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How Do Transparency, Accountability, And Zakat Literacy Influence Muzakki Trust In Islamic Organizations? A Case Study Of Lazismu

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ABSTRACT

Purpose – This study examines the influence of financial reporting transparency, accountability in zakat fund management, and zakat literacy on muzakki trust in LAZISMu, South Sulawesi.

Methods – A cross-sectional quantitative study was used. Data were collected using a structured online questionnaire, which was sent to 94 muzakki registered in the LAZISMu South Sulawesi database (N = 1,526). These muzakki were chosen through simple random sampling, with a 10% margin of error, as calculated using the Slovin formula. We used Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 to test the proposed relationships between transparency, accountability, zakat literacy, and muzakki trust.

Findings – Financial reporting transparency and zakat literacy both demonstrate a statistically significant positive relationship with muzakki trust; conversely, accountability in zakat fund management does not achieve statistical significance within this particular sample.

Research implications – These findings suggest that zakat organizations should prioritize accessible financial communication and invest in zakat education programs, particularly in areas with moderate literacy levels, such as South Sulawesi. However, these conclusions are limited to LAZISMu in South Sulawesi.

Originality – This study offers a contextual contribution by examining LAZISMu in South Sulawesi a regionally distinct and previously under-studied institutional context characterized by comparatively lower zakat literacy scores and provides evidence-based recommendations for trust-building in regional Islamic philanthropic institutions.

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INTRODUCTION

The 2021 Global Islamic Economy Indicator (GIEI) ranks Indonesia fourth in its evaluation of countries with the potential to establish a global Islamic economy hub (Yuniarti et al., 2022). Indonesia's status as the nation with the largest Muslim population worldwide, coupled with a strong commitment to Islamic principles, facilitates the effective mobilization of charitable donations. Zakat, the most structured form of such philanthropy, is obligatory under Islamic law; Muslims whose wealth exceeds the nisab and haul thresholds are obligated to distribute a fixed percentage to designated beneficiaries (Tumanggor & Sujatna, 2023). Despite this requirement, formal zakat collection faces ongoing structural challenges. These include a lack of understanding among those who give zakat about the societal importance of institutional zakat (Hadi et al., 2024), limited public trust in zakat management organizations Khairani et al. (2022), and concerns about the misuse of funds (Asmadia et al., 2025).

The Indonesian Zakat Outlook 2024 estimates a zakat potential of IDR 327.6 trillion; however, the actual collection in 2023 was only IDR 33 trillion, representing roughly 10% of the potential (Nasional, 2024). This enduring disparity is indicative of both limited public awareness and a lack of trust in established collection mechanisms. Nashirudin et al. (2025) underscores the importance of tabligh, which denotes transparent and forthright communication, as a fundamental tenet for zakat management entities, as mandated by the Qur'an (Al-Maidah: 67). Therefore, a deviation from this principle undermines institutional trustworthiness and discourages formal zakat donations. Many muzakki opt to distribute their zakat directly to mustahiq (Afifa & Rusgianto, 2025), circumventing official institutions due to apprehensions regarding mismanagement and unequal allocation (Baba et al., 2025). Furthermore, adherence to PSAK 109 accounting standards, which govern zakat accountability, is both inconsistent and poorly understood by the general public (Pamuncak et al., 2021).

Table 1. ILZ 2024 Measurement Results by Regional Group

	Score	Category Literacy	Score	Category Behavior	Score	Category Attitude	Score	Category Knowledge
Aceh, Sumatra, NTB, Riau Islands, Gorontalo, Jambi	76.58	Medium/ Moderate	71.82	Medium/ Moderate	86.52	Medium/ Moderate	73.43	Medium/ Moderate
Bali, NTT, Maluku, Papua, Bengkulu, Babel, Kalimantan, Sulawesi	74.07	Medium/ Moderate	69.81	Medium/ Moderate	89.48	Medium/ Moderate	66.68	Medium/ Moderate
Java	74.45	Medium/ Moderate	70.22	Medium/ Moderate	85.23	Medium/ Moderate	70.28	Medium/ Moderate

Source: (Nasional, 2024)

The 2024 National Zakat Literacy Index (ILZ) reveals that the Sulawesi region records the lowest overall literacy score among all regional groups, at 74.07, with particularly pronounced gaps in the knowledge and behavioral dimensions (Nasional, 2024). Although the attitudinal dimension scores higher, the knowledge and behavioral dimensions are in the lowest category. This suggests that people in the region have positive views on zakat, but their understanding and practical involvement are lacking. Improving zakat literacy in this context is therefore critical not only to increase participation rates but also to create the cognitive conditions under which institutional transparency

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and accountability become meaningful and trust-generating. To foster muzakki confidence in zakat institutions, transparent financial communication, verifiable fund accountability, and thorough zakat education are essential. These elements, highlighted by Ridho et al. (2025), Sawmar & Mohammed. (2021), and Arifin Haji Munir (2021), are considered crucial for institutional trust formation, yet their relative predictive weight and the conditions under which each operates remain empirically unresolved, particularly in Eastern Indonesian institutional contexts with moderate zakat literacy profiles.

This study draws on Legitimacy Theory (Dowling & Pfeffer, 1975) as its primary explanatory framework. Legitimacy Theory posits that organisations sustain social support by demonstrating conformity with the norms, values, and expectations of their stakeholder environment (Gray et al., 1996). Applied to Islamic philanthropy, this means that zakat management organisations such as LAZISMu must signal compliance with three interdependent legitimation principles. Transparency in financial reporting first serves as a signal of verifiability. By making financial activities accessible and understandable, institutions demonstrate stewardship, which aligns with the Islamic principle of amanah, or trustworthiness. Furthermore, accountability within fund management serves as an indicator of operational integrity, thereby reflecting the principle of adalah, or justice. Furthermore, zakat literacy acts as a moderating factor in this process of legitimization. Specifically, those required to pay zakat, who possess a strong understanding of zakat obligations and institutional norms, are better equipped to assess an institution's legitimacy. Consequently, their evaluations of trust are more sensitive to indicators of transparency and accountability.

The theoretical contribution of this paper is the unification of these three paths into a single analytical model. It expands Legitimacy Theory in Islamic social finance by arguing that not all signals of legitimation are operationally equal across stakeholder groups. Specifically, this research proposes that communicative-relational signals (i.e., financial transparency) elicit higher impacts on confidence than procedural-technical signals (i.e., formal accountability systems) in the setting of modest donor cognitive literacy. This hierarchy of signals is argued to be a product of signal-receiver competence, that is, of stakeholders' ability to interpret and assess institutional signals as relevant legitimacy cues. In this context, zakat literacy means the ability to read, understand, calculate, and use information about zakat obligations. These skills affect how individuals perform zakat and how institutions are evaluated (Arifin Haji Munir, 2021). Herlin et al., (2020) found that national zakat literacy is still lacking. Specifically, 44.6% of the people they surveyed showed only a basic understanding of the topic. Moreover, 56.7% of millennials demonstrated a limited grasp of zakat principles. These findings are particularly relevant to South Sulawesi, a region that, according to Nasional (2024), has the lowest ILZ score compared to other areas.

Previous studies on these three predictors have produced inconsistent results, which require an analytical explanation rather than just a summary. On transparency, Ridho et al. (2025) and Sawmar & Mohammed. (2021) found significant positive effects on muzakki trust. In contrast, Rofiq & Chariri (2020) found no significant effect. The observed variance could stem from disparities in the specific institutions under examination, the participants' pre-existing financial literacy, or the methodologies employed to assess the outcomes. Concerning accountability, Rofiq & Chariri. (2020) reported a statistically significant positive correlation. Conversely, Evriyenni et al. (2025) and Samargandi et al. (2018) did not identify any significant findings. This disparity implies that formal accountability mechanisms may not consistently engender perceived trust, particularly if the muzakki lack direct observation or comprehension of their operation. Regarding zakat literacy, Muyassarah et al. (2025) and Hadi et al. (2024) documented significant positive effects. In contrast, Fahrullah et al. 2024) found no significant effect. This difference could be due to differences in how literacy was defined and the context of digital channels. These inconsistencies generate three theoretical expectations: (1) transparency will significantly predict trust because financial disclosure is the most directly observable legitimation signal; (2) accountability may fail to reach significance in contexts where formal mechanisms are poorly understood by lay muzakki, as is plausible in South Sulawesi's moderate-literacy environment; and (3) zakat literacy will strengthen trust by enabling muzakki to evaluate institutional behaviour against a meaningful normative standard.

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Prior research has predominantly focused on BAZNAS, the established institutional structure, with comparatively little attention given to LAZISMu, an organization affiliated with Muhammadiyah, distinguished by its decentralized operational approach and its dependence on community trust to cultivate its donor base (Lazismu, 2024). Furthermore, the influence of zakat literacy on trust has not been thoroughly investigated (Muyassarah et al., 2025), and its importance within Eastern Indonesia, a region exhibiting the nation's lowest ILZ scores, has yet to be examined. In doing so, this study advances the application of Legitimacy Theory within Islamic social finance by identifying the conditions under which its core mechanisms transparency, accountability, and zakat literacy differentially generate institutional trust.

The primary contextual gap addressed by this study is the near-absence of empirical research on trust determinants in LAZISMu specifically, and on the role of zakat literacy as a direct trust predictor in Eastern Indonesia. LAZISMu in South Sulawesi is a strategically important setting because it operates in a region with the lowest zakat literacy score nationally (ILZ = 74.07; Nasional, 2024), handles a substantial volume of zakat funds (IDR 130.29 billion; Lazismu, 2024), and serves a demographically distinct Muslim population whose trust dynamics may differ from settings where prior studies have been concentrated. Understanding whether transparency, accountability, and literacy predict trust in this specific context has direct implications for institutional communication strategy and for zakat policy in Eastern Indonesia.

This research investigates LAZISMu within South Sulawesi, an institutionally significant yet relatively unexplored context (Nasional, 2024). The study assesses the predictive capacity of financial reporting transparency, accountability in fund administration, and zakat literacy on muzakki trust. Consequently, it offers empirically grounded perspectives for organizations aiming to bolster public trust in areas marked by diminished zakat literacy and collection figures.

Based on the theoretical framework and prior literature, the following hypotheses are proposed:

H1: Transparency in financial reporting has a significant positive effect on muzakki trust in LAZISMu.

H2: Accountability in zakat fund management has a significant positive effect on muzakki trust in LAZISMu.

H3: Zakat literacy has a significant positive effect on muzakki trust in LAZISMu.

METHOD

Research Design

This investigation utilizes a quantitative, cross-sectional survey methodology to evaluate the proposed hypotheses. The choice of PLS-SEM is justified by its suitability for latent constructs employing reflective measurement, its effectiveness with small-to-medium sample sizes, and its capacity for exploratory hypothesis testing (Hair et al., 2019). Considering the study's cross-sectional and perceptual nature, the analysis focuses on associative, rather than causal, relationships.

Participant

The study's participants were registered muzakki associated with LAZISMu in South Sulawesi, Indonesia (population N = 1,526). These individuals had made formal zakat payments through the institution, and were therefore able to assess its transparency, accountability, and communication practices.

Population and the methods of sampling

A sampling frame was constructed from the LAZISMu South Sulawesi branch's registered muzakki database. Individuals were selected using a random number generator applied to the frame, consistent with simple random sampling procedures. The sample frame consisted of 1,526 registered muzakki, and 94 individuals were selected using a random number generator. In October–December 2025, all 94 selected respondents were contacted via WhatsApp and email using contact information

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provided by LAZISMu South Sulawesi branch managers. Of the 94 invitations sent, all 94 returned complete surveys and all were retained as valid for analysis after screening for missing data and straight-line response patterns. No invitations were undeliverable and no responses were excluded after screening, yielding a 100% response rate. This high response rate was attributable to active institutional facilitation, including direct follow-up with non-responsive registrants by branch managers throughout the data collection period. Although this level of participation is plausible under such conditions, it should be acknowledged that strong institutional facilitation may have increased participation and may also introduce social desirability or perceived-pressure bias. Readers should interpret the findings with this caveat in mind. The minimum required sample size was determined a priori using two complementary procedures. First, the Slovin formula applied at a 10% margin of error yielded a minimum of n = 94 from a population of N = 1,526. Second, an a priori power analysis conducted using GPower 3.1 specifying three predictors, a medium anticipated effect size (f^2 = 0.15), α = 0.05, and power = 0.80 indicated a minimum requirement of n = 77, consistent with (Cohen, 1992). The realized sample of n = 94 satisfies both thresholds and provides sufficient statistical power for the PLS-SEM analysis. A post-hoc power analysis further confirmed that the achieved sample yields a power of 0.87 for the specified parameters, implying that sample representativeness was not substantially compromised.

Instrumentation

Data acquisition was achieved via a structured online questionnaire, utilizing a five-point Likert scale (1 = strongly disagree; 5 = strongly agree). The instrument's design encompassed four sections, each comprising validated items derived from prior research. These sections were: (1) Transparency in Financial Reporting (6 items) adapted from Ridho et al. (2025) and Hadi et al. (2024), which assessed perceptions of the timeliness, accuracy, and accessibility of LAZISMu's financial disclosures; (2) Accountability in Fund Management (9 items) adapted from Samargandi et al. (2018) and (Sholihah et al., 2024), evaluating perceived compliance with fund management standards and responsiveness to stakeholder concerns; (3) Zakat Literacy (5 items) adapted from Arifin Haji Munir (2021) and Herianingrum et al. (2024), which investigated knowledge of zakat obligations, calculation methodologies, eligible recipients, and the social significance of zakat; and (4) Muzakki Trust (6 items) adapted from Istikhomah & Asrori (2019), measuring cognitive and affective trust in LAZISMu's integrity and competence.

Before the survey was given, two experts in Islamic economics and one expert in survey methods checked the face validity of all the items, which were originally in Indonesian. A pilot study with 30 muzakki outside the main sample confirmed preliminary reliability (Cronbach's α > 0.70 for all constructs). Convergent validity was confirmed by an average variance extracted (AVE) greater than 0.50 and outer loadings exceeding 0.70 (Hair et al., 2019). Reliability was established through Cronbach's α and composite reliability (ρc), both of which were above .70 (Ghozali, 2021). No items were removed following the pilot test or the main PLS-SEM analysis; all items met the required loading and reliability thresholds.

Procedures and Time Frame

Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) within SmartPLS 4.0, which allows for the simultaneous estimation of both the measurement model (outer model) and the structural model (inner model). The analytical process adhered to established PLS-SEM reporting guidelines (Hair et al., 2019): (1) Measurement model evaluation: outer loadings exceeding 0.70, Average Variance Extracted (AVE) greater than 0.50, and composite reliability above 0.70 were used to assess convergent validity; discriminant validity was evaluated using Heterotrait-Monotrait (HTMT) ratios below .85; collinearity was assessed via Variance Inflation Factor (VIF) values less than 3.3; (2) Structural model assessment: path coefficients (β), bootstrapped t-statistics (5,000 subsamples), p-values (threshold: t > 1.96, p < .05), 95% bias-corrected bootstrap confidence intervals, effect sizes (f^2; thresholds: small = 0.02, medium = 0.15, large = 0.35; Cohen, 1992), and predictive relevance (Q^2, via blindfolding procedure; Stone, 1974; Geisser, 1975) were examined; (3) Model fit was assessed using the Standardized Root Mean Square Residual (SRMR), with a threshold of less than .08. Furthermore, Harman's single-factor test was employed to evaluate common method bias.

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Ethical Considerations

This study was conducted in accordance with established ethical principles for research involving human participants. Formal ethical approval was not required for this study because it involved voluntary survey participation with no clinical intervention, sensitive personal data, or identifiable risk to participants; however, all procedures adhered to the ethical standards of the authors' institution. The research was carried out in collaboration with Lembaga Amil Zakat Muhammadiyah (LAZISMU) South Sulawesi, which provided the institutional and contextual support for the study. Participation was voluntary, and all participants provided informed consent after receiving a clear explanation of the study's objectives, potential benefits, and procedures before completing the questionnaire. The confidentiality and anonymity of all participants were strictly maintained. The survey instrument did not include any items that could cause psychological distress, and participants retained the right to decline participation or withdraw from the study at any time without consequence.

Scope and Limitations of the Methodology

This investigation's geographical scope is confined to muzakki affiliated with LAZISMu in South Sulawesi, thereby restricting the applicability of its conclusions to other locales or organizations. The cross-sectional methodology employed precludes definitive causal conclusions; thus, the observed results should be understood as correlational in nature. Self-reported perceptual data may be subject to social desirability bias, which was evaluated using Harman's single-factor test. Furthermore, variables such as religiosity, socioeconomic standing, and regional cultural influences were not incorporated into the analysis, representing potential confounding factors.

RESULTS AND DISCUSSION

Respondent Profile

Table 2 shows the demographic and behavioral characteristics of the 94 respondents. Most were male (61.7%) aged 26-40 years (58.5%) with university-level education (64.9%) and donated via LAZISMu for one to three years (46.8%). Donation frequency: The majority of donors (52.1%) gave monthly. These demographic and behavioral characteristics carry interpretive significance for the present study. The predominance of university-educated respondents (64.9%) and long-term donors (77.7% with one or more years of donation history) suggests a sample with above-average institutional familiarity and baseline zakat knowledge, which may partially account for the salience of transparency as a trust signal: respondents with sustained engagement are more likely to have encountered LAZISMu's financial communications. The majority-male composition (61.7%) and the concentration in the 26–40 age bracket (58.5%) reflect the demographics of formal zakat registration in South Sulawesi and are consistent with prior zakat trust studies in the region (Muyassarah et al., 2025).

Table 2. Respondent Profile (N = 94)

Characteristic	Category	n	%
Gender	Male	58	61.7
	Female	36	38.3
Age	18–25 years	16	17.0
	26–40 years	55	58.5
	41 years and above	23	24.5
Education	Senior High School	19	20.2
	Undergraduate (S1)	61	64.9
	Postgraduate (S2/S3)	14	14.9
Duration of Donation	Less than 1 year	21	22.3
	1–3 years	44	46.8
	More than 3 years	29	30.9
Donation Frequency	Monthly	49	52.1
	Annual (Ramadan)	28	29.8

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	Irregular	17	18.1

Source: Primary data (processed, 2025)

Measurement Model Assessment

Table 3 presents outer loadings and AVE values. All indicator loadings exceed 0.70 (Hair et al., 2019) and all AVE values exceed 0.50, confirming convergent validity.

Table 3. Outer Loading and AVE Results

No	Variable	Code	Loading	AVE	Met Criteria?
1	**Transparency in Financial Reporting**	X1.1	0.744	0.582	Loading > 0.70 ✓ | AVE > 0.50 ✓
2		X1.2	0.711		
3		X1.3	0.751		
4		X1.4	0.818		
5		X1.5	0.839		
6		X1.6	0.705		
7	**Accountability of Zakat Fund Management**	X2.1	0.749	0.572	Loading > 0.70 ✓ | AVE > 0.50 ✓
8		X2.2	0.792		
9		X2.3	0.741		
10		X2.4	0.710		
11		X2.5	0.723		
12		X2.6	0.802		
13		X2.7	0.804		
14		X2.8	0.753		
15		X2.9	0.728		
16	**Zakat Literacy**	X3.1	0.760	0.597	Loading > 0.70 ✓ | AVE > 0.50 ✓
17		X3.2	0.786		
18		X3.3	0.788		
19		X3.4	0.811		
20		X3.5	0.715		
21	**Muzakki's Trust**	Y.1	0.764	0.684	Loading > 0.70 ✓ | AVE > 0.50 ✓
22		Y.2	0.857		
23		Y.3	0.820		
24		Y.4	0.835		
25		Y.5	0.832		
26		Y.6	0.851		

Source: Primary data (processed, 2025)

Data is considered valid if it has an outer loading value greater than 0.70 (Gio et al., 2024). The test results indicate that all listed items exhibit a significant loading value exceeding 0.70, confirming the validity of all indicators present in the data. Additionally, the Average Variance Extracted (AVE) value for each variable is greater than 0.50, demonstrating that all research variables have achieved satisfactory convergent validity (Sekaran & Bougie, 2016).

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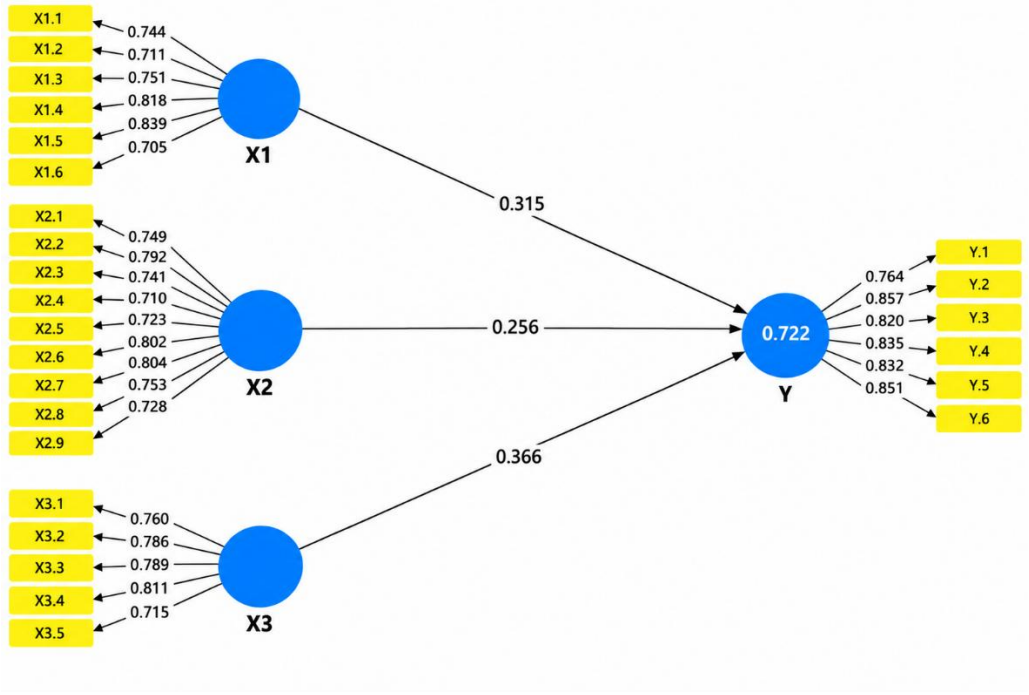


Figure 1. Output PLS Algorithm

The figure above shows that the loading factor value on each indicator indicates the level of contribution to the latent variable. All indicators in the model have a loading factor above 0.7, which indicates that they are valid and have a strong contribution in measuring their respective latent variables.

Table 4 presents the results of the reliability test conducted to assess the internal consistency of the research instrument, evaluating the extent to which the instrument produces stable and consistent measurements across different instances.

Table 4. Reliability Test Results

Variable	Cronbach's α	CR (ρa)	CR (ρc)	Status
X1	0.856	0.871	0.893	Reliable
X2	0.906	0.909	0.923	Reliable
X3	0.831	0.837	0.881	Reliable
Y	0.907	0.908	0.928	Reliable

Source: Primary data (processed, 2025)

A Cronbach's alpha score greater than 0.70 is considered good (Kamaruzaman et al., 2022). According to the measurement results, all latent variables have a Cronbach's alpha score exceeding 0.70, indicating that the data is reliable. Additionally, the composite reliability values for each variable are also above 0.70, confirming that all research variables demonstrate internal consistency reliability

Discriminant Validity

Table 5a. HTMT Matrix

Variable	X1	X2	X3	Y
X1	-	0.698	0.643	0.772
X2	0.698	-	0.731	0.689
X3	0.643	0.731	-	0.821
Y	0.772	0.689	0.821	-

Source: SmartPLS output (processed, 2025)

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Discriminant validity was assessed using the Heterotrait-Monotrait (HTMT) ratio (Henseler et al., 2015). All HTMT values fall below the 0.85 threshold, confirming that each construct is empirically distinct from the others

Table 5b. Collinearity Test Results (VIF)

Relationship	VIF	Status
X1 → Y	2.341	No multicollinearity
X2 → Y	2.987	No multicollinearity
X3 → Y	2.516	No multicollinearity

Source: SmartPLS output (processed, 2025)

Collinearity among predictors was assessed using Variance Inflation Factor (VIF). All VIF values fell below 3.3 (Hair et al., 2019), ruling out multicollinearity.

Table 5c. Harman's Single-Factor Test

Indicator	Result
First factor variance explained	39.68%
Threshold	50.00%
Status	No substantial common method bias

Source: SmartPLS output (processed, 2025)

Common method bias was assessed using Harman's single-factor test. A principal component analysis of all items produced a first factor explaining 39.68% of total variance, below the 50% threshold (Podsakoff et al., 2003), suggesting that common method bias is unlikely to dominate the findings, though it cannot be entirely ruled out given the self-reported, single-survey design.

R-Square and Model Fit

Table 6a. R-Square Value Test Results

Variable	R^2	Adjusted R^2
Muzakki's Trust	0.722	0.712

Source: Primary data (processed, 2025)

The R-Square value is classified into three categories: strong (0.75), moderate (0.50), and weak (0.25) (Matthews, 2017). The adjusted R^2 of .712 indicates that the three predictors jointly account for 71.2% of the variance in muzakki trust, a moderate-to-strong level of explanatory power (Cohen, 1992).

Table 6b. Model Fit Results (SRMR)

Index	Saturated Model	Estimated Model	Threshold
SRMR	0.072	0.072	<0.08

Source: Primary data (processed, 2025)

The SRMR value of .072 falls below the 0.08 threshold (Hu & Bentler, 1999), indicating acceptable model fit.

Table 6c. Effect Size (f^2) and Predictive Relevance (Q^2)

Path	f^2	Effect Size	Q^2 (Blindfolding)
X1 (Transparency) → Y (Trust)	0.087	Small	0.531
X2 (Accountability) → Y (Trust)	0.041	Small	0.531
X3 (Zakat Literacy) → Y (Trust)	0.153	Medium	0.531

Source : SmartPLS output (processed, 2025).
Note : f^2 thresholds: small = 0.02, medium = 0.15, large = 0.35 (Cohen, 1992). Q^2 > 0 indicates predictive relevance.

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Effect size analysis provides an important complement to significance testing by indicating the practical magnitude of each path. Zakat literacy demonstrated a medium effect size (f^2 = 0.153), approaching Cohen (1992) medium threshold of 0.15, which indicates that literacy makes a substantively meaningful unique contribution to the prediction of muzakki trust beyond the other predictors. Transparency yielded a small-to-medium effect (f^2 = 0.087), suggesting a practically relevant but more modest unique contribution. Accountability's effect size was small and practically negligible (f^2 = 0.041), indicating that even if statistical significance were achieved in a larger sample, the practical magnitude of accountability's unique contribution to trust would remain limited in this context. The Stone-Geisser Q^2 value of 0.531 for muzakki trust substantially exceeds the zero threshold (Hair et al., 2019), confirming that the structural model produces out-of-sample predictions that are meaningfully more accurate than the mean-based naïve benchmark that is, the model has satisfactory predictive relevance. Collectively, the effect size and predictive relevance evidence indicate that the model is not only statistically well-fitted but also practically useful for predicting muzakki trust in comparable institutional contexts. The Stone-Geisser Q^2 value for muzakki trust (Q^2 = 0.531) substantially exceeds zero, confirming that the structural model has satisfactory predictive relevance for the endogenous construct (Hair et al., 2019). The effect size estimates provide an empirical foundation for the practical recommendations in the discussion section.

Hypothesis Test

Table 7. Path Coefficients – Bootstrapping Results

Path	β (Coefficient)	t-Statistic	p-Value	Decision	95% CI [LL, UL]
X1 (Transparency) → Y (Trust)	0.315	2.249	0.025	H1 Supported	[0.038, 0.579]
X2 (Accountability) → Y (Trust)	0.256	1.397	0.162	H2 Not Supported	[–.110, 0.602]
X3 (Zakat Literacy) → Y (Trust)	0.366	3.435	0.001	H3 Supported	[0.152, 0.570]

Source: Primary data (processed, 2025)

Based on the measurement results, the following findings are obtained:

1. H1 (Transparency → Trust): β = 0.315, t = 2.249, p = .025. Supported at α = 0.05.
2. H2 (Accountability → Trust): β = 0.256, t = 1.397, p = .162. Not supported; t < 1.96 and p > 0.05.
3. H3 (Zakat Literacy → Trust): β = 0.366, t = 3.435, p = .001. Supported at α = 0.05; strongest path in the model.

Discussions

Transparency in Financial Reporting on Muzakki Trust

The significant positive association between transparency and muzakki trust supports H1 and is consistent with Roziq et al. (2021) and Sawmar & Mohammed. (2021). Interpreted through Legitimacy Theory (Dowling & Pfeffer, 1975), this result indicates that financial disclosure functions as a primary legitimation signal in the LAZISMu context. When muzakki can access clear, timely, and accurate information about how their zakat contributions are managed and distributed including through social media reporting on programmes and fund utilisation they perceive the institution as fulfilling its amanah (trustworthiness) obligation. This perception generates institutional legitimacy and, consequently, trust. Importantly, the trust-building effect of transparency is not merely administrative; it is relational and communicative. Trust appears to respond to the quality of ongoing information exchange between the institution and its donors, not solely to formal compliance with PSAK 109 reporting standards. This has a practical implication: LAZISMu and similar institutions

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should invest in accessible, plain language financial communication including beneficiary impact reports and programme updates in formats comprehensible to lay audiences rather than limiting disclosure to technical financial statements alone.

Accountability of Zakat Fund Management on Muzakki Trust

The non-significant path between accountability and muzakki trust leads to the rejection of H2. This finding is consistent with Samargandi et al. (2018), Sholihah et al. (2024), and Evriyenni et al. (2025), and warrants analytical scrutiny rather than mere acknowledgment. At least four explanations merit consideration. First, construct overlap: transparency and accountability, as operationalised here, may be perceived by respondents as overlapping concepts, reducing the unique variance attributable to accountability in a model that already controls for transparency. Second, observability gap: muzakki in South Sulawesi may not directly observe formal accountability mechanisms audit reports, PSAK 109 documentation, governance structures – and therefore cannot use these as a basis for trust judgments. In a moderate-literacy environment (ILZ = 74.07), formal accountability may function as a latent, invisible signal rather than a trust-relevant cue. Third, reputational proxy: muzakki may rely on institutional reputation and perceived programme effectiveness visible, community-level signals as proxies for accountability rather than on formal documentation. This aligns with Legitimacy Theory: legitimacy is perceived, not merely certified, and may be secured through social embeddedness as much as through formal compliance (Suchman, 1995). Fourth, perceptual measurement gap: because respondents reported their subjective impressions of accountability rather than evaluating objective performance, the gap between perception and formal practice may be especially pronounced in contexts where accountability mechanisms are not widely communicated. Future research should explore whether improved communication of accountability practices rather than improved accountability practices per se – mediates the relationship between accountability and trust.

Zakat Literacy on Muzakki Trust

The substantial positive correlation observed between zakat literacy and muzakki trust corroborates H3, constituting the most influential pathway within the structural model; this finding carries significant theoretical and practical ramifications. From a theoretical perspective, and interpreted through the lens of Legitimacy Theory, zakat literacy functions in this model as a direct predictor of muzakki trust, the strongest predictor in the structural model. This finding is consistent with the proposition that muzakki with a stronger understanding of zakat obligations and institutional standards are better positioned to evaluate whether LAZISMu's operations align with those standards, thereby forming more confident trust judgments. It is important to note that this study tests literacy only as a direct predictor: the theorized role of literacy as a moderator or mediator between institutional signals (transparency, accountability) and trust is an interpretive inference grounded in Legitimacy Theory logic, not a statistically estimated effect in the present model. This proposed complementarity constitutes a specific and testable hypothesis for future research using moderation or mediation designs. This is consistent with Hadi et al. (2024) and Rofiqo (2026). It is important to note that this study tests literacy only as a direct predictor: the theorized role of literacy as a moderator or mediator between institutional signals (transparency, accountability) and trust is an interpretive inference grounded in Legitimacy Theory logic, not a statistically estimated effect in the present model.

Implications

These findings carry both theoretical and practical implications. Theoretically, this study contributes to Legitimacy Theory in Islamic social finance by demonstrating that legitimation pathways are not equally effective across stakeholder populations: communicative-relational signals (transparency) generate significant trust effects while procedural-technical signals (accountability) do not, in a moderate-literacy context. This differential efficacy supports the Legitimacy Theory proposed in the literature review, which holds that the trust-generative power of institutional legitimation signals is conditioned by the cognitive competence (zakat literacy) of the recipient stakeholder population. Future research should test this framework explicitly using moderation designs, particularly across regions with contrasting ILZ profiles. Practically, LAZISMu and comparable regional institutions in

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Eastern Indonesia should pursue a dual strategy: (1) invest in accessible, narrative financial communication including beneficiary impact reports, social media programme updates, and plain-language fund utilization summaries rather than relying solely on technical PSAK 109 disclosures; and (2) support targeted zakat literacy development in communities served, recognizing that more literate muzakki are more responsive to institutional legitimation signals. These recommendations are particularly consequential for institutions operating in regions where ILZ scores indicate substantive knowledge gaps, such as the Sulawesi region (ILZ = 74.07; Nasional, 2024).

Limitations

This study's scope is limited because it focuses on a single zakat institution, LAZISMu in South Sulawesi. This could affect how well the results represent zakat payers across all of Indonesia. The reliance on self-reported data introduces the potential for bias, and the cross-sectional design restricts the ability to establish causal relationships. Future investigations could benefit from the inclusion of qualitative methodologies or a longitudinal framework to more thoroughly examine these connections.

Suggestions

Future research endeavors could broaden their scope to encompass a greater variety of zakat institutions across Indonesia, particularly in regions characterized by varying degrees of zakat literacy. Moreover, the application of qualitative research methodologies might enable a more nuanced understanding of muzakki perspectives and the factors influencing their attitudes toward transparency, accountability, and zakat literacy.

CONCLUSION

This study examined the relationships between financial reporting transparency, accountability in zakat fund management, zakat literacy, and muzakki trust in LAZISMu, South Sulawesi. The empirical findings reveal that transparency (β = 0.315, p = .025) and zakat literacy (β = 0.366, p = .001) have positive and statistically significant relationships with muzakki trust. In contrast, accountability (β = 0.256, p = .162) does not demonstrate a statistically significant relationship with trust. These findings indicate that the three examined factors do not contribute equally to explaining muzakki trust in the institutional context under investigation.

Overall, the results provide empirical evidence that muzakki trust is associated with both the quality of financial information communicated by zakat institutions and the level of understanding possessed by zakat contributors. The findings also reveal a distinction between the perceived relevance of transparency and the formal accountability of fund management in shaping trust. By examining these relationships simultaneously, this study offers an empirical understanding of the factors associated with muzakki trust in Islamic social finance, particularly within the context of regional zakat management in South Sulawesi.

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AUTHOR CONTRIBUTION STATEMENT

The author contributions are as follows: AR conceptualized and designed the study, collected the data, performed the analysis, and wrote the manuscript. DD and MA contributed to the literature review, provided guidance on statistical analysis, and assisted in editing the manuscript.

AI DISCLOSURE STATEMENT

The author used ChatGPT and Quillbot during the preparation of this work for ChatGPT helps in developing ideas and structuring arguments, while Quillbot refines sentences to make them clearer and more concise. Both AI tools speed up the writing process without compromising quality, with the author still conducting final checks and revisions. After using the tool/service, the author thoroughly reviewed and edited the content as needed and takes full responsibility for the content of the publication.

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How Do Transparency, Accountability, And Zakat Literacy Influence Muzakki Trust In Islamic Organizations? A Case Study Of Lazismu

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ABSTRACT

Purpose – This study examines the influence of financial reporting transparency, accountability in zakat fund management, and zakat literacy on muzakki trust in LAZISMu, South Sulawesi.

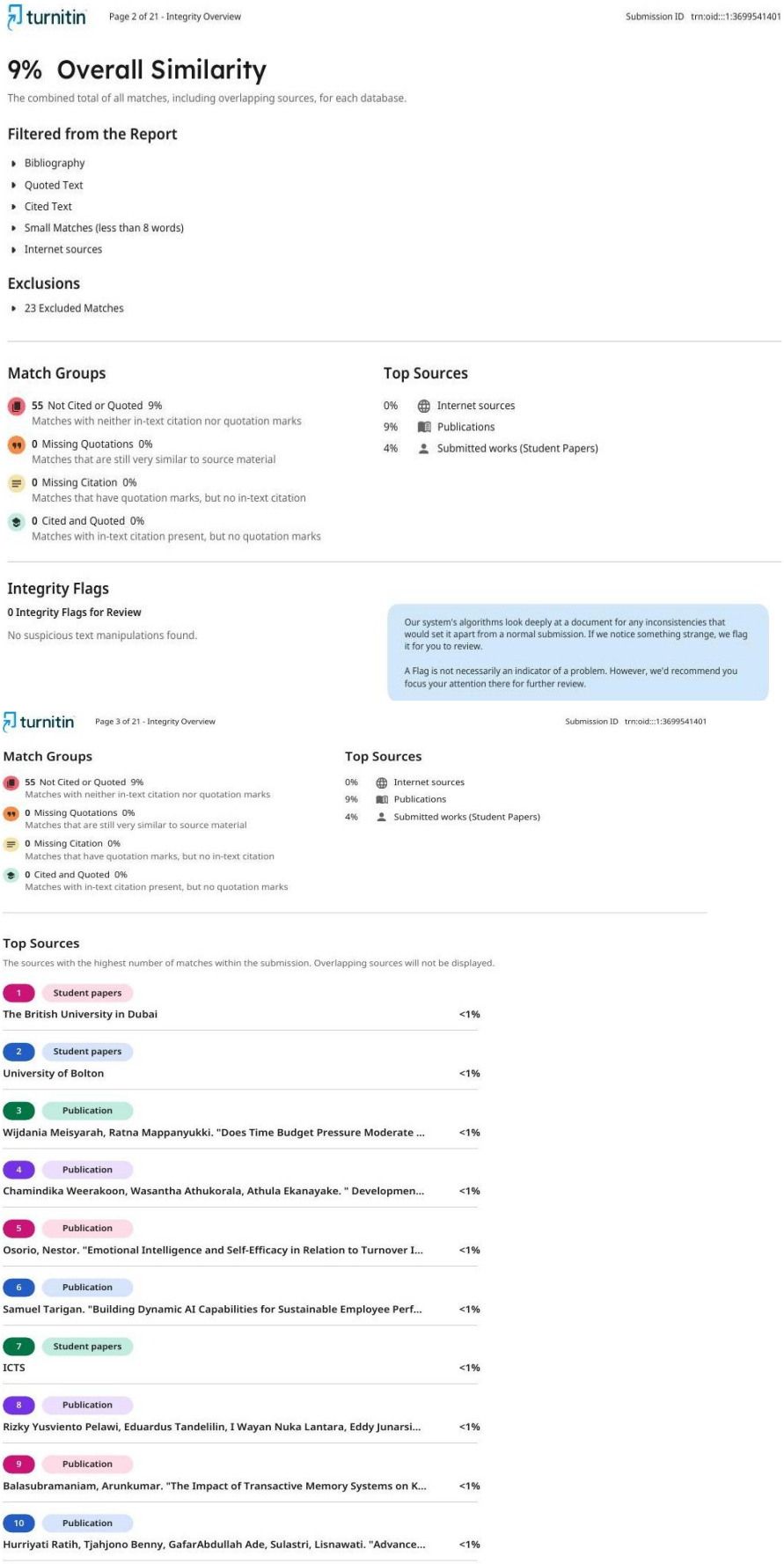
Methods – A cross-sectional quantitative study was used. Data were collected using a structured online questionnaire, which was sent to 94 muzakki registered in the LAZISMu South Sulawesi database (N = 1,526). These muzakki were chosen through simple random sampling, with a 10% margin of error, as calculated using the Slovin formula. We used Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 to test the proposed relationships between transparency, accountability, zakat literacy, and muzakki trust.

Findings – Financial reporting transparency and zakat literacy both demonstrate a statistically significant positive relationship with muzakki trust; conversely, accountability in zakat fund management does not achieve statistical significance within this particular sample.

Research implications – These findings suggest that zakat organizations should prioritize accessible financial communication and invest in zakat education programs, particularly in areas with moderate literacy levels, such as South Sulawesi. However, these conclusions are limited to LAZISMu in South Sulawesi.

Originality – This study offers a contextual contribution by examining LAZISMu in South Sulawesi a regionally distinct and previously under-studied institutional context characterized by comparatively lower zakat literacy scores and provides evidence-based recommendations for trust-building in regional Islamic philanthropic institutions.

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INTRODUCTION

The 2021 Global Islamic Economy Indicator (GIEI) ranks Indonesia fourth in its evaluation of countries with the potential to establish a global Islamic economy hub (Yuniarti et al., 2022). Indonesia's status as the nation with the largest Muslim population worldwide, coupled with a strong commitment to Islamic principles, facilitates the effective mobilization of charitable donations. Zakat, the most structured form of such philanthropy, is obligatory under Islamic law; Muslims whose wealth exceeds the nisab and haul thresholds are obligated to distribute a fixed percentage to designated beneficiaries (Tumanggor & Sujatna, 2023). Despite this requirement, formal zakat collection faces ongoing structural challenges. These include a lack of understanding among those who give zakat about the societal importance of institutional zakat (Hadi et al., 2024), limited public trust in zakat management organizations Khairani et al. (2022), and concerns about the misuse of funds (Asmadia et al., 2025).

The Indonesian Zakat Outlook 2024 estimates a zakat potential of IDR 327.6 trillion; however, the actual collection in 2023 was only IDR 33 trillion, representing roughly 10% of the potential (Nasional, 2024). This enduring disparity is indicative of both limited public awareness and a lack of trust in established collection mechanisms. Nashirudin et al. (2025) underscores the importance of tabligh, which denotes transparent and forthright communication, as a fundamental tenet for zakat management entities, as mandated by the Qur'an (Al-Maidah: 67). Therefore, a deviation from this principle undermines institutional trustworthiness and discourages formal zakat donations. Many muzakki opt to distribute their zakat directly to mustahiq (Afifa & Rusgianto, 2025), circumventing official institutions due to apprehensions regarding mismanagement and unequal allocation (Baba et al., 2025). Furthermore, adherence to PSAK 109 accounting standards, which govern zakat accountability, is both inconsistent and poorly understood by the general public (Pamuncak et al., 2021).

Table 1. ILZ 2024 Measurement Results by Regional Group

	Score	Category Literacy	Score	Category Behavior	Score	Category Attitude	Score	Category Knowledge
Aceh, Sumatra, NTB, Riau Islands, Gorontalo, Jambi	76.58	Medium/ Moderate	71.82	Medium/ Moderate	86.52	Medium/ Moderate	73.43	Medium/ Moderate
Bali, NTT, Maluku, Papua, Bengkulu, Babel, Kalimantan, Sulawesi	74.07	Medium/ Moderate	69.81	Medium/ Moderate	89.48	Medium/ Moderate	66.68	Medium/ Moderate
Java	74.45	Medium/ Moderate	70.22	Medium/ Moderate	85.23	Medium/ Moderate	70.28	Medium/ Moderate

Source: (Nasional, 2024)

The 2024 National Zakat Literacy Index (ILZ) reveals that the Sulawesi region records the lowest overall literacy score among all regional groups, at 74.07, with particularly pronounced gaps in the knowledge and behavioral dimensions (Nasional, 2024). Although the attitudinal dimension scores higher, the knowledge and behavioral dimensions are in the lowest category. This suggests that people in the region have positive views on zakat, but their understanding and practical involvement are lacking. Improving zakat literacy in this context is therefore critical not only to increase participation rates but also to create the cognitive conditions under which institutional transparency

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and accountability become meaningful and trust-generating. To foster muzakki confidence in zakat institutions, transparent financial communication, verifiable fund accountability, and thorough zakat education are essential. These elements, highlighted by Ridho et al. (2025), Sawmar & Mohammed. (2021), and Arifin Haji Munir (2021), are considered crucial for institutional trust formation, yet their relative predictive weight and the conditions under which each operates remain empirically unresolved, particularly in Eastern Indonesian institutional contexts with moderate zakat literacy profiles.

This study draws on Legitimacy Theory (Dowling & Pfeffer, 1975) as its primary explanatory framework. Legitimacy Theory posits that organisations sustain social support by demonstrating conformity with the norms, values, and expectations of their stakeholder environment (Gray et al., 1996). Applied to Islamic philanthropy, this means that zakat management organisations such as LAZISMu must signal compliance with three interdependent legitimation principles. Transparency in financial reporting first serves as a signal of verifiability. By making financial activities accessible and understandable, institutions demonstrate stewardship, which aligns with the Islamic principle of amanah, or trustworthiness. Furthermore, accountability within fund management serves as an indicator of operational integrity, thereby reflecting the principle of adalah, or justice. Furthermore, zakat literacy acts as a moderating factor in this process of legitimization. Specifically, those required to pay zakat, who possess a strong understanding of zakat obligations and institutional norms, are better equipped to assess an institution's legitimacy. Consequently, their evaluations of trust are more sensitive to indicators of transparency and accountability.

The theoretical contribution of this paper is the unification of these three paths into a single analytical model. It expands Legitimacy Theory in Islamic social finance by arguing that not all signals of legitimation are operationally equal across stakeholder groups. Specifically, this research proposes that communicative-relational signals (i.e., financial transparency) elicit higher impacts on confidence than procedural-technical signals (i.e., formal accountability systems) in the setting of modest donor cognitive literacy. This hierarchy of signals is argued to be a product of signal-receiver competence, that is, of stakeholders' ability to interpret and assess institutional signals as relevant legitimacy cues. In this context, zakat literacy means the ability to read, understand, calculate, and use information about zakat obligations. These skills affect how individuals perform zakat and how institutions are evaluated (Arifin Haji Munir, 2021). Herlin et al., (2020) found that national zakat literacy is still lacking. Specifically, 44.6% of the people they surveyed showed only a basic understanding of the topic. Moreover, 56.7% of millennials demonstrated a limited grasp of zakat principles. These findings are particularly relevant to South Sulawesi, a region that, according to Nasional (2024), has the lowest ILZ score compared to other areas.

Previous studies on these three predictors have produced inconsistent results, which require an analytical explanation rather than just a summary. On transparency, Ridho et al. (2025) and Sawmar & Mohammed. (2021) found significant positive effects on muzakki trust. In contrast, Rofiq & Chariri (2020) found no significant effect. The observed variance could stem from disparities in the specific institutions under examination, the participants' pre-existing financial literacy, or the methodologies employed to assess the outcomes. Concerning accountability, Rofiq & Chariri. (2020) reported a statistically significant positive correlation. Conversely, Evriyenni et al. (2025) and Samargandi et al. (2018) did not identify any significant findings. This disparity implies that formal accountability mechanisms may not consistently engender perceived trust, particularly if the muzakki lack direct observation or comprehension of their operation. Regarding zakat literacy, Muyassarah et al. (2025) and Hadi et al. (2024) documented significant positive effects. In contrast, Fahrullah et al. 2024) found no significant effect. This difference could be due to differences in how literacy was defined and the context of digital channels. These inconsistencies generate three theoretical expectations: (1) transparency will significantly predict trust because financial disclosure is the most directly observable legitimation signal; (2) accountability may fail to reach significance in contexts where formal mechanisms are poorly understood by lay muzakki, as is plausible in South Sulawesi's moderate-literacy environment; and (3) zakat literacy will strengthen trust by enabling muzakki to evaluate institutional behaviour against a meaningful normative standard.

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Prior research has predominantly focused on BAZNAS, the established institutional structure, with comparatively little attention given to LAZISMu, an organization affiliated with Muhammadiyah, distinguished by its decentralized operational approach and its dependence on community trust to cultivate its donor base (Lazismu, 2024). Furthermore, the influence of zakat literacy on trust has not been thoroughly investigated (Muyassarah et al., 2025), and its importance within Eastern Indonesia, a region exhibiting the nation's lowest ILZ scores, has yet to be examined. In doing so, this study advances the application of Legitimacy Theory within Islamic social finance by identifying the conditions under which its core mechanisms transparency, accountability, and zakat literacy differentially generate institutional trust.

The primary contextual gap addressed by this study is the near-absence of empirical research on trust determinants in LAZISMu specifically, and on the role of zakat literacy as a direct trust predictor in Eastern Indonesia. LAZISMu in South Sulawesi is a strategically important setting because it operates in a region with the lowest zakat literacy score nationally (ILZ = 74.07; Nasional, 2024), handles a substantial volume of zakat funds (IDR 130.29 billion; Lazismu, 2024), and serves a demographically distinct Muslim population whose trust dynamics may differ from settings where prior studies have been concentrated. Understanding whether transparency, accountability, and literacy predict trust in this specific context has direct implications for institutional communication strategy and for zakat policy in Eastern Indonesia.

This research investigates LAZISMu within South Sulawesi, an institutionally significant yet relatively unexplored context (Nasional, 2024). The study assesses the predictive capacity of financial reporting transparency, accountability in fund administration, and zakat literacy on muzakki trust. Consequently, it offers empirically grounded perspectives for organizations aiming to bolster public trust in areas marked by diminished zakat literacy and collection figures.

Based on the theoretical framework and prior literature, the following hypotheses are proposed:

H1: Transparency in financial reporting has a significant positive effect on muzakki trust in LAZISMu.

H2: Accountability in zakat fund management has a significant positive effect on muzakki trust in LAZISMu.

H3: Zakat literacy has a significant positive effect on muzakki trust in LAZISMu.

METHOD

Research Design

This investigation utilizes a quantitative, cross-sectional survey methodology to evaluate the proposed hypotheses. The choice of PLS-SEM is justified by its suitability for latent constructs employing reflective measurement, its effectiveness with small-to-medium sample sizes, and its capacity for exploratory hypothesis testing (Hair et al., 2019). Considering the study's cross-sectional and perceptual nature, the analysis focuses on associative, rather than causal, relationships.

Participant

The study's participants were registered muzakki associated with LAZISMu in South Sulawesi, Indonesia (population N = 1,526). These individuals had made formal zakat payments through the institution, and were therefore able to assess its transparency, accountability, and communication practices.

Population and the methods of sampling

A sampling frame was constructed from the LAZISMu South Sulawesi branch's registered muzakki database. Individuals were selected using a random number generator applied to the frame, consistent with simple random sampling procedures. The sample frame consisted of 1,526 registered muzakki, and 94 individuals were selected using a random number generator. In October–December 2025, all 94 selected respondents were contacted via WhatsApp and email using contact information

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provided by LAZISMu South Sulawesi branch managers. Of the 94 invitations sent, all 94 returned complete surveys and all were retained as valid for analysis after screening for missing data and straight-line response patterns. No invitations were undeliverable and no responses were excluded after screening, yielding a 100% response rate. This high response rate was attributable to active institutional facilitation, including direct follow-up with non-responsive registrants by branch managers throughout the data collection period. Although this level of participation is plausible under such conditions, it should be acknowledged that strong institutional facilitation may have increased participation and may also introduce social desirability or perceived-pressure bias. Readers should interpret the findings with this caveat in mind. The minimum required sample size was determined a priori using two complementary procedures. First, the Slovin formula applied at a 10% margin of error yielded a minimum of n = 94 from a population of N = 1,526. Second, an a priori power analysis conducted using GPower 3.1 specifying three predictors, a medium anticipated effect size ($f^2 = 0.15$), $\alpha = 0.05$, and power = 0.80 indicated a minimum requirement of n = 77, consistent with (Cohen, 1992). The realized sample of n = 94 satisfies both thresholds and provides sufficient statistical power for the PLS-SEM analysis. A post-hoc power analysis further confirmed that the achieved sample yields a power of 0.87 for the specified parameters, implying that sample representativeness was not substantially compromised.

Instrumentation

Data acquisition was achieved via a structured online questionnaire, utilizing a five-point Likert scale (1 = strongly disagree; 5 = strongly agree). The instrument's design encompassed four sections, each comprising validated items derived from prior research. These sections were: (1) Transparency in Financial Reporting (6 items) adapted from Ridho et al. (2025) and Hadi et al. (2024), which assessed perceptions of the timeliness, accuracy, and accessibility of LAZISMu's financial disclosures; (2) Accountability in Fund Management (9 items) adapted from Samargandi et al. (2018) and (Sholihah et al., 2024), evaluating perceived compliance with fund management standards and responsiveness to stakeholder concerns; (3) Zakat Literacy (5 items) adapted from Arifin Haji Munir (2021) and Herianingrum et al. (2024), which investigated knowledge of zakat obligations, calculation methodologies, eligible recipients, and the social significance of zakat; and (4) Muzakki Trust (6 items) adapted from Istikhomah & Asrori (2019), measuring cognitive and affective trust in LAZISMu's integrity and competence.

Before the survey was given, two experts in Islamic economics and one expert in survey methods checked the face validity of all the items, which were originally in Indonesian. A pilot study with 30 muzakki outside the main sample confirmed preliminary reliability (Cronbach's $\alpha > 0.70$ for all constructs). Convergent validity was confirmed by an average variance extracted (AVE) greater than 0.50 and outer loadings exceeding 0.70 (Hair et al., 2019). Reliability was established through Cronbach's α and composite reliability (ρc), both of which were above .70 (Ghozali, 2021). No items were removed following the pilot test or the main PLS-SEM analysis; all items met the required loading and reliability thresholds.

Procedures and Time Frame

Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) within SmartPLS 4.0, which allows for the simultaneous estimation of both the measurement model (outer model) and the structural model (inner model). The analytical process adhered to established PLS-SEM reporting guidelines (Hair et al., 2019): (1) Measurement model evaluation: outer loadings exceeding 0.70, Average Variance Extracted (AVE) greater than 0.50, and composite reliability above 0.70 were used to assess convergent validity; discriminant validity was evaluated using Heterotrait-Monotrait (HTMT) ratios below .85; collinearity was assessed via Variance Inflation Factor (VIF) values less than 3.3; (2) Structural model assessment: path coefficients (β), bootstrapped t-statistics (5,000 subsamples), p-values (threshold: $t > 1.96$, $p < .05$), 95% bias-corrected bootstrap confidence intervals, effect sizes (f^2; thresholds: small = 0.02, medium = 0.15, large = 0.35; Cohen, 1992), and predictive relevance (Q^2, via blindfolding procedure; Stone, 1974; Geisser, 1975) were examined; (3) Model fit was assessed using the Standardized Root Mean Square Residual (SRMR), with a threshold of less than .08. Furthermore, Harman's single-factor test was employed to evaluate common method bias.

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Ethical Considerations

This study was conducted in accordance with established ethical principles for research involving human participants. Formal ethical approval was not required for this study because it involved voluntary survey participation with no clinical intervention, sensitive personal data, or identifiable risk to participants; however, all procedures adhered to the ethical standards of the authors' institution. The research was carried out in collaboration with Lembaga Amil Zakat Muhammadiyah (LAZISMU) South Sulawesi, which provided the institutional and contextual support for the study. Participation was voluntary, and all participants provided informed consent after receiving a clear explanation of the study's objectives, potential benefits, and procedures before completing the questionnaire. The confidentiality and anonymity of all participants were strictly maintained. The survey instrument did not include any items that could cause psychological distress, and participants retained the right to decline participation or withdraw from the study at any time without consequence.

Scope and Limitations of the Methodology

This investigation's geographical scope is confined to muzakki affiliated with LAZISMu in South Sulawesi, thereby restricting the applicability of its conclusions to other locales or organizations. The cross-sectional methodology employed precludes definitive causal conclusions; thus, the observed results should be understood as correlational in nature. Self-reported perceptual data may be subject to social desirability bias, which was evaluated using Harman's single-factor test. Furthermore, variables such as religiosity, socioeconomic standing, and regional cultural influences were not incorporated into the analysis, representing potential confounding factors.

RESULTS AND DISCUSSION

Respondent Profile

Table 2 shows the demographic and behavioral characteristics of the 94 respondents. Most were male (61.7%) aged 26-40 years (58.5%) with university-level education (64.9%) and donated via LAZISMu for one to three years (46.8%). Donation frequency: The majority of donors (52.1%) gave monthly. These demographic and behavioral characteristics carry interpretive significance for the present study. The predominance of university-educated respondents (64.9%) and long-term donors (77.7% with one or more years of donation history) suggests a sample with above-average institutional familiarity and baseline zakat knowledge, which may partially account for the salience of transparency as a trust signal: respondents with sustained engagement are more likely to have encountered LAZISMu's financial communications. The majority-male composition (61.7%) and the concentration in the 26–40 age bracket (58.5%) reflect the demographics of formal zakat registration in South Sulawesi and are consistent with prior zakat trust studies in the region (Muyassarah et al., 2025).

Table 2. Respondent Profile (N = 94)

Characteristic	Category	n	%
Gender	Male	58	61.7
	Female	36	38.3
Age	18–25 years	16	17.0
	26–40 years	55	58.5
	41 years and above	23	24.5
Education	Senior High School	19	20.2
	Undergraduate (S1)	61	64.9
	Postgraduate (S2/S3)	14	14.9
Duration of Donation	Less than 1 year	21	22.3
	1–3 years	44	46.8
	More than 3 years	29	30.9
Donation Frequency	Monthly	49	52.1
	Annual (Ramadan)	28	29.8

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	Irregular	17	18.1

Source: Primary data (processed, 2025)

Measurement Model Assessment

Table 3 presents outer loadings and AVE values. All indicator loadings exceed 0.70 (Hair et al., 2019) and all AVE values exceed 0.50, confirming convergent validity.

Table 3. Outer Loading and AVE Results

No	Variable	Code	Loading	AVE	Met Criteria?
1	**Transparency in Financial Reporting**	X1.1	0.744	0.582	Loading > 0.70 ✓ | AVE > 0.50 ✓
2		X1.2	0.711		
3		X1.3	0.751		
4		X1.4	0.818		
5		X1.5	0.839		
6		X1.6	0.705		
7	**Accountability of Zakat Fund Management**	X2.1	0.749	0.572	Loading > 0.70 ✓ | AVE > 0.50 ✓
8		X2.2	0.792		
9		X2.3	0.741		
10		X2.4	0.710		
11		X2.5	0.723		
12		X2.6	0.802		
13		X2.7	0.804		
14		X2.8	0.753		
15		X2.9	0.728		
16	**Zakat Literacy**	X3.1	0.760	0.597	Loading > 0.70 ✓ | AVE > 0.50 ✓
17		X3.2	0.786		
18		X3.3	0.788		
19		X3.4	0.811		
20		X3.5	0.715		
21	**Muzakki's Trust**	Y.1	0.764	0.684	Loading > 0.70 ✓ | AVE > 0.50 ✓
22		Y.2	0.857		
23		Y.3	0.820		
24		Y.4	0.835		
25		Y.5	0.832		
26		Y.6	0.851		

Source: Primary data (processed, 2025)

Data is considered valid if it has an outer loading value greater than 0.70 (Gio et al., 2024). The test results indicate that all listed items exhibit a significant loading value exceeding 0.70, confirming the validity of all indicators present in the data. Additionally, the Average Variance Extracted (AVE) value for each variable is greater than 0.50, demonstrating that all research variables have achieved satisfactory convergent validity (Sekaran & Bougie, 2016).

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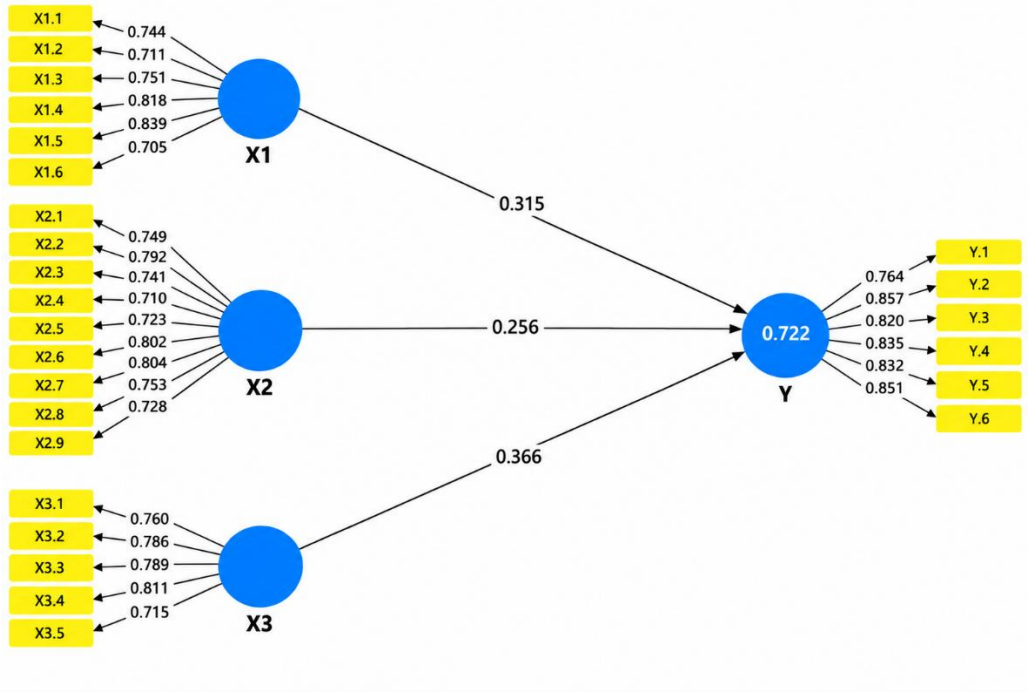


Figure 1. Output PLS Algorithm

The figure above shows that the loading factor value on each indicator indicates the level of contribution to the latent variable. All indicators in the model have a loading factor above 0.7, which indicates that they are valid and have a strong contribution in measuring their respective latent variables.

Table 4 presents the results of the reliability test conducted to assess the internal consistency of the research instrument, evaluating the extent to which the instrument produces stable and consistent measurements across different instances.

Table 4. Reliability Test Results

Variable	Cronbach's α	CR (ρa)	CR (ρc)	Status
X1	0.856	0.871	0.893	Reliable
X2	0.906	0.909	0.923	Reliable
X3	0.831	0.837	0.881	Reliable
Y	0.907	0.908	0.928	Reliable

Source: Primary data (processed, 2025)

A Cronbach's alpha score greater than 0.70 is considered good (Kamaruzaman et al., 2022). According to the measurement results, all latent variables have a Cronbach's alpha score exceeding 0.70, indicating that the data is reliable. Additionally, the composite reliability values for each variable are also above 0.70, confirming that all research variables demonstrate internal consistency reliability

Discriminant Validity

Table 5a. HTMT Matrix

Variable	X1	X2	X3	Y
X1	-	0.698	0.643	0.772
X2	0.698	-	0.731	0.689
X3	0.643	0.731	-	0.821
Y	0.772	0.689	0.821	-

Source: SmartPLS output (processed, 2025)

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Discriminant validity was assessed using the Heterotrait-Monotrait (HTMT) ratio (Henseler et al., 2015). All HTMT values fall below the 0.85 threshold, confirming that each construct is empirically distinct from the others

Table 5b. Collinearity Test Results (VIF)

Relationship	VIF	Status
X1 → Y	2.341	No multicollinearity
X2 → Y	2.987	No multicollinearity
X3 → Y	2.516	No multicollinearity

Source: SmartPLS output (processed, 2025)

Collinearity among predictors was assessed using Variance Inflation Factor (VIF). All VIF values fell below 3.3 (Hair et al., 2019), ruling out multicollinearity.

Table 5c. Harman's Single-Factor Test

Indicator	Result
First factor variance explained	39.68%
Threshold	50.00%
Status	No substantial common method bias

Source: SmartPLS output (processed, 2025)

Common method bias was assessed using Harman's single-factor test. A principal component analysis of all items produced a first factor explaining 39.68% of total variance, below the 50% threshold (Podsakoff et al., 2003), suggesting that common method bias is unlikely to dominate the findings, though it cannot be entirely ruled out given the self-reported, single-survey design.

R-Square and Model Fit

Table 6a. R-Square Value Test Results

Variable	R^2	Adjusted R^2
Muzakki's Trust	0.722	0.712

Source: Primary data (processed, 2025)

The R-Square value is classified into three categories: strong (0.75), moderate (0.50), and weak (0.25) (Matthews, 2017). The adjusted R^2 of .712 indicates that the three predictors jointly account for 71.2% of the variance in muzakki trust, a moderate-to-strong level of explanatory power (Cohen, 1992).

Table 6b. Model Fit Results (SRMR)

Index	Saturated Model	Estimated Model	Threshold
SRMR	0.072	0.072	<0.08

Source: Primary data (processed, 2025)

The SRMR value of .072 falls below the 0.08 threshold (Hu & Bentler, 1999), indicating acceptable model fit.

Table 6c. Effect Size (f^2) and Predictive Relevance (Q^2)

Path	f^2	Effect Size	Q^2 (Blindfolding)
X1 (Transparency) → Y (Trust)	0.087	Small	0.531
X2 (Accountability) → Y (Trust)	0.041	Small	0.531
X3 (Zakat Literacy) → Y (Trust)	0.153	Medium	0.531

Source : SmartPLS output (processed, 2025).
Note : f^2 thresholds: small = 0.02, medium = 0.15, large = 0.35 (Cohen, 1992). $Q^2 > 0$ indicates predictive relevance.

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Effect size analysis provides an important complement to significance testing by indicating the practical magnitude of each path. Zakat literacy demonstrated a medium effect size (f^2 = 0.153), approaching Cohen (1992) medium threshold of 0.15, which indicates that literacy makes a substantively meaningful unique contribution to the prediction of muzakki trust beyond the other predictors. Transparency yielded a small-to-medium effect (f^2 = 0.087), suggesting a practically relevant but more modest unique contribution. Accountability's effect size was small and practically negligible (f^2 = 0.041), indicating that even if statistical significance were achieved in a larger sample, the practical magnitude of accountability's unique contribution to trust would remain limited in this context. The Stone-Geisser Q^2 value of 0.531 for muzakki trust substantially exceeds the zero threshold (Hair et al., 2019), confirming that the structural model produces out-of-sample predictions that are meaningfully more accurate than the mean-based naïve benchmark that is, the model has satisfactory predictive relevance. Collectively, the effect size and predictive relevance evidence indicate that the model is not only statistically well-fitted but also practically useful for predicting muzakki trust in comparable institutional contexts. The Stone-Geisser Q^2 value for muzakki trust (Q^2 = 0.531) substantially exceeds zero, confirming that the structural model has satisfactory predictive relevance for the endogenous construct (Hair et al., 2019). The effect size estimates provide an empirical foundation for the practical recommendations in the discussion section.

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Hypothesis Test

Table 7. Path Coefficients – Bootstrapping Results

Path	β (Coefficient)	t-Statistic	p-Value	Decision	95% CI [LL, UL]
X1 (Transparency) → Y (Trust)	0.315	2.249	0.025	H1 Supported	[0.038, 0.579]
X2 (Accountability) → Y (Trust)	0.256	1.397	0.162	H2 Not Supported	[–.110, 0.602]
X3 (Zakat Literacy) → Y (Trust)	0.366	3.435	0.001	H3 Supported	[0.152, 0.570]

Source: Primary data (processed, 2025)

Based on the measurement results, the following findings are obtained:

1. H1 (Transparency → Trust): β = 0.315, t = 2.249, p = .025. Supported at α = 0.05.
2. H2 (Accountability → Trust): β = 0.256, t = 1.397, p = .162. Not supported; t < 1.96 and p > 0.05.
3. H3 (Zakat Literacy → Trust): β = 0.366, t = 3.435, p = .001. Supported at α = 0.05; strongest path in the model.

Discussions

Transparency in Financial Reporting on Muzakki Trust

The significant positive association between transparency and muzakki trust supports H1 and is consistent with Roziq et al. (2021) and Sawmar & Mohammed. (2021). Interpreted through Legitimacy Theory (Dowling & Pfeffer, 1975), this result indicates that financial disclosure functions as a primary legitimation signal in the LAZISMu context. When muzakki can access clear, timely, and accurate information about how their zakat contributions are managed and distributed including through social media reporting on programmes and fund utilisation they perceive the institution as fulfilling its amanah (trustworthiness) obligation. This perception generates institutional legitimacy and, consequently, trust. Importantly, the trust-building effect of transparency is not merely administrative; it is relational and communicative. Trust appears to respond to the quality of ongoing information exchange between the institution and its donors, not solely to formal compliance with PSAK 109 reporting standards. This has a practical implication: LAZISMu and similar institutions

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should invest in accessible, plain language financial communication including beneficiary impact reports and programme updates in formats comprehensible to lay audiences rather than limiting disclosure to technical financial statements alone.

Accountability of Zakat Fund Management on Muzakki Trust

The non-significant path between accountability and muzakki trust leads to the rejection of H2. This finding is consistent with Samargandi et al. (2018), Sholihah et al. (2024), and Evriyenni et al. (2025), and warrants analytical scrutiny rather than mere acknowledgment. At least four explanations merit consideration. First, construct overlap: transparency and accountability, as operationalised here, may be perceived by respondents as overlapping concepts, reducing the unique variance attributable to accountability in a model that already controls for transparency. Second, observability gap: muzakki in South Sulawesi may not directly observe formal accountability mechanisms audit reports, PSAK 109 documentation, governance structures – and therefore cannot use these as a basis for trust judgments. In a moderate-literacy environment (ILZ = 74.07), formal accountability may function as a latent, invisible signal rather than a trust-relevant cue. Third, reputational proxy: muzakki may rely on institutional reputation and perceived programme effectiveness visible, community-level signals as proxies for accountability rather than on formal documentation. This aligns with Legitimacy Theory: legitimacy is perceived, not merely certified, and may be secured through social embeddedness as much as through formal compliance (Suchman, 1995). Fourth, perceptual measurement gap: because respondents reported their subjective impressions of accountability rather than evaluating objective performance, the gap between perception and formal practice may be especially pronounced in contexts where accountability mechanisms are not widely communicated. Future research should explore whether improved communication of accountability practices rather than improved accountability practices per se – mediates the relationship between accountability and trust.

Zakat Literacy on Muzakki Trust

The substantial positive correlation observed between zakat literacy and muzakki trust corroborates H3, constituting the most influential pathway within the structural model; this finding carries significant theoretical and practical ramifications. From a theoretical perspective, and interpreted through the lens of Legitimacy Theory, zakat literacy functions in this model as a direct predictor of muzakki trust, the strongest predictor in the structural model. This finding is consistent with the proposition that muzakki with a stronger understanding of zakat obligations and institutional standards are better positioned to evaluate whether LAZISMu's operations align with those standards, thereby forming more confident trust judgments. It is important to note that this study tests literacy only as a direct predictor: the theorized role of literacy as a moderator or mediator between institutional signals (transparency, accountability) and trust is an interpretive inference grounded in Legitimacy Theory logic, not a statistically estimated effect in the present model. This proposed complementarity constitutes a specific and testable hypothesis for future research using moderation or mediation designs. This is consistent with Hadi et al. (2024) and Rofiqo (2026). It is important to note that this study tests literacy only as a direct predictor: the theorized role of literacy as a moderator or mediator between institutional signals (transparency, accountability) and trust is an interpretive inference grounded in Legitimacy Theory logic, not a statistically estimated effect in the present model.

Implications

These findings carry both theoretical and practical implications. Theoretically, this study contributes to Legitimacy Theory in Islamic social finance by demonstrating that legitimation pathways are not equally effective across stakeholder populations: communicative-relational signals (transparency) generate significant trust effects while procedural-technical signals (accountability) do not, in a moderate-literacy context. This differential efficacy supports the Legitimacy Theory proposed in the literature review, which holds that the trust-generative power of institutional legitimation signals is conditioned by the cognitive competence (zakat literacy) of the recipient stakeholder population. Future research should test this framework explicitly using moderation designs, particularly across regions with contrasting ILZ profiles. Practically, LAZISMu and comparable regional institutions in

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Eastern Indonesia should pursue a dual strategy: (1) invest in accessible, narrative financial communication including beneficiary impact reports, social media programme updates, and plain-language fund utilization summaries rather than relying solely on technical PSAK 109 disclosures; and (2) support targeted zakat literacy development in communities served, recognizing that more literate muzakki are more responsive to institutional legitimation signals. These recommendations are particularly consequential for institutions operating in regions where ILZ scores indicate substantive knowledge gaps, such as the Sulawesi region (ILZ = 74.07; Nasional, 2024).

Limitations

This study's scope is limited because it focuses on a single zakat institution, LAZISMu in South Sulawesi. This could affect how well the results represent zakat payers across all of Indonesia. The reliance on self-reported data introduces the potential for bias, and the cross-sectional design restricts the ability to establish causal relationships. Future investigations could benefit from the inclusion of qualitative methodologies or a longitudinal framework to more thoroughly examine these connections.

Suggestions

Future research endeavors could broaden their scope to encompass a greater variety of zakat institutions across Indonesia, particularly in regions characterized by varying degrees of zakat literacy. Moreover, the application of qualitative research methodologies might enable a more nuanced understanding of muzakki perspectives and the factors influencing their attitudes toward transparency, accountability, and zakat literacy.

CONCLUSION

This study examined the relationships between financial reporting transparency, accountability in zakat fund management, zakat literacy, and muzakki trust in LAZISMu, South Sulawesi. The empirical findings reveal that transparency (β = 0.315, p = .025) and zakat literacy (β = 0.366, p = .001) have positive and statistically significant relationships with muzakki trust. In contrast, accountability (β = 0.256, p = .162) does not demonstrate a statistically significant relationship with trust. These findings indicate that the three examined factors do not contribute equally to explaining muzakki trust in the institutional context under investigation.

Overall, the results provide empirical evidence that muzakki trust is associated with both the quality of financial information communicated by zakat institutions and the level of understanding possessed by zakat contributors. The findings also reveal a distinction between the perceived relevance of transparency and the formal accountability of fund management in shaping trust. By examining these relationships simultaneously, this study offers an empirical understanding of the factors associated with muzakki trust in Islamic social finance, particularly within the context of regional zakat management in South Sulawesi.

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AUTHOR CONTRIBUTION STATEMENT

The author contributions are as follows: AR conceptualized and designed the study, collected the data, performed the analysis, and wrote the manuscript. DD and MA contributed to the literature review, provided guidance on statistical analysis, and assisted in editing the manuscript.

AI DISCLOSURE STATEMENT

The author used ChatGPT and Quillbot during the preparation of this work for ChatGPT helps in developing ideas and structuring arguments, while Quillbot refines sentences to make them clearer and more concise. Both AI tools speed up the writing process without compromising quality, with the author still conducting final checks and revisions. After using the tool/service, the author thoroughly reviewed and edited the content as needed and takes full responsibility for the content of the publication.

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