

## DETERMINANTS OF THE INTENTION OF MUZAKKI TO PAY PROFESSIONAL ZAKAT

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**ABSTRACT** - The objective of this study is to empirically explore the effect of reputation, transparency, accountability of LAZ (*Lembaga Amil Zakat* or institutions that collect zakat which is a kind of Islamic tithe or alms), the religiosity of *muzakki* (communities who are obliged to pay zakat), and the trust of *muzakki* in LAZ on the strength of the intention of *muzakki* to pay professional zakat through *amil* (collectors). In addition, this study also attempts to empirically investigate the factors influencing reputation of LAZ and the trust of *muzakki* in LAZ. The population of this study is civil servants in Pati District, Central Java, who already have an obligation to pay zakat. The sample of this study is determined by the incidental method and has produced 73 respondents. Data analysis uses the Structural Equation Model with the WarpPLS tool. Research showed empirically that the reputation of LAZ is positively influenced by the transparency and accountability of LAZ. The trust of *muzakki* in LAZ is influenced by the reputation of LAZ and the religiosity of *muzakki*. Furthermore, the strength of the intention of *muzakki* to pay zakat is influenced by the reputation of LAZ, the transparency of LAZ, the religiosity of *muzakki*, and the trust of *muzakki* in LAZ. The potential of zakat can be increased by improving LAZ performance (reputation, transparency) and the religiosity of *muzakki*.

**Keywords:** intention to pay zakat, transparency, reputation, religiosity

**ABSTRACT – Determinan Intensi Muzakki dalam Membayar Zakat Penghasilan.** Penelitian ini secara empiris bertujuan untuk mengeksplorasi pengaruh reputasi, transparansi, akuntabilitas Lembaga Amil Zakat (LAZ), religiusitas muzakki, dan kepercayaan muzakki pada LAZ terhadap besaran keinginan muzakki untuk membayar zakat penghasilan melalui LAZ. Selain itu, penelitian ini juga bermaksud untuk secara empiris melakukan investigasi terhadap faktor-faktor yang mempengaruhi reputasi LAZ dan kepercayaan muzakki terhadap LAZ. Yang menjadi populasi dalam penelitian ini adalah para pegawai negeri sipil di Kabupaten Pati, Jawa Tengah, yang sudah sampai nishab zakat. Sampel untuk penelitian berjumlah 73 orang yang ditentukan dengan metode insidental sampling. Data lapangan kemudian dianalisis dengan Structural Equation Model dengan WarpPLS tool. Hasil kajian menunjukkan bahwa secara empiris reputasi LAZ secara positif dipengaruhi oleh transparansi dan akuntabilitas LAZ itu sendiri. Sedangkan kepercayaan muzakki terhadap LAZ dipengaruhi oleh reputasi LAZ dan religiusitas muzakki. Selanjutnya, besaran keinginan muzakki untuk membayar zakat dipengaruhi oleh reputasi, transparansi LAZ, religiusitas muzakki, dan kepercayaan muzakki terhadap LAZ. Potensi zakat bisa dimaksimalkan dengan meningkatkan kinerja LAZ (reputasi, transparansi), dan religiusitas muzakki.

**Kata kunci:** keinginan untuk membayar zakat, transparansi, reputasi, religiusitas, zakat penghasilan

## INTRODUCTION

Indonesia is the country with the largest Muslim population in the world. Data from 2017 show that 12.9% of the world's Muslims lives in Indonesia (Pew-Research-Forum, 2017). This large number of Muslims among the population has an impact on the collection of funds called zakat (an Islamic tithe) (Ibrahim, 2011). Zakat is an obligation for Muslims (Halim et al., 2015; Wahab, Rahim, & Rahman, 2013). However, the data show that the collection of zakat funds in Indonesia is still not optimal. The chairperson of the National Amil Zakat Board (BAZNAS), Bambang Sudibyo, stated that in 2015 national zakat collection totalled IDR 3.7 trillion which was only 1.3% of its potential. That is, 98.7% of the potential of zakat of this kind was not being collected (Maharani, 2016; Laela, 2010; Yuningsih, Abdillah, & Nasution, 2015).

One reason for the low rate collection of zakat funds is that people prefer to distribute their own zakat (Yulianto, 2017; Zainal, Abu Bakar, Al, & Saad, 2016; Syafei, 2016). This means that trust in zakat institutions is low, including zakat institution in Indonesia (Khoer, 2013; Ahmad & Rusdianto, 2018; Permana & Baehaqi, 2018; Syafiq, 2016); Malaysia and Pakistan (Mustafa, Mohamad, & Adnan, 2013).

One of the variables affecting the low level of trust of *muzakki* in the *amil* institution is the reputation of the institution. Reputation is very important for collecting and distributing zakat to the community (Wahyuni, 2017). This is based on reputation and transparency to provide a positive influence on the perceptions and views of *muzakki* to pay zakat to the institution concerned (Saad & Haniffa, 2014). In addition, the reputation of the institution also has a positive influence on consumer trust (Ali, Jin, Wu, & Melewar, 2017; Gul, 2014; Keh & Xie, 2009; Zagrali, 2017).

This low level of trust is due to the poor reputation and transparency of zakat institution (Taha et al., 2017; Al-Mamun & Haque, 2015). This is because institutions with a good reputation will improve how they are perceived and increase the desire to pay zakat through the zakat institution in question (Saad & Haniffa, 2014) and increase customer trust (Ali, Jin, Wu, & Melewar, 2017; Gul, 2014; Keh & Xie, 2009).

If one looks at the literature, there has been no research explored the factors influencing *muzakki* in professional zakat payments through zakat institution.



This research will fill this gap by using Pati District in Central Java, Indonesia as the case of study. The reason is that Pati District is an area that has an above average proportion of population that is living in poverty when compared to the national average. In 2018, the number of poverty nationally was 9.66%, while the number of poverty in Pati district was 9.9%. Optimal distribution of zakat can be used as a solution to reduce poverty (Htay & Salman, 2014; Muttaqin & Al Banna, 2015). In addition, Pati District also has problems that cause the collection of zakat by zakat institution to be not yet optimal. This is evidenced by the amount of zakat collected at Pati District amounting to only 15% of the potential total. Other data show that, in 2017, BAZNAS in Pati District collected IDR 5 billion in zakat funds from a potential total of IDR 20 billion (Asmani, 2018).

In addition to explore the reasons for the phenomenon of a low rate of zakat collection, this study is also motivated to enrich a limited number of research related to the behavior of *muzakki* in paying zakat (Saad & Haniffa, 2014). Research which is even less common is that related to zakat payments by working Muslims which is called professional zakat (Saad & Haniffa, 2014). This research focuses on the desire to pay professional zakat for *muzakki* who already have income that exceeds *nisab* (the minimum amount that a Muslim must have before being obliged to pay zakat).

Some researchers have explored many factors influencing the intention of *muzakki* to pay zakat. Based on Planned of Behavior Theory (TPB), Bin-nashwan, Abdul-Jabbar, & Romle (2016) used the attitude, subjective norm, and perceived behavior control factors to explain the compliance of corporate zakat. The three factors above (attitude, subjective norm, and perceived behavior control) are used by Bidin, Deraman, & Othman (2016); Bidin, Othman, & Azman (2013); Haji-othman, Nazjmi, Fisol, Sholeh, & Yusuff (2018); Huda, Rini, Mardoni, & Putra (2012) and use the theory of planned behavior as the grand theory. Meanwhile Saad & Haniffa (2014) use the Theory of Reasoned Action (TRA) and produce are variables attitude, subjective norm and intention in explaining muzakki compliance. Basically the theory of planned behavior emphasizes the psychology of muzakki.

The behavior approach has been widely used by researchers in explaining zakat compliance (Khamis, Salleh, & Naw, 2011). Hasbullah, Mahajar, & Salleh (2014) assessed that TPB is still much debated in explaining behavior. We argue that zakat compliance is not only influenced by *muzakki*



psychology, but also external factors that can form the trust of *muzakki* against *amil* and then as a basis for acting to pay zakat to the *amil* which it believes. The expansion of this method is in line with the opinion of Hasbullah et al. (2014) which states that relevant external factors are needed to strengthen in predicting intentions.

With this new method, this study is expected to complement previous studies that emphasize the psychological aspects of *muzakki* and make a wider contribution in explaining the problem of zakat collection. The next impact is being able to streamline regulatory policies in increasing awareness of Muslim communities to pay zakat.

The structure of this paper, first presents basic theory which is used in compiling a research framework, followed by the development of hypotheses. The feasibility analysis of the model is presented before the model to answer the hypothesis. The next part is answering hypotheses and conclusions and also recommendations.

## **THEORETICAL BASIS AND HYPOTHESIS DEVELOPMENT**

There are two types of popular theories that explain the behavior of *muzakki* in paying zakat, namely TRA, and TPB. Both of these theories have an approach that the decision to pay zakat is influenced by *muzakki* psychology (behavioral attitude, subjective norm, perceived behavioral control). Hasbullah et al. (2014) developed TPB by adding service quality and trust variables as factors that influence the intensity of *muzakki* paying zakat. The reason is that service quality shows that products meet customer desires and the needs and trust is an important factor affecting loyalty. The development of TPB theory is the Extended Theory of Planned Behavior (ETPB) (Hasbullah et al., 2014).

Research in the management study, there have been factors that affect loyalty, namely reputation (Gul, 2014; Wai Lai, 2019; Abd-El-Salam, Shawky, & El-Nahas, 2013; Helm & Tolsdorf, 2013). The company's image is considered as an emotional component and the psychological dimension that shapes the company's reputation. Reputable companies have the ability to satisfy their customers (Gul, 2014). In addition, service delivery is also influenced by accountability (Aghayi & Ebrahimpour, 2015) and transparency (Busser & Shulga, 2019; Hortamani, Ansari, & Akbari, 2013; Kim & Kim, 2016). Transparency (products, services, management etc) give perceptions of



customer and further increases loyalty (Busser & Shulga, 2019). Based on this explanation, we added the reputation, accountability and transparency of the amil zakat institution as a factor that influences the compliance of muzakki in paying zakat through amil.

Reputation is the view that stakeholders (*muzakki*) have on the image or reputation of the institution. Companies that have a good reputation will easily gain the trust of consumers in three ways; firstly in terms of economic and institutional incentives, companies have a valuable role in meeting the customers' needs (Keh & Xie, 2009). Secondly, a good reputation will strengthen the belief that companies have a low risk of failure when serving customers' needs. Thirdly, a good reputation is built based on an entity's superior performance during a certain period (Keh & Xie, 2009; Rindova, Williamson, & Petkova, 2005). Meanwhile, Rindova et al. (2005) assess that a reputation can be shaped through product quality and stakeholders' confidence. Customers tend to use indicators of interrelated features, like credibility, reliability, responsibility, and trust (Keh & Xie, 2009). Keh & Xie (2009); Ali et al. (2017); and Gul, (2014) have demonstrated empirically that the reputation of institutions will increase customers' trust. Rosa (2009) revealed that the company's reputation is able to influence the way various stakeholders behave towards an organization, such as employee retention, customer satisfaction, and customer loyalty.

In the context of zakat collecting institutions (LAZ), those which have a good reputation will increasingly convince Muzakki that they are able to channel zakat funds well, accountably, and in accordance with Sharia. That is, a LAZ is able to meet the needs of *muzakki* to fulfill the obligation to donate zakat. In addition, a LAZ having a good reputation eliminates the perception on the part of the *muzakki* that the LAZ may fail in channeling their funds. Thus, the study proposes the first hypothesis as follows:

H1: A zakat collecting institution's reputation has a positive influence on the trust *muzakki* (a Muslim community obliged to pay zakat)

A zakat collection institution which has a good reputation finds that it strengthens the trust of *muzakki* that it is able to carry out its functions. A good reputation can be built based on the performance achieved by the zakat collection institution. Performance includes the variety of products, accountability, services, and compliance with Sharia, and is able to meet the



needs of *muzakki*. A good reputation can increase customer satisfaction and loyalty (Gul, 2014). This means that a good reputation is able to form a brand that is good for *muzakki* and then able to increase the desire of *muzakki* to pay zakat through the zakat collection institution. Thus, the second hypothesis can be developed as follows:

H2: A zakat collection institution's reputation has a positive influence on interest in paying zakat.

The zakat collection institution is basically an intermediary between *muzakki* (Muslims obliged to pay zakat) and *mustahiq* (those who are entitled to receive zakat). The zakat collection institution will collect zakat funds which are then channeled to *mustahiq* or often referred to as the eight *asnaf* (categories of poor people who are entitled to zakat). Zakat recipients are classified into eight groups, namely the indigent, poor, collectors of zakat (*amil*), converts, slaves, people who are in debt (debts due to genuine needs), *fisabilillah* (religious activists), and *ibnussabil* (stranded travelers) (Saad, Aziz, & Sawandi, 2014). The contractual relationship between *amil* and *muzakki* which has entrusted their zakat funds gives rise to transparency about the uses to which the collected funds are put.

Taha et al. (2017) assessed that the transparency of zakat collection institutions was still low. This condition is not ideal because transparency is needed by stakeholders, whether they be business entities or non-profit entities. Transparency involves disclosure of information to stakeholders about the use of funds. Schnackenberg & Tomlinson (2014) show that there are three main aspects of transparency, namely information disclosure, clarity, and accuracy. Daniel (2017) and Berggren & Bernshteyn (2007) reveal that the quality of transparency will support efficient and effective performance by reducing costs and improving company goals. In addition, transparency is able to increase consumer trust (Park & Blenkinsopp, 2011; Schnackenberg & Tomlinson, 2014), including the trust *muzakki* in zakat collection institutions. Based on this, the third hypothesis is proposed as follows:

H3: The transparency of a zakat collection institution has a positive influence on the trust of *muzakki*.

Increased trust by *muzakki* and transparency can increase the desire to pay zakat. This is because transparency about how zakat funds are used is a factor that is wanted by *muzakki*. Syarif Hidayatullah's UIN study found that 63% of



respondents wanted guaranteed accuracy in distributing zakat (Mutmainah, 2015). Transparency makes the biggest contribution to the implementation of good corporate governance by zakat collection institutions (Amalia, Rodoni, & Tahliani, 2018). That is to say, transparency in the use of zakat funds is one of things that *muzakki* need. Indeed, a low level of transparency is the cause of low levels of zakat payment (Nugraha, Wardayati, & Sayekti, 2018). Mutmainah (2015); Nikmatuniayah, et al. (2017); dan Pangestu & Jayanto (2017) have demonstrated empirically that transparency in zakat collection institutions has a positive influence on the strength of the intention of *muzakki* to make zakat payments. On the basis of these existing theories, the fourth hypothesis is proposed as below:

H4: Transparency in zakat collection institutions has a positive influence on interest in paying zakat.

In addition to building trust and interest in paying zakat, transparency can also be used as a factor in creating the brand or reputation of the institution. Stakeholders use various components to assess a company's credibility, reliability, transparency, and responsibility and to develop trust in the company (Keh & Xie, 2009). That is to say, transparency can be used to improve reputation (Diez & Sotorrío, 2012). Even management practitioners advocate transparency as a "tool" for reputation management and as a way to increase customer trust (Albu & Flyverbom, 2019). Good transparency in a zakat collection institution will build the image in the eyes of stakeholders that the institution in question is performing well. Image is a manifestation of an institution's reputation. Thus, the fifth hypothesis can be developed:

H5: Transparency has a positive influence on the reputation of zakat collection institutions.

For accountability, institutions must be fully transparent by ensuring that their processes, organization, and information are accessible and adequate for the relevant parties, especially for stakeholders, for monitoring purposes. (Saad et al., 2014). Accountability is emphasized strongly in Islam. Accountability in the management of zakat funds is driven by Islamic principles, which cannot be seen in isolation from the teachings and path of Islam (Saad et al., 2014).

An accountable entity will satisfy the interests of stakeholders and then the entity will become trusted (Swift, 2003). The accountability of zakat collection institutions has been demonstrated empirically to be able to



increase public trust (Ahmad & Rusdianto, 2018). This trust will further enhance the reputation of those institutions. Thus, the sixth and seventh hypotheses are proposed as follows:

H6: Accountability has a positive influence on the trust of *muzakki*.

H7: Accountability has a positive influence on the reputation zakat collection institutions

Institutional accountability also has an impact on a stronger demand by *muzakki* to pay zakat. A zakat collection institution, which has high accountability, will be responsible for all zakat received to be channeled to the parties entitled to receive. Accountability will affect the satisfaction of *muzakki* (Ahmad & Rusdianto, 2018) and will further increase interest in paying zakat through the collection institution. Mutmainah (2015); Nikmatuniayah et al. (2017); and Pangestu & Jayanto (2017) have demonstrated empirically that the accountability of zakat collection institutions has a positive influence on the intention of muzakki to pay zakat.

H8: Accountability has a positive influence on interest in paying zakat.

On the other hand, rational principles in Islam are influenced by one's understanding of religion or one's belief. For every decision made by a muslim person, it is very important for achievements to be in terms of two dimensions of life: in this world and in the hereafter (*al-falah*). In Islam, rational principles are not only based on physical utility (one's present life) but also include utilities in the afterlife (*al-falah*) (Zulkifli and Sanep, 2010). That is to say, the decision to pay zakat is based on consideration of one's life in this world and also in the hereafter. This aspect is called the level of faith or religiosity.

Religiosity is the inner thoughts of *muzakki* in terms of their understanding of Islamic teachings and putting them into practice in all aspects of their lives. Islam does not recommend a direct relationship between *mustahiq* and *muzakki*. This is based on the appointment of *amil* (zakat collectors) by the Prophet. Rofiq (2018) believes that all zakat is *collected* by the government, or by institutions (*amil*) assigned to replace it, to collect zakat. Sedjati et al. (2018) and Satrio; & Siswantoro (2016) has demonstrated empirically that the level of religiosity affects the interest in paying zakat. Religiosity as a part of





subjective norm. Based on TRA theory, we developed the ninth hypothesis as follows:

H9: Religiosity has a positive influence on interest in paying zakat.

Zakat is a form of compulsory expenditure for Muslims. When the *muzakki* has paid zakat to a collection institution, then the obligation of *muzakki* to pay zakat has been dealt with. That is to say, the fulfilment of the personal obligation to distribute zakat is not affected by the distribution of zakat funds by a collection institution. This concept strongly encourages *muzakki* to have faith in zakat collection institutions. By contrast, for zakat collection institutions, the trust they earn from *muzakki* must be followed up with the distribution of zakat funds that are accountable and in accordance with Sharia. Referring to this explanation, the tenth hypothesis is proposed as below:

H10: Religiosity has a positive influence on the trust of *muzakki*.

Gaining the trust of stakeholders is the most important factor in supporting the sustainability of the entity's business. Gul (2014) and Asiyah, Hadiwidjojo, & Sudiro (2014) added that trust has a significant impact on consumer loyalty. This hypothesis is supported with Extended Theory of Planned Behavior (ETPB). The trust of zakat payers has helped the survival of private zakat collection institutions when the government introduced compulsory zakat collection in Pakistan (Mustafa et al., 2013). The trust *muzakki* have in zakat collection institutions (*amil*) can be based on performance over time or based on previous zakat payment experiences. The performance of *amil* that can foster public trust is when it relates to superior programs in terms of their success and compliance with Sharia, as well as their transparency and accountability. Thus, the final hypothesis is proposed as below:

H11: The trust of *muzakki* has a positive influence on their interest in paying zakat.

## RESEARCH METHOD

The population of this study is *muzakki* in Pati District, Central Java, Indonesia. The research sample was determined by selecting *muzakki* who were willing to be part of the research sample based on the incidental sampling method. The research sample was *muzakki* found at the zakat institutions office in Pati Regency and *muzakki* was willing to fill out the



questionnaire. These criteria resulted in 73 respondent being included in the sample. Based on Taylor (2018), robust test can be done with 40 sample and more.

All variables used were measured using questionnaires with a 5-point Likert scale. The reputation variable was measured by indicators of interest in vision, mission, goals, relationships between *muzakki* and *mustahiq*, organization, and financial performance (Chun & Davies, 2001; Rosa, 2009). The transparency variable is measured using indicators regarding financial statement openness, income information, reporting time, media delivery questions, and availability of public information systems (Nasim & Romdhon; 2014; Taufiq, 2015). The accountability variable is measured in terms of accountability to God, accountability to society, management and monitoring systems, availability of policies, accuracy of distribution, and availability of productive programs (Basri, Siti Nabihah, & Majid, 2016; Ihsan, Sulaiman, & Adnan, 2010). The religiosity variable is measured by indicators regarding religious awareness, obligations of fellow humans, the concept of income, and the concept of humans having a relationship with God (Aisyah, 2014; Mokhlis, 2009). The trust variable is measured using indicators regarding the trust of *muzakki* about information, compliance with Sharia, and the reputation of the supervisory board (Nomran, Haron, & Hassan, 2018).

The data analysis uses the Structural Equation Model and using the WarpPLS tool. SEM is used with the WarpPLS tool because this tool does not require certain number of data. The WarpPLS tool can be used for small data or large data (Ghozali, 2014; Solimun & Fernandes, 2017). Test fit models based on Average path coefficient (APC) values, Average R-squared (ARS), Average adjusted R-squared (AARS), Average block VIF (AVIF), Average full collinearity VIF (AFVIF), Sympton's paradox ratio (SPR), R-squared contribution ratio (RSCR), Statistical suppression ratio (SSR), and Nonlinear bivariate causality direction ratio (NLBCDR) (Solimun & Fernandes, 2017).

## RESULTS AND DISCUSSION

Table 1 displays the distribution of respondents' answers in terms of all indicators used to measure all the variables. Table 1 shows that many respondents gave quite good answers about the level of reputation of *amil*, which was 54.28% and 38.18% of respondents who gave very good answers. A similar situation is also shown about the level of reputation of *amil*, which



are quite good. Respondents considered if the *amil* had very good accountability. 55.34% of respondents have religiosity; trust in *amil*, and interest in paying zakat, which is quite good.

Table 1. Frequency Distribution (In Percentage)

Variables	Answer				
	Negative		Positive		
	1	2	3	4	5
Reputation	0.51	1.37	5.65	54.28	38.18
Transparancy	1.64	0.82	5.21	55.89	36.44
Accountability	0.55	4.38	6.85	45.48	42.74
Religiosity	0.27	4.38	8.49	55.34	31.51
Trust	0.46	3.42	7.08	51.83	37.21
Interest in paying zakat	1.10	1.92	5.48	55.07	36.44

The results of testing the relationship between exogenous and endogenous variables are presented in the following figure:

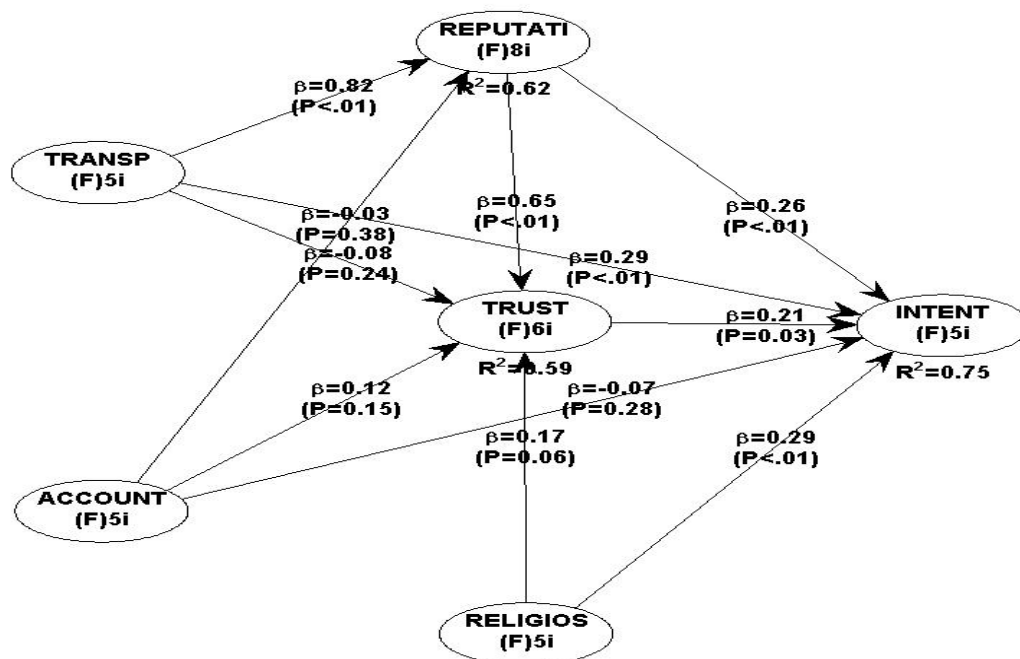


Figure 1. Estimated Model

Based on the estimated model in Figure 1, the estimated interrelationships among variables can be summarized in Table 2.



Tabel 2. Results of Hypothesis Testing

Independen Var.	Dependent Var.					
	Reputation		Trust		Intention to Pay Zakat	
	Coef.	Sig.	Coef.	Sig.	Coef.	Sig.
Reputation	-	-	0.653	<0.001***	0.257	0.01***
Transparency	0.816	<0.001***	-0.079	0.244	0.291	0.004***
Accountability	-0.034	0.384	0.118	0.149	-0.068	0.277
Religiosity	-	-	0.172	0.063*	0.287	0.005*
Trust	-	-	-	-	0.215	0.027**

Note: Significance to a level of: \*\*\*1%, \*\*5%, \*10%.

The result of the model feasibility test is as follows:

Table 3. Model Feasibility Test Result

Indicator	Standard Value	Model Test Result	Conclusion
APC	P<0,05	0,272, P = 0,003	Good
ARS	P<0,05	0,656, P=0,001	Good
AVIF	acceptable <= 5, ideally <= 3.3	3,699	Good
AFVIF	acceptable <= 5, ideally <= 3.3	2,798	Good
SPR	acceptable >= 0.7, ideally = 1	0,727	Good
RSCR	acceptable >= 0.9, ideally = 1	0,947	Good
SSR	acceptable >= 0.7	1,000	Good
NLBCDR	acceptable >= 0.7	1,000	Good

Source: Output from WarpPLS tool.

Table 3 shows that the model produced is feasible or has been fixed, so the test results can be used as answers to the research questions.

Based on table 2, we can present the results of hypothesis testing shown in table 2, which can be summarized as follows:

Table 4. Acceptance or Rejection of Hypothesis

Hypothesis	Conclusion
H1: A zakat collecting institution's reputation has a positive influence on the trust <i>muzakki</i> (a Muslim community obliged to pay zakat)	Accepted
H2: A zakat collection institution's reputation has a positive influence on interest in paying zakat.	Accepted
H3: The transparency of a zakat collection institution has a positive influence on the trust of <i>muzakki</i> .	Rejected
H4: Transparency in zakat collection institutions has a positive influence on interest in <i>paying</i> zakat.	Accepted
H5: Transparency has a positive influence on the reputation of zakat	Accepted



collection institutions.	
H6: Accountability has a positive influence on the trust of <i>muzakki</i> .	Rejected
H7: Accountability has a positive influence on the reputation zakat collection institutions	Rejected
H8: Accountability has a positive influence on interest in paying zakat.	Rejected
H9: Religiosity has a positive influence on interest in paying zakat	Accepted
H10: Religiosity has a positive influence on the trust of <i>muzakki</i> .	Accepted
H11: The trust of <i>muzakki</i> has a positive influence on their interest in paying zakat.	Accepted

Table 4 showed that reputation has a significant relationship with *muzakki* trust. The relationship between reputation and transparency is alpha 0.653 with a significance level of <0.001. This value means that the reputation of a zakat collection institution (*amil*) has a positive and very significant influence on *muzakki* trust. *Muzakki* saw that collection institutions, which have a good reputation, would face a minimal risk in meeting the needs of *muzakki*. The *muzakki* need zakat collection institutions to be able to channel their zakat according to Sharia rules. Zakat is compulsory for followers according to Islamic teachings, so the implementation of zakat must be in accordance with religious rules, including nisab (above the income threshold), tariffs or calculation of zakat, and recipients of zakat (*asnaf*). In addition, the reputation of zakat collection institutions can reduce customer risk and generate trust, which in turn can promote customer commitment (Walsh, Schaarschmidt, & Ivens, 2017). Gul (2014) found that there is a significant positive relationship between the reputation of an institution and satisfaction, trust and customer loyalty.

The results also showed that testing the relationship between reputation and the interest of *muzakki* in paying zakat results in an alpha value of 0.257 with a significance of 0.01. This finding shows that the reputation level of zakat collection institutions has a positive and very significant influence on the interest in paying zakat. *Muzakki* prefer collection institutions which have a good reputation in processing zakat. Zakat collection institutions that have a good reputation will achieve performance in accordance with the expectations of *muzakki*. It is even possible for collection institutions to perform above the expectations of *muzakki*. The reason is that a good reputation is built by the entity over the long term. Evaluation of an entity's reputation concerns performance, reliability of products, and the quality of products and services provided (Keh & Xie, 2009; Rindova et al., 2005),



The results also show that transparency does not have an impact on the trust of *muzakki*. However, transparency does have a positive influence on reputation. The results of this study are interesting to note because they show, in general, that the level of an entity's transparency has a positive influence on customer trust (Park & Blenkinsopp, 2011; Schnackenberg & Tomlinson, 2014), and transparency has a positive influence on the entity's reputation (Diez & Sotorrío, 2012). The difference between this research and the research of Park & Blenkinsopp (2011); Schnackenberg & Tomlinson (2014); and Diez & Sotorrío (2012) is that they use business entities as the object of their research, while this study uses non-profit religious entities as the object of research. The religious non-profit entity (the zakat collection institution) has the potential for religious motivation as one of the factors in paying zakat, such as sincerity (*ikhlas*), showing off (*riya*) not being permissible; giving to charity with one's "right hand" without the "left hand" knowing. This motivation has the consequence that *muzakki* trust in zakat collection institutions is based on "God's will being the goal" and ignores the transparency of the zakat collection institutions. This justification is also reinforced by research findings on other hypotheses which find that the accountability of zakat collection institutions do not have a significant effect on *muzakki* trust and the intention of *muzakki* to pay zakat.

However, the results of the study demonstrate empirically that the transparency of zakat collection institutions has a positive and significant influence on their reputation and on the intention of *muzakki* to pay zakat. The reputation of the institution is built on many factors, namely the performance, products, services, transparency, and testimonials of public figures, stakeholders, along with other factors. These factors, in the long term, will affect the image of zakat collection institutions in the eyes of society and will further motivate *muzakki* to pay zakat through collection institutions. This finding is in line with Gul (2014) who find that a good reputation can increase customer satisfaction and loyalty. More specifically, Mutmainah (2015); Nikmatuniayah, Marliyati, & A, (2017); and Pangestu & Jayanto (2017) find that transparency in zakat collection institutions increases the interest of *muzakki* to pay zakat. That is to say, there are indications that transparency in zakat collection institutions is able to increase payments of zakat by Muslims and change their zakat payment systems from those that don't use zakat collection institutions to those that do.



Table 2 also shows that institutional accountability does not have a significant positive impact on the reputation, trust and strength of the intention of *muzakki* to pay zakat. This finding indicates that a zakat collection institution's accountability is not used as a factor used by *muzakki* in building image, building trust, and even in generating motivation to pay zakat through a collection institution. This finding is different from the findings of Mutmainah (2015); Nikmatuniayah et al. (2017); and Pangestu & Jayanto (2017) who find that accountability has a significant influence on the intention to pay zakat. According to the results of this study, there are indications that *muzakki* pay zakat through collection institutions and *muzakki* have a tendency to ignore the accountability of those institutions to *muzakki*. This is because the *muzakki* understanding is that, when zakat has been paid, the responsibility is dealt with God. The responsibility of zakat collection institutions is emphasized more as being responsibility to God. That is to say, the demand for responsibility tend to be something not needed by *muzakki*.

The results of the study demonstrate empirically that religiosity has a significant positive influence on *muzakki* and on the strength of their intention to pay zakat. Muslims who have high religiosity will increasingly realize that zakat is an obligation (one of the pillars of Islam) and must be carried out. In addition, with a high level of Islamic understanding, will increasingly their trust in zakat collection institutions as intermediaries between *muzakki* and *mustahiq*. Payment of zakat through collection institutions is in accordance with the concept of zakat payment practiced by Rasulullah (Rofiq, 2018). The results of this study corroborate the findings of Sedjati et al. (2018) and Satrio; & Siswantoro (2016) who find that the level of religiosity has a positive influence on interest in paying zakat. The results of this study reinforce the Theory of Planned Behavioral which explains that subjective norm become factors that influence behavior (Bin-nashwan et al., 2016).

The trust of *muzakki* in zakat collection institutions also has a significant positive influence on their interest in paying zakat. This finding is in line with Keh & Xie (2009) who state that trust will increase the intensity of purchases and consumer loyalty (Gul, 2014; Asiyah, Hadiwidjojo, & Sudiro; 2014). When *muzakki* give their trust to zakat collection institutions, there is then the potential for *muzakki* to use the institutions again to pay zakat. Moreover, the obligation to pay professional zakat must be fulfilled by Muslims when with income exceeding the *nisab* (the minimum amount that a Muslim must have before being obliged to zakat). The results of this study have answered the



theory of The Extended Theory of Planned Behavior which was developed by Bin-nashwan et al., (2016) that muzakki trust is one of the factors that influence the compliance of zakat.

## CONCLUSION

This research has demonstrated empirically that the reputation of zakat collection institutions is positively influenced by their transparency and accountability. The trust of *muzakki* in zakat collection institutions is influenced by their reputation and the religiosity of the *muzakki*. Furthermore, the intensity of the intention of *muzakki* to pay zakat is influenced by the reputation and transparency of the zakat collection institutions, and the religiosity of the *muzakki* along with their trust in the zakat collection institutions.

The results of this study have identified that the accountability of zakat collection institutions does not affect their reputation, nor the trust of *muzakki* in those institutions, nor the strength of the intention of *muzakki* to pay zakat. There are indications that *muzakki* see the accountability of zakat collection institutions as placing more emphasis on accountability to God. The *muzakki* pay little attention to the accountability of zakat collection institutions because once the *muzakki* have paid the zakat, their obligation is dealt with. The accountability of collection institutions in managing zakat is an obligation between the institutions and God.

Transparency in zakat collection institutions can increase their reputation and the strength of the intention of *muzakki* to pay zakat, however, the transparency of zakat collection institutions is not a factor increases *muzakki* trust in them. The trust of *muzakki* in zakat collection institutions is only influenced by the institutions' reputation and the religiosity of *muzakki*. The high level of religiosity encourages *muzakki* to pay zakat through collection institutions because the model of zakat payment is in accordance with what was practiced by the Prophet Muhammad.

This study provides evidence that external factors, such as reputation, transparency, and muzakki trust are factors that influence the intensity *muzakki* to pay zakat. Thus, the zakat collection institution is advised to increase its accountability, performance and transparency in managing zakat funds.





This study uses external factors in explaining the intensity to pay zakat. Psychological factors only use religiosity. In addition, the limitation of this study is to use a limited sample, *muzakki* in Pati Regency. We suggest that the future research is to be able to combine external and internal factors (*muzakki* psychology) in explaining intensity to pay zakat.

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