadi, 2021). Zakat contributes particularly to the protection of religion (hifz al-dīn) through obedience to a religious obligation and to the protection of wealth (hifz al-māl) through wealth purification and redistribution. Paying zakat through an accountable formal institution may support the broader social objectives of zakat by facilitating systematic collection and distribution to eligible beneficiaries (Suhaimi et al., 2023).

Accordingly, TPB explains the psychological process underlying zakat-related behaviour, whereas Maqāsid al-Sharī'ah explains the religious and societal purposes of that behaviour. The integration of these perspectives enables the study to examine institutional, spiritual, and self-related mechanisms in muzakki decision-making.

A payment decision generally represents the outcome of a cognitive and affective process through which individuals evaluate the benefits, costs, risks, and perceived value of allocating their financial resources (Amirullah, 2022; Glasgow et al., 2023). In behavioural models such as the Theory of Reasoned Action and TPB, intention is considered an important antecedent of actual behaviour. Intention itself emerges from individual attitudes, perceived norms, and perceived control over the behaviour (Mahrinasari, 2020).

In this study, the zakat payment decision refers to the commitment of muzakki to channel zakat through an authorised zakat institution. Such a decision is not exclusively economic. It is also influenced by institutional evaluations, religious commitment, social responsibility, and personal

identity. Muzakki may be more willing to use a formal zakat institution when they consider the institution credible, perceive institutional payment as consistent with Islamic teachings, and view the behaviour as reflecting their personal values.

Previous research indicates that decisions to pay zakat through formal institutions are affected by institutional trust, transparency, reputation, perceived social benefits, and religious values (Ahmad et al., 2021; Hidayat et al., 2024; Ruslan & Hamzah, 2023; Silawati & Siregar, 2024). In the present study, zakat payment decision is operationalised through muzakki certainty, payment consistency, willingness to recommend institutional zakat payment, and continuing participation in institutional zakat distribution.

Trust is a fundamental construct in social and organisational relationships. It refers to an individual's willingness to rely on another party based on positive expectations regarding that party's intentions, competence, integrity, and behaviour. Trust develops through prior experience, perceived consistency, organisational reputation, transparency, and the fulfilment of institutional commitments (Alsyarani, 2024).

Institutional trust is particularly important in zakat management because muzakki delegate the management and distribution of religious funds to an intermediary organisation. This delegation creates uncertainty regarding whether the funds will be managed professionally and distributed in accordance with Islamic principles. Trust helps reduce such uncertainty and assures muzakki that the institution will act responsibly.

Trust is commonly associated with competence, integrity, and benevolence. Competence concerns the institution's ability to collect, manage, and distribute zakat effectively. Integrity reflects adherence to ethical principles and consistency between institutional communication and actual practices. Benevolence represents the belief that the institution is genuinely concerned with the interests of muzakki and mustahik rather than institutional self-interest.

The operationalisation of trust in this study includes integrity, competence, consistency, loyalty, and openness. However, loyalty should be interpreted cautiously because it may represent an outcome of trust rather than a component of trust itself. Openness reflects the institution's willingness to disclose relevant information regarding zakat collection, management, programme implementation, and distribution.

Religiosity is a multidimensional construct representing the extent to which individuals believe in, understand, practise, experience, and apply religious teachings in their everyday lives (Ahmad, 2022). Religiosity extends beyond participation in formal worship because it also includes the

internalisation of religious values in moral, social, and economic decisions.

The Glock and Stark framework divides religiosity into five dimensions: ideological, ritualistic, experiential, intellectual, and consequential religiosity. The ideological dimension concerns belief in religious doctrines. The ritualistic dimension reflects participation in religious practices. The experiential dimension relates to spiritual feelings and experiences. The intellectual dimension concerns knowledge of religious teachings, whereas the consequential dimension reflects the application of religious values in everyday behaviour (Mauliana & Hidayat, 2022).

Religiosity is highly relevant to zakat behaviour because zakat is both a compulsory act of worship and a form of social responsibility. Highly religious muzakki are expected to possess stronger awareness of zakat obligations and to evaluate zakat payment not only in financial terms but also in relation to obedience, purification of wealth, social justice, and spiritual accountability.

Religiosity may therefore operate as an internalised normative and motivational mechanism that encourages consistent zakat payment (Rahman, 2025; Suseno et al., 2024).

In this study, religiosity is measured through ideological belief, religious practice, spiritual experience, religious knowledge, and the behavioural consequences of religious commitment.

Actual self refers to an individual's perception of who they currently are, including their perceived characteristics, values, capabilities, and behavioural tendencies (Jakob, 2020). It differs from the ideal self, which represents the person an individual would like to become, and the ought self, which represents the person an individual believes they should become in response to social expectations.

Self-discrepancy theory proposes that inconsistencies between actual, ideal, and ought self-representations may generate negative emotional states, whereas greater consistency may contribute to satisfaction and psychological well-being (Higgins, 1987; Izzun, 2024). Actual self is also socially constructed through interactions and through individuals' interpretations of how others perceive them (Haritz, 2020).

Individuals tend to select behaviours and experiences that are consistent with their self-perceptions. In the context of zakat, a muzakki who views themselves as religiously committed, socially responsible, and concerned with community welfare may be more likely to regard institutional zakat payment as consistent with their personal identity. The decision to pay zakat may therefore serve not only as fulfilment of a religious obligation but also as an expression of the individual's actual values.

The indicators used in this study include self-satisfaction, self-awareness, self-confidence, self-perception, and positive feelings associated with self-

acceptance. These indicators reflect actual self-concept. They should be distinguished from actual self-congruity, which specifically assesses the perceived match between an individual's self-image and the image of an institution or brand.

Trust in a zakat institution may provide muzakki with greater confidence that their religious obligations are being fulfilled through an accountable and Sharia-compliant channel. A trusted institution may also expose muzakki to religious education, spiritual communication, and programme narratives that reinforce awareness of zakat as an act of worship. Through these institutional interactions, trust may be associated with stronger expression of religious commitment in zakat-related behaviour.

Nevertheless, the proposed direction requires cautious interpretation. Prior research more commonly positions religiosity as an antecedent of trust rather than as its outcome. Widjaja et al. (2024), for example, found that religiosity influenced muzakki trust. Therefore, the present hypothesis should be understood as examining whether institutional trust activates or reinforces the behavioural expression of religiosity in the specific context of zakat payment.

H1: Institutional trust positively influences religiosity.

Trustworthy institutions provide individuals with symbolic and evaluative cues regarding organisational values. When muzakki perceive a zakat institution as transparent, competent, Islamic, and socially responsible, they may consider the institution more compatible with their personal values. Trust may consequently strengthen the perception that paying zakat through the institution reflects their identity as religiously committed and socially responsible Muslims.

Studies of self-image and consumer behaviour indicate a relationship between self-perception, institutional or brand image, trust, and behavioural response (Koo et al., 2021; Koolivandi & Lotfizadeh, 2015). However, these studies primarily address self-congruity rather than actual self-concept. Within the present model, trust is expected to strengthen positive self-evaluation associated with institutional zakat payment.

H2: Institutional trust positively influences actual self.

Religiosity provides intrinsic motivation to comply with religious obligations. Muzakki with stronger religious commitment are more likely to perceive zakat as a compulsory act of worship, a means of purifying wealth, and an instrument of social justice. This awareness can strengthen commitment to paying zakat consistently.

Previous research demonstrates that religiosity influences zakat-related intention, institutional trust, and the adoption of digital zakat services (Setiawan et al., 2023; Widjaja et al., 2024). Although some findings regarding religiosity and trust remain

inconsistent, religiosity is generally expected to encourage zakat compliance.

H3: Religiosity positively influences the zakat payment decision.

Religion contributes to the development of personal identity by providing values, moral standards, and behavioural expectations. Individuals with stronger religiosity are more likely to incorporate Islamic beliefs and practices into their self-concept. Zakat payment may consequently be perceived as part of their identity as obedient and socially responsible Muslims.

As religious values become increasingly internalised, individuals may evaluate themselves according to the extent to which their behaviour is consistent with those values. Religiosity is therefore expected to strengthen an actual self-concept associated with religious commitment and social responsibility.

H4: Religiosity positively influences actual self

Individuals generally seek consistency between their behaviour and their self-concept. When paying zakat through a formal institution is perceived as consistent with an individual's identity and personal values, the individual may develop a more favourable evaluation of the behaviour and a stronger commitment to performing it.

Research on self-congruity indicates that consistency between self-image and the image of an organisation or commercial entity can influence satisfaction and behavioural intention (Koo et al., 2021; Koolivandi & Lotfizadeh, 2015). In the zakat context, muzakki who perceive institutional zakat payment as reflecting their religious and social identity are expected to demonstrate stronger payment decisions.

H5: Actual self positively influences the zakat payment decision.

Trust reduces uncertainty regarding the collection, management, and distribution of zakat funds. Muzakki who perceive a zakat institution as transparent, competent, accountable, and consistent are more likely to believe that their zakat will be administered appropriately.

Previous studies have found that trust significantly influences decisions to pay zakat through formal institutions (Aisyah & Sutejo, 2020; Elpina & Lubis, 2022; Fahrozi et al., 2024; Lubis et al., 2025). Nevertheless, Ahmad et al. (2021) found that trust did not significantly influence online zakat payment decisions, suggesting that technological convenience, perceived usefulness, or security may sometimes be more decisive. These mixed findings justify further examination of the relationship.

H6: Institutional trust positively influences the zakat payment decision.

Trust may not automatically generate a zakat payment decision. Its influence may depend on whether muzakki interpret the trusted institution as an appropriate means of fulfilling their religious

obligation. Religiosity provides an internal spiritual framework through which institutional trust can be translated into zakat behaviour.

When muzakki trust an institution and possess strong religious commitment, they may be more likely to interpret institutional zakat payment as a credible and meaningful form of obedience. Religiosity may therefore transmit part of the influence of trust on zakat payment decisions.

H7: Religiosity mediates the relationship between institutional trust and the zakat payment decision.

Institutional trust may encourage zakat payment when the trusted institution and the payment behaviour are perceived as consistent with the muzakki's personal identity. Trust can create favourable perceptions of the institution, while actual self provides an identity-based mechanism through which these perceptions are transformed into behaviour.

Muzakki who trust a zakat institution may be more likely to regard paying zakat through that institution as reflecting who they are and the values they uphold. Actual self may therefore mediate the relationship between institutional trust and zakat payment decisions.

H8: Actual self mediates the relationship between institutional trust and the zakat payment decision.

The proposed model further assumes that trust may influence zakat payment decisions through a sequential psychological process. Institutional trust may strengthen the behavioural expression of religiosity. Stronger religiosity may subsequently shape the individual's actual self by integrating Islamic obligations and social responsibility into their personal identity. An actual self that is consistent with zakat-related values may ultimately strengthen the decision to pay zakat through a formal institution.

This sequential mechanism reflects the proposed pathway: Institutional trust → religiosity → actual self → zakat payment decision.

H9: Religiosity and actual self sequentially mediate the relationship between institutional trust and the zakat payment decision.

2. RESEARCH METHOD

This study employed a quantitative explanatory design using a cross-sectional survey. It examined the effect of institutional trust on zakat payment decisions, with religiosity and actual self serving as mediating variables. Primary data were collected through a structured questionnaire administered to muzakki affiliated with LAZNAS Baitul Maal Hidayatullah (BMH) Central Java. Secondary data were obtained from institutional reports, official publications, and relevant academic literature.

The study population consisted of 11,576 muzakki registered with LAZNAS BMH Central Java, including 970 muzakki residing in Semarang. Respondents were selected using purposive sampling

based on the following criteria: they had paid zakat through LAZNAS BMH Central Java at least once during the previous year, were at least 20 years old, and had their own source of income.

A minimum sample of 200 respondents was established based on recommendations for Structural Equation Modeling, which suggest that approximately 200 observations are generally sufficient for estimating models involving multiple latent constructs (Hair et al., 2019; Kline, 2016). Data were collected using a structured questionnaire measured on a ten-point Likert scale, ranging from 1, representing "strongly disagree," to 10, representing "completely agree." The questionnaire measured four latent constructs.

Institutional trust was assessed through integrity, competence, consistency, loyalty, and openness. Religiosity was measured through ideological, ritualistic, experiential, intellectual, and consequential dimensions. Actual self was assessed through self-satisfaction, self-awareness, confidence, self-perception, and positive feelings. Zakat payment decisions were measured through certainty, habitual payment, willingness to recommend, and participation in zakat distribution.

The data were analysed using Partial Least Squares Structural Equation Modeling (PLS-SEM). This method was selected because the study involved multiple latent constructs, mediation effects, and a prediction-oriented research model.

The analysis consisted of two stages. First, the measurement model was evaluated using indicator loadings, Average Variance Extracted, composite reliability, Cronbach's alpha, cross-loadings, and the Fornell-Larcker criterion. Indicator loadings and reliability values of at least 0.70 and an Average Variance Extracted value of at least 0.50 were considered acceptable.

Second, the structural model was assessed using path coefficients, coefficients of determination, and bootstrapping procedures. A relationship was considered statistically significant when the t-statistic was at least 1.96 and the p-value was no greater than 0.05. The direct and indirect effects were examined to evaluate the mediating roles of religiosity and actual self in the relationship between institutional trust and zakat payment decisions (Hair et al., 2022).

3. RESULT AND DISCUSSION

a. Respondent Profile

A total of 203 valid responses were included in the analysis. Male respondents constituted 70% of the sample, while female respondents accounted for 30%. Most respondents were within the productive age range, particularly between 31 and 42 years old. In terms of education, 57% held an undergraduate or equivalent degree, indicating that the sample was predominantly composed of relatively well-educated muzakki.

Most respondents worked in the private sector, representing 61% of the sample, followed by respondents in other occupations, entrepreneurs, and civil servants. Approximately 90% reported a monthly income between IDR 400,000 and IDR 8,200,000. These characteristics indicate that the respondents were predominantly economically active adults with experience in making independent financial and religious decisions.

b. Descriptive Results

The descriptive analysis showed that all study constructs were rated highly by the respondents. The zakat payment decision construct obtained an index score of 86.232, while institutional trust obtained an index score of 88.859. These results indicate strong confidence in LAZNAS BMH and a high level of commitment to institutional zakat payment.

The two personal constructs also received high index scores. However, the labels assigned to the descriptive tables should be verified because the item statements for religiosity and actual self appear to have been interchanged. Statements concerning religious obligation, religious practice, closeness to God, and the application of religious teachings represent religiosity. Conversely, statements concerning self-satisfaction, self-awareness, confidence, self-perception, and positive feelings represent actual self.

Despite this labelling issue, the descriptive results generally suggest that respondents possessed strong religious commitment, positive self-perceptions, high institutional trust, and favourable zakat payment behaviour.

c. Measurement Model Assessment

The measurement model was evaluated using indicator loadings, Average Variance Extracted, Cronbach's alpha, composite reliability, and the Fornell-Larcker criterion.

Most indicator loadings exceeded the recommended threshold of 0.70. All trust indicators ranged from 0.794 to 0.931, while the religiosity indicators ranged from 0.734 to 0.880. The indicators of zakat payment decision ranged from 0.731 to 0.927. Several actual-self indicators had loadings below 0.70, namely 0.636, 0.638, and 0.547. Nevertheless, they were retained because the construct's AVE remained above the minimum threshold.

The AVE values were 0.512 for actual self, 0.745 for zakat payment decision, 0.662 for religiosity, and 0.773 for institutional trust. All values exceeded 0.50, indicating acceptable convergent validity. Internal consistency was also satisfactory. Cronbach's alpha ranged from 0.845 to 0.950, while composite reliability ranged from 0.879 to 0.959. These values demonstrate that the constructs had adequate reliability.

The Fornell-Larcker results further indicated acceptable discriminant validity because the square root of each construct's AVE was higher than its

correlations with the other constructs. Nevertheless, future reporting should also include the Heterotrait–Monotrait ratio to provide a more rigorous assessment of discriminant validity.

d. Structural Model Assessment

The structural model explained 67.3% of the variance in zakat payment decisions. This result indicates that institutional trust, religiosity, and actual self jointly possessed substantial explanatory power for institutional zakat payment decisions.

Trust explained 38.8% of the variance in religiosity, whereas trust and religiosity explained 29.6% of the variance in actual self. The model also demonstrated predictive relevance because the Q^2 values for actual self, religiosity, and zakat payment decisions were all greater than zero.

However, several indicator VIF values exceeded 5.00, particularly those associated with institutional trust and zakat payment decisions. Although these values remained below 10.00, they indicate potential indicator redundancy. A more conservative journal-standard interpretation should acknowledge this issue rather than claim that the model was entirely free from collinearity.

e. Bootstrapping Results Images

The results of data processing using the bootstrapping method in SmartPLS produced a mode of the relationship between latent variables and their path coefficient values. The values on each pathway show the direction and strength of influence between variables in the research model. The greater the path coefficient value, the stronger the influence between these variables.

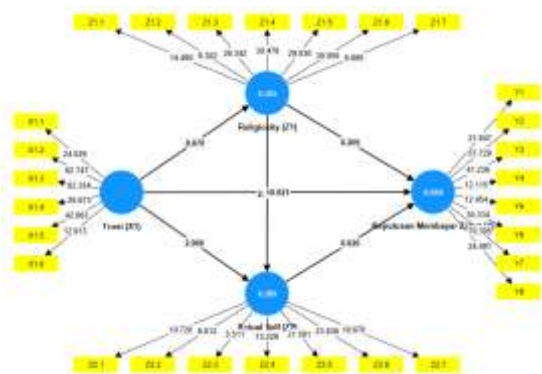


Figure 1 Bootstrapping Output Model

Based on Figure 1, it can be seen that the Trust variable (X1) has a dominant influence on the Decision to Pay Zakat (Y) and Religiosity (Z1). In addition, the relationship between Trust and Actual Self also shows a positive direction. Meanwhile, the relationship between Religiosity and Actual Self shows a positive influence, but the relationship between Religiosity and Actual Self to the Decision to Pay Zakat appears to be relatively smaller than the direct relationship between Trust and the Decision to Pay Zakat.

f. Hypothesis Testing

The results of the direct and indirect effect tests are presented in Table 1.

Table 1. Path Coefficient

Relationships between Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistic (O/STDEV)	P values	Conclusion
Actual Self (Z2) -> Decision to Pay Zakat (Y)	0,066	0,073	0,071	0,926	0,177	no effect
Religiosity (Z1) -> Actual Self (Z2)	0,262	0,252	0,112	2,344	0,010	Positive Effects
Religiosity (Z1) -> Decision to Pay Zakat (Y)	0,017	0,019	0,082	0,209	0,417	no effect
Trust (X1) -> Actual Self (Z2)	0,341	0,360	0,115	2,966	0,002	Positive Effects
Trust (X1) -> Decision to Pay Zakat (Y)	0,774	0,765	0,071	10,921	0,000	Positive Effects
Trust (X1) -> Religiosity (Z1)	0,623	0,628	0,070	8,870	0,000	Positive Effects

Based on the test results in Table 1, it is known that the test results show that Trust (Trust in Zakat Institutions) is a variable that has a direct and significant effect on the Decision to Pay Zakat, with a path coefficient value of 0.774, a T-statistic value of 10.921, and a P-value of 0.000. This shows that the higher the muzakki's trust in LAZNAS BMH, the higher their tendency to decide to pay zakat through the institution.

Meanwhile, Religiosity and Actual Self-Congruence did not have a significant effect on the Decision to Pay Zakat because the T-statistic value was below 1.96 and the P-value was above 0.05, respectively. Thus, the level of religiosity and self-conformity of the respondents has not been able to directly encourage the decision to pay zakat through the zakat institution. However, Religiosity and Actual Self still have a role in the model because Trust has been shown to have a significant effect on Religiosity and Actual Self, and Religiosity also has a significant effect on Actual Self.

The findings of the study show that the main factor that influences the decision to pay zakat at LAZNAS BMH Central Java is trust in zakat institutions. These results indicate that the aspects of transparency, accountability, professionalism, and institutional reputation are more decisive for muzakki's decisions than the level of religiosity and actual self-congruence. Thus, increasing public trust is the most effective strategy in encouraging public decisions to pay zakat through formal zakat institutions.

Table 2. Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
Trust (X1) -> Actual Self (Z2) -> Decision to Pay Zakat (Y)	0,022	0,029	0,031	0,718	0,237
Trust (X1) -> Religiosity (Z1) -> Actual Self (Z2) -> Decision to Pay Zakat (Y)	0,011	0,010	0,011	0,962	0,168
Trust (X1) -> Religiosity (Z1) -> Decision to Pay Zakat (Y)	0,011	0,014	0,053	0,200	0,421

Based on the test results in Table 2, it is known that the indirect influence of Trust (X1) on the Decision to Pay Zakat (Y) through Actual Self (Z2) obtained an original sample value of 0.022 with a t-statistics value of 0.718 and p-values of 0.237. These results show that the Actual Self is not able to mediate the influence of Trust on the Decision to Pay Zakat significantly. Furthermore, the indirect influence of Trust (X1) on the Decision to Pay Zakat (Y) through Religiosity (Z1) and Actual Self (Z2) sequentially obtained an original sample value of 0.011 with a t-statistics value of 0.962 and p-values of 0.168. These results show that Religiosity and Actual Self are simultaneously unable to mediate the influence of Trust on the Decision to Pay Zakat.

The indirect influence of Trust (X1) on the Decision to Pay Zakat (Y) through Religiosity (Z1) obtained an original sample value of 0.011 with a t-statistical value of 0.200 and p-values of 0.421. These results show that Religiosity is also not able to mediate the influence of Trust on the Decision to Pay Zakat significantly. The results of the indirect effect test showed that the variables of Religiosity and Actual Self were not able to become a mediating variable in the relationship between Trust and the Decision to Pay Zakat. Thus, the influence of Trust on the Decision to Pay Zakat is more dominant than through mediation variables.

Institutional trust had a positive and significant effect on religiosity. This finding suggests that confidence in the integrity, professionalism, transparency, and Sharia compliance of a zakat institution may reinforce the expression of religious commitment in the zakat context.

When muzakki believe that a zakat institution manages funds responsibly and distributes them appropriately, they may experience greater assurance that their religious obligation is being fulfilled correctly. A trusted institution can therefore function as an enabling environment for religious practice.

Nevertheless, this finding should be interpreted cautiously. Religiosity is commonly treated as a relatively stable personal orientation rather than an outcome of institutional trust. The result may therefore indicate that trust strengthens the behavioural expression of religiosity in zakat

payment rather than fundamentally increasing an individual's overall level of religiosity.

The finding should not be presented as directly confirming Widjaja et al. (2024), because that study examined religiosity as a determinant of trust. It is more accurate to state that the present result extends previous research by demonstrating a reciprocal association between institutional and religious dimensions in the zakat context.

Trust had a positive and significant effect on actual self. This indicates that muzakki who trust LAZNAS BMH are more likely to perceive their zakat-related behaviour as consistent with a positive personal identity. A credible institution may provide symbolic assurance that paying zakat through the institution reflects the muzakki's identity as a responsible, socially concerned, and religiously committed Muslim. Trust may therefore generate not only rational assurance but also psychological affirmation.

However, the interpretation must remain consistent with the indicators used in the study. Because the questionnaire measured self-satisfaction, self-awareness, confidence, self-perception, and positive feelings, the construct reflects actual self-concept rather than actual self-congruity. Consequently, the finding should not be interpreted solely as evidence of congruence between muzakki identity and institutional image.

Religiosity did not have a significant direct effect on zakat payment decisions. This finding does not mean that religion is irrelevant to zakat. Rather, it suggests that religiosity alone does not determine whether muzakki choose to pay zakat through a particular formal institution.

A highly religious individual may still distribute zakat directly to beneficiaries, through a mosque, or through another institution. Thus, religiosity may explain the willingness to fulfil zakat obligations, but it may not explain the selection of a specific institutional channel. This result highlights the distinction between the decision to pay zakat and the decision to pay zakat through a particular organisation. The latter requires institutional confidence, perceived accountability, service accessibility, and evidence of proper fund distribution.

Religiosity had a positive and significant effect on actual self. This result indicates that religious beliefs and practices contribute to the formation of muzakki self-perception. Individuals who internalise religious teachings are more likely to view themselves as responsible, compassionate, morally committed, and concerned with social welfare. Zakat payment may consequently become part of how individuals understand and evaluate their identity. This finding supports the broader proposition that religious values shape self-concept. Religiosity does not merely create behavioural

obligations but also provides a moral framework through which individuals define who they are.

Actual self did not significantly affect zakat payment decisions. A positive self-perception was therefore insufficient to directly determine institutional zakat payment. This result may be explained by the difference between actual self-concept and actual self-congruity. General self-satisfaction or self-awareness does not necessarily indicate that an individual perceives a particular zakat institution as consistent with their identity. A more direct measure of congruity between muzakki identity and institutional image may produce a stronger behavioural explanation. The non-significant result may therefore reflect a measurement issue rather than the complete absence of identity-related effects. Future studies should distinguish clearly between actual self, religious self-identity, and actual self-congruity.

Institutional trust had a strong positive effect on zakat payment decisions. With a coefficient of 0.774, trust was the most influential variable in the structural model. This finding indicates that muzakki decisions are strongly determined by their confidence in institutional integrity, competence, consistency, openness, and reliability. Religious obligation may motivate individuals to pay zakat, but institutional trust determines whether they are willing to delegate zakat management to a formal organisation. The result is consistent with studies showing that trust, transparency, accountability, and institutional reputation significantly influence zakat payment decisions (Aisyah & Sutejo, 2020; Elpina & Lubis, 2022; Fahrozi et al., 2024; Lubis et al., 2025). It also supports

Muliansyah, Nugroho, and Riyadi (2022), who emphasised the importance of accountability, transparency, and operational efficiency in shaping zakat payment decisions. The finding confirms that formal zakat institutions compete not only on religious legitimacy but also on governance quality. Muzakki

require evidence that their funds are traceable, professionally administered, and capable of producing measurable benefits.

Religiosity did not mediate the relationship between trust and zakat payment decisions. Although trust significantly influenced religiosity, religiosity did not significantly influence the payment decision. The indirect pathway was therefore unsupported. This result indicates that institutional trust operates primarily through a direct mechanism. Once muzakki believe that an institution is credible and accountable, additional religious reinforcement does not significantly increase their decision to use that institution. Religiosity may remain important as a general motivation to pay zakat, but it does not appear to transmit the effect of institutional trust on the choice of a formal zakat channel.

Actual self also failed to mediate the relationship between trust and zakat payment decisions. Although trust strengthened actual self, actual self did not directly affect the payment decision. The result indicates that positive self-perception does not automatically transform institutional trust into payment behaviour. Institutional considerations remain more decisive than general psychological self-evaluation. A stronger mediation effect might emerge if future research measures actual self-congruity, religious identity congruity, or identification with the zakat institution rather than general actual self.

The sequential indirect effect of trust through religiosity and actual self was not significant. Trust increased religiosity, and religiosity increased actual self, but the sequence ended because actual self did not significantly influence zakat payment decisions. This finding rejects the proposed serial mediation mechanism. Trust does not require spiritual and identity-based transmission to influence institutional zakat payment. Its effect is substantially more direct. Theoretically, this result demonstrates that institutional zakat payment is not simply the final expression of religious identity. It is also a decision involving delegation, institutional risk, accountability, and confidence in organisational performance.

4. CONCLUSION

This study examined the effect of institutional trust on zakat payment decisions through the proposed mediating roles of religiosity and actual self among muzakki of LAZNAS Baitul Maal Hidayatullah Central Java. The findings demonstrate that institutional trust directly and strongly influences zakat payment decisions. Trust also positively influences religiosity and actual self, while religiosity positively influences actual self. However, neither religiosity nor actual self directly affects zakat payment decisions.

The mediation tests further show that religiosity and actual self do not independently or sequentially mediate the relationship between trust and zakat payment decisions. Consequently, the relationship between trust and institutional zakat payment is predominantly direct. These findings indicate that religious commitment may encourage Muslims to fulfil zakat obligations, but the decision to pay through a particular formal institution depends primarily on confidence in institutional integrity, transparency, competence, and accountability.

This study provides several theoretical contributions to the zakat behaviour literature by highlighting the central role of institutional trust in explaining formal zakat payment decisions. The findings confirm that trust functions not merely as a supporting factor but as a key institutional mechanism that reduces uncertainty in delegating zakat management to formal institutions. The study

also demonstrates that religiosity primarily explains the motivation to fulfil zakat obligations, but it does not necessarily determine the selection of a particular zakat institution. Furthermore, actual self-concept does not automatically translate into institutional payment behaviour, suggesting the importance of distinguishing actual self from related concepts such as religious self-identity, organisational identification, and actual self-congruity.

The rejection of the mediation hypotheses further indicates that spiritual and psychological factors may not always transmit the influence of trust, as institutional governance mechanisms may have a more direct impact on behavioural decisions. Therefore, the application of TPB in zakat studies should be expanded carefully by positioning trust and religiosity as additional institutional and personal background factors rather than direct substitutes for perceived behavioural control and subjective norms.

From a practical perspective, the findings emphasise that LAZNAS BMH Central Java should prioritise strategies aimed at maintaining and strengthening public trust. This can be achieved through consistent transparency practices, including the publication of audited financial reports, Sharia audit results, distribution reports, and measurable programme impact evaluations through accessible communication channels. Beyond transparency, service quality improvement is also essential through responsive donor services, convenient digital payment facilities, accurate confirmation systems, personalised communication, and regular programme updates. LAZNAS BMH should strengthen programme traceability so that muzakki can clearly understand the allocation of funds, beneficiaries reached, outputs generated, and social impacts achieved.

Religious communication regarding the obligation and virtues of zakat should therefore be integrated with evidence-based institutional governance. Furthermore, donor engagement initiatives, such as programme visits, impact forums, and muzakki communities, can strengthen identification and long-term relationships, while digital governance innovation, transaction traceability, and integrated donor management systems can further enhance accountability and retention.

This study also acknowledges several limitations and provides directions for future research. The findings are limited to muzakki associated with LAZNAS BMH Central Java, with a considerable concentration of respondents from Semarang, meaning that the results cannot be automatically generalised across other zakat institutions and regions. The use of purposive sampling, cross-sectional design, and self-reported questionnaires may also limit broader interpretation due to potential response bias and the inability to capture changes in trust and payment behaviour over

time. Future studies are encouraged to expand research across different zakat institutions and geographical contexts using probability or stratified sampling methods.

Further research should also refine the measurement of self-related constructs by distinguishing actual self-concept, actual self-congruity, religious self-identity, and organisational identification. Additional variables such as perceived accountability, satisfaction, institutional reputation, perceived impact, service quality, digital convenience, commitment, and donor engagement should be incorporated to provide a more comprehensive explanation of zakat payment behaviour. Future PLS-SEM research is also recommended to integrate original TPB constructs, report HTMT analysis, structural VIF, effect sizes, confidence intervals for indirect effects, and PLS-Predict assessments to strengthen methodological robustness.

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