# Zakat compliance behavior in formal zakat institutions: An integration model of religiosity, trust, credibility, and accountability

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A R T I C L E   I N F O

A B S T R A C T

Indonesia boasts the largest Muslim population worldwide; however, the allocation of zakat funds remains relatively low. This is primarily due to the fact that numerous Muslim communities have yet to channel their zakat contributions through formal institutions. Many individuals are still unaware of their obligation to pay zakat. Previous research has predominantly employed theoretical frameworks in consumer behavior, with limited emphasis on formal zakat institutions. Consequently, there is a scarcity of socialization and counseling initiatives pertaining to formal zakat institutions within the community. Therefore, the objective of this study is to develop a model for understanding zakat compliance behavior within formal zakat institutions, with a focus on the variables of religiosity, trust, credibility, and accountability. This investigation seeks to provide a comprehensive and in-depth comprehension of the topic. The study employs a quantitative research design, utilizing the Structural Equating Modeling (SEM) method. A total of 346 respondents, categorized as Muslim citizens obligated to pay zakat, were included in the sample. The study findings indicate that accountability and credibility significantly influence trust, whereas trust and religiosity impact zakat compliance behavior. Notably, trust emerges as the most influential variable regarding compliance with zakat payments within formal zakat institutions. Conversely, the variable of religiosity exerts the weakest impact on compliance with zakat payments in formal institutions. These findings suggest that zakat institutions should prioritize the credibility variable to enhance the trust of zakat payers, thereby increasing compliance with zakat payments.

## 1. Introduction

Zakat, a term derived from Arabic, holds religious significance as it refers to a mandatory obligation for affluent Muslims. The essence of zakat lies in the act of monetary contributions made by the well-off, which are then distributed to the Asnaf-specific classes of individuals entitled to receive zakat-according to the guidelines outlined in the Quran (Sawmar and Mohammed, 2021). Nevertheless, from a technical perspective, zakat represents more than just a religious obligation; it encompasses a multifaceted responsibility to cleanse, purify, strengthen bonds, and anticipate blessings within one's possessions (Roziq et al., 2021). The legal framework of zakat is a mandatory requirement for Muslim individuals who possess property, in accordance with the stipulations outlined in Islamic jurisprudence. Within Islam, there exist two distinct forms of zakat: zakat al-Fitr and zakat al-mal. Zakat al-Fitr is to be paid during the month of Ramadan, while zakat al-mal is required when one's assets reach the specified threshold, known as the nisab. The prescribed rate for zakat al-mal is set at 2.5% of the total value of one's assets (Khasandy and Badrudin, 2019).

Zakat holds a significant position within the Islamic faith, serving as the third pillar of Islam and carrying immense importance for Muslims worldwide. It serves as a means of fostering empathy and contributing to the economic well-being of individuals. However, in the context of Indonesia, there exists a lack of awareness among the Muslim community regarding this matter. By increasing awareness about the significance of zakat, it can be utilized as a means to distribute social welfare in a

just and equitable manner to those entitled to receive it.

In Indonesia, there are two main groups of zakat institutions: the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ) (Nasri et al., 2019). These institutions play a crucial role in mobilizing and channeling zakat funds. Effective management of formal zakat institutions is vital, as it enhances the appeal of these institutions to the Muslim community. This includes aspects such as management practices, organizational performance, and service quality (Amalia, 2019).

Paying zakat is an obligation for Muslims who have met the criteria of obligatory zakat (Mustika et al., 2019). Unlike taxes, zakat can be paid directly to people in need without going through intermediaries. However, the common way of paying zakat is through individual intermediaries, communities, or formal zakat institutions that are given government permission to manage zakat funds. In some countries, it is obligatory to pay zakat at official institutions, but in Indonesia, it is not obligatory (Najiyah and Febriandika, 2018). This is what makes the management of zakat funds not optimal. Even though Indonesia has a large Muslim population, the distribution of zakat funds is still quite low. There are still many Muslim communities that have not distributed zakat in formal zakat institutions. Compliance with paying zakat in Muslim communities has always been a problem in giving zakat, even though if you look at the benefits derived from zakat funds, there are many. One of the problems is the limited role of formal zakat institutions in Indonesia (Andam and Osman, 2019). In addition, the collection of zakat funds in Indonesia is still not optimal. Even the potential of zakat is enormous, which includes forming, influencing, and directing the Islamic economy in all aspects of life (Manurung, 2013). The country of Indonesia has the second largest Muslim community in the world and has a large potential for receiving zakat funds. The state regulates zakat funds through zakat institutions aiming to reduce poverty problems by distributing zakat to Asnaf (Najiyah and Febriandika, 2018). However, in reality, the funds that the government spends to eradicate poverty each year amount to IDR 73.7 trillion, while the collection of zakat funds by zakat institutions can help 1.7 million mustahik every year, which can be said to be nine percent of the underprivileged in Indonesia.

In Indonesia, formal zakat institutions are still lacking in carrying out their role. In fact, there are still many people who do not know about the obligation to pay zakat. There is not much socialization or counseling regarding formal zakat institutions in the community (Heikal et al., 2014). Communities tend to pay or collect zakat through religious administrators (Farah et al., 2019). The low distribution of zakat through formal zakat institutions is certainly a problem. If the community pays zakat directly through Muslim leaders or mosques, it is not certain that there will be a structured record in its management. Even though

Sapingi et al. (2011) explained that the best approach to reducing poverty in Muslim countries is to prioritize zakat and distribute it to those in need, this is also in line with the practice of Islamic zakat, which focuses on the peace of the people and is an important goal in achieving socio-economic balance (Wahab and Rahman, 2011).

Formal zakat institutions must have public trust in carrying out their duties and obligations. If people do not trust zakat institutions, people will look for other ways to pay zakat, namely by paying zakat directly to Asnaf (Aziz and Anim, 2020). In addition, the level of religiosity of the Muslim community is also a problem for the low community in paying zakat. Muslims who have high religiosity will be more obedient in carrying out their obligations as Muslims, one of which is by fulfilling the obligation to pay zakat (Abdullah and Sapiei, 2018). Conversely, someone who does not have a high level of religiosity often thinks that zakat is not an obligation. According to Ali et al. (2017), there are still many Muslim communities that equate paying zakat with paying taxes.

Previous research conducted by Farouk et al. (2018) and Abdullah and Sapiei (2018) discussed the religiosity factor that influences Muslim compliance in paying zakat. However, there are still many limitations in this research. Research on zakat compliance behavior has previously been researched by Idris et al. (2012), Al Jaffri and Haniffa (2014), Azman and Bidin (2015), Ummulkhayr et al. (2017), Farouk et al. (2018), Abdullah and Sapiei (2018), Sulaiman et al. (2019), Saad et al. (2020), Bin-Nashwan et al. (2020), Hakimi et al. (2021), and Sadallah et al. (2022). However, this study uses theoretical approaches to consumer behavior, and the problem has not specifically focused on formal zakat institutions. Therefore, there is still room for research to be developed related to the variables forming compliance with paying zakat. This study uses a corporate credibility and accountability approach as a form of trust in formal zakat institutions. Thus, researchers use gaps in previous research deficiencies. This study uses the trust variable as a mediating variable on compliance to pay zakat in formal zakat institutions. It is hoped that the results of this study can be used as consideration for developing strategies to improve zakat paying compliance behavior, especially in Indonesia, and it is hoped that zakat collection in formal zakat institutions will increase.

## 2. Hypothesis development

### 2.1. Zakat compliance behavior

Compliance is a behavior that obeys the rules, and the perpetrators are disciplined in doing (Tsalas et al., 2019). Bin Khamis et al. (2011) explained that zakat compliance is a habit of Muslims who decide to comply or not comply with paying zakat, either through formal zakat institutions or individuals. There have been many previous studies discussing

zakat compliance behavior (Azman and Bidin, 2015; Farah et al., 2019; Saad et al., 2016; Hakimi et al., 2021). The results of his research explain the positive influence of the variables studied on tithe compliance. Zakat compliance behavior usually arises from good habits and environmental literacy. It can be concluded that zakat compliance behavior is submission, obedience, and carrying out the provisions of zakat worship (Tsalas et al., 2019). Research on zakat compliance behavior emerged based on psychological research on the Theory of Planned Behavior (Ajzen, 1991).

## 2.2. Accountability

The definition of accountability, according to Ammeter et al. (2004), is a thought based on shared expectations about a need that has the potential to describe an action or individual belief regarding an issue for reasons of common interest. More simply, accountability involves two interested people where; one becomes the party who is given responsibility, and the other party is responsible based on the contract in it (Swift, 2001).

Based on Dumont (2013), important components of accountability are relationships and trust. Both of these are the keys to good governance. An open attitude in an institution's accountability performance can be a driver of trust (Bovens et al., 2014). Hyndman and McConville (2018) revealed that good accountability and trust would bring up the desired place so as to avoid problems. Therefore, zakat companies or institutions need to have good accountability reports so that public trust increases. The accountability report made must be based on true facts.

**H₁:** Accountability has a positive effect on trust.

## 2.3. Credibility

Credibility is a level of mutual trust in a person or an institution based on reliable performance results (Renn and Levine, 1991). According to Jijelava and Vanclay (2017), credibility is the trust that a company achieves consistently by providing the correct information as it is, accountable, clear, and providing everything that has been made to the public. It is necessary to ensure that a zakat institution can be trusted to build credibility in society and it has expertise in managing and distributing collected zakat funds.

Credibility is important in maintaining and starting relationships with the community, which will have an impact on trusting relationships (Jo, 2005). Thus, credibility becomes a material consideration for the Muslim community to pay zakat at zakat institutions or through individuals. Previous research conducted by Masrek et al. (2018) said that credibility affects the level of trust. It is known that credibility and trust are closely related.

**H₂:** Credibility has a positive effect on trust

## 2.4. Trust

An important factor in an institution or company is trust (Febriandika et al., 2020). Trust is an attitude that someone does to be trusted. This is an important thing to have because it will have an impact on the behavior of people who believe in doing what is said. Hupcey et al. (2001) said that the result of a belief is the conformity between the expectations of someone who is trusted with the actions taken.

Muzaki's trust is the most important thing in zakat institutions (Aziz and Anim, 2020). The high growth of the zakat collection shows the high awareness of muzakki to give zakat according to sharia. This explains the amount of trust that formal zakat institutions get from Muslim communities (Ayuniyyah et al., 2020). Currently, belief is the basic thing for a person to do according to what is believed. Previous research conducted by Tsalas et al. (2019) said that muzaki trust has a positive effect on zakat compliance behavior.

**H₃:** Trust has a positive effect on zakat compliance behavior.

## 2.5. Religiosity

Religiosity is the main motivating factor for religious people to carry out their religious teachings (Syafira et al., 2020). Manurung (2013) explained that the belief that a person has as a basis for implementing religious values in all activities is called religiosity. Commitment to good religiosity provides participation in the progress of people's lives. Thus it can be concluded that compliance with paying zakat as an Islamic religious obligation depends on the religiosity of the Muslim community and the commitment of the people to religion (Farouk et al., 2018).

Religiosity is one of the factors that influence zakat compliance behavior in formal zakat institutions. A person's religiosity will affect his thinking pattern and how his behavior and attitudes are carried out both individually and towards the wider community (Jinni and Amin, 2020). Supported by research conducted by Tamimah (2020), which said that religiosity influences zakat compliance behavior.

**H₄:** Religiosity has a positive effect on zakat compliance behavior.

## 3. Methods

This study uses a type of quantitative research that has a logical structure accompanied by causation between the constructs recognized in the hypothesis. Therefore, the causal determination stated by the hypothesis leads to the rejection or acceptance of the hypothesis, and quantitative research focuses on the measurement, procedures,

and statistical validity (Love et al., 2002). This study uses the concept of marketing science using the Structural Equation Modeling (SEM) method assisted by the AMOS and SPSS applications. According to Ullman and Bentler (2013), Structural equation modeling is a combination of statistical techniques that allows the relationship of one or more independent variables, as well as one or more dependent variables, to be examined. This study used 346 respondents obtained from Indonesian Muslims who are in the category of obligatory zakat. Fig. 1 shows the research model framework.
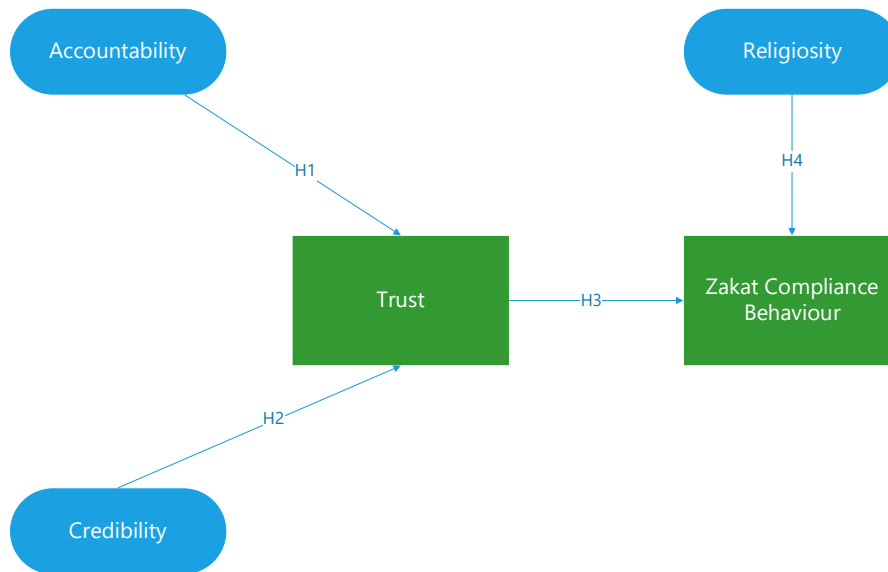


**Fig. 1:** Research model framework

## 4. Results and discussion

Based on the results of the Exploratory Factor Analysis test in Table 1, the KMO results show a value of 0.92, which is greater than 0.5. These results indicate that the factor analysis being tested is considered sufficient, and the data achieved can be factored in. The resulting variance is 79.88%. Table 1 shows clear EFA results, consisting of the elements of the mean (Mean), Standard Deviation (SD), showing the extracted variance and the KMO for each variable, as well as the total KMO and the variance tested for all variables.

**Table 1:** Exploratory factor analysis

| Variable | Component | | | | | | Mean | SD | Variance extracted explained | KMO |
|---|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | | | | |
| Akunta1 | | | | .831 | | | 4.11 | 1.106 | | |
| Akunta2 | | | | .853 | | | 3.89 | 1.336 | 78.612 | .818 |
| Akunta3 | | | | .766 | | | 3.92 | 1.125 | | |
| Akunta4 | | | | .777 | | | 4.21 | 1.187 | | |
| Kredi1 | | | .708 | | | | 4.62 | 1.102 | | |
| Kredi2 | | | .744 | | | | 4.54 | 1.062 | 70.952 | .874 |
| Kredi3 | | | .778 | | | | 4.57 | 1.061 | | |
| Kredi4 | | | .704 | | | | 3.92 | 1.304 | | |
| Reli1 | | .792 | | | | | 4.77 | 1.035 | | |
| Reli2 | | .767 | | | | | 4.66 | 1.029 | 74.021 | .821 |
| Reli3 | | .699 | | | | | 4.35 | 1.033 | | |
| Reli4 | | .794 | | | | | 4.88 | 1.069 | | |
| Trust1 | | | | | .805 | | 3.71 | 1.091 | | |
| Trust2 | | | | | .756 | | 3.69 | 1.033 | 80.335 | .743 |
| Trust3 | | | | | .734 | | 3.98 | 1.044 | | |
| Trust4 | | | | | .767 | | 3.77 | 1.025 | | |
| KZ1 | .728 | | | | | | 4.23 | 1.075 | | |
| KZ2 | .763 | | | | | | 4.23 | 1.109 | 82.021 | .831 |
| KZ3 | .829 | | | | | | 3.89 | 1.073 | | |
| Total | | | | | | | | | 79.880 | 0.922 |

A reliability test is the ability of a tool to consistently measure the test of a variable whose results are seen to what extent the variable produces data that does not change when tested several times (LoBiondo-Wood and Haber, 2014). Reliability test measurements are carried out to see the accuracy and consistency of the elements studied so that they are considered feasible to test certain variables. The parameter that has the most role in measuring reliability is using Cronbach's Alpha. The most common Cronbach's Alpha measure states that if the value is <0.5, it is declared invalid and reliable, but if >0.7 is stated to be quite good, >0.8 is stated to be good, and >0.9 is stated to be very good. The results of the reliability test are shown in Table 2.

**Table 2:** Reliability test

| Variables | Cronbach's alpha | Number of items |
|---|---|---|
| Accountability | .903 | 4 |
| Credibility | .893 | 4 |
| Religiosity | .894 | 4 |
| Trust | .878 | 4 |
| Zakat compliance | .927 | 3 |
| Total | .934 | 19 |

Reliability of each variable (*n*=346)

The reliability coefficient or Cronbach's Alpha in Table 2 shows that all elements of the questionnaire have a value of 0.934. Furthermore, a reliability test was carried out on each dependent variable, as well as a reliability test on the independent variable. Table 2 shows that Cronbach's Alpha value on the tested variable obtained good to very good scores, namely 0.80 to 0.90, so this study was declared valid and reliable.

Confirmatory Factor Analysis (CFA) testing is a process used in the measurement model process. Confirmatory Factor Analysis is used to identify whether the indicators in the data are the composition of the variables in the study or are indicators in the form of unity or unidimensional. CFA results show that chi-square is 400.262; Df (Degree of freedom) is 227; $X^2$/df is 1.763 (<3); GFI is 0.912 (>0.8); CFI is 0.976 (>0.9); TLI is 0.941 (>0.9); RMSEA is 0.048 (<0.08). These results indicate that the model and all the variables that have been offered are a good fit. Table 3 shows the hypothesis test.

**Table 3:** Hypothesis test

| Hypothesis | Path | *B* | S.E. | P-value | Hasil |
|---|---|---|---|---|---|
| H1 | Accountability→Trust | .433 | .107 | *** | Supported |
| H2 | Credibility→Trust | .385 | .132 | .018 | Supported |
| H3 | Trust →zakat compliance behavior | .651 | .065 | *** | Supported |
| H4 | Religiosity→ Zakat compliance behavior | .109 | .061 | *** | supported |

***: $p < 0.001$

The hypothesis will be accepted if the probability value shows a p-value <0.05, which means that 5% of the sample test has a significant influence between the independent variable and the dependent variable. Table 3 shows that H1 obtains a p-value of 0.001 and a standardized coefficient (β) of 0.433. so that H1 can be accepted, which means that the influence of the accountability variable can form trust.

H2 shows a p-value of 0.018 and a standardized coefficient (β) of 0.385. This means that the credibility variable has a positive effect on trust because the resulting p-value has a significance level of less than 0.05. So, H2 is accepted. Credibility is a variable that can affect trust. H3 shows a p-value of 0.001 and a standardized coefficient (β) of 0.651. Trust has a positive effect on zakat compliance behavior. It can be concluded that H3 is acceptable. H4 shows a p-value of 0.001 and a standardized coefficient (β) of 0.109. Religiosity has a positive effect on zakat compliance behavior where the p-value is less than 0.05. Therefore, H4 is acceptable.

Accountability, credibility, trust, and religiosity variables have an important role in zakat compliance behavior. This can be seen from the overall results of data processing which show significant positive results. Based on the results of the analysis tested in this study, it can be proven that accountability has a positive effect on trust by showing the results of a standardized coefficient (β) of 0.433 and a p-value of 0.001. Accountable formal zakat institutions can encourage the level of public trust in these formal zakat institutions. This research is supported by previous research conducted by Ahmad and Rusdianto (2018), which explained that the accountability of a zakat institution has a positive and significant influence on public or community trust.

Accountability of an institution is needed to make people believe in the institution, including zakat institutions. Neat, structured, and accurate reports are an important consideration for Muslim beliefs. The accountability of a formal institution is real evidence that can be trusted and justifiably accounted for. If the accountability of formal zakat institutions is well-optimized, the Muslim community will be able to trust formal zakat institutions as the distribution of zakat obligations.

The credibility variable has a positive effect on trust by showing a standardized coefficient (β) of 0.385 and a p-value of 0.018. Research conducted by Masrek et al. (2018) showed that credibility has a positive effect on trust. This means that the credibility of a good zakat institution will certainly increase public confidence in entrusting their zakat obligations. According to Castro-Gonzalez et al. (2021), credibility will make people have more trust in a company or institution, which will eventually lead to a decision. The credibility of the institution is one of the foundations that must exist to increase public trust at large. Credibility in zakat institutions is important because people's views will be more positive towards zakat institutions which are expected to increase the collection of zakat funds in formal zakat institutions. Formal zakat institutions can use the credibility that exists within zakat institutions as a benchmark to what extent muzaki trusts formal zakat institutions in managing the funds to be distributed.

Trust has a positive effect on zakat compliance behavior with a standardized coefficient (β) of 0.651 and a p-value of 0.001. This variable also shows the highest test results among other variables. The level of trust of the Muslim community in a formal zakat institution can encourage obedient behavior in paying zakat. This research is supported by previous research conducted by Tsalas et al. (2019), who said that zakat institutions that already have the trust of the community could encourage zakat compliance behavior. A good formal zakat institution will

certainly increase the trust of the Muslim community. With the existence of technology and the ease of information, today's society is much more critical and careful in entrusting the management and distribution of zakat. Not many people are obedient in paying zakat due to low trust in formal zakat institutions, giving rise to many people who prefer to channel their zakat funds to religious leaders in their area. Therefore, to improve zakat paying compliance behavior in formal zakat institutions, zakat institutions need to increase public trust by increasing their credibility and accountability.

Muzaki's trust can also increase through programs and socialization carried out by intuitions to the community.

Evidence of the distribution and collection of funds that have been carried out by formal zakat institutions needs to be published so that the public knows. In this viewpoint, the relationship of trust to zakat compliance behavior in formal zakat institutions can be a reference for expanding the scope of muzaki, who previously still relied on zakat payments to religious leaders around them.

Religiosity has a significant positive effect on zakat compliance behavior by showing a standard coefficient (β) of 0.109 and a p-value of 0.001.

Muslim communities tend to have a better level of religiosity and are more obedient to the rules of their religion. Based on previous research by Bin-Nashwan et al. (2020), religiosity is a factor that has a positive effect on zakat compliance behavior, although the religiosity variable has the weakest effect on compliance with paying zakat in formal institutions. Religious people will definitely carry out the orders of their religion. Zakat compliance behavior arises due to the high religiosity of a Muslim. A person's religiosity is affected by the environment in which he lives, at school, or at the workplace. Besides that, the better one's religiosity will affect the people around him in doing good. Therefore, formal zakat institutions must be good at providing education to the public and choosing religious leaders around them who have a big role in increasing one's religiosity.

The motivation behind this study stemmed from the observed phenomenon of many Muslim communities in Indonesia opting to bypass formal zakat institutions and instead direct their zakat contributions towards unofficial channels or individuals. Prior research has indicated that accountability, credibility, trust, and religiosity play significant roles in influencing zakat compliance behavior within formal zakat institutions. The implications of this study extend to both theoretical and practical realms.

Theoretical implications are derived from the application of the accountability and credibility variables to the trust variable, with trust serving as a mediating factor in zakat compliance behavior within formal zakat institutions. Consequently, the trust of Muslims in formal zakat institutions emerges as a pivotal element, as increased public trust can foster greater zakat compliance. On a practical level, this study offers insights into the factors that influence zakat compliance within formal zakat institutions, enabling zakat institutions to optimize their efforts in encouraging compliance among Muslim communities in Indonesia. This, in turn, is expected to enhance zakat revenues and benefit all stakeholders.

Improving accountability within zakat institutions can be achieved through the implementation of specific objectives and rules, as well as by enhancing the professionalism of zakat institution employees. Furthermore, zakat institutions should provide public reports on their performance at the end of each fiscal year and respond to inquiries and complaints from the public. Enhancing the credibility of zakat institutions entails ensuring the absence of corruption in the handling of zakat funds, providing excellent service to individuals who come to pay zakat, adapting to contemporary communication platforms to disseminate information required by the community, and fostering transparency in matters related to zakat fund collection, management, and distribution. Valuing community input regarding the performance of zakat institutions is also crucial for their continuous improvement.

## 5. Conclusions

The aim of this study was to establish a comprehensive model of zakat compliance behavior within formal zakat institutions by examining the factors of religiosity, trust, credibility, and accountability. Employing a quantitative approach, the study utilized the SEM method. A sample of 346 respondents, consisting of Muslim individuals who were obligated to pay zakat, was included in the study.

The findings demonstrate that accountability and credibility significantly influence trust, whereas trust and religiosity impact zakat compliance behavior. Notably, trust emerges as the most influential factor affecting zakat compliance behavior within formal zakat institutions. Conversely, the variable of religiosity exhibits the weakest effect on compliance with zakat payments in formal settings. These results suggest that zakat institutions should prioritize the enhancement of credibility as the primary factor in shaping trust among zakat payers, thereby fostering increased compliance with zakat payments.

While this study provides valuable insights, it is important to acknowledge its limitations. Further research can expand the scope of variables used or extend the study to a broader population of Muslims obligated to pay zakat, enhancing the accuracy of the findings. By optimizing zakat compliance within established zakat institutions, there can be notable benefits for economic development. Additionally, formal zakat institutions should strive to contribute more actively, serving as exemplars for the wider community. The lack of information or counseling

regarding zakat in formal zakat institutions has resulted in a lack of interest among many individuals in complying with zakat obligations through these institutions.

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## Compliance with ethical standards

## Conflict of interest

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

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