

## Can Transparency and Professionalism Moderate the Influence of Trust and Zakat Literacy on Interest in Paying Zakat at Baznas Rembang?

Ninik Matus Syovi'ah<sup>1\*</sup>, Wahibur Rokhman<sup>2\*</sup>, Murtadho Ridwan<sup>3\*</sup>

<sup>1,2,3</sup> Faculty of Islamic Economics and Business, Institut Agama Islam Negeri Kudus

**Abstract:** *The purpose the influence of trust and zakat literacy on public interest in paying zakat at BAZNAS Rembang, with professionalism and transparency as moderating variables. Using a quantitative explanatory approach, data were collected from 152 respondents through observation, interviews, and questionnaires, and analyzed using SEM-PLS. The findings reveal that trust and zakat literacy significantly enhance public interest in paying zakat. Furthermore, professionalism strengthens the impact of trust and zakat literacy, highlighting that more professional Amil increases trust and literacy levels, thus boosting zakat contributions. Similarly, transparency enhances the effect of trust and literacy, demonstrating that improved institutional transparency fosters greater trust and understanding of zakat, encouraging payments. These results underscore the critical role of professionalism and transparency in zakat management, emphasizing the need for zakat institutions to prioritize these factors to increase public participation.*

**Keywords:** *Trust, Zakat Literacy; Interest to Pay Zakat; Professionalism; and Transparency.*

\*Corresponding author: [nsyoviah@gmail.com](mailto:nsyoviah@gmail.com), [murtadho@iainkudus.ac.id](mailto:murtadho@iainkudus.ac.id)

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### INTRODUCTION

In the perception of some *muzakki*, transparency in the management of zakat is considered to be a crucial factor to be taken into account (Yusra and Riyaldi 2020). Certainly, prophet Muhammad SAW has set an example in supervising zakat through a zakat organization overseen by the state. This can provide significant benefits and build strength in fostering trust, both for the *muzakki* (those giving zakat) and for government assistance to the *mustahik* (those receiving zakat). Zakat is one of the five pillars of Islam and has become an essential part of practicing Islamic teachings. Zakat can help alleviate social and economic imbalances in society. Undoubtedly, this will contribute to addressing poverty-related issues (Abdul Hafiz Daulay 2015).

The theory of behavioral intention is often applied to measure interest because it can elucidate the attitudes and actions of individuals related to performing a certain behavior (Anggraini and Indrarini 2022). The theoretical framework of this research is based on the Theory of Planned Behavior (TPB), which explains that an individual's intention to behave is influenced by subjective

norms, attitudes toward the behavior, and perceptions of control over the behavior. In the context of zakat, factors such as trust in zakat institutions and zakat literacy affect individual attitudes, which can shape the interest in paying zakat through official institutions like BAZNAS. Moreover, professionalism and transparency are considered moderating variables that can strengthen the impact of trust and zakat literacy on the intention to pay zakat.

The professionalism of zakat institutions reflects the competence and integrity of management, while transparency reflects the institution's accountability in distributing zakat, both of which are essential for building public trust. In the Theory of Planned Behavior (TPB), an individual's intention to behave is influenced by factors such as subjective norms (personal and social factors) and perceptions of behavioral control (Perceived Behavioral Control). One of the reasons for the lack of community participation in paying zakat to BAZNAS is the low level of professionalism within the BAZNAS institution.

One reason why the community is reluctant to pay zakat to BAZNAS is the lack of trust in the institution's ability to distribute zakat to the *mustahik* (those eligible to receive zakat) (Putra and Lestari 2022). Interest is closely related to emotions, which are reflected in trust in the zakat institution as the manager of zakat. This trust is influenced by information received from the zakat manager (Kabib et al. 2021).

The potential for poverty reduction through zakat can increase in line with the larger population of Muslims in Indonesia, which is significantly higher than the population of other faiths. From this data, it can be concluded that Indonesia has significant potential to reduce poverty through zakat practices. According to information from the Ministry of Home Affairs, among various religions, the Muslim population in Indonesia has the highest percentage, reaching 9,431,319 people (Zudan Arif Fakrulloh 2019). With most of the Indonesian population being Muslim, the opportunity to utilize the collection of zakat funds as an Islamic economic instrument becomes highly significant. This can be a crucial means to improve the welfare of the community and reduce the poverty rate (Zudan Arif Fakrulloh 2019).

BAZNAS Rembang successfully collected zakat funds amounting to IDR 1,285,262,087 In 2019, the zakat collection by BAZNAS Rembang increased to IDR 2,120,031,605. Subsequently, in 2020, the zakat collection further rose to IDR 2,170,438,501. However, in 2021 and 2022, there was a decline in zakat collection, amounting to IDR 1,940,691,966 and IDR 1,886,113,600, respectively. Throughout the period from 2018 to 2022, the total zakat collection by BAZNAS Rembang reached IDR 9,402,537,768. From this data, it can be concluded that despite most of the population in Rembang being Muslim, the actual situation on the ground indicates that the zakat collection is still relatively small and has not reached the target set by BAZNAS. Only 2,735 individuals contributed as *muzakki* from the community. Meanwhile, the collection of *infaq* and *sadaqah* is higher compared to zakat collection, even though zakat is considered a mandatory form of social security for all Muslims (Mohammad Ahsin Asyofi 2023).

This is due to a lack of understanding among the public about zakat institutions and a low level of trust, leading many to prefer paying zakat directly to

*mustahik* (those eligible to receive zakat) (Mohammad Ahsin Asyofi 2023). The suboptimal collection of zakat funds can be attributed to several factors, such as the level of trust in zakat institutions, knowledge about zakat, and educational attainment (Rinaldi and Devi 2022).

Another issue also stems from the awareness of the community, particularly the fact that many government employees have not fulfilled their zakat obligations. The reason behind this is that zakat is not automatically deducted from their salaries, causing ASN in Rembang to neglect zakat payment. The researcher concludes that the awareness and literacy regarding the importance of paying zakat are not well-understood by many members of the community, including government civil servants in Rembang (Mohammad Ali Anshory 2023).

Previous research shows different results, Yuanita Nur Anggraini and Rachma Indrarini found that understanding zakat literacy has a positive effect on people's interest in paying zakat via digital channels (Anggraini and Indrarini 2022). Thus, while research by Cut Delsie Hasrina, Yusri, and Dwi Rianda Agusti concluded that the transparency variable has no effect on people's interest in paying zakat (Hildawati, Antong, and Ramadhan 2021). These findings are also not in line with the results of other research, such as research conducted by Intan Suri Mahardika Pertiwi which found that the level of trust had a positive effect on interest in paying zakat, while literacy had no effect on interest in paying zakat (Intan Suri Mahardika Pertiwi 2020).

This study addresses gaps in the literature in several ways. First, previous studies have shown inconsistent findings regarding the relationship between zakat literacy and the intention to pay zakat, with some finding a positive influence while others found no significant relationship. By incorporating professionalism and transparency as moderating variables, this study offers a more holistic approach to understanding these dynamics. Second, it extends research on the importance of professionalism and transparency in increasing public participation, areas that have not been deeply explored. Third, this study contributes to local contexts, particularly in Rembang, which has significant zakat potential but faces challenges such as low zakat collection compared to its Muslim population. The study also highlights the role of civil servants (ASN) who have yet to maximize their zakat obligations due to factors like low zakat literacy and the absence of automatic zakat deductions from their salaries.

By integrating these elements, this research not only contributes to academic literature but also provides practical insights for improving zakat management. The findings can be used by BAZNAS and other zakat institutions to design more effective strategies to build trust, enhance literacy, and encourage public participation in paying zakat.

To address discrepancies in previous research findings, the researcher has decided to conduct a study that will reexamine the impact of trust and literacy on the public's interest in paying zakat. The researcher will also attempt to integrate professionalism and transparency as moderating variables, as both have the potential to influence behavioral and social changes within the community. These impacts can affect the formation of trust, enhance literacy, and potentially influence the attitudes and behaviors of the Muslim community in giving zakat. Therefore,

this research aims to examine the impact of trust and zakat literacy on the interest in paying zakat, with professionalism and transparency as moderating variables.

## RESEARCH METHODS

This study employs the explanatory research type. Explanatory research is a research approach aimed at providing explanations about the relationships between the variables under investigation, including the impact of one variable on another. Its primary objective is to evaluate the hypotheses put forward. In this study, the research approach used is the quantitative approach. A quantitative approach is a type of research that aims to quantitatively measure the influence or relationship between two or more variables with the aim of testing a hypothesis. (Sugiyono 2017).

The population can be defined as a collection of objects or subjects with specific qualities and characteristics, determined by the researcher for the purpose of research and data analysis. In the context of this research, the population involves all *muzzaki*, including those working as government employees and those who are not, within the BAZNAS Rembang. The sample represents a small portion of the number and characteristics present in that population (Yusuf Tayas & Saiful Anwar 1995). The sample is a small portion of the population taken to represent the entire population. The determination of the sample in this research uses the Slovin formula (Sugiyono 2017). The sample size for this research is determined to be 152 respondents. This sample is selected through the Accidental Sampling technique, indicating that the sample is taken from individuals or units that are the most easily accessible or found.

The sample selection was done using the Accidental Sampling technique, which involves choosing individuals who are the most easily accessible or available. Although this technique does not guarantee a random or representative sample, it is practical in certain contexts, particularly when access to a broader population is limited or when time and resources are constrained. The main strength of accidental sampling lies in its simplicity and efficiency. However, a potential limitation of this technique is that it may not fully represent the diversity of the population, which could lead to bias in the results. Nevertheless, this technique is considered appropriate for this study, given the accessibility of the target group and the research objective of gathering insights from individuals already engaged in zakat activities.

The data used in this research is primary, referring to data obtained directly from the source or research subjects (Purwanto 2017). Primary data for this research was obtained through two main methods, namely direct observation at the BAZNAS Rembang and the distribution of questionnaires to *muzzaki*.

The data analysis method applied in this research is Partial Least Squares (PLS) (Abdillah, Willy, & Hartono 2015). In data management, two models used are the outer model test and inner model, which will be explained more detail in the data management stage.

## RESULTS AND DISCUSSION

### Results

#### 1. Result of Outer Model

The analysis technique conducted is intended to evaluate the results of the validity test, reliability, and Cronbach's alpha. Data is considered valid if the result falls within the range of 0.5-0.6. Meanwhile, data is considered reliable if its reliability value exceeds 0.70. Therefore, it can be considered that the data is reliable if the reliability value exceeds 0.70 (Ghozali 2016). The results can be explained as follows:

a. Convergent Validity

The results of the validity test indicate that the outer loadings values exceed 0.50; therefore, it can be concluded that the validity test has been fulfilled. The following are the results of the test:

Table 1 Results of Convergent Validity

Variable	Item	Outer Loadings	Description
<i>Trust (X1)</i>	XIP1	0,855	<i>Valid</i>
	XIP2	0,809	<i>Valid</i>
	XIP3	0,798	<i>Valid</i>
	XIP4	0,831	<i>Valid</i>
	XIP5	0,826	<i>Valid</i>
	XIP6	0,847	<i>Valid</i>
	XIP7	0,898	<i>Valid</i>
	XIP8	0,755	<i>Valid</i>
<i>Zakat Literacy (X2)</i>	X2P1	0,788	<i>Valid</i>
	X2P2	0,657	<i>Valid</i>
	X2P3	0,738	<i>Valid</i>
	X2P4	0,736	<i>Valid</i>
	X2P5	0,693	<i>Valid</i>
	X2P6	0,808	<i>Valid</i>
	X2P7	0,801	<i>Valid</i>
	X2P8	0,769	<i>Valid</i>
	X2P9	0,557	<i>Valid</i>
<i>Interest (Y)</i>	YP1	0,735	<i>Valid</i>
	YP2	0,646	<i>Valid</i>
	YP3	0,588	<i>Valid</i>
	YP4	0,688	<i>Valid</i>
	YP5	0,787	<i>Valid</i>
	YP6	0,799	<i>Valid</i>
	YP7	0,710	<i>Valid</i>
<i>Professionalism (Z1)</i>	Z1P1	0,844	<i>Valid</i>
	Z1P2	0,880	<i>Valid</i>
	Z1P3	0,877	<i>Valid</i>
	Z1P4	0,858	<i>Valid</i>
	Z1P5	0,861	<i>Valid</i>
	Z1P6	0,880	<i>Valid</i>
<i>Transparency (Z2)</i>	Z2P1	0,841	<i>Valid</i>
	Z2P2	0,926	<i>Valid</i>
	Z2P3	0,875	<i>Valid</i>
	Z1P4	0,895	<i>Valid</i>

Z1P5	0,692	<i>Valid</i>
Z1P6	0,870	<i>Valid</i>
Z1P7	0,884	<i>Valid</i>

Source: Data processed, (2024)

Based on the information in the table, it can be stated that the outer loadings values for all variables exceed 0.5, indicating that the convergent validity criterion has been met.

b. Discriminant Validity

This measurement model evaluates the AVE values, which are expected to meet the requirement of > 0.5 to be considered meeting the testing standards. The results of this test can be seen below:

Tabel 2 Results of Discriminant Validity

Variable	AVE	Result
<i>Trust</i>	0,751	<i>Valid</i>
Zakat Literacy	0,735	<i>Valid</i>
Interest	0,690	<i>Valid</i>
Professionalism	0,535	<i>Valid</i>
Transparency	0,505	<i>Valid</i>

Source: Data processed, (2024)

By using the Partial Least Squares (PLS) test, it can be concluded that the Average Variance Extracted (AVE) values exceed 0.5, indicating that the discriminant validity criteria have been met.

c. Composite Reliability

The testing was conducted to evaluate the reliability of variables. A variable is considered reliable if it obtains a value > 0.70, indicating that the variable has reached the required reliability standard. The following are the results of the test:

Table 3 Results of Composite Reliability

Variable	<i>Composite Reliability</i>	Description
<i>Trust</i>	0,947	<i>Reliable</i>
Zakat Literacy	0,911	<i>Reliable</i>
Interest	0,876	<i>Reliable</i>
Professionalism	0,948	<i>Reliable</i>
Transparency	0,951	<i>Reliable</i>

Source: Data processed, (2024)

From the data in the table above, it can be concluded that the values of all variables are > 0.70, indicating that all variables are reliable as they meet the reliability standard with values greater than 0.70.

d. Cronbach's Alpha

The testing conducted aims to confirm the reliability of variable values. Reliability is considered fulfilled if the alpha value from the test exceeds 0.7. The following are the results of the reliability test:

Table 4 Results of Cronbach's Alpha

Variable	<i>Cronbach's Alpha</i>	Description
<i>Trust</i>	0,936	<i>Reliable</i>

Zakat Literacy	0,892	<i>Reliable</i>
Interest	0,835	<i>Reliable</i>
Professionalism	0,934	<i>Reliable</i>
Transparency	0,939	<i>Reliable</i>

Source: Data processed, (2024)

Based on the table, it can be concluded that the alpha values  $> 0.70$  indicate that all variables can be considered reliable as they meet the reliability criteria with alpha values  $> 0.70$ .

## 2. Results of the Inner Model

This analysis assesses the relationships between latent variables, usually represented by R-square values. The importance of the Q-square value lies in its assessment of the existence of predictive relationships between latent variables. If the Q-square value exceeds 0, it indicates the presence of predictive relationships between latent variables. Conversely, if the Q-square value is less than 0, it can be concluded that there is no predictive relationship between latent variables. The following are the results of the R2 values in this study:

Table 5 Results of R-Square

Variable	<i>R-Square</i>
Interest	0,723

Source: Data processed, (2024)

Based on the R-Square results in the table above, the value reaches 0.723. In other words, approximately 72.3% of the variation in interest can be explained by the variation in trust, literacy, professionalism, and transparency variables. Meanwhile, about 27.7% of the remaining variation is explained by other factors not included in this study. This indicates that the variables used in the study have covered a significant portion of the variation that can influence the interest in paying zakat.

## 3. Result of the Hypothesis Testing

The PLS testing method, the standard acceptance for t-test in a hypothesis is if the t-value  $> 1.96$ . Conversely, if the t-value  $< 1.96$ , it indicates that the variable has no influence, and the hypothesis can be rejected. (Ananda Sabil Husein 2015)

Table 6 Results of Testing Variables Without Moderation

Hypothesis	T Statistics	P Values	Description
The influence of trust on interest	2,839	0,005	Significant
The influence of literacy on interest	47,401	0,000	Significant

Source: Data processed, (2024)

Table 7 Hypothesis Testing Results with PLS

Hypothesis	T Statistics	P Values	Description
The role of professionalism in influencing trust on interest	11,71	0,000	Significant
The role of professionalism in influencing literacy on interest	13,45	0,000	Significant
The role of transparency in influencing trust on interest	15,12	0,000	Significant
The role of transparency in influencing literacy on interest	31,74	0,000	Significant

Source: Data processed, (2024)

From Table 6, it can be concluded that the direct impact of trust on interest is significant, as indicated by the test results with a t-statistic value of 2.839 exceeding the threshold of 1.96, and a p-value of 0.000 less than 0.05. Similarly, the direct influence of literacy on interest is also significant, as evidenced by the test results with a t-statistic value reaching 47.401 exceeding the threshold of 1.96, and a p-value of 0.000 less than 0.05.

Based on the information in Table 7, it can be concluded that the indirect impact of trust on interest through professionalism is statistically significant, as proven by the test results with a t-statistic value of 11.771 exceeding the threshold of 1.96, and a p-value of 0.000 less than 0.05. Indirectly, literacy also has an impact on interest through professionalism, as seen from the test results with a t-statistic value of 13.45 exceeding the threshold of 1.96, and a p-value of 0.000 less than 0.05.

Furthermore, the indirect impact of trust on interest through transparency is also significant, as indicated by the test results with a t-statistic value reaching 15.12 exceeding the threshold of 1.96, and a p-value of 0.000 less than 0.05. Indirectly, literacy also has an impact on interest through transparency, as proven by the test results with a t-statistic value of 31.74 exceeding the threshold of 1.96, and a p-value of 0.000 less than 0.05. In other words, the moderation character in the relationship between trust and zakat literacy on interest in paying zakat is perfect and complete moderation. The above conclusions can be summarized as follows:

1) The Influence of Trust on Zakat Interest (H1)

The results of the hypothesis testing for the first hypothesis (H1) lead to the conclusion that at a significance level of less than 0.05, the comparison of the t-statistic value, which is 2.839, exceeding the threshold of 1.96, indicates that the influence of the trust variable (X1) on the interest in paying zakat (Y) partially has a positive and significant effect on Muslim Civil Servants' zakat preferences. Therefore, the results of the first hypothesis testing (H1) are confirmed.

2) The results of the hypothesis testing for the second hypothesis (H2)

From the results of testing the second hypothesis (H2), it can be concluded that the significance level is less than 0.05. The comparison of the statistical t value of 47.401 exceeds 1.96, thus indicating that the influence of the zakat literacy variable (X2) on interest in giving zakat (Y) partially has a positive and significant influence on the preferences of Muslim civil servants. Therefore, the results of testing the second hypothesis (H2) are proven.

3) The results of hypothesis testing for the third hypothesis (H3)

The results of testing the third hypothesis (H3) indicate that at a significant level below 0.05, the t-statistic value of 11.71 exceeds the threshold of 1.96. This indicates that there is a moderating role of professionalism in influencing the relationship between the trust variable (X1) and interest in paying zakat (Y). Therefore, the third hypothesis (H3) is supported by the test results.

4) The Role of Professionalism in Influencing Zakat Literacy on Zakat Interest (H4)

The results of the fourth hypothesis test (H4) can be concluded that at a significance level below 0.05. The comparison of the t-statistic value of 13.45 exceeding the threshold of 1.96 indicates that there is a moderating role of professionalism in



influencing the relationship between the literacy variable (X2) and Zakat Interest (Y). Therefore, the results of the fourth hypothesis test (H4) can be considered proven.

5) The role of transparency in influencing trust towards interest in zakat (H5)  
The results of the fifth hypothesis test (H5) can be concluded that at a significant level below 0.05. The comparison of the t-statistic value of 15.12 exceeding the threshold of 1.96 indicates that there is a moderating role of transparency in influencing the relationship between the trust variable (X1) and Zakat Interest (Y). Therefore, the results of the fifth hypothesis test (H5) can be considered proven.

6) The role of transparency in influencing zakat literacy on interest in zakat (H6)  
The result of the sixth hypothesis (H6) indicates that at a significance level of less than 0.05, the t-statistic value of 31.74 exceeds the threshold of 1.96. This suggests that there is a moderating role of transparency in influencing the relationship between the variable literacy (X2) and Interest in paying zakat (Y). Therefore, the results of the sixth hypothesis testing (H6) are proven.

## **Discussion**

### 1) Analysis of the Influence of Trust on Interest in Zakat (H1)

Based on the findings of the researcher, it can be concluded that trust has a positive and significant impact on the interest in paying zakat. This means that if the level of trust in the community towards zakat increases, their interest in paying zakat to BAZNAS will also tend to increase. Conversely, if the level of trust in the community towards zakat decreases, their interest in paying zakat to BAZNAS will also tend to decrease.

The findings of the researcher align with the results of the study conducted by Hildawati, Antong, Abid Ramadhan, which stated that the t-test results show that separately the understanding of the subjects does not have an impact on the community's interest in paying zakat to BAZNAS Luwu Area. However, trust and transparency in the zakat organization have an influence on the community's interest in paying zakat in the Baznas Luwu Area (Hildawati, Antong, and Ramadhan 2021).

The research results of Heru Prastyo, Tri Yuniato, and Rugaya Renwarin indicate that in the BAZNAS Salatiga, the levels of trust, influence, knowledge, and religiosity have a positive impact (Prastyo, Yuniato, and Renwarin 2021). Therefore, the researcher can conclude that the findings of the current study and several previous studies reveal similar results, indicating that trust has an impact on the interest in paying zakat. This is because indirectly, individuals tend to trust in channeling their zakat through BAZNAS if the institution gains trust from the wider community.

Several previous studies supporting the findings of the current research align with the principles of the theory regarding trust. This theory explains that the trust given by individuals to others in conducting transactions or forming relationships is based on the belief that the trusted individual will fulfill all obligations as expected. Trust, also referred to as belief, refers to the confidence in other individuals. Trust also enables other individuals to evolve through necessary stages, ultimately becoming an integral part of that trust. Thus, trust evolves from the satisfaction and joy derived

from specific experiences and learning. The effects of this trust can inspire an individual's desire to participate as a *muzakki* (someone who gives zakat) in the BAZNAS (Utami and Yuliati 2021). Thus, the researcher can conclude that when an individual derives personal satisfaction from the impact of trust embedded in their heart, it is likely that they will appreciate the services or products they intend to use. In this context, an individual's interest in paying zakat will likely increase if they have trust in the BAZNAS institution in Rembang.

## 2) Analysis of the Influence of Zakat Literacy on Interest in Giving Zakat (H2)

Based on the research findings, it can be concluded that zakat literacy has a positive and significant impact on the interest in paying zakat. This means that when the community's understanding of zakat increases, their interest in giving zakat to the BAZNAS institution also increases. Conversely, if the community's understanding of zakat decreases, their interest in paying zakat to BAZNAS is likely to decrease.

The research results align with the findings presented by Yuanita Nur Anggraini and Rachma Indrarini, stating that individual zakat literacy does not significantly impact the interest in paying zakat through digital zakat in Sidoarjo Regency. However, when trust and literacy are combined, they both have an influence on the interest in paying zakat through digital zakat in the Sidoarjo Regency community (Anggraini and Indrarini 2022).

Referring to Shalsa Alfira Oktaviani's research, Dede Abdul Fatah documented that zakat literacy, income, and altruistic attitudes have a positive and significant relationship with the decisions of *muzzaki* in paying professional zakat. Additionally, transparency also moderates the relationship between zakat literacy, income, and altruism with the *muzzaki's* decision to pay professional zakat (Alfira Oktaviani 2022). Therefore, the researcher can conclude that from their own research and several previous studies, it is evident that zakat literacy has an impact on the interest in paying zakat. Indirectly, individuals tend to seek information about the virtues and purposes of paying zakat through various social media or other means. Through these reading activities, individuals then develop an intention to fulfill their zakat obligations.

Regardless of support from several previous studies, the findings of this research align with the concept introduced by Glock and Stark, which explains that literacy is an individual's ability to use their skills in accessing information with the aim of gaining knowledge and understanding. Additionally, literacy also encompasses specific types of knowledge. Religious literacy refers to the minimal basic knowledge required by individuals about their religion. For example, in the context of worship, an individual should have at least an understanding of the pillars of Islam, the pillars of faith, and the responsibilities of performing prayers and paying zakat. Zakat literacy refers to an individual's skills in reading, understanding, and accessing information related to zakat. The improvement in this literacy ultimately enhances individuals' awareness in fulfilling their zakat obligations (BAZNAS 2019).

The literacy presented by BAZNAS serves as a method used to convey knowledge about all aspects related to zakat, as well as to disseminate information about BAZNAS and its management methods. Therefore, this can indirectly act as

a motivator for Muslims who have zakat obligations to fulfill them obediently through BAZNAS. (Glock dan Stark 2004) Therefore, the researcher can conclude that the findings from this study align with the theory proposed by Glock and Stark. If someone has in-depth knowledge about the virtues of giving zakat, then indirectly, that knowledge can serve as a motivator for the individual to actively engage in giving zakat.

### 3) Professionalism Trust Moderates Interest in Paying Zakat (H3)

The results of hypothesis testing three (H3) can be considered proven. This means that the level of professionalism of the amil (zakat collector) plays a significant role in bridging someone's trust in the interest of giving zakat. If the level of professionalism of the amil is higher, trust will grow with the confidence they possess, leading to an increased interest in giving zakat. Conversely, if the level of professionalism of the amil is lower, trust will not develop in the amil, resulting in a lower interest in giving zakat.

As individuals responsible for comprehensive zakat data collection, collection, and distribution, the amil (zakat collector) plays a crucial role. The level of trust that the community places in the zakat institution is closely related to how the amil zakat is perceived as an individual who is honest, competent, and has a high level of integrity. To maximize the potential of zakat, several actions can be taken, one of which is to enhance the professionalism of the amil zakat so that they become trustworthy, reliable, and competent individuals. The higher the level of professionalism within an organization, the greater the tendency for the community to have a higher interest. Support for this finding is also evident in the research conducted by Mulya Yuhanda, which asserts that professionalism has the potential to function as a mediating variable in increasing public interest (Yuhanda 2020).

The findings from the researcher's study align with the results of the research conducted by Mulya Yuhanda, stating that professionalism can function as a mediating variable in increasing public interest. As individuals responsible for comprehensive zakat data collection, collection, and distribution, amil zakat plays a significantly important role. The level of trust bestowed by the community upon the zakat institution highly depends on how the amil zakat is perceived as an individual who is honest, competent, and has high integrity. To maximize the potential of zakat, various actions can be taken, one of which is enhancing the professionalism of amil zakat so that they become trustworthy, reliable, and possess the necessary competence. The higher the level of professionalism within an organization, the greater the tendency for the community to have a higher interest (Yuhanda 2020).

As the individuals responsible for the wholehearted collection, withdrawal, and distribution of zakat, the role of amil zakat holds significant importance. To gain the trust of the community, zakat institutions must demonstrate integrity, capability, and reliability in their tasks. To maximize the potential of zakat, several steps can be taken, one of which is enhancing the role of amil zakat so that they have a trustworthy reputation, operate professionally, and are reliable. Therefore, standardization in terms of amil zakat needs to be implemented to ensure that amil zakat meets specific competency standards in carrying out their duties. The community, in this context, includes both *muzakki* and *mustahik*, and it is the subject

of zakat management. To achieve this goal, collaboration between stakeholders in the zakat sector and the National Professional Certification Agency, responsible for professional certification in Indonesia, can be established. All financial inflows and outflows should be transparent and accessible to the entire community, especially concerning zakat payments by *muzakki*. All transactions should undergo an audit process by accountants with adequate competence and must comply with applicable regulations, documented comprehensively (Yuhanda 2020).

#### 4) Professionalism Moderates Literacy on Interest in Paying Zakat (H4)

The results of the hypothesis testing for the fourth hypothesis (H4) can be considered proven. This indicates that the level of professionalism in the zakat institution significantly plays a role in connecting an individual's literacy with the interest in paying zakat. In other words, the higher the level of professionalism of the zakat institution, the literacy possessed can be applied effectively and according to the needs, resulting in an increase in the interest to pay zakat. Conversely, if the level of professionalism of the zakat institution is low, the literacy possessed by the institution will also be low, leading to a decrease in the interest to pay zakat by the institution.

The findings from the researcher's study align with the results of the research conducted by Berlian Febrianti and Ach. Yasin. They emphasize that zakat literacy refers to an individual's skills in reading, understanding, calculating, and accessing information related to zakat, which ultimately can increase individual awareness to pay zakat. The evaluation of zakat literacy includes various indicators, such as knowledge of zakat obligations, skills in calculating zakat, understanding the impact of zakat, and comprehension of zakat distribution programs. Therefore, the higher the level of professionalism in the zakat institution, the more it can enhance the community's interest in engaging in zakat practices (Febrianti, Berlian 2023).

Zakat literacy refers to the skills of individuals, encompassing the ability to read, understand, calculate, and access information related to zakat. These skills ultimately enhance an individual's awareness of giving zakat. The assessment of zakat literacy includes various indicators, such as knowledge of zakat obligations, skills in calculating zakat, understanding the impact of zakat, and comprehension of zakat distribution programs. Therefore, the higher the level of professionalism in the zakat institution, the more it can increase the community's interest in participating in zakat (Febrianti, Berlian 2023).

#### 5) Transparency Moderates Trust's Interest in Paying Zakat (H5)

The fifth hypothesis test result (H5) can be considered proven. High transparency levels in an institution will enhance individuals' trust in that institution. Transparency in the Zakat Management Institution influences the interest of the *muzakki*, as individuals tend to choose institutions perceived as transparent. This concept aligns with the interest theory, indicating that social motivation can drive individuals to engage in specific activities. The research findings strengthen the conclusion that transparency has a significant impact on *muzakki's* interest. Previous studies also support this idea, demonstrating that transparency levels can affect individuals' intentions to pay zakat. Additionally, transparency is also linked to emotional aspects, such as trust in the zakat institution

as a zakat manager, acquired through information provided by the institution (Ikhwandha and Hudayati 2019). Therefore, it can be concluded that trust plays a significant role in shaping the interest to pay zakat to the Zakat Management Institution, in line with the concept introduced by the researcher.

The research conducted by the researcher aligns with the findings disclosed by Mohammad Fahmi Ikhwandha. Ataina Hudayati states that the higher the level of transparency in an institution, the greater the trust individuals have in that institution. The transparency level in the Zakat Management Institution has an impact on the interest of the *muzakki*, as individuals tend to choose institutions perceived as transparent. This concept corresponds with the interest theory, asserting that social motivation can drive individuals to engage in specific activities. The research findings confirm that transparency has a significant impact on *muzakki's* interest. Fahmi's study concludes that the level of transparency can influence individuals' intentions to pay zakat. Additionally, transparency is also linked to emotional aspects, such as trust in the zakat institution as a zakat manager, acquired through information provided by the institution (Ikhwandha and Hudayati 2019).

Transparency involves providing reports openly to all parties about operations, including all elements as a basis for decision-making and the implementation process. It should be utilized as a tool to reduce public suspicion and distrust. Transparency is the government's effort to provide honest and open information about how they manage public resources to those who need it.

#### 6) Transparency Moderates Literacy on Interest in Paying Zakat (H6)

The results of the sixth hypothesis test (H6) can be considered proven. In the context of State Finance, transparency (KK SAP) involves providing open and honest information to the public. This principle is rooted in the belief that the public has the right to know transparently and comprehensively how the government manages the resources entrusted to them (Ikhwandha and Hudayati 2019). According to UNESCO's definition, literacy is the individual's ability to acquire information that is used to enhance their knowledge (Maisyal 2021). Adequate literacy knowledge about the responsibility of zakat can influence an individual's motivation to donate zakat through zakat management institutions (Rinaldi and Devi 2022). Increasing the level of transparency in the zakat distribution process within the management institution has the potential to strengthen the trust of *muzakki* in the institution when distributing zakat to eligible recipients. Thus, literacy can enhance the individual impact of transparency in making zakat payments through BAZNAS. Improving the quality of transparency, which aligns with the increased level of trust from *muzakki* towards the zakat management institution, can be an expected outcome (Dwi Istikhomah 2019). It identifies that the literacy level has a correlation with the transparency level. Based on the relationship between these variables and the research problem, the following hypotheses can be formulated.

The findings from the researcher's study align with the results of research conducted by Inayah, Maisyal, Rinaldi, and Dwi, who concluded that openness in State Financial Management involves providing clear information to the public in general. This is based on the belief that the general public has the option to

transparently and comprehensively understand how public authorities handle the resources entrusted to them (Inayah and Muanisah 2018). According to UNESCO's definition, literacy is an individual's ability to acquire information that is used to enhance their knowledge (Maisyal 2021). Adequate literacy skills regarding the obligation of zakat can influence individuals to fulfill their zakat duties through zakat management institutions (Rinaldi and Devi 2022). Improving transparency can indeed strengthen the trust of *muzakki* in the responsible zakat management institution. Therefore, literacy can reinforce the individual impact of transparency when making zakat payments through BAZNAS. Along with the enhancement of transparency quality, the level of trust from *muzakki* toward the zakat management institution is likely to increase (Dwi 2019). It identifies that the literacy level has a correlation with the transparency level. Based on the relationship between these variables and the research problem, the following hypotheses can be formulated.

The discussion of the research findings provides a good overview of the factors that influence the public's interest in paying zakat. However, there are several limitations that need to be considered. First, this study only involved respondents from specific areas and focused more on the community already familiar with BAZNAS. This limits the ability of the research to generalize its findings to the entire population of Indonesia, particularly those who have not been exposed to or are not actively involved in paying zakat through zakat institutions. Second, this study only considered a few variables such as trust, zakat literacy, professionalism of zakat collectors, and transparency. In reality, there are many other factors that might influence, such as socio-economic factors, the impact of social media, or government policies related to zakat. Third, the use of questionnaires as the data collection method could introduce social biases or response biases, which might affect the accuracy of the data gathered. Therefore, future research could use a mixed-method approach with a qualitative dimension to gain a deeper understanding.

Additionally, this study offers several recommendations for future research. Future studies could expand the sample scope by involving a broader geographical range and communities not yet involved with BAZNAS to obtain a more representative picture. Research comparing different zakat institutions could also provide insights into how the factors studied influence zakat interest in various contexts. Furthermore, external factors such as the influence of social media, zakat campaigns, and government policies on zakat could be important variables to consider. The use of digital technology in zakat should also be explored further, considering the growing presence of digital zakat platforms that can influence access and transparency in zakat institutions. By addressing these limitations and incorporating these recommendations, future research can make a more significant contribution to understanding public interest in paying zakat.

## CONCLUSION

The results show that trust and zakat literacy have a positive and significant impact on the interest in paying zakat. Professionalism can moderate (strengthen) the influence of trust and zakat literacy on the public's interest in paying zakat, with professionalism as a moderating variable at BAZNAS

Rembang. It means that the more professionalism *Amil*, the level of trust and zakat literacy among Muslims will be stronger. Transparency can also moderate (strengthen) the influence of trust and zakat literacy on the public's interest in paying zakat, with professionalism as a moderating variable at BAZNAS Rembang. This implies that better transparency in zakat institutions will strengthen the level of trust and zakat literacy, encouraging individuals to pay zakat to BAZNAS Rembang.

## RECOMMENDATION

In this research, there are still many limitations, such as the study variables consisting of trust, literacy, professionalism, transparency, and interest in paying zakat, as well as the sample size of 152 respondents only from the Kaliori and Rembang sub-districts. Considering these limitations, the researcher recommends that future researchers conduct further studies with additional variables that may be related to influencing public interest in paying zakat to BAZNAS, such as service quality, accountability, and other relevant variables.

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