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Accountability And Transparency Impact on Muzzaki's Willingness To Pay Zakat Through Zakat Institutions

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Abstract: This paper examines how zakat management's accountability and transparency affect the muzzaki's willingness to pay their zakat to a zakat management institution. The study was motivated by the crucial role of zakat in Muslim countries as a potential resource for improving their socio-economy. However, accountability and transparency of zakat institutions have failed of expectations. Muzzaki tend to give their zakat through mosques or non-profit organisations where less accountability and transparency. Prosocial behaviour theory which emphasises voluntary action to help others is selected. Meanwhile, mixed methods focusing on qualitative to facilitate quantitative methods are selected through Interview and distributing questionnaires to Muslims in the Bandung-Indonesia. 300 questionnaires were analysed using the PLS-SEM tools. This study reveals being transparent from the zakat management institution is control but when it comes to muzzaki behaviour, intention and choice to pay zakat as a voluntary expression of solidarity, it is made through official channels.

Keywords: Zakat Management, Accountability, Transparency, Prosocial Behaviour Theory

INTRODUCTION

This study examines the extent to which the accountability and transparency principles of the zakat management affect the muzzaki's willingness to pay their zakat through zakat management institutions. The study was motivated by lower acceptance of donating zakat through zakat management institutions. In many Muslim-majority developing nations, zakat has been essential. In addition to fulfilling a religious responsibility, zakat has contributed significantly to socioeconomic advancement. In this case, zakat is viewed as a Muslim solidarity when people contribute a portion of their money to benefit others. This brings up the socioeconomic role of zakat as a tool to enhance local economies. This function emerges from the objectives of zakat which have three main objectives; blessing, holiness, and expansion (Johari et al, 2014 cited in Wahyudi et al., 2022). Meanwhile, from the religious perspective, zakat is one of blessing and sanctity, whereas the socioeconomic perspective is one of growth (El Ashfahany, Savitri, et al., 2023). The socioeconomic function of zakat is frequently

satisfied by the third component which is also the representative of solidarity feeling. This motivates the governments of developing Muslim nations to involve by setting up zakat management institutions whose primary goals are to maximize zakat collection and guarantee the application of governance principles. As a result, these zakat management institutions must adhere to governance standards. Easy access and regular reports are used to present the organizations' accountability and transparency. In practice, the establishment of zakat management institutions has not solved the acceptance of zakat institutions as the institution that formally manages the zakat. These zakat management institutions only collect a small amount of zakat. According to the Indonesia *Badan Amil Zakat Nasional* (BAZNAS/ National Zakat Amil Agency), in 2022, the total of zakat, *infaq*, and alms collected reached Rp. 681 billion (around US\$ 45,5 million), or around 26 per cent of the national target for Rp. 26 Trillion (BAZNAS, 2022). Government involvement and governance practices do not offer much prospect for increasing zakat distribution and collection. While donating zakat is an obligation for eligible Muslims, the early study discusses how zakat organizations' problems with behaviour management and accountability have made it more difficult for zakat payers (*muzaki*) to donate their zakat through zakat management institutions (Kamal et al., 2024). Other study reveals the unsatisfied of the Muslim community with the management of zakat, especially the distribution of zakat (El Ashfahany, Savitri, et al., 2023). In practice, *muzzaki* continued to object to donate their zakat to some mosques and charitable organizations where transparency and accountability may not be their priorities. This shows a contradiction to the previous study which reveals the unsatisfied with the zakat management due to the distribution of zakat (Wahad and Rahman, 2011 cited in Sawmar & Mohammed, 2021). Therefore, using the case of zakat management in Indonesia, this study aims to examine the extent to which zakat management institutions' accountability and transparency practices affect *muzzaki*'s willingness to donate their zakat through those institutions voluntarily. This study is anticipated to significantly advance the fields of accounting and sharia in the areas of governance, prosocial behaviour theory, zakat, and controlling for non-profit organizations.

The third of the Islamic five pillars, zakat, is significant from both a religious and economic standpoint. From the religious perspective, zakat is a religious requirement for Muslims who meet the criteria to offer a portion of their wealth to aid the poor (Kailani & Slama, 2020; Kamal et al., 2024). This means, that when Muslims have an annual surplus in terms of wealth or prosperity, they must donate to other Muslims who are needed (Owoyemi, 2020). The word qualified places a focus on resources and volunteerism, whereas duty refers to how Muslims perform their prayers. Zakat is divided into two categories under the obligation to give to charity; *Zakat-al Mal*, which is zakat on wealth or property, and *Zakat-al-Fitr*, which is zakat on the individual (Khasandy & Badrudin, 2019). It can be seen that both property and people are subject to zakat. Meanwhile, zakat, which is derived from the Arabic word *zaka*, has several meanings, including growth, purification, mercy, goodness, and pride (Kailani & Slama, 2020; Kamal et al., 2024; Pratama, 2023). Zakat is about purification or cleaning. Purification aims to purge both the subject and their possessions. According to popular belief, zakat purifies people or sets them free from vices including avarice, selfishness, self-indulgence, and decadence (El Ashfahany, Hidayah, et al., 2023; Kailani & Slama, 2020). This hives zakat two very important meanings. First, and foremost, zakat has a profound spiritual significance for the individual and serves as a deterrent to undesirable behaviours. Zakat is another way for the individual to give and show more tolerance to others. In addition to purifying, the word "zakat" also means "growth" or "increase". Zakat is thought to increase wealth, although it may be perceived as a deduction from one's possessions. Muslims believe that by performing zakat, several benefits will come their way. This is why purification and growth are associated with the meaning of zakat (Wahyudi et al., 2022).

Zakat also has two economic purposes. Zakat is an economic resource when consumption and ownership are transferred, and zakat is also the expansion of productive activities (El Ashfahany, Savitri, et al., 2023). Zakat has important economic implications. Zakat's economic perspective is primarily understood in terms of how it affects the community. Zakat performs socio-economic tasks by sharing what it receives and by assisting others in escaping poverty. Zakat is frequently utilized to establish community financial harmony. The Holy Qur'an outlined eight distinct kinds of people who are qualified to receive zakat (*asnaf*) (Kamal et al., 2024; Sawmar & Mohammed, 2021; Wahyudi et al., 2022). The indigent and underprivileged fall into these categories. This system can help to lessen poverty (Takril & Othman, 2020). Through zakat, it is expected to help others to improve their life (Sawmar & Mohammed, 2021). Through the distribution of zakat to the zakat-eligible receivers, socioeconomic status is maintained.

Zakat could be a source of funding. Zakat can serve as an alternative source of income for social welfare and economic development for eligible Muslims. This is so that zakat can be given to those in need. Early study demonstrates the important effects of zakat on achieving social welfare for society and economic development (Kamal et al., 2024). This is the reason why the distribution of zakat requires better management. The Holy Quran establishes the eight types of persons entitled to zakat by concentrating solely on distribution. The majority of them are low-income individuals. Based on these categories, it is seen that the financial distribution of zakat can be used to reduce poverty (Kamal et al., 2024). The distribution of zakat is based on the elimination of poverty through wealth sharing. Wealth-sharing is also referred to as zakat, which is collected as a percentage of a person's assets. Benefits from wealth sharing will extend beyond those who get zakat. The solidarity feeling to help others is presented through this donation. Focusing exclusively on the solidarity feeling, the solidarity feeling to help others is the main focus of prosocial theory. Prosocial action arises when they are motivated or have feelings of solidarity within their group. This is another factor that motivates *muzzaki*'s willingness to donate their zakat since zakat is not only wealth sharing, it is also helping others. As a result, zakat is viewed as a symbol of economic equality in addition to devotion or obligation.

This sharing is also a sign of their willingness to help others voluntarily. This is the reason why government involvement is needed. Especially for Muslim-majority nations like Indonesia, Malaysia, and Pakistan, zakat is a financial tool to eliminate poverty and boost economic growth that focuses solely on a person's eligibility to receive it. Previous research shows the influences of zakat on socioeconomic development to the extent it reduces poverty (El Ashfahany, Hidayah, et al., 2023; Pratama, 2023). The collection and distribution of public funds require adherence to the governance and compliance rules since they are potential financial resources. Therefore, some governments have established zakat management agencies as a result of the possibility of zakat as resources for socioeconomic funding and the reality that zakat numbers are still typically administrated through mosques or localities. The goal of establishing a zakat management institution is to maintain the community's financial equilibrium fairly (Khasandy & Badrudin, 2019), transparently, and accountable. Maintaining zakat necessitates consistency in both distribution and collection.

The largest Muslim nation, Indonesia, offers a tremendous opportunity to use zakat. Zakat, which is in addition to taxes Indonesia's largest source of income due to the country's large Muslim population (More than 229 million, or 87.2 percent of the overall population), is another important source of income. The Indonesian government has issued various regulations to maximize and use the zakat as a result of its enormous capacity. This includes creating several zakat organizations, such as BAZNAS and *Lembaga Amil Zakat* (Zakat Organisation/LAZ). These organizations seek to raise zakat management governance standards while also making it easier for *muzzaki* to donate their zakat. The Indonesian government has

established several zakat management institutions in addition to BAZNAS and LAZ. There are 548 zakat management institutions in Indonesia according to BAZNAS data in 2022 (BAZNAS, 2022). The creation of BAZNAS and LAZ also aims to monitor and fulfil muzzaki requirements for zakat management and distribution. The goal of the Indonesian government is to maximize the potential of zakat through the creation of zakat management institutions.

The creation of BAZNAZ and LAZ aims to enhance zakat management governance execution as well. As was already mentioned, mosques and other non-profit organizations frequently fall short of governance criteria when it comes to zakat reporting. Zakat reporting, which is customarily handled by the mosques, may be carried out in an exceedingly informal manner and outside the bounds of good governance. Mosques' zakat publications do not adhere to the standards of governance in terms of accountability and transparency. The governance standards for these religious institutions, like mosques or churches, which handle public cash, are also largely unknown. As a result, the zakat's ability to promote socioeconomic advancement and eradicate poverty is still limited. Meanwhile, when handling public funds like zakat, governance principles particularly accountability and transparency become crucial. Therefore, zakat management institutions must deal with public concerns regarding accountability and transparency issues. The founding of BAZNAZ and LAZ is seen as the basis and a model for other faiths or non-profit organizations looking to implement the principles of governance.

The rise of zakat collected through BAZNAZ and LAZ is still less than ten per cent annually, despite the existence of the zakat management institutions. BAZNAZ is collaborating with many banks, and developing the *Unit Pengumpulan Zakat* (zakat collecting unit/UPZ) to increase zakat collection. In practice, there has been little progress in zakat collecting through BAZNAZ. This is in contrast to the zakat collected through the *Pusat Pungutan Zakat* (centre of zakat collected) in Malaysia. The number of zakat collected by the Malaysia zakat management institutions has increased dramatically over the past four years, from 2014 to 2018, as shown in Table 1. In these five years, the growth of zakat collection in Indonesia was about 33 per cent, while in Malaysia was about six per cent growth. However, focusing on the amount, this table shows that Indonesia's zakat collection was still relatively low compared to the zakat collected in Malaysia.

Table 1. Zakat Collection in Indonesia and Malaysia (2014-2018)

Year	Indonesia		Malaysia	
	Zakat Collection (Billion Rupiah)	Growth (%)	Zakat Collection (Billion Rupiah)	Growth (%)
2014	82.94	-	1,891	-
2015	113.35	37	1,790	-5
2016	141.81	25	1,747	-2
2017	192.27	36	2,062	18
2018	242.67	26	2,266	10
2019	350.61	44	2,315	2
2020	451.53	29	2,632	14

Source: National Zakat Statistic BAZNAS, (cited from Komite Nasional Keuangan Syariah, 2019); Pusat Pungutan Zakat Malaysia.

Both *muzzaki* and the community should benefit from the creation of BAZNAZ and LAZ. The Indonesian government's efforts to increase zakat donations do not result in any appreciable advancement. Previous studies demonstrate that government involvement through

the establishment of zakat management institutions still has not solved the willingness of *muzakki* to donate their zakat through formal institutions such as zakat management (Kamaruddin et al., 2024; Purwanti, 2020). As a result, zakat distribution and use to raise socioeconomic standards are still unsuccessful. While *muzzaki* may be aware of the lack of transparency and accountability in the way mosques and non-profit organizations manage zakat, *muzzaki* nevertheless prefers and voluntarily makes zakat donations through mosques or other non-profit institutions. This is particularly true given that the distribution of zakat, and the transparency and accountability of the amount of zakat collection can both be affected by the collecting of zakat through mosques and localities. Some mosques might not release their zakat donation reports, while others might manage their zakat in a way that is inconsistent with good governance. This is, in particular, the reality is that some mosques and nonprofit organizations receive zakat payments. As a result, zakat collecting is still inefficient and low to promote socioeconomic growth. Mosques and charitable organizations frequently lack knowledge of zakat distribution and collection. There is, however, limited data regarding how the accountability and transparency of zakat management institutions affect *muzzaki* motivation and willingness to donate zakat to the selected organization.

The primary public concern shifts to governance principles compliance. The accountability and openness of non-profit organizations, like zakat management institutions, can also be used as a control measure. Governance principles call for organizations to uphold accountability, transparency, efficiency and effectiveness, fairness, and responsible behaviour. In administering public funds like zakat, accountability, and transparency become essential components (Wahyudi et al., 2022). The term control is where accountability is mostly concentrated. The obligation for the agents to be accountable for their actions results from the separation of the functions of agents and principles. Referring to the sources and degree of power, accountability can be categorized (Fox, 2022). The distinct functions improve agents' ability to decide on behalf of the organization and these ideals. Agents ought to exercise responsibility and balance their power and judgment (Fox, 2022). The amount of the capacity to control, meantime, is determined by the sources of power and the relationships between agents and principles. When external sources of power are used to exert control, that control is likely to be ineffective, especially when that power comes from society. Because the principle's representation cannot be identified, there is weak control. Therefore, with non-profit organizations managing public funds, governance principles, particularly transparency, and accountability, become a crucial concern.

The governance principles of zakat management institutions should also mention *Sharia* governance. This implies that zakat management institutions must abide by the *Shariah*. Accountability, honesty, integrity, responsibility, transparency, and truthfulness are stressed in *Sharia* principles (Buallay, 2019). Based on these principles, in the zakat management institutions, transparency becomes the key topic of public concern. Transparency's definition has undergone extensive development. For instance, secrecy and openness of the organization's information are two examples of transparency (Rusdianto, 2022). This definition places a focus on information's accessibility and availability. Another study focuses on clarity, which indicates that the object is visible. The degree of transparency and lucidity dictates the level of public accountability. This is especially relevant when the general public wants assurance. Transparency is defined in this study as the need for an organization to offer simple, assurance-giving information to the public about resource management. When an organization manages zakat, transparency becomes a community responsibility to ensure that it provides adequate information about doing so. Based on this concept, transparency enables the general public to serve as the organization's external auditor. For non-profit organizations, transparency is viewed as an external audit, especially when a formal audit is difficult to implement.

Implementing the governance principles becomes essential for the zakat management organizations since zakat is a requirement for *muzzaki*.

Meanwhile, the issues of governance, mainly for transparency and accountability for nonprofit or religious organizations that raise money from the public have received relatively little attention. An early study mentioned that *muzzaki*'s motivation to donate zakat is influenced by how they view zakat institutions, the influence of friends, the credibility of zakat institutions, and particularly how transparent they are with zakat management institutions (Takril & Othman, 2020). This influence also encourages the willingness of *muzzaki* to pay their zakat to the zakat management institutions. Besides the credibility of zakat institutions, personal characteristics are important in deciding whether to donate zakat. Choosing the organization is not only based on one's willingness and obligation to do so. External considerations have a big influence on the decision of which organizations to donate their zakat. An earlier study conducted in Malaysia found that *muzzaki*'s intention to donate zakat is influenced by social, religious, and economic factors (El Ashfahany, Hidayah, et al., 2023; Zulkifli et al., 2021). This situation raises the question of whether the motivation of *muzzaki* to pay their zakat is aimed at helping others or it is just an obligation which is the main focus of prosocial behaviour. These factors served as the impetus for this study. This study explores the factors that encourage *muzzaki* to pay their zakat and the degree to which the accountability and transparency implementations as part of the governance principles of zakat management organizations affect the *muzzaki* willingness to voluntarily pay their zakat through zakat management institutions.

Focusing exclusively on prosocial behaviour theory, zakat is a solidarity and willingness to help others. Solidarity, also known as prosocial activity, is a social process in which a person voluntarily helps another individual or group. The definition of prosocial behaviour has been argued from the perspective of assisting or helping, solidarity, and cooperation. Differences in personality traits, value orientation, and environmental factors that influence prosocial behaviour are the primary drivers of this dispute (Cropanzano et al, 2017 cited in Ahmad et al., 2023). Prosocial behaviour may appear to be a reaction to others in the same way since it is voluntary and intended to help others. This happens because the behaviour is a reaction that is not entirely for the good of others. Other elements that influence prosocial conduct are motivation and environment (Su et al., 2022). Keeping the scenario as the only consideration, different circumstances can cause diverse considerations for people to choose a particular action. This includes doing something to assist others.

The primary component of prosocial behaviour is willingness to act. The formation of this willingness action is encouraged by a variety of factors. Early research indicates that gender can influence prosocial behaviour, with women being more socially preferred than men (Espinosa and Kovarik, 2015 cited in Espinosa & Ferreira, 2022). This suggests that women are more likely than males to express a willingness to assist. Meanwhile, heterogeneity is common in modern life. Gender or group identities are not a prerequisite for prosocial action. Prosocial is produced by economic interconnection, which results from interactions through market transactions, economic integration, and economic exchanges. This happens as a result of the effects of pleasant experiences and the reduction of risk and uncertainty due to those experiences (Baldassarri & Abascal, 2020). This connection has the effect of fostering prosocial behaviour. It is unclear whether people's intentions and actions to give zakat are driven by their willingness to serve or are affected by outside forces. This study major's goal is to address this.

A part of one's behaviour is intention. Intention has a key role in predicting a person's behavior. This study includes the intention since it is an important determinant of *Muzzaki*'s readiness to donate zakat through a zakat management institution. The motivation behind a person's behavior is frequently viewed as being their goal (Ajzen, 2020; Fitriiningrum &

Paramudita, 2024; Jacob et al., 2020). The way conduct is displayed reflects the person's aim or motive. When an intention is connected to a specific action, it can forecast behavior. In practice, not all intents will result in the behavior. Control becomes yet another element that affects how well a behaviour performs. Earlie's studies emphasize that control can result from knowledge, talents, resources, opportunity, availability, cooperation, and unforeseen circumstances (Ajzen, 2020; Fitriningrum & Paramudita, 2024; Jacob et al., 2020). These control elements dominate the individual's goal to demonstrate their behaviour performance. On the other hand, behavior and intention could not be flawless. The prediction between intention and behavior can also be impacted by time. As a result of the relationships between past and future, habits are elicited automatically. Therefore, habits frequently develop as a result of repeated conduct when the goal may not turn into a tool for prediction.

Referring to the description above, it is seen that zakat is not only the religious obligation. It is also socioeconomic function and solidarity feeling. Paying zakat is an obligation for Muslim. The feeling to help others is one factor that may motivate muzzaki to donate their zakat. In practice, the factor that determine their decision to donate their zakat is not limited to the feeling for solidarity. The selection of donating zakat is another factor that should be considered since it determines their willingness to pay and donate their zakat. As mentioned previously, how zakat is managed indicates an impact on muzzaki's decision to donate their zakat. An easy access, available information, accountable, and how zakat is distributed can be factors that influence muzzaki's decision. The fact that establishment of zakat management still cannot meet the zakat collection's expectation, a gap in research appears on whether the accountability and transparency of zakat management institutions are what influences the willingness of *muzzaki* to voluntarily donate their zakat because these principles concern mosques and some non-profit organizations. Based on this, the hypotheses are developed as:

H₁: *The willingness to help others influences the decision to donate zakat*

H₂: *The implementation of accountability principles of zakat management institutions influences the muzzaki's decision of zakat management institutions to donate their zakat*

H₃: *The implementation of transparency principles of zakat management institutions influences the muzzaki's decision of zakat management institutions to donate their zakat.*

H₄: *The willingness to help others has a positive impact on the muzzaki decision to donate their zakat through zakat management institutions mediated by accountability and transparency practices of the institutions.*

METHOD

This study uses a mixed method approach with a focus on qualitative to help quantitative. To aid in data analysis and reduce the shortcomings of quantitative and qualitative techniques, mixed methods are selected (Dawadi et al., 2021). The collecting of data using qualitative and quantitative methods allows for the capture situation that is not only numerical. The narrative data will be used to provide additional justifications for a research topic. Meanwhile, to gather quantitative data for this study, questionnaires about respondents' intention to donate their zakat and their opinion of the governance practices used by the zakat organization were distributed. Muslim in the vicinity of *Lembaga Amil Zakat Yatim Mandiri* in Bandung, Indonesia given the surveys. Muslims in Bandung were selected as the study's respondents with the additional goals of identifying Muslims' voluntary willingness to make zakat donations through official institutions and analysing the effects of the accountability and transparency principles on muzzaki's willingness. *Lembaga Amil Zakat Yatim Mandiri* was selected as the non-governmental organization. The decision to select this charity was made to lessen the prejudice in Muzzaki's opinion of it. 322 questionnaires were returned for this study,

however, only 300 were accepted. To determine the effect of accountability and transparency principles on muzzaki's willingness to voluntarily donate their zakat through the chosen institution and the variables influencing the selection of zakat management institution, the data are then analysed using the PLS-SEM. In the meantime, *Yatim Mandiri's* management is directly interviewed for the qualitative data. This qualitative analysis is supported by qualitative data. The information was gathered between February and June 2020, around the time of the Muslim holiday of *Eid Fitri*, when zakat is due.

Table 2. Indicator of Variable Operational

Variable	Definition	Indicator
Accountability of Zakat Institution	Accountability is defined as the form of responsibility in evaluating the performance process within the organization, which aims to enhance its performance in the future.	<ol style="list-style-type: none"> 1. There is a disclosure of the institution's information 2. Presenting the financial statements on time 3. Conducted an audit by an independent auditor 4. Distribute zakat funds to the right <i>Mustahik</i> (Rusdianto, 2022)
Transparency of Zakat Institution	Transparency is defined as the concept of information disclosure, clarity, and accuracy, and these open-sharing documents are addressed to the public for every action and policy that has been done by the organization.	<ol style="list-style-type: none"> 1. Easy access to information 2. Publication of clear information 3. Publication of honest information 4. There is a written and proportional information policy (Rusdianto, 2022)
Motivation	Motivation is the actual reason and cause for the payment behaviour.	<ol style="list-style-type: none"> 1. Obligation as a Muslim 2. Religious obligation 3. Economic improvement of others 4. Wealth distribution 5. Rights of the poor and needy (helping others) (Bakar and Rashid, 2010 cited in Herianingrum et al., 2024)
The selection of a zakat management institution to donate the zakat	the selection of a zakat management institution is focused on the way the muzzaki pays or donates their zakat and their perception of the institutions	<ol style="list-style-type: none"> 1. Muzzaki perception of the institution's accountability and transparency 2. Socialization made by zakat management institutions 3. Intention to pay zakat Through zakat management institution (Rusdianto, 2022)

RESULTS AND DISCUSSION

Results

In 1994, *Yayasan Pembinaan and Pengembangan Panti Asuhan Island dan Anak Purna Asuh* (YP3IS/Orphanage Development Foundation) in Surabaya-Indonesia founded *Lembaga Zakat Yatim Mandiri*. The *Yayasan's* mission is to give orphans access to education and training. There are 46 *Yayasan* subsidiaries in 12 Indonesian provinces. Funds from businesses and shops that have been notified of *zakat*, *waqf*, and other donations are managed by the *Yayasan*. To inform the public on financing management, particularly the gathering, and disbursement of zakat, *Yayasan Yatim Mandiri* publishes magazines and booklets. According to Mr XX, the head of *Yayasan Yatim Mandiri*, the pamphlets and periodicals are also utilized to educate the public about zakat and *Yayasan Yatim Mandiri*:

"To ensure our organization is transparent, Yatim Mandiri publishes the financial report, program, and zakat-related information every month"

Zakat is collected using a variety of channels, including direct payments to the *Yatim Mandiri* office. *Yayasan Yatim Mandiri* collaborates with several regional banks to accept donations and zakat payments. In contrast, *Yayasan's* subsidiaries handle the distribution. The

primary zakat distribution sectors are education, health, humanity, economics, and *dakwah* (Mandiri, 2018). These funds are directly distributed by the *Yayasan*'s subsidiaries to the *Asnaf*.

Focusing on the description analysis, this study emphasizes the willingness of muzzaki to pay zakat other than *Zakat-al-Fitr*. The main reason is to avoid bias since *zakat-al-Fitr* is likely to be an obligation for Muslims as part of the *Eid Fitri*. Muslims are required to pay two types of zakat; namely *zakat-al-Fitr* and *zakat-al-mal* as previously indicated. Highlighting the respondents' willingness to pay their zakat is another reason not to concentrate on *zakat-al-Fitr*. For Muslims, while *zakat-al-mal* is mandatory, *zakat-al-mal* is zakat on wealth that they pay when their yearly income surpasses the exemption threshold (Muhammad et al., 2022). In *zakat-al-mal*, there is an element of sharing, voluntary, and solidarity which is the main focus of prosocial behaviour theory. This is the rationale behind the application of *zakat-al-mal*, in which the willingness to share and help component is crucial.

The findings of this study indicate that the muzzaki's willingness to donate their zakat comes from self-intention or emotional motivation to help others. According to the data, 202 responders, or 67.3 per cent of the total, are women, and the remaining respondents are men. The majority of respondents, or about 83 per cent are young adults between the ages of 21 and 30 who have completed their college degrees. Transparency and accountability are evaluated using six and eight metrics, respectively. The metrics centre on distribution, management, and access to financial reports as well as zakat reports. In the meantime, the willingness to donate zakat is measured using three indicators-timely self-intention, self-emotional feeling, and influences of others to gauge a person's willingness to donate zakat.

According to data analysis, the influence of others has less of an effect on whether or not they will pay zakat. The statistical result indicates that D2 (influence from others to pay zakat) has fewer than 0.50 points based on the outer loading factor values. These variables are removed from the test based on this outcome. Additionally, the statistical findings show that the data have a normal distribution. The skewness of data is -0.638 for transparency, -1.834 for willingness to donate, -0.620 for the zakat institution, and -0.455 for accountability. According to Cronbach's alpha's composite reliability, the degree of variable reliability is acceptable in the interim. The study's findings demonstrate that the composite reliability and Cronbach's alpha for each variable are all greater than or equal to 0.70 points except for willingness to pay for 0.647 points. This means most of the variables can be accepted based on their reliability level. Furthermore, with 0.902 points, the transparency variable has the highest point. This finding indicates that the most significant factor influencing zakat donations made through zakat management institutions is transparency. Muzzaki are more likely to pay their zakat to a zakat management entity if it is easy to access or contact and obtain their reports. Meanwhile, Table 3's average variance extracted (AVE) results demonstrate the validity of the remaining indicators. On the AVE scale, the willingness to donate is rated at 0.739, whereas accountability is rated at 0.522. The 0.674 AVE points of transparency are visible. All variables are therefore valid. For this examination, these parameters can thus be trusted.

Table 3: Instrument Test Results

Variables	Outlier Loadings	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
Accountability				
1 Published financial reports periodically	0.691	0.871	0.897	0.522
2 Easy access to financial reports	0.625			
3 Easy access to zakat management reports	0.662			
4 Sufficient zakat management by zakat management institutions	0.743			

5	Zakat has been distributed properly	0.721			
6	Zakat management has prioritised community social welfare	0.786			
7	A published zakat management report is considered the institution's accountability	0.762			
8	Published financial reports periodically are considered the institution's accountability	0.773			
Willingness to Donate Zakat					
1	Self-motivation	0.861	0.647	0.850	0.739
2	Emotional driven to help others	0.858			
Transparency					
1	Information/socialization of zakat is available in media, the official website, and special events	0.671			
2	Easy access to zakat management institutions' publication	0.919			
3	The zakat management institutions' publication is easy to understand	0.950			
4	The zakat management institution has provided clear and complete information about zakat	0.942	0.902	0.925	0.674
5	The zakat management institutions have published zakat management properly	0.671			
6	The zakat management institutions have properly published annual reports regarding zakat management	0.919			
Institution					
1	Accountability and transparency of zakat management institutions is the motivation to donate zakat through zakat management institutions.	0.671			
2	Socialization conducted by zakat management is the motivation to donate zakat through zakat management institutions	0.919			
3	Socialization about zakat management by zakat management institutions is the motivation to donate zakat through zakat management institution	0.950	0.895	0.930	0.771
4	Socialization about zakat management by the institution is the motivation to donate zakat through zakat management institutions	0.942			

To determine whether there are distinctions between the constructs that could influence the outcomes, a discriminant validity test is performed. When examining the HTMT result, which is smaller than 0.90 points, it is evident that most factors are connected. In the meantime, Table 4 demonstrates that every variable correlates. This indicates that the discriminant validity has been met.

Table 4. Discriminant Validity

Variables	HTMT			
	Accountability	LAZ Donation	Transparency	Willingness to Donate
Accountability				

LAZ Donation	0.524			
Transparency	0.787	0.539		
Willingness to Donate	0.399	0.541	0.457	
Fornell Larcker				
Accountability	0.722			
LAZ Donation	0.485	0.878		
Transparency	0.689	0.485	0.821	
Willingness to Donate	0.339	0.439	0.366	0.721

This study also evaluates various aspects of the model structure based on earlier experiments. The model structure is examined using the inner model evaluation. Based on this test, the model structure for this study is considered appropriate; the normed fit index (NFI) score of 0.733 points indicates that the model is sufficiently fit. Based on the coefficient of the determinant test, transparency, and accountability can have a 52.4 per cent and 53.9 per cent impact on donations made through zakat management institutions, respectively. These findings demonstrate that the donation made through zakat management entities is not significantly impacted by accountability or transparency. The results for 0.086 points are displayed by the SRMR. The model is suited for these variables, according to this SRMR result. The inner model's collinearity statistics (VIF) are fewer than 5, indicating that the findings of the parameter estimation process are impartial or resilient. Each variable's direct effect is also computed in the interim. Meanwhile, accountability has little effect on muzzaki's intention to pay zakat through zakat management entities, according to the f^2 effect size. The willingness to pay through zakat institutions is influenced by the transparency of the institutions rather than the institution's accountability. The willingness to pay zakat through zakat management institutions is moderating impacted by the institution's transparency. Consequently, the zakat management's transparency might have a stronger impact on muzzaki's willingness to pay their zakat through the zakat institutions than the accountability of the zakat institution. The desire to pay zakat through the zakat management institution is moderately influenced by muzzaki's willingness to do so. Thus, transparency may have an impact on the muzzaki's willingness to donate their zakat as shown in Table 5. Table 5's f^2 result indicates that accountability does not demonstrate any effects on the willingness of muzzaki to pay their zakat, while transparency presents its influences on the willingness of muzzaki to pay their zakat, and to the zakat management institutions.

Table 5. f^2 result

Indicators	f-square
Accountability -> LAZ Donation	0.051
Accountability -> Willingness to donate	0.012
Transparency -> LAZ Donation	0.037
Transparency -> Willingness to donate	0.040
Willingness to donate -> LAZ Donation	0.084

After this statistical analysis, the hypothesis tests are carried out. Through resampling or bootstrapping, the hypotheses are examined. This method's main focus is the route coefficient, which can be used to show the strength of the relationship between the variables. The findings presented in Table 6 and Figure 1 indicate that willingness to pay zakat emerges as a consequence of self-intention and emotional feeling to help others as shown through the correlation test with the construct based on the value of the outer loading components, as indicated by the previous test results. The hypothesis' findings indicate that muzzaki's intention to pay zakat is influenced by a voluntary willingness as a self-intention and/or emotional drive

to help others. As a result, the H_1 is accepted. Meanwhile, as illustrated in Table 6, accountability does not present its impacts on the willingness of the muzzaki to donate their zakat both to help others or to pay through zakat management institutions. The t-statistic results reveal both are not satisfied. As a result, H_2 cannot be accepted. As Table 6 illustrates, transparency has a major and positive impact on muzzaki's intention to pay their zakat. Transparency affects muzzaki's willingness to pay their zakat to help others. Transparency is also the factor that drives muzzaki to pay their zakat through zakat management institutions, as demonstrated by the results in Table 6 and Figure 1. Consequently, H_3 can be accepted. Focusing exclusively on the fourth hypothesis (H_4), The voluntary willingness to pay zakat through these zakat institutions is satisfied when the zakat management institution shows transparency practice. Zakat management institutions' transparency can persuade muzzaki to pay their zakat through their organisations this is particularly true when the zakat institution also provides socialization about the zakat and how the institution manages the zakat. Therefore, H_4 can be accepted.

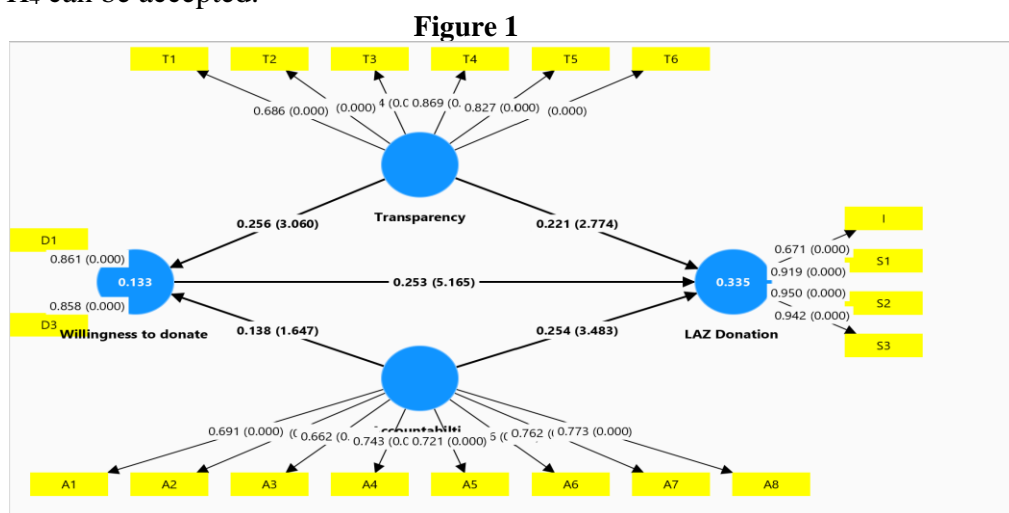


Table 6: Hypotheses Test Results

Variables	Path Coefficient	STDEV	T-stat	P values	Interval Coefficient	
	t				5 %	95%
Accountability -> LAZ Donation	0.254	0.073	3.483	0.000	0.139	0.378
Accountability -> Willingness to donate	0.138	0.084	1.647	0.050	0.003	0.278
Transparency -> LAZ Donation	0.221	0.080	2.774	0.003	0.089	0.352
Transparency -> Willingness to donate	0.256	0.084	3.060	0.001	0.115	0.387
Accountability -> Willingness to donate -> LAZ Donation	0.035	0.024	1.487	0.069	0.001	0.077
Transparency -> Willingness to donate -> LAZ Donation	0.065	0.026	2.489	0.006	0.025	0.110

These statistical tests show that the influence of others to pay zakat does not present its impact on muzzaki's decision. This is presented through its outer loading factor which cannot be accepted for further test. Meanwhile, the hypotheses tests reveal that accountability does not affect muzzaki's willingness to voluntarily donate their zakat through zakat management. Meanwhile, transparency has a significant impact on muzzaki's willingness to voluntarily donate their zakat to zakat management.

Discussion

Many reasons encourage the emergence of a willingness to help others. This willingness to voluntarily help others can be seen as a form of assistance, solidarity, or cooperation (Baldassarri & Abascal, 2020). This voluntary willingness is the focus of prosocial behaviour theory. The voluntary aspect and desire to assist are then analysed in this voluntary act. This willingness to voluntarily assist is based on assistance that gives rise to different prosocial behaviours. Economic dependence, for example, is the reason for the emergence of prosociality. In practice, this willingness to volunteer begins with the emergence of intention. On the other hand, prosocial behaviour can differ due to the influence of time, reasons, and the process by which this act occurs. The early study emphasizes motivation and situation as the factors that cause differences in prosocial action (Su et al., 2022). The willingness of *muzzaki* to pay their zakat should be a manifestation of solidarity or a desire to help others. In practice, according to the survey, it is seen that willingness occurs as their intention and emotional motivation to help others. This may indicate that the purpose of paying zakat is solely to help others particularly when emotionally involved which drives them to pay zakat. This study presents that solidarity and assistance significantly impact their decision and intention to pay zakat. Another motivation for a *muzzaki* to pay zakat is the moral high of serving others. This decision and intention are stronger when emotions have a role in the decision and intention to pay zakat. Emotional involvement drives the decision and intention of *muzzaki* to pay zakat to help others.

A person's intention is what drives them to take a particular action. The purpose, in terms of psychology, is what drives action, whether it be a plan, a proposal, or a genuine response (Ajzen, 2020; Fitriiningrum & Paramudita, 2024). The action frequently shows how intention is personified. Not all intentions, nevertheless, are manifested in behaviour. Early research indicates that while intention might predict behaviour, other factors may also play a role in the behaviour taking place. The intention to act is greatly influenced by some control aspects, including knowledge, ability, resources, collaboration, opportunity, and unexpected situations (Conner & Norman, 2022), as well as circumstance or setting. Muslims frequently engage in the activity of paying zakat, which is typically done during the Eid holiday. Behaviour performance is regarded as a habit when it is repeated and interacts with the circumstance or context. The relationship between intention and behaviour is frequently difficult to describe using habits and attitudes (Conner & Norman, 2022). As a result of cue-response linkages that result in a repetition performance, habits are automatic elicitations that happen (Conner & Norman, 2022). In contrast, this study reveals that according to the survey, the respondents pay zakat as part of their *zakat ar-mall* because their intention and driven by the emotional feeling of help or solidarity toward others. The desire to assist and be tolerant of others is just as strong a motivation as customs arising from unique circumstances like *Eid al-Fitr*. Keep in mind that the zakat type utilized in this study is *zakat-al-mall*, which is a portion of the *muzzaki*'s wealth. Under these circumstances, zakat contributions are a person's way of giving and demonstrating tolerance to others to help them improve their life (Sawmar & Mohammad, 2019; Sawmar & Mohammed, 2021).

The decision to choose a company to pay zakat is a controlled activity. The choice and intention of zakat payment are determined by additional aspects including knowledge and competence. The fact that there is still a low level of zakat contribution through zakat management institutions shows that there are other variables influencing *muzzaki*'s decision to contribute their zakat through zakat management institutions. The other component that might help to explain this situation is governance, which is frequently defined as the structure and process where control and restraint are integrated into an activity (Galego et al., 2022). The public's knowledge of the organization's transparency and accountability has grown as a result of the collection of public funding. When an organization, like the zakat management organization, controls public finances, restraints, and control are the public's main concerns.

Due to constraints and control, the organization must be accountable for how it administers and distributes the fund. Accountability is defined as the process of explaining or being held accountable for one activity to the authorities (Fox, 2022). Transparency, as previously noted, is underlined as the necessity for the company to present simple, understandable information that reassures the public connected to resource management. When a non-profit organization, such as the zakat management organization, manages a fund well, it improves the socioeconomic standing of the underprivileged and in need (Zulkifli et al., 2021). The ability and awareness of *muzzaki* to choose the zakat charities to pay their zakat are aided by an understanding of these elements. In other words, *muzzaki*'s knowledge and capacity to regulate their intention include their grasp of the governance standards particularly the transparency of zakat institution.

Transparency and accountability are the governance characteristics that should be considered when choosing a Zakat payment method. According to Mr. XX, the organization's head, these concepts have grown to be of concern to *Yayasan Yatim Mandiri*:

"An external auditor conducts an annual audit of zakat funds collected. Yayasan Yatim Mandiri has gotten an unqualified audit opinion in the previous five years. The government receives the reports. The government will request the Yayasan Yatim Mandiri's zakat collecting and distribution report each Shawal"

The statistics findings show unfavourable outcomes on the *muzzaki* willingness to pay their zakat through the zakat management institutions. The data findings show the *muzzaki* viewpoint on the sense of accountability is not enough to motivate the *muzzaki* to pay their zakat. Meanwhile, the easy access and transparency of the zakat management institution to provide information about zakat, managing the zakat, and distributing them present strong positive impacts on *muzzaki*'s decision to pay zakat through zakat management institutions particularly when the institutions provide socialization about zakat and zakat management. The audit and report provided by the zakat management organization are not sufficient to persuade *muzzaki* to pay their zakat through that entity. This occurs as the report is kept in the Yayasan only. As stated by Mr. XX, the head of Yayasan Yatim Mandiri, the report is confined to the organizational, fund management, and achievement, therefore this happened as a result of the information provided by *Yayasan Yatim Mandiri*:

"The public is given information on the organization's vision, mission, organizational structure, collecting and distribution of funds, accomplishments, and work planning. The annual report is kept in Yayasan's headquarters and is not made available to the general public."

In light of this evidence, it is clear that the released information helps the public's and *muzzaki*'s expectations for transparency standards. Public expectations are met by the information that has been made public on the distribution and collection of funds.

The intention and willingness of *muzzaki* to pay their zakat to zakat management institutions are positive when the zakat institutions provide socialization regarding how zakat is managed and the distribution of zakat according to statistical findings. Another key to encouraging *muzzaki* to pay their zakat is easy access to zakat management institutions. This statistical conclusion indicates that ease of access and socialization of zakat management have favourable effects on *muzzaki*'s willingness to pay zakat. This outcome also shows that the public has higher expectations for the accessibility and transparency of zakat organizations in terms of their ability to provide access for the public to the zakat management. This circumstance also sows the seed of *muzzaki*'s willingness to pay their zakat to zakat management institutions following the zakat socialization. According to statistical findings, socialization encourages *muzzaki* to pay zakat to zakat management institutions and to be willing to do so. When a *muzzaki* feels the beneficial effects of experiences or an uncertain situation, they get motivated to help others (Baldassarri & Abascal, 2020). This

interdependence promotes prosociality's emergence. As mentioned previously, *muzzaki* are more motivated to pay their zakat through zakat management unless they are socialized about zakat particularly how zakat is managed and distributed. Meanwhile, high expectations for accessibility and transparency imply public and *muzzaki* control and restraint. The fact that zakat management has provided access and information about how zakat is managed and distributed, affects the *muzzaki*'s decision on selecting the zakat institutions to pay their zakat. This explains the motivation to help others is the factor that encourages *muzzaki* to pay their zakat, however, they will pay their zakat through zakat institutions only if the institution provides access and information on how zakat is managed and distributed through its socialization.

The *muzzaki* is motivated to pay *zakat-al-mall* which is a portion of their wealth, out of a sense of solidarity and collaboration. *Muzzaki* wants to make a difference in others' lives by giving zakat. The low rate of zakat payment made through zakat institutions suggests that *muzzaki*'s choice of which institution to use to disburse their zakat is influenced by other factors. An important factor in the *muzzaki*'s decision to pay zakat is the transparency of zakat institutions. According to the statistical findings, zakat institutions' socialization and transparency efforts can motivate *muzzaki* to pay their zakat through those institutions. The fact that zakat institutions' zakat receipts remain low indicates that, despite having completed audits and meeting the government requirement to submit reports on zakat management and distribution, these reports are not made available to the general public, circumstance makes *muzzaki* less confident in donating their zakat through an official channel like zakat management institutions. Once control for predicting the relationship between intention and behaviour, in this zakat case, is transparency in zakat management and information. Thus, being transparent from the zakat management institution is, therefore, control when it comes to *muzzaki* behaviour when the intention and choice to pay zakat as a voluntary expression of solidarity is made through official channels.

Conclusion and Recommendation

It is possible to maximize the socioeconomic role of zakat in Muslim-majority emerging nations. Zakat is the funding choice for eradicating poverty because it is a religious responsibility for Muslims to donate. The religious significance and solidarity feeling of zakat is seen to be a motivator for *muzzaki*'s desire to donate their zakat. *Muzzaki* presents their willingness to donate zakat due to their obligation and willingness to help others. The *muzzaki*'s expectations for easy access to information and socialization about zakat management as a sign of the zakat management organization's transparency were not fully provided. Accountability is not entirely acknowledged to fulfil *muzzaki* in zakat management organization as part of control and limitation. Although zakat payment activity can be used as a control to measure how well governance principles are applied when managing zakat, the lack of information about the organization and how zakat is managed have deterred *muzzaki* from intending and willingness to contribute their zakat through official zakat management organizations. Since the public has limited access to the institution and how zakat is managed and distributed, these also suggest that formal zakat management organizations are subject to inadequate external control. Because the public has limited access to the whole zakat management institutions, which leads *muzzaki* to intend and willingness to donate zakat to the nearest and easiest institutions such as mosques where accountability and transparency may not be provided. Thus, being transparent from the zakat management institution is, therefore, control when it comes to *muzzaki* behaviour when the intention and choice to give zakat as a voluntary expression of solidarity is made through official channels.

These present that zakat donation is more about their religious obligation and helping others. The intention and decision of *muzzaki* to pay their zakat are driven by their motivation

to help others, however, they are willing to donate their zakat through zakat institutions only if the institution provides easy access, socialization, and transparency regarding zakat and zakat management. To function effectively, non-profit organisations that administer and receive public funding must adhere to certain governance principles, which are presented in this study. The inability of the zakat management organization to raise enough money to empower the community may be caused by the public's lack of access and information regarding zakat management and distribution. This indicates that despite conducting audits and providing information on fund management and work accomplishments, the Zakat management institutions have not been able to prove their accountability. The degree to which information about zakat management and distribution is transparent influences muzaki's willingness to donate zakat to charitable causes through official channels like zakat management institutions. For this reason, the government and zakat management institutions are suggested by this study to actively engage in socialization and offer muzaki easy access to information regarding zakat management, collecting, and distribution. It is recommended that zakat institutions take a more proactive approach to engage muzaki through various zakat socialization programs to enhance their social impacts.

This study is not without limitations. First, the sample is firstly somewhat small. Future research will now have the chance to use more samples from various zakat management organizations to gain a deeper understanding of zakat management. Second, there is a paucity of knowledge on how well the zakat fund is working to increase the accountability function as the effective external control which becomes the public main concern as shown in this study. Future studies will need to fill the knowledge gap to assess the effectiveness of zakat funds in raising communal welfare to what level.

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