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Exploring Factors Influencing Zakat Compliance in Aceh: The Role of Institutional Trust and Religious Commitment

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EXPLORING FACTORS INFLUENCING ZAKAT COMPLIANCE IN ACEH: THE ROLE OF INSTITUTIONAL TRUST AND RELIGIOUS COMMITMENT

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Abstract

Zakat compliance among Indonesian Muslims remains relatively low despite its mandatory under Islamic law and regional regulations. This study investigates the factors influencing zakat compliance in Aceh Province, Indonesia, by examining the roles of accountability, financial report transparency, institutional credibility, religiosity, and zakat literacy. It also explores the mediating role of muzakki's interest in enhancing compliance through formal Zakat Institutions, specifically Baitul Mal. Data were collected from 500 muzakki across 23 regencies/ cities using online and on-site surveys. Employing Structural Equation Modeling and Partial Least Squares (SEM-PLS), the results reveal that accountability and transparency significantly affect muzakki's interest, influencing zakat compliance. Moreover, accountability, transparency, religiosity, and muzakki's interest directly affect compliance, while institutional credibility and zakat literacy show limited impact. This study offers practical implications for strengthening local zakat management systems. It contributes to the broader discourse in Islamic social finance by providing an empirical model applicable to other Muslim-majority contexts to improve formal zakat governance and behavioral compliance.

Keywords: Zakat Compliance, Muzakki Interest, Accountability, Transparency, Religiosity.



A. Introduction

In Islam, *zakat* (psalm) is a mechanism to reduce poverty and income inequality through wealth distribution (Ahmed and Salleh, 2016; Kamaruddin et al., 2023). *Zakat* promotes justice, accountability, and compassion in society and preserves social balance in a country (Abdullah and Sapiei, 2018; Kaharuddin et al., 2024). Indonesia has the most considerable number of Baitul Mal (or *Amil*) globally, but in reality, *zakat* revenue has not been optimally collected (BAZNAS, 2022; Husein et al., 2024).

It is well known that Indonesia is a country with a Muslim majority. Nationally, BASNAZ recorded a *zakat* receipt in 2022 of Rp22.43 trillion, but its distribution was only Rp21.7 trillion or 96.79%. This indicates that the *zakat* has not been wholly distributed. Besides, at the national level, Aceh, an area of implementation of Islamic Sharia, also has a similar problem; its *zakat* collection and distribution still need improvement. Referring to Baitul Mal Aceh (BMA), the collected *zakat* amounted to Rp61,703,624,671, but until July 29, 2022, registered *zakat* funds that have been channeled by BMA of Rp45 billion or 55%.

Likewise, in Aceh, a Sharia-based regional government, the low acceptance of *zakat* is still noticeable (Aceh Baitul Mal, 2022; Hasballah et al., 2023; Husein et al., 2024). To optimize the utilization of *zakat* as one of the regional financial instruments, it needs to be managed optimally and effectively by a responsible professional institution. The obligation to pay the *zakat* to the Baitul Mal (Islamic Financial Institution) is affirmed in the local law (*Qanun*) Aceh No. 3 of 2021 Article 102 states that "Every person who is of Islamic religiosity or an enterprise owned by a Muslim and domiciled and/ or engaged in business activity in Aceh who qualifies as a *muzakki* is obliged to fulfill the *zakat* through the Baitul Mal".

In addition to the *Qanun* (Islamic special rule or regulation), the management of *zakat* in the province of Aceh has also been regulated by the *Qanun* Aceh No. 11 of 2011 on the Government of Aceh as well as the *Qanun* Aceh No. 13 of 2018 on the Sharia Financial Institution. The regulation implies that a legitimate *zakat* institution in Aceh must no longer be an



obstacle for the *muzakki* to obey the channeling of his *zakat* to the *Zakat* Institution, namely BMA.

In the literature, prior studies have been conducted related to *muzakki's* interest in paying *zakat* and *zakat* compliance (Yusfiarto et al., 2020; Istiqomah & Asrori, 2019; Othman & Fisol, 2018; Abdullah & Sapiei, 2018; Sedjati et al., 2018; Farouk et al., 2017; Yuliafitri & Khoiriyah, 2016; Huda dan Ghofur, 2016; Azman & Bidin, 2015; Hairunnizam dan Sanep, 2014; Saad, Aziz & Sawandi, 2014; Sulaiman & Jamil, 2014; Bidin & Idris, 2011). Unlike prior studies, this study also focuses on the *muzakki's* interest in channeling their *zakat* through the legitimated organization, BMA. In this context, compliance refers to *muzakki's* willingness to pay for *zakat* through the recommended Institution, BMA. Such a condition also became a unique feature of this study to build a model that is expected to influence the interests of the *muzakki* and the level of compliance of the *zakat* of the *muzakki* through the Baitul Mal among the Aceh community.

Thus, the research gap that this study addresses is: First, the potential spread of *zakat* in the province of Aceh is not in line with the expected target of Baitul Mal. This is because not all potential *muzakki* pay their *zakat* to Baitul Mal. The same results were also revealed in a previous study where the reality is that *zakat* receipts are always lower than the potential (Yani, 2020). The potential for *zakat* is so immense that income is not yet optimal, and various poverty alleviation programs have not been implemented (Rahmad, 2023).

Second, the fact is that many *muzakki* channels their *zakat* directly, not to the *Zakat* Institution; some even channel the *zakat* out of the *muzakki* residence. This is because by distributing directly to the *mustahik* (the people who receive the *zakat*), the *muzakki* feels calm and satisfied (the meaning of giving *zakat*). Apart from that, *muzakki* prefer to distribute their *zakat* directly to family and relatives known for their emotional closeness so they feel more entitled and worthy of receiving *zakat*. Previous research also shows that *muzakki* prefer to distribute their *zakat* individually/ directly to *mustahik* because they want to immediately get the meaning of giving *zakat*, which is different if *muzakki* pay their *zakat* through *Zakat* Institutions (Yani, 2020).



Furthermore, authors also found gaps in previous studies as follows: First, most previous *zakat* studies focused on aspects of collecting and distributing *zakat* (Ahmed & Salleh, 2016; Saad et al., 2014; Wahab et al., 2011; Elvia et al., 2023), while the focus of this article is on the study of *muzakki's* behavior (not society like previous studies in general), namely interest as a shaper of action, and its relationship to obedience as a designation of the object of action. The new perspective developed in this study is in the form of two compliances: complying with paying *zakat* according to Islamic law and paying *zakat* to Zakat Institutions appointed by the government according to Aceh Qanun No. 3 of 2021.

Second, previous research generally links behavioral studies only to interest (Grahesti et al., 2023; Pertiwi, 2020; Ikhwanda & Hudayati, 2019; Yazid, 2017; Satrio & Siswantoro, 2016; Mutmainah 2015) or compliance (Rahman et al., 2019; Amilahaq & Ghoniyah, 2019; Othman et al., 2018; Abdullah & Sapiei, 2018; Abdullah & Sapiei, 2018; Farouk et al., 2017; Kiow et al., 2017; Saad, et al., 2016), but no one has examined the further relationship between interest and compliance using the same variables in this study. It is hoped that developing a new model in this work can contribute to Baitul Mal and other parties solving problems related to low *zakat* receipts in Aceh.

Third, most previous studies were conducted in a region, for instance, a district (Bintania, 2024; Jayanto & Munawaroh, 2019; Mutmainah, 2015), so the results obtained can only be used in that region. Meanwhile, this study was conducted in a broader scope in 23 regencies/ cities in Aceh Province, enabling broader result generalization.

Fourth, previous research used non-formal Zakat Institutions such as Rumah Zakat, Dompot Dhuafa, and other Amil Zakat Institutions (LAZ) (Sawandi et al., 2019; Jayanto & Munawaroh, 2019; Yasmin et al., 2018). In this study, the formal zakat institution studied is Baitul Mal, the only official and legal Institution responsible for *zakat* in Aceh.

The main objective of this research is "to develop a basic conceptual model and an empirical research model to fill research gaps and explain the complexity of conditions and phenomena that occur to increase *zakat*

compliance in Aceh." To elaborate on the basic conceptual model proposed, this study is aimed at developing and testing an empirical model to test the influence of accountability, financial report transparency, institutional credibility, religiosity, and *zakat* literacy on *zakat* compliance with *muzakki* interest as a mediating variable in Aceh.

Thus, the tested hypothesis is as follows.

- H₁, H₂, H₃, H₄, H₅: Accountability, transparency of financial reports, credibility of institutions, religiosity, and *zakat* literacy influence the interest of *muzakki* in Aceh.
- H₆, H₇, H₈, H₉, H₁₀, H₁₁: Accountability, transparency of financial reports, credibility of institutions, religiosity, *zakat* literacy, and interest of *muzakki* influence *zakat* compliance in Aceh.
- H₁₂, H₁₃, H₁₄, H₁₅, H₁₆: Interest of *muzakki* mediates the influence of accountability, transparency of financial reports, credibility of institutions, religiosity, and *zakat* literacy on *zakat* compliance in Aceh.

B. Method

This quantitative study aims to assess the influence of accountability, transparency of financial reports, institutional credibility, religiosity, and *zakat* literacy on *zakat* compliance with interest in *muzakki* as a mediating variable in Aceh. The population of this study is all *muzakki* in 2020 in each Regency/City who paid *zakat* in Baitul Mal, totaling 92,528 *muzakki* (Baitul Mal Directory, 2021). Meanwhile, the research sample is part of the *muzakki* in each Regency/City Baitul Mal. Using the Slovin Formula minimum sample, the number of samples (*muzakki*) is 398 *muzakki*. In this study, the questionnaires were distributed to 500 respondents.

Samples were selected using proportional stratified Random Sampling because the population is heterogeneous and proportionally stratified (Sugiyono, 2017). This technique is appropriate because the sample strata differ in gender, age, occupation, education level, income level, language, and ethnicity. The determination of the population and sample can be seen in Table 1 below.

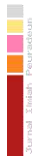


Table 1. Determining the population and research sample

No.	Baitul Mal (Regency/City)	Amount of Muzakki (Population)	Amount of Responden (Sample)
1.	Baitul Mal Regency Aceh Barat	560	3
2.	Baitul Mal Regency Aceh Barat Daya	3.881	21
3.	Baitul Mal Regency Aceh Besar	7.615	41
4.	Baitul Mal Regency Aceh Jaya	3.244	18
5.	Baitul Mal Regency Aceh Selatan	23.109	125
6.	Baitul Mal Regency Aceh Singkil	5.835	32
7.	Baitul Mal Regency Aceh Tamiang	5.840	32
8.	Baitul Mal Regency Aceh Tengah	8.804	48
9.	Baitul Mal Regency Aceh Tenggara	5.007	27
10.	Baitul Mal Regency Aceh Timur	221	1
11.	Baitul Mal Regency Aceh Utara	69	0
12.	Baitul Mal Regency Bener Meriah	5.003	27
13.	Baitul Mal Regency Bireuen	75	0
14.	Baitul Mal Regency Gayo Lues	3.010	16
15.	Baitul Mal Regency Nagan Raya	334	2
16.	Baitul Mal Regency Pidie	8.752	47
17.	Baitul Mal Regency Pidie Jaya	3.803	21
18.	Baitul Mal Regency Simeulue	1.467	8
19.	Baitul Mal City Banda Aceh	845	5
20.	Baitul Mal City Langsa	244	1
21.	Baitul Mal City Lhokseumawe	16	0
22.	Baitul Mal City Sabang	2.429	13
23.	Baitul Mal City Subussalam	2.365	13
	Total	92.528	500

The primary data collection technique was carried out by distributing questionnaires to research respondents. The measurement of the questionnaire in this study used a Likert scale to measure attitudes, opinions, and perceptions of individuals or groups related to social phenomena.

The distribution of questionnaires was carried out in 2 ways. The first method was direct distribution (face-to-face), where the authors distributed it directly to research respondents. This was done because of the distance the writers could reach. The second way is to distribute questionnaires indirectly (online) via social media (WhatsApp, Google Forms, Telegram, Facebook, and Instagram). It is done because of limited time, energy, and distance authors cannot reach.

The questionnaire in this study was not tested first due to time constraints, where authors needed additional time to compile, distribute, and analyze data from trial respondents. Resource constraints are also a consideration because they require additional costs and human resources, such as printing questionnaires, distributing them, and analyzing the results. Further considerations are that the compiled questionnaire is valid and reliable and has also been used in previous research. After the data was collected, it was analyzed using Structural Equation Modeling (SEM), which was processed using the AMOS 22.0 statistical software package.

C. Results and Discussion

To address the issue of low *zakat* compliance in Aceh despite formal regulations and religious obligations, this study employed a quantitative approach using Structural Equation Modeling (SEM) to examine the influence of various institutional and personal factors. Data collected from 500 *muzakki* across 23 regencies and cities in Aceh comprehensively represent the regional context. The following section presents the results of the empirical analysis, beginning with the respondents' descriptive characteristics and then statistical tests to assess the reliability and validity of the constructs. Subsequently, the relationships between accountability, transparency, institutional credibility, religiosity, *zakat* literacy, and *muzakki* interest—as well as their influence on *zakat* compliance—are analyzed and discussed in depth. These findings are interpreted not only based on statistical significance but also in relation to the unique socio-religious setting of Aceh and previous scholarly literature.

1. Results

a. Characteristics of respondents

Based on the questionnaire returns, 336 respondents responded to the questionnaires through the Google form, 100 through the face-to-face survey, and 64 answered through other online platforms, thus totaling 500 respondents. To better understand respondent profiles, their demographic characteristics are summarized in Table 2 below.

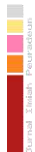


Table 2. Respondent Characteristics Data

No	Data	Amount	%
1.	Age:		
	- 30-35 years old	49	9.8
	- 35-40 years old	218	43.6
	- 40 years old or more	233	46.6
	Total	500	100.0
2.	Gender:		
	- Man	369	73.8
	- Woman	131	26.2
	Total	500	100.0
3.	Zakat Distribution Place:		
	- Baitul Mal (Regency/City)	332	66.4
	- Baitul Mal Aceh Province	42	8.4
	- Baitul Mal Village	1	0.2
	- Direct	86	17.2
	- LAZISMU	1	0.2
	- Other Amil Zakat	29	5.8
	- Mosque	2	0.4
	- Mosque of Village	1	0.2
	- Zakat Committee	1	0.2
	- Rumah Zakat	1	0.2
	- UPZ Baitul Mal (Regency/City)	4	0.8
	Total	500	100.0

Source: Data processed (2023)

Based on Table 1, it can be seen that the respondents are dominated by those 35-40 years of age and 40 years older, which means that the students generally have the minimum level of education, a bachelor's/S1. Respondents are predominantly male for the distribution of *zakat*. *Muzakki* is more channeled to Baitul Mal Regency/ city and other institutions. However, there are also 86 *muzakki* that channeled the *zakat* directly.

b. Analysis data results

1) Construction reliability and validity test

The reliability and validity test values for each construct based on the indicators are shown in Table 3 below.



Table 3. Construction reliability and validity test

No	Variables	CR	AVE
1.	Accountability	0.610	0.665
2.	Financial Report Transparency	0.661	0.663
3.	Institutional Credibility	0.503	0.537
4.	Religiosity	0.826	0.709
5.	Literacy of <i>Zakat</i>	0.945	0.633
6.	Interest of <i>Muzakki</i>	0.582	0.526
7.	<i>Zakat</i> Compliance	0.562	0.617

Source: Data processed (2023)

Based on these tables, it is known that the construct reliability (CR) and AVE values of accountability, financial report transparency, institutional credibility, religiosity, literacy of *zakat*, the interest of *muzakki*, *zakat* compliance have values greater than the cut-off value (> 0.5). Hence, the entire constructive variable in this study is stated to have reliability, validity, and suitable use in the analysis of structural models.

2) Multicollinearity test

A variable inflation factor is one way to measure multicollinearity in a model (VIF). The VIF value used as a multicollinearity indicator should be less than 10. VIF values greater than 10 indicate a significant multicollinearity in the model. To check for multicollinearity between variables, the Variance Inflation Factor (VIF) results are presented in Table 4 below.

Table 4. Multicollinearity Test

No.	Variables	Tolerance	VIF
1.	Accountability	0.287	3.489
2.	Financial Report Transparency	0.289	3.461
3.	Institutional Credibility	0.348	2.876
4.	Religiosity	0.885	1.130
5.	Literacy of <i>Zakat</i>	0.975	1.026
6.	Interest of <i>Muzakki</i>	0.321	3.111
7.	<i>Zakat</i> Compliance	0.287	3.489

Source: Data processed (2023)

Based on the table, the Variance Inflation Factor (VIF) is known for all variables less than 10. Based on the criteria in decision-making. It can be concluded that there is no multicollinearity in the data in this research model.

3) Structural Equation Modelling (SEM)

The structural model is the overall relationship between exogenous and endogenic constructions. The structural model in this study can be seen in the following picture.

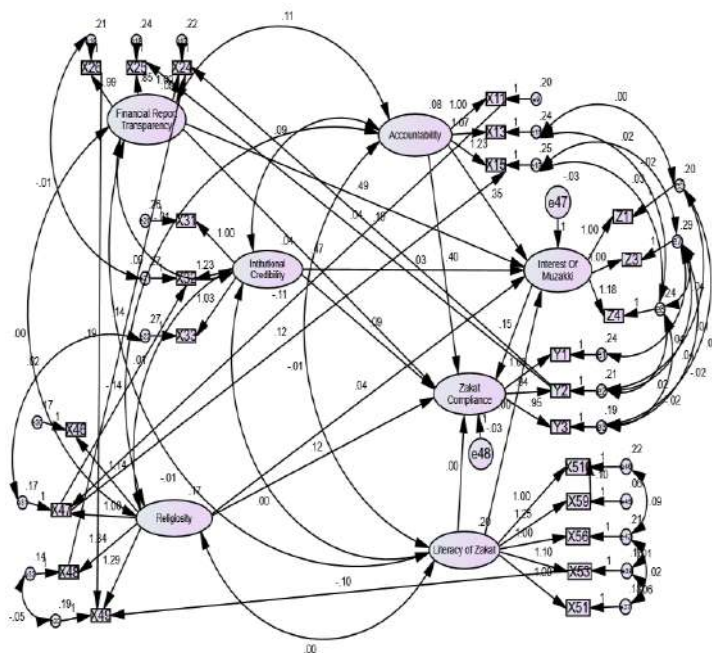


Figure 1. Structural Model

The relationships between variables in the research model are illustrated in the structural model figure, and the corresponding coefficients are summarized in Table 5.

Table 5. Structural model test result

	Variable	Estimate	S.E.	C.R.	P
Muzakki Interest	<--- Accountability	0.322	0.145	2.216	0.027

	Variable	Estimate	S.E.	C.R.	P
Muzakki Interest	<--- Financial Report Transparency	0.514	0.169	3.034	0.002
Muzakki Interest	<--- Institutional Credibility	0.049	0.140	0.346	0.729
Muzakki Interest	<--- Religiosity	0.033	0.047	0.701	0.483
Muzakki Interest	<--- Zakat Literacy	0.003	0.038	0.076	0.939
Zakat Compliance	<--- Muzakki Interest	0.556	0.265	2.589	0.046
Zakat Compliance	<--- Accountability	0.410	0.142	2.893	0.004
Zakat Compliance	<--- Financial Report Transparency	0.466	0.229	2.036	0.042
Zakat Compliance	<--- Institutional Credibility	0.090	0.131	0.685	0.493
Zakat Compliance	<--- Religiositas	0.122	0.047	2.604	0.009
Zakat Compliance	<--- Religiosity	0.001	0.037	0.037	0.970

Source: Data processed (2023)

Table 5 shows that direct influence hypothesis testing uses a t-value with a significance level of 0.05. The t-value in the AMOS program is the Critical Ratio (c.r) value in the Regression Weight of the fit model. Suppose the Critical Ratio (c.r) value is $\geq 1,645$ (t-table value, $df > 500$; $p = 0.05$), or the probability value (P) ≤ 0.05 means the research hypothesis is accepted.

Hypothesis decision recapitulation is a hypothesis conclusion summarized from the results of testing both descriptive, verification, and mediation effect hypotheses. The results of the hypothesis and mediation tests are summarized in Table 6 below.

Table 6. Determination of mediation variables and mediation types on research models based on results of structural tests and tests on mediation

Hypothesis	Relationship Variable	Structural Testing	Mediation Testing	Result	Description
Ha ₁	Accountability → Muzakki Interest	0.027	-	Significant	Accepted
Ha ₂	Financial Report Transparency → Muz	0.002	-	Significant	Accepted

Hypothesis	Relationship Variable	Structural Testing	Mediation Testing	Result	Description
Ha ₃	akki Interest Institutional Credibility → Muzakki Interest	0.729	-	Not Significant	Rejected
Ha ₄	Religiosity → Muzakki Interest	0.483	-	Not Significant	Rejected
Ha ₅	Zakat Literacy → Muzakki Interest	0.939	-	Not Significant	Rejected
Ha ₆	Muzakki Interest → Zakat Compliance	0.046	-	Significant	Accepted
Ha ₇	Accountability → Zakat Compliance	0.004	-	Significant	Accepted
Ha ₈	Financial Statement Transparency → Zakat Compliance	0.042	-	Significant	Accepted
Ha ₉	Institutional Credibility → Zakat Compliance	0.493	-	Not Significant	Rejected
Ha ₁₀	Religiosity → Zakat Compliance	0.009	-	Significant	Accepted
Ha ₁₁	Zakat Literacy → Zakat Compliance	0.970	-	Not Significant	Rejected
Ha ₁₂	Accountability → Muzakki Interest → Zakat Compliance	-	0.061	Not Significant	Accepted
Ha ₁₃	Financial Report Transparency → Muzakki Interest → Zakat Compliance	-	0.072	Not Significant	Accepted
Ha ₁₄	Institutional Credibility → Muzakki Interest Zakat Compliance	-	0.039	Significant	Accepted
Ha ₁₅	Religiosity → Muzakki Interest → Zakat Compliance	-	0.010	Significant	Accepted
Ha ₁₆	Zakat Literacy → Muzakki Interest → Zakat Compliance	-	0.006	Significant	Accepted

Source: Data processed (2023).

2. Discussion

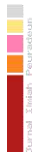
a. Direct influence test - determinants of *muzakki* interest

The results of direct hypothesis testing show that accountability has a direct influence on the interest of *muzakki* as the CR value is 2.216 (≥ 1.645) with a probability of 0.027 (≤ 0.05), and the coefficient value (estimate) is 0.322 or 32.2%. It means that the higher the level of accountability of Baitul Mal in Aceh, the higher the interest of *muzakki* in paying *zakat*.

Thus, this finding supports studies conducted by Saad, Azis & Sawandi (2014), where accountability affected the interests of *muzakki* zakat distributors in Malaysia as Zakat Institutions run accountably and demonstrate professionalism and trust in maintaining stakeholders will increase *zakat* receipts. However, the results of Jayanto & Munawaroh (2019) found no effect on interest in paying *zakat* as the accounting carried out by BAZNAS and LAZ in Pati Regency, Indonesia, has not shown maximum accountability because most of the Institution's financial reports are not given to the organizers every month.

The results of direct hypothesis testing show that financial report transparency has a direct influence on the interest of *muzakki* as the CR value was 3.034 (≥ 1.645) with a probability of 0.002 (≤ 0.05) and the coefficient value (estimate) of 0,514 or 51,4%. It means that the greater the transparency of Baitul Mal's financial report in Aceh, the higher the interest in paying *zakat*.

Based on these results, this study is in accordance with the results by Nasim & Romdhon (2014), which prove that the transparency of financial reports affects the trust of the *muzakki*. Hence, it increases his interest in distributing *zakat* to the Zakat Institutions. Other studies also found that a more transparent Zakat Institution related to financial statements would increase the interest of the *zakat* payer in distributing his *zakat* to the Zakat Institution (Istiqomah & Asrori, 2019). However, other research findings show that transparency does not affect the interest of *muzakki* paying *zakat* in Yogyakarta's regions and the cities (Ikhwanda & Hidayati, 2019). This is due to the internal factors of the individual



character. Factors within the candidate *muzakki* also influence their belief in the Zakat Institution. There is a different character in each *muzakki*, and issues that circulate in the Institution affect the mentality and beliefs of *muzakki*.

The results of direct hypothesis testing show that institutional credibility indirectly influences the interest of *muzakki* as the CR value of 0.346 with a probability of 0.729 and the CR value of 0.346 is smaller than 1.645 and a probability greater than 0.05. This means that the institution's credibility does not affect the interests of *muzakki*. In other words, the credibility of the Zakat institution Baitul Mal (Regency/ City) in Aceh does not consider *muzakki's* interest in paying for the *zakat*.

This study's results align with previous research that proved that the Institution's credibility does not influence the decision to pay the *zakat* (Daniati, 2018). However, the results of this study differ and do not support some survey results that prove that there is an influence on the Institution's credibility with the interest of paying *zakat* (Rahman, 2019; Humaidi et al., 2024). The difference between the results of this study and those of previous studies is most likely due to the profile of the respondents, where the *muzakki* do not know the credibility of the zakat institutions that currently exist in Aceh. This is because some *muzakki* work in the government, a company, or a workplace, where their *zakat* is directly deducted from their salary (agree/ disagree). Subsequently, they do not have the option to choose a credible zakat institution according to the *muzakki* for distributing *zakat*. Hence, they do not have the option to select a credible Zakat Institution according to the *muzakki* for distributing *zakat*. This also shows that Baitul Maal's credibility level does not affect the decision to pay *zakat* because Baitul Maal is in every regency/ city in Aceh compared to other Zakat Institutions.

The results of direct hypothesis testing show that religiosity indirectly influences the interest of *muzakki* as the CR value of 0.701 with a probability of 0.483 and the CR value of 0.701 is smaller than 1.645 and a probability greater than 0.05. This means that the *muzakki's* religiosity does not affect the *muzakki's* interest in paying *zakat* to Baitul Mal (Regency/City) in Aceh.

This study's results support previous research, which showed that the role of religiosity does not influence people's behavior in paying for *zakat* (Cokrohadisumarto, 2019). Similar research results also showed that religiosity did not affect the decision to pay the *zakat* in the Zakat Amil Institution (Daniati, 2018). However, unlike other research findings, religiosity can influence specific behaviors, such as encouraging interest in paying for the *zakat* (Palil, Akir, & Ahmad, 2013). Other studies also show that the degree of religiosity of *muzakki* influences *muzakki* behavior and increases interest in paying *zakat* (Abdullah & Sapiei, 2018). Most previous research has concluded that more individuals consider themselves highly religious. They are more likely to be benevolent (Lwin et al., 2013).

The results of direct hypothesis testing show that *zakat* literacy indirectly influences the interest of *muzakki* as the CR value of 0.076 with a probability of 0.939 and the CR value of 0.076 is smaller than 1.645 and a probability greater than 0.05. This means that the literacy level of the *zakat* that the *muzakki* possesses is not a judgment of the interest in paying for *zakat* by the *muzakki* in Aceh.

This study supports another empirical research that shows *zakat* literacy does not affect interest in *zakat* payments among public officials in Kedah Malaysia (Idris, 2005; Naisabur et al., 2024; Bakar et al., 2024). However, the results of this study differ from those of other studies, where good literacy can increase interest in paying for the *zakat* (Martono et al., 2019). Besides, the higher a person's literacy, the more the *zakat* will affect the interest in channeling the *zakat* (Beik & Alhasanah, 2012).

b. Direct influence test - determinants of zakat compliance

The results of direct hypothesis testing show that *muzakki's* interest has a direct influence on *zakat* compliance and the CR value of 2.589 with a probability of 0.046 as the CR value of 2.589 is greater than 1.645 and a probability smaller than 0.05 and the value (estimate) of 0.556 or 55.6%. This means that the higher and stronger the interest of the *muzakki* in paying *zakat*, the higher the compliance of the *muzakki* in paying *zakat* in Baitul Mal (Regency/ City) in Aceh.



The results of this study are in accordance with the results of research conducted by Othman et al. (2018), which states that *muzakki* interest affects the *zakat* compliance of Muslim public school teachers in Kedah state. Other studies also show similar results where high *muzakki* interest will affect compliance with paying *zakat* (Al Jaffri, 2010; Zainol, 2008; Idris, 2005). Another empirical study that uses the interest variable as a mediator of *zakat* compliance shows a positive and significant effect (Amilahaq & Ghoniyah, 2019; Jaelani et al., 2024).

The results of direct hypothesis testing show that accountability has a direct influence on *zakat* compliance and the CR value of 2.893 with a probability of 0.004 as the CR value of 2.893 is greater than 1.645 and a probability of less than 0.05 and the value (estimate) of 0.410 or 41%. This means that the more accountable the *zakat* agency is in Aceh, the higher the level of adherence of the *muzakki* to paying the *zakat* to the *zakat* agency.

This study's results align with previous research that proved that the accountability of the *Zakat* Institution could influence the decision of the *zakat* maker to pay the *Zakat* Institution, where the concept of compliance can be seen from the consistency of the *muzakki* in paying the *zakat* to the *Zakat* Institution consistently (Pangestu & Jayanto, 2017). Another study also states that accountability influences *zakat* compliance at *zakat* institutions (Saad, Aziz & Sawandi; Nor et al., 2024), where the accountability of *zakat* management institutions with interest in *muzakki* can be seen from the consistency of *muzakki* in consistently paying their *zakat* to *zakat* institutions.

The results of direct hypothesis testing show that financial report transparency has a direct influence on *zakat* compliance and the CR value of 2.036 with a probability of 0.042 as the CR value of 2.036 is greater than 1.645 and a probability smaller than 0,05 and the value (estimate) of 0.466 or 46.6%. This means that *Baitul Mal* is charged with providing financial information and management to the *muzakki* because the *muzakki* also has the right to know as a form of accountability of the *zakat* institution.

The results of this study are consistent with previous research that found that transparency of financial statements has a positive and significant

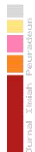
influence on the corporation's trust so that it canalizes its wealth to the corporate institutions (Nasim & Romdhon, 2014). Other studies also found that a more transparent zakat institution related to financial statements would improve zakat compliance in distributing its *zakat* to the zakat institution (Istiqomah & Asrori, 2019; Mukhlishin et al., 2025).

The results of direct hypothesis testing show that institutional credibility indirectly influences zakat compliance and the CR value of 0.685 with a probability of 0.493 as the CR value of 0.685 is smaller than 1.645 and a probability greater than 0.05. This means that the credibility of the Baitul Mal zakat institution (District/City) in Aceh is not a factor in *muzakki's* compliance with paying their *zakat*.

The results of this study are in accordance with previous research, which shows that the agency's credibility does not influence compliance with the zakat *muzakki* in Kelantan Malaysia (Rahman, 2019; Choiri & Ardyansyah, 2024). This is because there is a negative perception of zakat institutions, so they refuse to pay for *zakat*. The results of this study differ from previous studies, which explained that the credibility of institutions has a positive and significant influence on *zakat* compliance in zakat institutions, which means that institutions' credibility becomes essential to improving the compliance of zakat *muzakki* (Sanep & Hairunnizam, 2004; Syaikhu et al., 2022; Ulum & Ulum, 2023).

The results of direct hypothesis testing show that religiosity has a direct influence on zakat compliance and the CR value of 2.604 with a probability of 0.009 as the CR value of 2.604 is greater than 1.645 and a probability of less than 0.05 and the value (estimate) of 0.122 or 12.2%. This means that the higher the level of *muzakki* religiosity, the higher the compliance with paying zakat in Baitul Mal (Regency/ City) in Aceh.

The results of this study are consistent with the results of previous studies that discussed the relationship between religiosity and behavior of compliance with zakat. The results show a positive and significant relationship, which means that religiosity influences the observance of zakat payments in zakat institutions (Idris et al., 2012; Rusydiana et al., 2022; Fahamsyah et al., 2024).



The results of direct hypothesis testing show that zakat literacy directly influences zakat compliance. The CR value of 0.037 has a probability of 0.970, and the CR value of 0.037 is smaller than 1.645 and has a probability greater than 0.05. This means that neither *muzakki*, who has a low or high level of education, is a factor in paying the zakat to Baitul Mal in Aceh.

This study's results align with previous research that proved that zakat literacy does not influence the observance of *muzakki* zakat in Kedah Malaysia (Zainol, 2008). However, the results of this study do not support previous empirical studies that revealed that zakat literacy influences the compliance of zakat payers in zakat institutions (Martono et al., 2019).

c. Mediating influence test

1) The effect of accountability on zakat compliance through muzakki interest

The mediating influence test results show that *muzakki* interest mediates the relationship between accountability and zakat compliance, with a significance value of 0.061. The results of this study indicate no interest in *muzakki*; Acehnese still obey paying zakat in Baitul Mal district/city in Aceh because the people have received information about the responsibility of the management of zakat, so they trust Baitul Mal.

This study's results align with the Sharia Enterprise Theory (SET), which emphasizes that an institution's accountability lies in responsibility performed to humans and Allah SWT. In line with theory, it states that the accountability of zakat institutions includes structural responsibilities and operational governance not only to the public *zakat* payers but also to other stakeholders and, most importantly, Allah Almighty (Triyawan, 2017; Kusmayanti et al., 2023; Johan & Yuan, 2023; Anwar et al., 2024). Zakat institutions that can meet the requirements of the Sharia in carrying out the procedural aspects of the Zakat institution mark accountability have been done well, increasing the interest of *muzakki* in paying the zakat. In addition, fulfilling this responsibility also leads to the observance of the payment of the *zakat* to the zakat institution (Saad, Aziz & Sawandi, 2014).

2) *The effect of financial report transparency on zakat compliance through muzakki interest.*

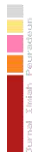
The result mediating influence test shows that *muzakki* interest mediates the relationship between financial report transparency and zakat compliance, with a significance value of 0.072. The results of this study indicate that the interests of the publisher do not influence the relationship between the transparency of financial statements and compliance with the law.

The results of this study are in accordance with previous research, which shows that the responsibility of the zakat institution for the zakat funds received from *muzakki* can be seen in the financial reports that have been prepared. The financial reports that have been prepared show that the Zakat Institution has carried out its responsibilities, thereby influencing *muzakki* interest. This also increases the *muzakki's* trust, improving compliance with paying *zakat* (Htay, Sheila & Salman, 2013). Similar research results state that zakat institutions that can produce financial reports that are in accordance with zakat accounting records (PSAK 109) and can publish financial reports transparently will increase *muzakki's* interest and compliance in paying *zakat* to zakat institutions (Istiqomah & Asrori, 2019; Rahayu et al. al., 2019; Pangestu & Jayanto, 2017; Sulaiman & Jamil, 2014; Nasim & Romdhon, 2014).

3) *The effect of institutional credibility on zakat compliance through muzakki interest*

The result mediating influence test shows that *muzakki* interest mediates the relationship between institutional credibility and zakat compliance, with a significant value of 0.039. The research results show that the agency's credibility does not influence the interest of *muzakki* in Aceh.

Previous studies regarding the credibility of zakat institutions show that the level of credibility of a zakat management institution is a consideration for *muzakki* when they want to pay zakat. The more credible a



zakat management institution is, the greater the possibility for *muzakki* to choose that place to pay zakat (Cokrohadisumarto et al., 2019; Trishananto et al., 2024). The *muzakki's* trust in credible zakat institutions also impacts their interest in distributing zakat, resulting in obedient behavior to continue distributing zakat to these institutions (Alhidari, 2014). The results of this research are in line with previous empirical studies, which state that good credibility of zakat institutions will increase *muzakki's* interest in paying *zakat* and complying with paying *zakat* to these institutions consistently/ sustainably (Cokrohadisumarto et al., 2019).

4) *The influence of religiosity on zakat compliance through muzakki's interest*

The result of the mediating influence test shows that the interest of *muzakki* mediates the relationship between religiosity and zakat compliance, with a significance value of 0.010. This finding suggests that the level of religiosity that *muzakki* has in Aceh is not a major factor in the interest in paying zakat to zakat institutions.

The results of this study are in line with previous empirical studies that stated that the credibility of a good zakat institution would increase the interest of the *zakat* payer as well as the compliance to paying *zakat* to the Institution consistently (Cokrohadisumarto, 2019). The results of this study are also consistent with previous empirical findings that discussed the concept of *zakat* as well as its relationship with the religiosity and interest of *muzakki*, proving that the religiosity of a *muzakki* can enhance the interest and compliance of the *muzakki* paying the *zakat* to the Institution (Abdullah & Sapiei, 2018; Fuadi et al., 2024).

5) *The influence of zakat literacy on zakat compliance through muzakki interest*

The mediating influence test results show that *muzakki* interest mediates the relationship between *zakat* literacy and *zakat* compliance, with a significance value of 0.006. These findings indicate that a *muzakki* who has a level of *zakat* literacy, as well as a good understanding of the *zakat* concept,



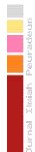
will increase the interest of *muzakki* paying *zakat* in the Baitul Mal consistently as a form of compliance to *muzakki*.

This study's results align with previous empirical studies that found evidence of a positive relationship and influence as well as significant literacy of *zakat*-on-*zakat* compliance (Martono et al., 2019; Khamim et al., 2025). Previous studies also stated that knowledge is a prerequisite for compliance (Koufaris, 2002; Hasanudin et al., 2024; Jubba et al., 2024). The results of previous studies clearly indicated that *muzakki* with a good literacy level would improve compliance with paying the *zakat*.

Beyond its relevance to the local context of Aceh, the findings of this study offer broader implications for the global discourse on Islamic social finance. The empirical model developed—highlighting the roles of institutional accountability, transparency, and religiosity in shaping *muzakki's* interest and compliance—can serve as a valuable reference for other Muslim-majority regions that seek to enhance *zakat* governance through formal institutions. Given the shared challenges in *zakat* compliance across various countries, this study contributes to a deeper understanding of behavioral and institutional determinants of *zakat* payment, thereby enriching the international literature on *zakat* behavior and compliance within Islamic economics and public policy.

D. Conclusion

The study results indicate that accountability and financial report transparency significantly influence *muzakki's* interest, suggesting institutional openness and clarity in reporting can foster stronger engagement among *zakat* payers. Furthermore, *muzakki's* interest, accountability, financial report transparency, and religiosity significantly and directly impact *zakat* compliance. Conversely, institutional credibility, religiosity, and *zakat* literacy do not considerably influence *muzakki's* interest, highlighting that trust in institutions or individual knowledge alone may not be sufficient to drive proactive engagement. Likewise, institutional credibility and *zakat* literacy do not significantly affect *zakat*



compliance, suggesting the need for more profound institutional transformation and targeted literacy programs beyond mere information dissemination.

The mediating analysis shows that *muzakki's* interest partially mediates the relationship between accountability, financial report transparency, and religiosity with *zakat* compliance while it fully mediates the effect of institutional credibility and *zakat* literacy. This indicates that enhancing *muzakki's* interest is a crucial mechanism through which other factors translate into actual compliance behavior.

This study provides valuable practical contributions. For the Aceh Provincial Government, the findings offer empirical insights into *muzakki's* behavioral patterns that are essential in formulating effective, evidence-based policies to optimize *zakat* as part of the region's Original Local Revenue (PAD). For Baitul Mal Aceh (BMA), this study highlights the importance of strengthening accountability and transparency systems, not only to meet regulatory expectations but also to build community trust and enhance the sense of responsibility among *muzakki*. In addition, strategic communication and engagement efforts that address both emotional and rational aspects of *zakat* giving could be vital in fostering long-term *zakat* compliance across the province.

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