



Exploring *Zakat* Payers' Attitudes Determinants on Trust in *Zakat* Institutions

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ABSTRACT

This study aimed to explore the *zakat* payers' determinants on intention to trust *zakat* institutions. Grounded in a qualitative research design, this study utilized an extensive literature review to analyse relevant research and identify the factors that influence the phenomenon under analysis. Drawing upon the Theory of Planned Behaviour, a framework is proposed to explain these factors. The research found that *zakat* payers' attitude determinants influencing trust in *zakat* institutions is primarily influenced by their perception of the institution's reputation, satisfaction with *zakat* distribution, service quality, and disclosure practices.

1. Introduction

Zakat is a fundamental pillar of Islam, requiring Muslims to give a portion of their wealth to those in need. It is seen as a means of purifying one's wealth and promoting social justice (Putri & Pratama, 2020). *Zakat* is calculated based on one's total savings during a lunar year (Omar et al., 2021). It is a form of religiously mandated charity, with the giving of *zakat* being a means of poverty eradication (Dhar, 2013).

Zakat, an obligatory form of charitable giving in Islam, is recognized as a promising mechanism for alleviating poverty. A study by Herianingrum et al. (2023) reveals that empowerment initiatives implemented by *zakat* institutions in Indonesia have resulted in a decrease in the number of *mustahik* (those eligible to receive *zakat*) living below the poverty line. Additionally, research by Embong et al. (2013) underscores the significant impact of *zakat*, contributing nearly 61% towards alleviating poverty among Muslims in Selangor. These findings highlight the potential of *zakat* as a means to address and reduce poverty in Islamic communities. Despite its potential for positive change, the *zakat* system encounters challenges in realizing its full potential across many Muslim-majority countries, Indonesia being a notable case.

Indonesia as the home to the world's largest Muslim population, grapples with a significant shortfall in the total amount of *zakat* compared to its potential impact. Despite the country's wealth, the *zakat* fund struggles to reach its intended beneficiaries and achieve its full poverty-alleviating potential. While BAZNAS estimated that Indonesia's *zakat* fund could reach Rp. 286 trillion in 2017, the actual collection in 2015 was only Rp. 3.7 trillion, revealing a substantial gap between potential

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and actual *zakat* contributions in the country. This discrepancy between potential and realized *zakat* resources, as indicated by the study conducted by Firdaus et al. (2012), raises questions about the effectiveness of *zakat* institutions and the factors hindering their ability to channel charitable funds effectively.

According to BAZNAZ (2022), a key element hindering the *zakat* system's performance in Indonesia is the pervasive lack of trust among *zakat* payers towards the institutions entrusted with collecting and distributing these funds. Trust, being a cornerstone of philanthropy, becomes instrumental in ensuring that contributions are used effectively and ethically. The erosion of this trust can lead to a decline in *zakat* contributions, thereby hindering the system's ability to fulfil its intended mission.

Understanding the determinants of *zakat* payers' trust in *zakat* institutions becomes paramount in addressing the challenges faced by the *zakat* system in Indonesia. This knowledge can illuminate the reasons behind the dwindling trust and guide efforts to rebuild it, ultimately empowering *zakat* institutions to harness the full potential of this Islamic charitable practice for the betterment of Indonesian society. Despite the significance of trust in *zakat* institutions, there exists a noticeable gap in understanding the specific determinants influencing *zakat* payers' attitudes and how these determinants impact their intention to trust. This research aims to bridge this gap by providing a qualitative exploration grounded in the Theory of Planned Behaviour, offering insights into the factors influencing *zakat* payers' trust and the development of a framework for rebuilding trust. In the subsequent discussion, this study delves deeper into the key factors influencing trust in *zakat* institutions, examining the challenges and potential opportunities that lie ahead in ensuring the effective utilization of *zakat* funds for poverty alleviation in Indonesia.

2. Literature review

2.1. Theory of planned behaviour

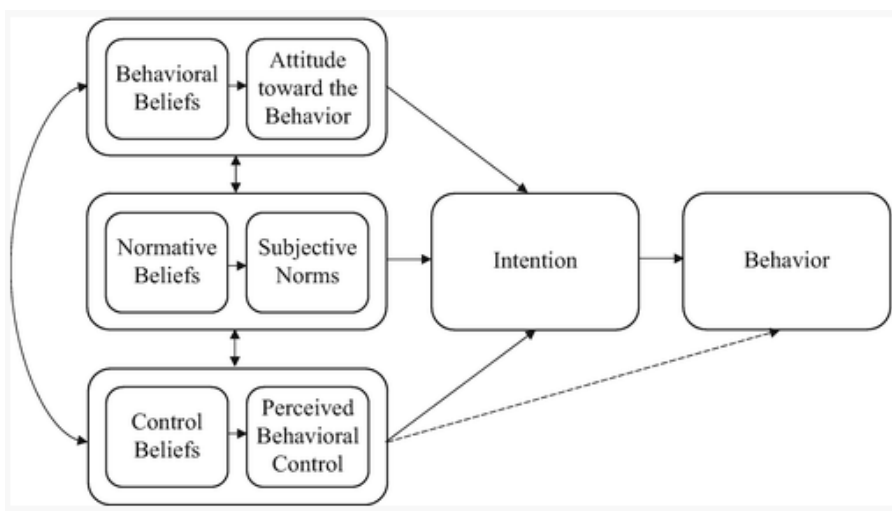
This study underpinned the theory of planned behaviour. The theory of planned behaviour (TPB) is a well-established framework in the field of social psychology that aims to explain and predict human behaviour. It has been widely used to understand various behaviours, including health-related, consumer, and organisational behaviours. The theory proposes that human behaviour is determined by three factors: attitude, subjective norms, and perceived behavioural control. Attitude refers to a person's evaluation of the behaviour, whether it is positive or negative. Subjective norms refer to the perceived social pressure to engage in or avoid the behaviour. Perceived behavioural control refers to the perceived ease or difficulty of performing the behaviour.

The Theory of Planned Behaviour (TPB) was developed by Ajzen (1991) and is an extension of the Theory of Reasoned Action (TRA). TPB as a general model for predicting and explaining behaviours in various behaviour types. Ajzen (1991) added a new variable that does not exist in TRA, namely perceived behavioural control. The addition of perceived behavioural control is to understand the limitations that individuals have in order to carry out certain behaviours; in other words, the behaviour is not only determined by subjective attitudes and norms, but also by individual perceptions of the control he can exercise that come from his self-confidence against these control beliefs. Ajzen et al. (2005) then complemented the TPB by adding individual background factors, so that the TPB is described in the schematic in Figure 1 below.

This study concentrates solely on examining attitudes towards *zakat* institutions, drawing from the Theory of Planned Behaviour (TPB). This decision to narrow the scope to attitudes is rooted in the quest for a thorough comprehension of the cognitive and emotional elements influencing individuals' perceptions of these institutions. By focusing on attitude as a key factor shaping

behavioural intentions, this study aims to intricately explore the beliefs and sentiments contributing to attitudes within the specific realm of *zakat*. This deliberate limitation enables a detailed analysis of the complex cognitive processes driving individuals' responses to *zakat* institutions. The study's emphasis on attitudes aims to provide nuanced insights into the factors influencing trust in these entities, crucial for the success and impact of *zakat* initiatives.

Figure 1. Theory of planned behaviour



Source: Ajzen et al. (2005)

2.2. Attitude determinant

Attitude determinants refer to the factors that shape individuals' attitudes towards a particular behaviour or entity. In the context of *zakat* institutions, understanding the key determinants of individuals' attitudes is crucial for fostering trust and enhancing the effectiveness of these institutions. In research, a determinant refers to a factor or variable that directly influences or determines an outcome or result. This study focused on four specific attitude determinants: reputation, satisfaction with *zakat* distribution, service quality, and disclosure practice. These determinants have been identified as key factors influencing individuals' attitudes and subsequent trust in *zakat* institutions.

2.3. Reputation

According to a study conducted by Mukhibad et al., (2019), the influence of reputation on trust in *zakat* institutions is substantial. The exploration of reputation within profit organisations has been extensively examined in the economic and sociological literature, resulting in the formulation of various definitions. In their study, Richard and Zhang (2012) provided a definition of reputation as the comprehensive perception held by stakeholders regarding the ongoing performance of a company. According to Zainal (2016), the definition of reputation aligns with that provided by the Concise Oxford Dictionary. The dictionary defines reputation as the collective perception or belief regarding the character or status of an individual or entity. In a study conducted by Abratt and Kleyn (2012), it was asserted that the trust citizens place in a company is influenced by their previous experiences with its products and the company's reputation. Accordingly, the ultimate factor in

satisfying consumer expectations and demands is the reputation of a company (Abratt & Kleyn, 2012).

2.4 Satisfaction of *zakat* distribution

The success of an organisation, particularly one that operates in the service industry, hinges upon the attainment of customer satisfaction. Oliver (1980) posits that satisfaction can be conceptualised as a market assessment aimed at aligning customer preferences with the actual service provided by an organisation. To uphold the efficacy of *zakat* and promote the adherence of Muslims to *zakat* payment through *zakat* institutions, it is imperative to enhance the level of satisfaction with *zakat* distribution (Ellany & Lateff, 2011). In their study, Md Idris and Ayob (2002) found that a lack of trust in *zakat* institutions is a significant factor contributing to non-compliance. Public distrust towards *zakat* institutions stems primarily from concerns about transparency and inefficiencies in the management of *zakat* distribution. There exists a positive correlation between the level of satisfaction experienced by *zakat* institutions and the degree of adherence to *zakat*. Based on the aforementioned assertions, it can be posited that a stakeholder who exhibits a considerable level of contentment with the allocation of *zakat* is anticipated to foster enhanced confidence in *zakat* institutions, and conversely.

2.5 Service quality

In the context of the *zakat* field, service quality refers to the level of effectiveness with which *zakat* institutions allocate and manage their resources to ensure appropriate distribution to Mustahik individuals. Numerous scholars have undertaken research on the subject of service quality. The concept of service quality can be conceptualised as the disparity between the anticipated level of customer service and the actual perceived performance (Said et al., 2012). According to Parasuraman et al. (1985), when there is a discrepancy between service expectations and service performance, the perceived service quality is deemed unsatisfactory, leading to customer dissatisfaction. The provided service and management exhibit high levels of quality. According to Hazra and Srivastava (2009), the preliminary findings indicate that the provision of high-quality and reliable service contributes to the development of customer trust. Moreover, it is important to note that trust plays a significant role in fostering enduring relationships between companies and their customers (Garbarino & Johnson, 1999). Hence, the establishment and cultivation of relationships heavily rely on the trust bestowed upon by customers (Parasuraman et al., 1985).

2.6 Disclosure practice

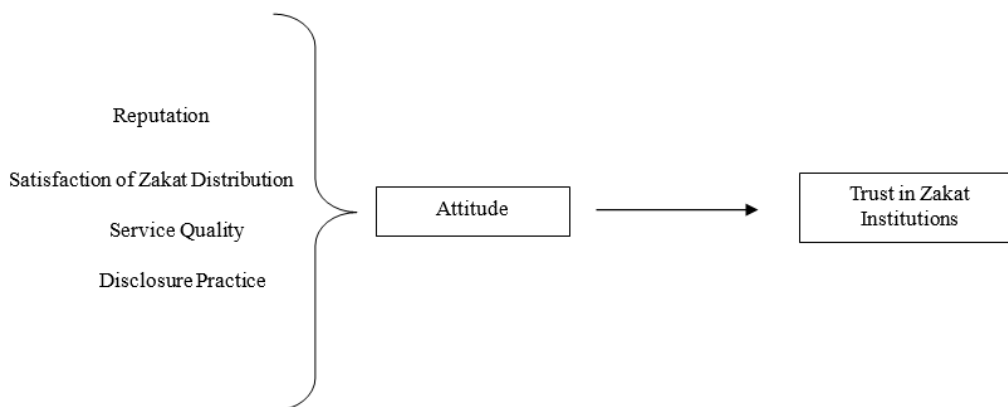
Nonprofit organizations are required to provide information on the source and use of funds in financial statements to assess their financial performance. This is important for maintaining public trust and credibility of the institution (Anggita et al., 2019). Meanwhile, Abdullah Hadi et al., (2022) explore the importance of financial and non-financial information in non-profit organizations (NPOs) and the use of the Internet as a medium for disclosing information to stakeholders. Accountability is important for NPOs, and information disclosure is a mechanism used to be accountable to stakeholders. When the legitimacy of an organisation is at risk, the legitimacy theory suggests that disclosure should be used by such an organisation to influence the perception of its stakeholders. It is suggested in the context of *zakat* institutions that, when the information disclosed by *zakat* institutions is perceived to be of high quality, it will enhance the public's confidence in such an institution.

3. Conceptual framework

Based on the literature and empirical studies reviewed in this research work, the model contains several variables: reputation, satisfaction of *zakat* distribution, service quality and disclosure practice. This study focused on attitude, while excluding supplementary variables of the Theory of Planned Behaviour (TPB), namely subjective norms, perceived behavioural control, and perceived usability.

After analysing and reviewing some recent and relevant studies related to trust in *zakat* institutions, the author developed the proposed conceptual framework, which is an extended theory of planned behaviour. The framework shows different relationships between the variables. The attitude is measured by reputation, satisfaction with *zakat* distribution, service quality, and disclosure practice. This approach can be used to investigate in more depth what variables affect intention to trust in *zakat* institutions. The conceptual framework shown in Figure 1 illustrates that the intention to pay *zakat* through *zakat* institutions is dependent on attitude determinants namely reputation, satisfaction of *zakat* distribution, service quality and disclosure practice.

Figure 2. Conceptual framework



Source: Authors' own

4. Research methodology

This study is qualitative in nature. It utilized an extensive review of the literature to identify and analyse the relevant studies to propose the conceptual model. The systematic review of the literature proposes new ideas, the discovery of new alternatives, and the development of new hypotheses and research proposals, Manning (2010). To perform a systematic literature review, this study examines recent publications on *zakat* payers' determinants, TPB, and trust in *zakat* institutions. Seeking to identify pertinent scholarly literature, specifically peer-reviewed articles, the research employed a comprehensive search strategy. This strategy utilized the university's library database, Google Scholar, and Emerald Insight, strategically employing appropriate filters and keywords to refine the results.

The first step is to identify the search terms that will be used. Similar keywords linked to Trust in *zakat* Institutions were used based on previous research and thesaurus terms (The search string). The search string used for the systematic review process is as follows.

Keywords used:

Scopus Database: TITLE-ABS-KEY (*zakat* payers AND attitude AND trust AND *zakat* institutions)

Google Scholar Search Engine: allintitle: "Trust in *zakat* institutions"

There are many different eligibility and exclusion criteria used. To ensure the validity and accuracy of our analysis, our literature review focused solely on English-language journal articles published between 2015 and 2022 that presented empirical data. This selection approach helped us avoid potential translation issues and facilitated the development of a comprehensive conceptual framework based on the included studies.

5. Results and discussion

5.1 Reputation as an attitude determinant

The empirical evidence highlighted the pivotal role of reputation as a determinant of attitudes. These studies consistently emphasised the significance of reputation in shaping individuals' perceptions and evaluations. Collectively, the findings underscored the importance of considering reputation as a key factor influencing attitudes across various domains. For instance, Jung et al. (2016) conducted a study which revealed that a negative corporate reputation has the potential to diminish consumers' brand attitudes and subsequently affect their purchase intentions. Zhou and Whitley (2013) also highlighted the significance of consumers' evaluation of a celebrity endorser's moral reputation, as it plays a critical role in shaping their response to negative celebrity publicity. In a separate investigation, Merchant et al. (2015) discovered that the attitudes of prospective students are influenced by the reputation and heritage of a university. In summary, these scholarly articles collectively suggested that reputation can indeed exert an impact on individuals' attitudes, but the specific nature of this influence is contingent upon various contextual factors and the characteristics of the individuals involved.

5.2 Satisfaction of *zakat* distribution as an attitude determinant

Zainal (2016) conducted a study which revealed that the satisfaction with *zakat* distribution is a crucial factor in the development of stakeholder trust in *zakat* institutions. The author also posited that satisfaction with *zakat* distribution is a determinant of stakeholder trust with *zakat* institutions. These findings suggested that satisfaction of *zakat* distribution plays a pivotal role in shaping trust in *zakat* institutions. Another study by Muhammad and Saad (2016) identified the dimensions of trust in *zakat* institutions as public governance quality, quality of *zakat* distribution, service quality, and perceived board capital. Ghazali et al. (2016) found that shared values, effective communication, non-opportunistic behaviour, and perception of *zakat* distribution were the antecedents to trust in *zakat* institutions. Based on these studies, it can be concluded that satisfaction with *zakat* distribution significantly impacts the development of trust in *zakat* institutions.

5.3 Service quality as an attitude determinant

The findings presented in these papers consistently demonstrated the crucial role of service quality in shaping people's perceptions, evaluations, and overall attitudes. Jiang et al. (2016) argued that management commitment to service quality directly influences service quality during the service delivery process, while also highlighting the concept of emotional contagion, where customers catch the emotions of employees. Etgar & Fuchs (2009) noted that patients' evaluations of service quality significantly impact their attitudinal responses. In a study conducted by Bolton (2016), a longitudinal model was constructed to illustrate the significant impact of service changes on customer evaluations of service quality. This influence was observed to occur through the alteration of customer perceptions regarding current performance and disconfirmation. Lastly, Douglas & Connor (2003)

identified a gap between managers' perceptions of consumers' expectations and actual consumers' expectations, emphasising the need for strategies that meet consumers' expectations of service quality. Collectively, these papers highlighted the significance of factors such as management commitment, emotional contagion, patient evaluations, service changes, and alignment with consumer expectations in shaping individuals' attitudes towards service quality.

5.4 Disclosure practice as attitude determinant

The literature indicates that disclosure practices play a crucial role in shaping trust in *zakat* institutions. Ghani et al. (2018) conducted an empirical study which demonstrated that disclosure practices are positively associated with the trust of *zakat* payers in *zakat* institutions. Similarly, Aziz and Anim (2020) found that disclosure practices and stakeholder management have a significant positive relationship with trust. These findings have direct relevance to our research question and suggest that disclosure practices are a critical determinant of trust in *zakat* institutions over time.

In addition, Muhammad and Saad (2016) validated the items of public governance quality, quality of *zakat* distribution, service quality, and perceived board capital, which are closely related to trust in *zakat* institutions. Although not directly related to trust, these findings suggest that these items may influence trust in *zakat* institutions over time. Therefore, these empirical studies collectively support the notion that disclosure practices, as well as factors such as public governance quality, quality of *zakat* distribution, service quality, and perceived board capital, are crucial factors that impact trust in *zakat* institutions.

6. Conclusion and recommendation

The purpose of this paper is to propose a research model of *zakat* payers' attitude determinants influencing trust in *zakat* institutions. The research model is derived from the basic TPB theory by focusing on attitude only and the determinants namely reputation, satisfaction of *zakat* distribution, service quality and disclosure practice which are from a review of the relevant past studies. This paper has several implications for theory and practice. The theoretical contributions of this study are manifold, as it sheds light on the intricate web of factors influencing trust in *zakat* institutions. By identifying reputation, satisfaction of *zakat* distribution, service quality, and disclosure practices as key determinants of *zakat* payers' attitudes, this research offers a nuanced understanding of the drivers behind trust formation. These findings enrich the existing body of knowledge on trust and charitable giving within the *zakat* domain, providing a comprehensive framework for scholars and policymakers to enhance the credibility and effectiveness of *zakat* institutions. Moreover, the study underscores the intertwined nature of reputation management, service quality, and transparency in shaping *zakat* payers' trust, thereby emphasizing the importance of a holistic approach to bolstering the trustworthiness of organizations involved in *zakat* collection and distribution. This study fills this gap in the literature by exploring the crucial determinants of attitude formation.

Various studies in the literature on *zakat* payers' determinants towards trust in *zakat* institutions. However, few studies examine the attitude determinants underpinning the theory of planned behaviour especially in *zakat* institutions. Addressing a gap in the existing literature, this study examines the influence of attitude determinants on trust in *zakat* institutions. It further expands upon current knowledge by introducing reputation, satisfaction of *zakat* distribution, service quality and disclosure practice as additional factors affecting trust in *zakat* institutions *zakat* institution. This study's findings offer valuable insights into the factors influencing trust in *zakat* institutions, enabling researchers and *zakat* institutions to leverage this information for practical interventions. By understanding these factors, *zakat* institutions and government authorities can implement strategies

to enhance trust and promote *zakat* contributions. However, this conceptual study is limited to four constructs in modified TPB which can be expanded to different contexts. Because of this, future research could expand our model by incorporating additional constructs to improve the model's comprehensiveness. However, empirical evidence is needed to validate and further refine the model.

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