



FACTORS INFLUENCING MUZAKKI'S INTEREST TO PAY ZAKAT IN YATIM MANDIRI INDONESIA

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ABSTRACT

The research aims to examine the influence of institutional image, religiosity, transparency, and trust on the interest of *muzakki* in paying zakat at Yatim Mandiri. This study employs a quantitative method with data analysis techniques using a structural equation model (SEM). The research population consists of *muzakki* from Yatim Mandiri zakat institution in Ponorogo. The sampling technique used is random sampling with the Slovin approach, and the sample size is 164 *muzakki*. The sources include primary data from questionnaires distributed to *muzakki* at Yatim Mandiri. The research findings indicate that transparency, religiosity, and trust positively and significantly influence interest, while institutional image negatively and significantly influences interest. Trust is the most dominant factor influencing the interest of *muzakki* in paying zakat. This research can complement existing theories. Practically, this research can provide an understanding of *muzakki* in paying zakat. Then, it can become a reference for Yatim Mandiri in maintaining the institution's image, showing a sincere work ethic through transparency, and showing the trust of *muzakki* so that they can commit to paying zakat.

Keywords: institutional image, religiosity, transparency, trust, interest.

INTRODUCTION

Zakat is one of the pillars that constitute Islam. Zakat not only functions as worship related solely to Allah SWT, but it also serves as a bridge between people of different religions (Hidayat and Muzakki 2023). Zakat is a form of worship that holds a strategic position in developing the community's welfare. Therefore, zakat is the foundation that binds the community and connects the Muslim community's interests (Huda et al. 2016). On the other hand, zakat is also an economic tool used to reduce societal economic disparities. In its distribution, zakat is prioritized for those who are in need in terms of wealth. Moreover, zakat is considered an aspect of *muamalah* as it creates social relationships among human beings. More importantly, zakat is a crucial part of worship as a form of obedience to the Creator. Therefore, wealth is purified through zakat (Huda et al. 2016; Hidayat, Hakim, and Farabi 2024).

As a country with a majority Muslim population, the potential for zakat is significant, estimated to reach 327 trillion Indonesian Rupiah annually (Khoeron 2023; Hidayat, Hakim, and Farabi 2024). However, the zakat collection only reaches 3.3% of the actual potential, around 8,3 trillion Indonesian Rupiah. With a relatively large population, where almost 97% are Muslims (Dukcapil 2021),



Ponorogo has a considerable zakat potential. It even has zakat *amil* institutions that are almost evenly distributed in each territory. However, in practice, realizing zakat fund collection still experiences significant disparities. This is evident in the statement by the head of the national zakat *amil* agency, Ponorogo, mentioning that implementing *maal* zakat with a target of 10 billion Rupiah only achieved 1,2 billion Rupiah in 2019 (Jannah 2020). Despite this, Yatim Mandiri Ponorogo has made significant achievements to advance zakat contributions in Ponorogo, as demonstrated by the increasing zakat funds received each year, reaching 157.503.900 Rupiah in 2018 (Afif et al. 2023). Furthermore, its recognition as the best zakat *amil* institution in Ponorogo in 2018 solidified its position as the leading zakat *amil* institution in the Ponorogo district (Sahdani 2020). In reality, various factors still need strengthening by Yatim Mandiri in the zakat collection, such as awareness, innovative approaches, market potential, supportive regulations, and better IT infrastructure to drive the growth of zakat management organizations (Madia and Rachmad 2023).

Mentioned based on previous research examining the public's interest in paying zakat, as conducted by Indah (2022); Kasri and Sosianti (2023), considering different factors, objects, and outcomes. Similarly, previous research has addressed factors such as transparency, religiosity, service quality, and institutional image that influence the interest of *muzakki* in paying zakat. Research examining the impact of transparency on the willingness to pay zakat has been conducted by Mardiasmo (2006); Nasim and Romdhon (2014); Amalia and Widiastuti (2019); Oktaviani and Fatah (2022) finding that transparency has a positive effect on the public's interest in paying zakat. In another study by Wijayanti (2020); Kabib et al. (2021), it is mentioned that transparency is often considered crucial as it relates to the level of public interest in paying zakat. However, the research results indicate that transparency does not positively influence public interest in paying zakat at official institutions.

In another study examining the influence of religiosity on the interest to pay zakat, research has also been conducted by Satrio and Siswantoro (2016); Yazid (2017); Khumaini et al. (2023), which states that religiosity has a positive and significant effect on the interest to pay zakat. In contrast, research by Irma (2020); Safitri and Suryaningsih (2022) found that religiosity does not affect the interest to pay zakat. Similarly, another study examining the institutional image factor on the interest to pay zakat conducted by Yazid (2017); Haki (2020); Batubara et al. (2023); Febrianti and Yasin (2023) shows that institutional image has a positive and significant impact on the interest to pay zakat. However, it differs from research by Sofiyani and Kristiyono (2020); Ayuningsih and Bahjatullah (2023), which state that the institutional image does not affect the decision of *muzakki* to pay zakat at official institutions. Referring to the results of previous research, there are inconsistent findings that can be considered a research gap, necessitating further research on different objects and data from those findings. This can be conducted at other more advanced and developed institutions, particularly Yatim Mandiri Ponorogo. So, the research aims to examine the influence of institutional image, religiosity, transparency, and trust on the interest of *muzakki* in paying zakat at Yatim Mandiri.



LITERATURE REVIEW

Zakat

Seen linguistically, the word "zakat" is a derivative of the word "zaka", which means to grow, be good, blessed, and pure (Afif et al. 2023). Meanwhile, in terms of terminology, it is a portion of wealth obligated to its owner to be given to those entitled to receive it under specific conditions stipulated by Allah SWT (Hafidhuddin 2004). As explained in surah at-Tawbah verse 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Meaning: "Take zakat from some of their wealth; with that zakat, you cleanse and purify them and pray for them. Indeed, your prayer is (becomes) peace of mind for them. And Allah is All-Hearing, All-Knowing."

In Law Number 23 of 2011 concerning the management of zakat, it is explained that the definition of zakat is obligatory wealth to be given by a Muslim or a business entity to those entitled to receive it according to the sharia determined in Islam. Zakat is a portion of wealth to be distributed to those eligible to receive it and is obligatory for those with excess wealth (Tlemsani, Matthews, and Mohamed Hashim 2023). From a legal perspective, zakat is one of the pillars of Islam, alongside the declaration of faith, prayer, fasting, and pilgrimage. Therefore, the law of zakat is obligatory for every Muslim when the conditions for its imposition are fulfilled. Zakat is also a part of worship, and its implementation begins with the *muzakki*, which is then managed by the *amil* and distributed to the *mustahiq* (Hasan 2015).

On a broader scale, the purposes of zakat for the benefit of society are as follows: firstly, to create a spirit of mutual assistance in social brotherhood among the community. Secondly, to narrow the gap in socio-economic disparities within society. Thirdly, to address financing that may arise due to natural disasters and the like. Fourth, to cover the costs arising from conflicts and various forms of turmoil in society. Fifth, special funds should be provided for the livelihood of people experiencing poverty, including funds to help those who want to get married but do not have the financial means (Qadir 2001). The purpose of zakat, besides being an act of worship, is to eliminate sins and various wrongdoings, ward off disasters, and encourage increased spirit and work productivity. This way, it can help lift individuals from poverty and being in need (*yad al-sufla*) (Qadir 2001).

Interest

Interest is also referred to as an individual's conscious attitude towards a specific situation that is related to them (Witherington 1991). The emergence of awareness is caused by a tendency or a strong desire from the heart's drive for someone to do everything, accompanied by a feeling of pleasure. Therefore, interest is a motivation that drives someone to do what they want freely in choosing (Yazid 2017). Interest is a form of liking or attraction to an object that can influence a person's actions caused by psychological aspects. The desire to do something desired has a solid or close relationship with the interests and impulses within a person (Fauzan et al. 2022). Someone who has an interest in an object will surely feel joy if they are involved in it, creating significant attention to the focused object. Therefore, the curiosity and exploration of the object will be



realized through the attention given (Yazid 2017). The indicators found in interest are divided into four elements explained as follows: attention, interest, desire, action and pleasurable feelings (Binalay, Mandey, and Mintardjo 2016; Yulianti 2021).

Institutional Image

Image can be interpreted as a form of perception or someone's assumption about an object (Haki 2020). On the other hand, the perception that develops in the public's mind about reality can also be called an image. The image is formed by how an institution conducts its operational activities, with the main foundation being service. The public will observe the image over time and eventually form an optimistic view that will be communicated through word of mouth (Nur'aini and Ridla 2015). Image is one of the essential aspects of an institution or organization that should be continuously built and maintained. A good image attracts someone's choice but also can improve someone's attitude and satisfaction with an organization or institution. People will generally assess an institution or organization by comparing its quality. Therefore, an organization or institution needs to build an image of a brand or service (Ariszani, Suharyono, and Kumadji 2015). The indicators of an institution's image are divided into several elements, which will be explained as follows: characteristics, reputation, values, and identity (Harrison 2010).

Religiosity

Religiosity is a belief inherent in a person, reflected in their behavior and actions regarding vital and spiritual issues (Glock and Stark 1970; Sup et al. 2023). Religiosity is also referred to as a system related to an individual's beliefs, attitudes, and convictions regarding matters of divinity. Religiosity consists of a unified set of elements that make someone religious, not just a claim of having a religion. In this context, religiosity is reflected in the experience of sharia, faith, and morality; in other words, it is referred to as Islam, *iman*, and *ihsan* (Suhartini et al. 2021). Religiosity can also be associated with an individual's understanding of Sharia norms, particularly related to zakat. Therefore, religiosity leads to beliefs resulting from actions (Fitriani 2016). Religiosity is divided into five dimensions: belief, religious practices, experience, religious knowledge (intellectual), experience, and consequences (Glock and Stark 1970).

Transparency

Transparency is a deliberate effort to provide all information that can be released accurately, timely, balanced, and firmly to enhance public reasoning abilities and maintain the organization's responsibility for its actions, policies, and practices (Pradita, Hartono, and Mustoffa 2019). Transparency is a form of accountability for an institution that provides information to the public based on the belief that the public has the right to know where the funds have been allocated. In managing zakat funds, Zakat Amil Institutions must provide information to the public, especially to the *muzakki*, regarding financial information and zakat fund management. *Muzakki* has the right to know as a form of accountability for zakat fund management. According to Law Number 23 of 2011, in building *muzakki*'s trust, Zakat Amil Institutions must be transparent in



their financial reports (Nasim and Romdhon 2014). The presence of excellent and organized financial information transparency applied in zakat institutions can enhance public trust in the institution (Hisamuddin 2017). Indicators of transparency include announcing income, financial management, and asset policies; easy access to income, financial management, and assets information; timely accountability reports; the existence of means for public voices and suggestions; the presence of a system for providing information to the public (Mardiasmo 2006).

Trust

Trust can be defined as the willingness that emerges from each individual's need for support from others and the personal belief in the reliability of that person (Resa and Andjarwati 2019). On the other hand, trust can also be interpreted as a response to the power perceived from a perspective based on the experience of interactions characterized by the fulfilment of an individual's expectations and satisfaction with an institution (Ariszani, Suharyono, and Kumadji 2015). Trust is a fundamental element for the success of a relationship. It cannot endure in the long run without trust in a relationship, an essential factor in building attachment (Sa'diyah and Aziroh 2014). Trust in Zakat Institutions can be defined as *muzakki's* desire to donate their zakat funds through the Zakat Institution based on the belief that the institution is professional and trustworthy. This will cultivate a high level of community trust in the Zakat Institution. Consequently, the institution will be the primary choice for the community to channel their zakat (Satrio and Siswantoro 2016). Individual's trust will emerge when their expectations are met, thus directing their interest (Ariszani, Suharyono, and Kumadji 2015). Several indicators of trust include openness, competence, honesty, integrity, and sharing (Satrio and Siswantoro 2016).

Hypothesis Development

Institutional image can be interpreted as the public's perception of an institution or of an object or product produced by that institution (Haki 2020). The image of an institution can also be influenced by external factors that the institution cannot control. On the other hand, the image is the primary goal of enhancing an institution's reputation, strengthened by the achievements obtained, so that public confidence in the institution increases. This results in a positive image for the institution, where individuals entrust their funds, leading to continuous trust in the institution for repeatedly depositing their funds (Sutisna 2001). The results of empirical studies conducted by Febrianti and Yasin (2023) indicate that the better the personality, reputation, values, or identity of the zakat institution in the eyes of the *muzakki*, the more positively it will influence the *muzakki's* willingness to pay zakat. This finding aligns with research by Handayani, Putri, and Fahmi (2019); Nugroho, Sudiarti, and Rahmani (2023) stating that the institutional image significantly positively impacts public trust in paying zakat. Therefore, based on these research findings, the following hypothesis can be proposed H₁: Institutional image significantly influences the *muzakki's* interest in paying zakat at Yatim Mandiri, mediated by trust.

Religiosity is a set of behaviors and cultures encompassing various aspects of human life (Khraim 2010). Especially those related to the actions of religious



individuals. In Islam, several essential elements exist, including faith, good deeds, and worship (Johari et al. 2015). The evidence of a devout Muslim adhering to the teachings and commands of his religion is manifested by paying zakat. Paying zakat helps those in need, lifting their economic well-being. Additionally, giving zakat purifies the acquired wealth, as reinforced by the hadith stating that there is no excuse for a Muslim to refuse zakat, as it is obligatory for those who fulfill its conditions and pillars (Kemenag 2013). Based on empirical studies conducted by Sudah (2024) indicate that the presence of trust can mediate religiosity toward the *muzakki's* interest in paying zakat to zakat institutions. Similarly, research by Wahyundaru and Muthaher (2023) demonstrates that trust plays a crucial role in mediating transparency toward the motivation of *muzakki* to pay zakat. Therefore, referring to previous research, the following hypothesis can be formulated H₂: Religiosity significantly influences the *muzakki's* interest in paying zakat at Yatim Mandiri, mediated by trust.

Transparency is a form of reporting carried out by an institution without any concealment to provide accurate and open information, aiming to enhance public and community trust in that institution (Kabib et al. 2021). This is reinforced by the opinion of Mardiasmo (2006), who emphasizes the openness of an institution in providing information related to all activities to all parties needing information, especially those carried out by zakat institutions. When related to zakat institutions, transparency aims to create an opinion that the institution is competent, honest, and professional. Eventually, a high confidence level will be established among donors, who will repeatedly entrust their funds to the Zakat institution (Abidin and Rukmini 2004). Transparency's main essence is a duty for public service providers, including zakat institutions, to adhere to the principle of openness in delivering information. This means that every public institution must provide the information stakeholders need truthfully, completely, and promptly (Jashari and Pepaj 2018). Therefore, public deception may occur if an institution fails to provide information about its activities (Wahyundaru and Muthaher 2023). They are referring to empirical studies by Hadi et al. (2024) demonstrating that transparency significantly influences the accountability of zakat management. Similarly, in the research conducted by Ilmi et al. (2023), transparency plays a crucial role as a link between accountability and management quality, contributing to an increased interest in paying zakat. Based on these previous studies, the following hypothesis can be formulated H₃: Transparency significantly influences the *muzakki's* interest in paying zakat at Yatim Mandiri, mediated by trust.

Image can be defined as an individual's perception of identity and beliefs regarding an individual, institution, organization, or company. The role of a public relations professional in an institution is to create a positive image of the institution so that the public believes in its good performance, and this needs to be presented attractively (Rosadi 2023). Similarly, in a zakat institution, a positive image plays a crucial role in the high or low interest of a *muzakki* in entrusting their funds to that institution. The confidence of *muzakki* in entrusting their funds to a zakat institution is closely tied to the positive image built by the institution through accurate information dissemination and established professionalism, starting with transparency and accountability opened to the public. This significantly influences the strong desire of *muzakki* to pay zakat through official



institutions (Tishwanah and Latifah 2023). The empirical study conducted by Islamyanti, Yunus, and Katman (2024) reveals that the company's image significantly affects the decision of *muzakki* to pay zakat. This aligns with the explanation from Mustiningrum and Sumadi (2021), who states that the institution's image plays a crucial role in influencing the interest of *muzakki* in paying zakat. Drawing from several previous studies, the hypothesis can be formulated H₄: Institutional image has a significant positive effect on the interest of *muzakki* in paying zakat at Yatim Mandiri.

Religiosity is closely related to an individual's beliefs in their chosen deity and how they pursue the path considered ordained by their God (Rizal and Amin 2017). In the context of Islam, religiosity is a way to follow the rules set in their daily activities, especially for Muslims. If we consider a *muzakki*, their personality will be shaped by their faith in Allah SWT and their desire to obey the commands and guidance of Allah SWT. These factors will impact how frequently and how much funds they entrust to zakat institutions, consequently influencing *muzakki*'s religiosity. As a result, a *muzakki*'s degree of religiosity will continue to increase, along with their focus on consistently fulfilling zakat duties (Wijaya, Diana, and Alrasyid 2023). It can be summarized that the more obedient an individual is to their religious teachings, the more it influences their behavior, decisions, and habits in their daily lives (McDaniel and Burnett 1990). Furthermore, examining empirical studies such as the one conducted by Usman et al. (2022), Furthermore which illustrates that religiosity plays a crucial role in strengthening the ease of use and perceived usefulness regarding the willingness of Indonesian Muslims to use financial technology (*fintech*) for philanthropic payments, including zakat, *infak*, *shadaqah*, and *wakaf*. Additionally, in line with research by examining empirical studies such as the one conducted by Aligarh et al. (2020); Bahri, Suhaeti, and Nasution (2021) stated that religiosity has a positive influence on *muzakki*'s decisions to channel zakat through official institutions. Based on the findings of several previous studies, a hypothesis can be formulated H₅: Religiosity has a significant positive effect on the interest of *muzakki* in paying zakat at Yatim Mandiri.

Transparency can be interpreted as a form of the decision made by an institution/agency where, in its implementation stages, it must be in line with the mechanisms or rules established in that institution (Ilmi et al. 2023). Transparency in zakat institutions aims to build trust and confidence, especially among *muzakki*, so they become more convinced and willing to entrust their zakat funds to official institutions (Ilmi et al. 2023). The purpose of the transparency principle here is to create trust in adequate performance with the public, ensuring ease of access to accurate and credible information. On the other hand, the transparency principle in public administration is a crucial element in controlling maladministration and corruption, promoting good governance, and accountability for public protection and state rights (Jashari and Pepaj 2018). The results of empirical studies conducted by Amalia and Widiastuti (2019) state that transparency has a significant positive effect on the interest of *muzakki* in paying zakat. Similarly, research by Nasri, Aeni, and Haque (2019); Mardini, Pramuka, and Putri (2020) suggests that transparency positively and significantly influences financial performance in zakat institutions. Therefore, based on several previous research



findings, a hypothesis can be formulated H₆: Transparency has a significant positive effect on the interest of *muzakki* in paying zakat at Yatim Mandiri.

Trust is the belief in an individual's integrity, character, and ability in leadership roles (Safitri and Suryaningsih 2022). On the other hand, trust emerges from a gradually built process that transforms into a conviction, and this belief becomes more vital due to continuously and consistently presented views, starting from the learning and experiential process and substantiated by real-time reporting to the public (Satrio and Siswantoro 2016). In this research, belief and willingness refer to the factors in *muzakki* that rely on and use Yatim Mandiri to entrust their zakat funds continuously. Following up on the results of empirical studies conducted by Kusumawardani (2020), it is stated that trust plays a crucial role in reinforcing the quality of public governance, accountability, and effectiveness in the intention of *muzakki* to pay zakat. Similarly, this is in line with the findings of Ikbal, Alamsyah, and Dura (2023), which indicate that trust has a positive and significant impact on the interest of *muzakki* in paying zakat. Based on observations from several previous studies, a hypothesis can be proposed H₇: Trust has a significant positive effect on the interest of *muzakki* in paying zakat at Yatim Mandiri.

METHOD

In this research, a quantitative method was employed, and the primary survey tool used was a questionnaire. The population consisted of 1.970 self-reliant orphan *muzakki*, with a sample taken through random sampling using the Slovin approach, resulting in 164 *muzakki* for the research. The data utilized included both primary and secondary data. Primary data were obtained by directly distributing questionnaires to *muzakki*. The likert scale, ranging from "strongly agree" to "strongly disagree" with specific weights, was employed in the research. The primary focus of this study is the dependent variable interest in paying zakat. There are three independent variables: institution image, religiosity, and transparency. There is one mediating variable, namely trust. The data analysis technique employed is the Structural Equation Modeling (SEM) model. Furthermore, in testing the research questionnaire, LISREL 8.70 software was used to examine the relationships between each variable and the relationships between variables and their indicators.

RESULTS AND DISCUSSIONS

Demographic of Respondents

Referring to the criteria of respondents summarized in Table 1, the characteristics of respondents will be presented based on several criteria: gender, age, educational level, and occupation. Table 1 shows the total number of respondents is 164 people, with a classification based on gender, male respondents are 61 people or 37%, while female respondents are 103 people or 63%. Female respondents are more dominant than male respondents, indicating that the number of *muzakki* in Yatim Mandiri is predominantly female. Based on the age of *muzakki*, 27 people (16% of them) are aged 17-29 years. 74 people, or 46%, are *muzakki* aged 30-40 years, and 63 people or 38%, are *muzakki* aged over



40 years. On average, the most active age group of *muzakki* in Yatim Mandiri in spending their zakat funds is between 30-40 years old. Referring to the type of occupation, those who work as civil servants amount to 55 people or 34%, Private employees are 31 people or 18%, Entrepreneurs are 39 people or 24%, and those who have professions other than civil servants, private employees, and entrepreneurs are 39 people or 24%. From these results, the majority of *muzakki* in Yatim Mandiri who spend their zakat funds the most are those who work as civil servants.

Table 1 Demographic of Respondents

Characteristics		Quality	Percentage
Gender	Female	103	63%
	Male	61	37%
Age	17-29 Years	27	16%
	30-40 Years	74	46%
	> 40 Years	63	38%
Jobs	Civil Servants	55	34%
	Private Employee	31	18%
	Entrepreneur	39	24%
	Others	39	24%

Source: primary data (processed)

Structural Equation Modeling (SEM)

The structural equation model in this study is measured using the Structural Equation Model (SEM) analysis tool. This analysis tool is employed to conduct a structural equation analysis that tests whether the variables of institutional image, religiosity, and transparency directly impact the interest variable and examines the influence of these three variables on the interest variable through the trust variable. The results of the overall fit testing of this structural equation model can be seen in Table 2. This research's overall model fit test has a chi-square value of 995.80. The chi-square statistic follows a statistical test related to significant requirements, where the smaller the chi-square value, the better the model fits with the data. The GFI is 0.766; this result indicates a value < 0.80, so the GFI is considered a marginal fit. The RMSEA value is 0.053; this result indicates ≤ 0.08 , so the RMSEA can be considered a good fit.

Table 2 Test Overall Fit of Structural Equation Model

GOF	Level of Fit	Index	Description
Chi-Square	The smaller, the better	995.80	Good
GFI	$GFI \geq 0,90$ is <i>Good fit</i> , $GFI < 0,90$ is <i>Marginal fit</i>	0.766	Marginal fit
RMSEA	$RMSEA \leq 0,08$ <i>good fit</i> , $RMSEA < 0,05$ is <i>close fit</i> .	0.053	Good fit

Source: primary data (processed)

Based on Table 2, it is found that the RMSEA value of this research model is below its critical value of 0.08. This indicates that the structural equation model in this study is well-fitted and appropriate. On the other hand, the estimation



results of a variable are considered significant if the loading factors' T-Stat is greater than or equal to 1.96 (5%), and the results can be seen in Table 3.

Table 3 Estimation Results

Path	Original Sample	T-Stat	Result
Institutional Image → Trust → Interest	0.72	6.25	Significant
Religiosity → Trust → Interest	-0.04	-0.53	Not Significant
Transparency → Trust → Interest	0.15	2.03	Significant
Institutional Image → Interest	-0.16	-1.24	Not Significant
Religiosity → Interest	0.22	2.78	Significant
Transparency → Interest	0.18	2.28	Significant
Trust → Interest	0.61	4.57	Significant

Source: primary data (processed)

Table 3 illustrates that the institutional image variable regarding trust has an original sample value of 0.72 and T-Stat $6.25 \geq 1.96$, indicating that the institutional image positively influences interest, mediated by trust; H_1 is accepted. Religiosity towards trust has an original sample value of -0.04 and T-Stat $-0.53 \leq 1.96$, meaning that religiosity negatively affects interest, mediated by trust; H_2 is rejected. Transparency towards trust has an original sample value of 0.15 and T-Stat $2.03 \geq 1.96$, signifying that transparency positively influences interest, mediated by trust; H_3 is accepted. The institutional image towards interest has an original sample value of -0.16 and T-Stat $-1.24 \leq 1.96$, meaning that the institutional image negatively influences interest; H_4 is rejected. Religiosity towards interest has an original sample value of 0.22 and T-Stat $2.78 \geq 1.96$, indicating that religiosity positively influences interest; H_5 is accepted. Transparency towards interest has an original sample value of 0.18 and T-Stat $2.28 \geq 1.96$, signifying that transparency positively influences interest; H_6 is accepted. Trust towards interest has an original sample value of 0.61 and T-Stat $4.57 \geq 1.96$, suggesting that trust positively influences interest; H_7 is accepted. The most dominant factor influencing interest is the trust factor. This is evidenced by the standard solution measurement results, which show that 61% of a person's interest is influenced by trust.

Influence of Institutional Image on Interest, Mediated by Trust

The research results show that the institution's image has a positive and significant impact on the interest of muzakki in paying zakat, mediated by trust. This implies the institution's responsibility to carry out its duties, such as commitment to its performance and efforts to provide maximum services to be offered, as well as the institution's concern for the community. This can enhance the trust of *muzakki* in Yatim Mandiri to entrust their funds. The indicators used in the institution's image are characteristics, reputation, values, and identity. Looking at the results of this study, the better the image built by the zakat institution, it will undoubtedly positively impact the interest of *muzakki* to pay zakat at Yatim Mandiri, mediated by trust. Additionally, if *muzakki*'s trust is deeply rooted in their hearts, then indirectly, the image of the Zakat institution will improve in the eyes of the general public. These findings align with previous research conducted



by Ariszani, Suharyono, and Kumadji (2015); Nugroho, Sudiarti, and Rahmani (2023), concluding that the image of a company has a positive and significant influence on trust. This indicates that a good image of a Zakat institution can generate trust. Similarly, the connection between the institution's image and trust can be explained by the fact that an institution with a good image reflects that the institution provides excellent and satisfying services. Additionally, it can respond quickly to complaints and facilitate transactions.

Influence of Religiosity on Interest, Mediated by Trust

The research results show that trust cannot mediate the influence of religiosity on *muzakki's* interest in paying zakat. This indicates that an individual's trust in an institution is not affected by their level of religiosity. Essentially, religiosity is an individual's belief in something divine, as it represents a person's relationship with their God and an understanding that refers to their overall involvement with sacred aspects of their faith. The higher one's religiosity, the stronger their belief and trust in the God they believe in. Therefore, to enhance an individual's trust in an institution, it does not necessarily have to be influenced by the level of religiosity. Furthermore, individuals have varying levels of understanding of their religious teachings, just as in this research, where the implementation of religious understanding differs. The findings of this research are also supported by studies by Afandi, Fadhillah, and Hidayat (2022); Ikbal, Alamsyah, and Dura (2023) stated that religiosity does not have an impact on the *muzakki's* decision to pay zakat. An individual who is religious and virtuous may not necessarily determine their decision to give zakat. This is because each person's understanding of religious commands varies; therefore, an individual's decision to pay zakat is not determined by their level of religiosity.

Influence of Transparency on Interest, Mediated by Trust

The research results show that transparency has a positive and significant impact on the interest of *muzakki* in paying zakat, mediated by trust. This means that Yatim Mandiri, as the zakat management party, is considered to have fulfilled their responsibilities as stated in the reports, all of which are deemed satisfactory. As a result, the *muzakki* feel confident about the management institution. Management should always maintain the trust that arises from experience. Yatim Mandiri is considered successful, responsible, and fair to the *muzakki* because of the excellent education and transparency in their reports. Consequently, the *muzakki* trust the institution and will continue to entrust their funds to Yatim Mandiri. The results of this research are consistent with previous studies conducted by Nasim and Romdhon (2014); Hadi et al. (2024), stating that transparency has a positive and significant impact on the level of *muzakki's* trust. Zakat management institutions must provide accurate and relevant reports to create a positive perception of the *muzakki*. Yatim Mandiri must be open in presenting performance results in detail to provide understanding to those in need. In this regard, it can be one of the main reasons for creating a positive perception and enhancing a sense of security for the *muzakki*. Security is an essential factor in establishing trust in zakat institutions.



Influence of Institution's Image on Interest

The research results show that the institutional image factor cannot influence the interest of *muzakki* in paying zakat. This indicates that the institution's image does not influence *muzakki's* interest in contributing zakat to Yatim Mandiri. This finding explains that the institutional image cannot be the primary preference for *muzakki* in channeling their zakat. Although Yatim Mandiri can be said to have a good image, for some *muzakki*, an excellent institutional image may not necessarily convince them to be willing to pay zakat to the Yatim Mandiri Institution. Some *muzakki* consider other factors, such as the impact of benefits, recommendations from friends, or alignment with personal preferences. The results of this study are in line with previous research conducted by Nur'aini and Ridla (2015); Herianingrum, Reftrian, and Hendratmi (2019), which stated that the institutional image does not have a positive and significant effect on the *muzakki's* interest in channeling zakat. The steps to communicate the institutional image need to optimize internal strategies, including educating *muzakki*, preparing professional human resources to serve *muzakki*, and maximizing technology, especially social media. However, the Yatim Mandiri Institution has not optimized internal strategies because there is no regular education for *muzakki*, and social media technology still needs to be maximized to inform Yatim Mandiri Institution programs in real-time. Furthermore, Yatim Mandiri Institution does not need to improve its institutional image since donors' satisfaction cannot significantly increase. The reason is that the institutional image of Yatim Mandiri has been widely known in the Ponorogo community. Similarly, for Yatim Mandiri donors, the institutional image is not the main criterion for paying zakat there; instead, donor satisfaction is strengthened by the extent of Yatim Mandiri Institution's commitment to providing excellent services to these donors.

Influence of Religiosity on Interest

The research results show that religiosity positively and significantly affects *muzakki's* interest in paying zakat to Yatim Mandiri. These findings indicate that most respondents strongly believe in the pillars of faith, religious practices, and the activities prescribed by their religion. Additionally, their spiritual experiences regarding the presence of the Almighty, fear of violating divine prohibitions, and efforts to practice religious knowledge, including teachings from religious scriptures and experiences, along with the consequences of their actions, are factors influencing the interest of *muzakki* in contributing zakat. The results of this study align with previous research conducted by Nur'aini and Ridla (2015); Tho'in and Marimin (2019), stating that religiosity significantly influences interest. Religiosity is expected to serve as a drive from various factors rooted in religious devotion. This understanding helps people appreciate the benefits and wisdom behind the instructions of their religion, including the commandment to pay zakat. The higher an individual's level of religiosity, the more cautious they are in their actions. Consequently, a greater level of religiosity corresponds to an increased interest in contributing to zakat, as zakat is one of the essential components of Islamic principles.



Influence of Transparency on Interest

The research results show that transparency has a positive and significant impact on the interest of *muzakki* in paying zakat. This affirms that the announcement of policies related to income and financial management, which is a form of accountability for an institution, must be communicated to the entire community entitled to know, making it a mandatory aspect. This significantly affects the trust of the community and *muzakki* in entrusting their funds to the institution. These findings are consistent with previous research conducted by Mardini, Pramuka, and Putri (2020); Kabib et al. (2021), which stated that transparency has a positive and significant impact on the interest of *muzakki* in paying zakat. Transparency in zakat management is crucial so that *muzakki* can trust it more, and this effort can increase the interest of *muzakki* in contributing to their zakat. The transparency measures taken by the institution include facilitating access to financial reports by publishing them comprehensively, both online and offline, primarily directed at *muzakki* to attract their interest in entrusting their funds to the official institution.

Influence of Trust on Interest

The research results show that trust has a positive and significant impact on the interest of *muzakki* in paying zakat. Yatim Mandiri, with its effective zakat fund management and the provision of zakat funds to eligible recipients, influences the interest of *muzakki* in contributing to zakat. This causes *muzakki* to trust Yatim Mandiri as a professional institution and rely on it to distribute their zakat to deserving recipients. These findings align with previous research conducted by Yunus (2016); Utami, Muthohar, and Ridlo (2021), which also concluded that trust has a positive and significant impact on the interest of *muzakki* in paying zakat. This indicates that *muzakki's* trust in a Zakat management institution is favorable. Trust is a subjective feeling towards an object, or in other words, closely related to emotions. Positive emotions can motivate individuals to make zakat payments sincerely and without coercion.

CONCLUSIONS

Based on the findings and discussions, the following conclusions can be drawn: there is no positive or significant influence between institutional image and interest. Religiosity, transparency, and trust have a positive and significant impact on the interest of *muzakki* in paying zakat. The institution's image and transparency have a positive and significant impact on the interest of *muzakki* in paying zakat, mediated by trust. Trust cannot mediate the influence of religiosity on *muzakki's* interest in paying zakat. Among the four dominant factors influencing the interest of *muzakki* in paying zakat is trust.

This research can complement existing theories. Practically, this research can provide an understanding of *muzakki* in paying zakat. Then, it can become a reference for Yatim Mandiri in maintaining the institution's image, showing a sincere work ethic through transparency, and showing the trust of *muzakki* so that they can commit to paying zakat. This study could be more perfect and has several limitations, especially considering its focus on a single zakat institution. Therefore, the results need to be generalized to a broader scope.



Suggestions for zakat institutions and future researchers are as follows: First, regarding transparency, Yatim Mandiri needs to provide periodic reports on zakat distribution to increase the interest of *muzakki* in paying zakat. Second, the trust of *muzakki* in Yatim Mandiri must be maintained to ensure that *muzakki* remains committed to paying zakat through the institution. Third, for future researchers to obtain good study results, further testing of factors influencing *muzakki*'s interest in paying zakat at Yatim Mandiri is needed by adding more independent variables. Finally, future researchers are encouraged to continue this research with different objects and perspectives to enrich the knowledge of Islamic economics.

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