



# From Accountability to Trust: Strengthening Zakat Institutions in Emerging Economies

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## ABSTRACT

Despite the substantial potential of zakat in Indonesia, limited trust among zakat payers (muzakki) remains a critical barrier to optimizing its collection and institutional effectiveness. This study examines the influence of internal control systems, zakat accounting standards, and human resource competence on muzakki trust, with accountability positioned as a moderating variable. Grounded in Sharia Enterprise Theory and governance perspectives, this research adopts a quantitative approach using survey data collected from 102 employees of zakat institutions, including BAZNAS and LAZNAS. Data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) to evaluate both measurement and structural models. The findings reveal that internal control systems, zakat accounting standards, and human resource competence each have a positive and statistically significant effect on muzakki trust. Furthermore, accountability consistently strengthens these relationships, confirming its role as a critical reinforcing mechanism that enhances the effectiveness of governance practices. These results indicate that trust is not solely driven by religious obligation but is significantly shaped by stakeholders' rational evaluation of transparency, professionalism, and institutional credibility. This study contributes to the literature on Islamic philanthropy and nonprofit governance by integrating multiple governance dimensions within a unified framework and positioning accountability as a moderating construct. The findings offer practical implications for zakat institutions and policymakers to strengthen governance structures, improve reporting quality, and enhance human resource capacity to foster sustainable public trust in emerging economies.

## 1. Introduction

Zakat is a central pillar of Islam, possessing both religious and socio-economic significance ([Madar Sahib & Zainuddin, 2026](#)). It serves as both an act of worship and a mechanism for wealth redistribution, aiming to promote social justice and reduce inequality ([Nusrate Aziz & Mohamad, 2016](#); [Zauro et al., 2020](#)). Indonesia is the country with the largest Muslim population in the world ([Azra, 2025](#)), positioning zakat as a strategic instrument not only in fulfilling religious obligations but also

in supporting socio-economic development. In the context of Indonesia still facing issues of poverty, income inequality, and the limited reach of state welfare programs, zakat is increasingly viewed as an alternative mechanism grounded in Islamic values to promote social justice and community empowerment ([Ekawaty, 2025](#)). Therefore, the effectiveness of zakat management has become a crucial issue relevant not only to Muslims but also to the broader national development

agenda ([Abdullah, 2018](#); [Mustamin et al., 2025](#)).

Normatively, zakat aims to purify the wealth and souls of those who pay zakat while distributing welfare to mustahik through a fair and sustainable mechanism ([Retsikas, 2020](#)). In modern practice, zakat is also positioned as a social fiscal instrument capable of strengthening purchasing power, encouraging economic inclusion, and supporting poverty alleviation ([Herianingrum et al., 2024](#)). However, zakat management in Indonesia continues to face fundamental challenges, particularly the gap between potential and actual collection ([Puji Purwatiningsih & Yahya, 2020](#)). The Badan Amil Zakat Nasional estimates that the national zakat potential exceeds IDR 300 trillion annually, yet the actual collection of Zakat, Infaq, and Sedekah (ZIS) remains far below this potential ([Abdullah, 2018](#); [Ramadhanty & Ryandono, 2025](#)). Although there has been an increasing trend in ZIS collection in recent years, this figure does not yet reflect the optimal role of zakat as an instrument of national socio-economic development ([Ramadhanty & Ryandono, 2025](#)).

This condition raises critical questions regarding the factors that hinder muzakki participation in channeling zakat through formal institutions. One of the most prominent issues highlighted in the literature is the level of trust among zakat payers toward zakat management institutions ([Jamaludin et al., 2025](#)). In Indonesia, muzakki have various alternatives for distributing zakat, either through formal institutions such as BAZNAS and LAZNAS or through direct distribution to mustahik. This flexibility places trust as a key determinant in decision-making ([Roziq et al., 2021](#)). Zakat payers not only consider religious obligations but also evaluate institutional credibility, professionalism, and accountability in managing entrusted funds ([Abdullah, 2018](#); [Herianingrum et al., 2024](#)).

The phenomenon of low trust cannot be separated from challenges in institutional governance. Although regulatory frameworks

for zakat management have been established, their implementation remains constrained, particularly in internal control systems, the application of zakat accounting standards, and human resource competency ([Hasan et al., 2019](#); [Sawmar & Mohammed, 2021](#); [Wahyuni-TD et al., 2021](#)). In practice, several zakat institutions still experience procedural inconsistencies, weak segregation of duties, and limited monitoring and evaluation mechanisms, which may lead to perceptions of low transparency and professionalism ([Sawmar & Mohammed, 2021](#)). Internal control systems play a fundamental role in ensuring orderly, efficient, and accountable zakat management ([Udeh, 2020](#)), encompassing processes of fund collection, recording, management, and distribution, as well as oversight mechanisms to minimize risks ([Kabuye et al., 2019](#); [Vu & Nga, 2022](#)). Weak internal controls often result in limited accountability and reduced trust due to the lack of traceability in fund management.

In addition, the implementation of zakat accounting standards remains a significant challenge. Standards such as PSAK 109 and PSAK 409 are intended to enhance transparency and reporting quality ([Ansori & Violita, 2025](#); [Mukhlisin & Hudaib, 2025](#)). However, not all institutions consistently apply these standards due to differences in understanding, limitations in information systems, and the absence of standardized operational guidelines. Consequently, the quality of financial reporting varies, reducing its effectiveness as a tool for accountability ([Kabuye et al., 2019](#)). Furthermore, human resource competency is a critical factor in zakat management ([Hasan et al., 2019](#)). Many institutions still rely on amil with diverse competency levels, while structured training and capacity development programs remain limited ([Roziq et al., 2021](#)). Insufficient technical, accounting, and managerial competencies can reduce management quality and weaken perceptions of professionalism ([Barizah & Bakar, 2007](#)).

While prior studies have examined governance, transparency, and accountability as determinants of trust, there remains a gap in integrating internal control, zakat accounting standards, and human resource competency within a single analytical framework. Moreover, accountability has predominantly been treated as a direct determinant rather than as a moderating mechanism that strengthens the relationship between governance quality and trust. This gap is particularly relevant in the Indonesian context, where accountability is often perceived merely as a reporting obligation rather than a broader mechanism for performance evaluation and legitimacy building ([Bin-Nashwan, 2025](#); [Sawmar & Mohammed, 2021](#); [Zakiy et al., 2025](#)).

Based on this gap, the research problem can be formulated as follows: how do internal control, zakat accounting standards, and human resource competency influence muzakki trust, and how does accountability strengthen these relationships? Accordingly, this study aims to examine the direct effects of these governance factors on muzakki trust and to analyze the moderating role of accountability in strengthening these relationships.

Theoretically, this study contributes by integrating multiple dimensions of internal governance into a unified framework and positioning accountability as a moderating construct that enhances the effectiveness of governance mechanisms. Practically, the findings provide insights for zakat institutions and policymakers to strengthen internal control systems, improve reporting standards, and enhance human resource capacity to build sustainable public trust. The novelty of this study lies in its comprehensive approach that connects governance practices and muzakki trust through the moderating role of accountability, offering a more holistic understanding of trust formation in zakat management institutions in Indonesia.

## 2. Literature Review

### 2.1 Conceptual and Theoretical Foundations

Internal Control Systems (ICS) have evolved into a multidisciplinary field integrating perspectives from accounting, management, and governance studies ([Bruwer et al., 2018](#); [Chuc Anh et al., 2020](#)). ICS are defined as structured policies, procedures, and mechanisms designed to ensure organizational effectiveness, safeguard assets, and support compliance with established standards ([Frazer, 2020](#); [Otoo et al., 2026](#); [Udeh, 2020](#)). Within organizational contexts, ICS function not only as administrative tools but also as governance mechanisms to prevent fraud, detect risks, and minimize misuse of resources ([Roemkenya et al., 2021](#); [Vu & Nga, 2022](#)).

From a theoretical standpoint, this study adopts Sharia Enterprise Theory (SET) as the primary lens to understand zakat management practices. SET emphasizes that organizational accountability extends beyond economic stakeholders to include spiritual accountability to Allah SWT ([Triyuwono, 2009](#)). In this framework, zakat management represents a form of amanah (trust) that must be managed transparently and fairly ([Zakiy et al., 2023](#)). Thus, the Internal Audit Unit (IAU) is positioned as an institutional mechanism that ensures compliance with both governance principles and sharia values ([Hussainey & Al Lawati, 2023](#)).

Additionally, the implementation of ICS in zakat institutions is aligned with the COSO framework, which includes five key components: control environment, risk assessment, control activities, information and communication, and monitoring ([Udeh, 2020](#)). These components enable organizations to ensure reliable financial reporting and compliance with applicable regulations, including sharia provisions ([Roemkenya et al., 2021](#); [Saputra, 2022](#); [Vu & Nga, 2022](#)).

Furthermore, zakat accounting practices in Indonesia are governed by PSAK 109 (later updated to PSAK 409), which regulate the recognition, measurement, presentation, and

disclosure of zakat, infaq, and sadaqah funds ([Abakar Moussa & Yilmaz, 2025](#)). These standards play a crucial role in reducing information asymmetry between zakat institutions and zakat payers ([Owoyemi, 2020](#)), thereby enhancing transparency and accountability.

In addition to systems and standards, human resource competence is a key theoretical construct in organizational performance. Competence encompasses knowledge, skills, and attitudes required to perform tasks effectively ([Berradia, 2025](#)). Within zakat institutions, amil competence includes not only technical accounting skills but also ethical awareness and understanding of sharia principles ([Ayub et al., 2025](#)). In SET perspective, human resources act as khalifah responsible for managing entrusted resources ([Triyuwono, 2009](#)), emphasizing the integration of competence and moral responsibility ([Boyce & Davids, 2009](#)).

## 2.2 Review of Empirical Studies

Recent empirical studies consistently highlight the importance of internal control systems in enhancing organizational transparency and trust. ICS have been shown to significantly reduce fraud risks and improve governance quality ([Roemkenya et al., 2021](#); [Vu & Nga, 2022](#)), while also strengthening stakeholder confidence in financial management practices ([Owoyemi, 2020](#)). However, prior studies largely focus on corporate or public sector contexts, with limited attention to zakat institutions.

Similarly, research on zakat accounting standards demonstrates that standardized financial reporting improves transparency and reduces uncertainty among stakeholders ([Sawmar & Mohammed, 2021](#)). The implementation of PSAK 109 and its updates enables zakat payers to better understand fund allocation and institutional performance ([Abakar Moussa & Yilmaz, 2025](#)). Nevertheless, some studies argue that technical compliance alone is insufficient if the information is not

communicated effectively to stakeholders ([Mahar et al., 2024](#)).

Empirical evidence also underscores the role of human resource competence in shaping trust. Competent amils contribute to accurate reporting, effective service delivery, and improved decision-making ([Ayub et al., 2025](#); [Berradia, 2025](#)). However, previous findings suggest that competence does not automatically translate into trust unless it is accompanied by ethical behavior and accountability ([Boyce & Davids, 2009](#); [Sawmar & Mohammed, 2021](#)).

Furthermore, accountability has been identified as a critical factor influencing public trust in zakat institutions ([Ramadhanty & Ryandono, 2025](#)). Accountability mechanisms, including transparent reporting and disclosure, serve as a bridge between internal processes and external stakeholder perceptions ([Suandi & Fatmawati, 2025](#); [Tahsaldar et al., 2025](#)). Despite this, limited studies have explored accountability as a moderating variable in the relationship between governance mechanisms and trust.

## 2.3 Identification of the Research Gap

Based on the review above, several research gaps can be identified. First, prior studies tend to examine internal control systems, accounting standards, and human resource competence independently, without integrating these variables within a unified framework grounded in Sharia Enterprise Theory. Second, although accountability has been widely discussed as a determinant of trust, its role as a moderating variable remains underexplored, particularly in the context of zakat management institutions. Third, most empirical studies focus on general public sector or corporate settings, with limited attention to zakat institutions, especially in developing countries such as Indonesia. This indicates a contextual gap in understanding how governance mechanisms operate within faith-based financial institutions. Therefore, this study aims to address these gaps by integrating ICS, zakat accounting standards, and human

resource competence, while positioning accountability as a moderating variable influencing zakat payers' trust.

## 2.4 Development of the Conceptual Framework

This study conceptualizes zakat payers' trust as the dependent variable influenced by three key determinants: internal control systems, zakat accounting standards, and human resource competence. Internal control systems enhance trust by ensuring transparency, risk mitigation, and reliable financial management (Roemkenya et al., 2021; Vu & Nga, 2022). Zakat accounting standards contribute by providing structured and transparent financial information,

reducing information asymmetry (Abakar Moussa & Yilmaz, 2025; Sawmar & Mohammed, 2021). Meanwhile, human resource competence strengthens trust through professional service delivery and accurate reporting (Ayub et al., 2025). Accountability is positioned as a moderating variable that strengthens the relationship between these determinants and trust. Through accountability mechanisms, internal control practices, accounting standards, and human resource competence become more visible and meaningful to zakat payers (Mahar et al., 2024; Sawmar & Mohammed, 2021). Thus, accountability enhances the effectiveness of governance mechanisms in building trust.

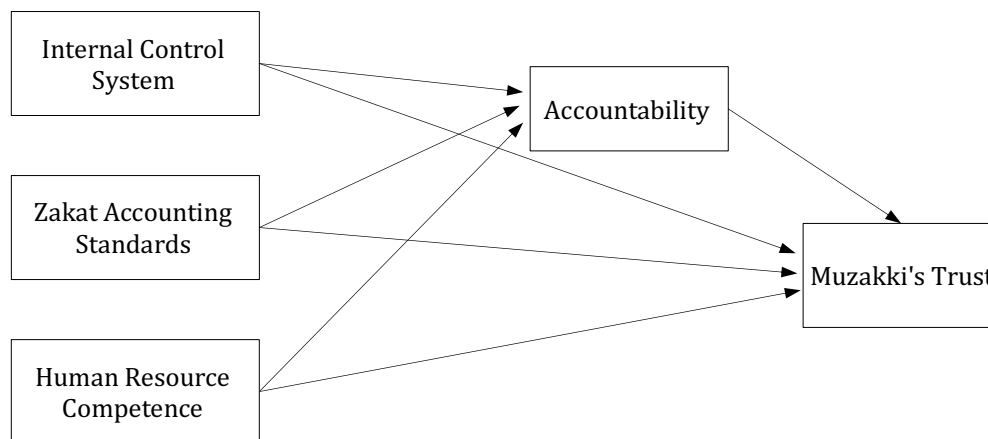


Fig. 1. Conceptual Framework of the study.

## 2.5 Hypotheses or Research Propositions

Based on the theoretical and empirical review, the following hypotheses are proposed:

- H1: Internal control systems have a positive effect on zakat payers' trust (Owoyemi, 2020; Roemkenya et al., 2021; Vu & Nga, 2022).
- H2: Zakat accounting standards have a positive effect on zakat payers' trust (Abakar Moussa & Yilmaz, 2025; Jamaludin et al., 2025; Sawmar & Mohammed, 2021).
- H3: Human resource competence has a positive effect on zakat payers' trust (Ayub et al., 2025; Owoyemi, 2020; Sawmar & Mohammed, 2021).

H4a: Accountability moderates the effect of internal control systems on zakat payers' trust (Sawmar & Mohammed, 2021).

H4b: Accountability moderates the effect of zakat accounting standards on zakat payers' trust (Mahar et al., 2024).

H4c: Accountability moderates the effect of human resource competence on zakat payers' trust (Ramadhanty & Ryandono, 2025; Suandi & Fatmawati, 2025; Tahsaldar et al., 2025).

## 3. Research Methods

### 3.1 Research Design

The research data was collected using a survey method by distributing questionnaires



to respondents. Furthermore, PLS-SEM is designed to maximize explained variance, thus emphasizing the strength of structural relationships over large sample sizes.

### 3.2 Research Context and Setting

Respondents were employees from BAZNAS (72 people) and LAZNAZ (30 people). Thus, the final total of respondent data was 102.

### 3.3 Population and Sample / Research Participants

Respondents were employees from BAZNAS (72 people) and LAZNAZ (30 people). Thus, the final total of respondent data was 102. According to [Joseph Hair et al. \(2013\)](#) guidelines, the sample size in PLS-SEM is determined by the complexity of the structural model, specifically the number of paths leading to the endogenous construct. In this model, the maximum number of paths influencing the muzakki trust construct remains within the range that can be reliably estimated with the available sample size.

### 3.4 Data Sources and Data Collection

The research data was collected using a survey method by distributing questionnaires to respondents.

### 3.5 Measurement of Variables and Research Instruments

The ICT variable was measured using five dimensions of control environment, risk assessment, control activities, information and communication, and monitoring, a total of fifteen items adopted from [Kabuye et al. \(2019\)](#). The Zakat Accounting Standards variable was measured using nine items previously used by [Barizah and Bakar \(2007\)](#), including "reports are prepared according to standard accounting formats."

Human Resource Competence was measured using nine items taken from [Fhadillah et al. \(2018\)](#), including "I master comprehensive [Fhadillah et al. \(2018\)](#), including "I master comprehensive transaction

verification techniques." Accountability was measured using twelve items from [Rezaei et al. \(2021\)](#), including "performance achievement reports are prepared in clear detail." Finally, the Muzakki trust variable was measured using twelve items from [Shahid and Azhar \(2013\)](#), including "consistency in implementation according to the Institution's principles." The measurement scale used was a Likert scale of 1-5 (1 = strongly disagree, 5 = strongly agree).

### 3.6 Data Analysis Techniques

According to [Joseph Hair et al. \(2013\)](#) guidelines, the sample size in PLS-SEM is determined by the complexity of the structural model, specifically the number of paths leading to the endogenous construct. In this model, the maximum number of paths influencing the muzakki trust construct remains within the range that can be reliably estimated with the available sample size. Furthermore, PLS-SEM is designed to maximize explained variance, thus emphasizing the strength of structural relationships over large sample sizes.

### 3.7 Validity, Reliability, and Trustworthiness

Construct validity and reliability were ensured through the use of previously validated measurement instruments [Barizah and Bakar \(2007\)](#); [Fhadillah et al. \(2018\)](#); [Kabuye et al. \(2019\)](#); [Rezaei et al. \(2021\)](#); and [Shahid and Azhar \(2013\)](#).

Convergent validity was assessed using factor loadings, Average Variance Extracted (AVE), and Composite Reliability (CR), while discriminant validity was evaluated using the Fornell-Larcker criterion and cross-loadings. Reliability was confirmed through Cronbach's alpha and composite reliability values exceeding recommended thresholds.

### 3.8 Ethical Considerations

Ethical considerations were carefully addressed throughout the research process. Respondents participated voluntarily, and informed consent was obtained prior to data collection. Anonymity and confidentiality of

responses were strictly maintained, and the data were used solely for academic purposes.

### 3.9 Research Procedure

The research procedure involved several stages: (1) instrument development based on prior literature, (2) questionnaire distribution to selected respondents in BAZNAS and LAZNAS, (3) data collection and screening, and (4) data analysis using PLS-SEM.

### 3.10 Methodological Limitations

According to [Joseph Hair et al. \(2013\)](#) guidelines this study has several limitations. First, the sample size, although adequate for PLS-SEM, remains relatively limited and may affect generalizability. Second, the use of self-reported data may introduce response bias. Third, the cross-sectional design restricts the ability to infer causality. Future research is encouraged to use longitudinal data and larger samples to enhance robustness.

Table 1. Respondent

Profile	Sub-profile	Percent (%)
Gender	Male	63%
	Female	37%
Education	Senior High School	30%
	Diploma	14%
	Bachelor's Degree	44%
	Master's Degree	12%
Field of Study	Islamic Studies	18%
	Management	21%
	Accounting	16%
	Education	6%
	Law	4%
	Animal Science	3%
	Social and Political Sciences	2%
	Others	30%
Tenure	<1 year	20%
	1 - 3 year	7%
	3 - 5 year	60%
	>5 year	13%

Source(s): Authors own work

The respondent profile based on the survey results is shown in Table 1. Respondents in this study were predominantly male at 63%. Based on educational level, the majority of respondents were bachelor graduates (44%) with diverse backgrounds, with management being the most dominant (21%), while 30% of respondents came from other fields of science. Based on length of service, most respondents had 3–5 years of service (60%), indicating a relatively adequate level of work experience. Overall, the characteristics of respondents reflect a diversity of educational backgrounds and scientific fields, with a predominance of

experienced workers, thus supporting the phenomenon studied in this study.

## 4. Results and Discussion

### 4.1 Research Results

#### 4.1.1 Sample Description and Descriptive Statistics

The analysis in this study used the PLS-SEM approach with the assistance of SmartPLS 4 software. Initially, a pilot study was conducted with responses collected anonymously. However, to minimize potential bias and encourage more honest and objective responses, the main survey was subsequently administered anonymously.

#### 4.1.2 Data Quality and Preliminary Analysis (if applicable)

Convergent validity was evaluated through outer loading and AVE values. The required outer loading value is  $\geq 0.70$  (Joseph Hair et al., 2013), indicating that the indicator has a strong contribution in representing the construct being measured. Furthermore, the

AVE value is used to assess the extent to which the construct can explain the variance in its indicators, with the criterion of  $AVE \geq 0.50$  (Joseph Hair et al., 2013), indicating that more than 50% of the indicator's variance can be explained by the latent construct.

**Table 2.** Outer Model Analysis

Variable	Indicators	Outer loading	AVE
Internal Control System	X1.1	0,903	0.840
	X1.2	0,930	
	X1.3	0,878	
	X1.4	0,911	
	X1.5	0,953	
	X1.6	0,931	
	X1.7	0,928	
	X1.8	0,914	
	X1.9	0,925	
	X1.10	0,895	
	X1.11	0,940	
	X1.12	0,921	
	X1.13	0,867	
	X1.14	0,939	
	X1.15	0,911	
Zakat Accounting Standards	X2.1	0,959	0.859
	X2.2	0,929	
	X2.3	0,916	
	X2.4	0,967	
	X2.5	0,931	
	X2.6	0,940	
	X2.7	0,927	
	X2.8	0,913	
	X2.9	0,856	
HR Competence	X3.1	0,940	0.808
	X3.2	0,824	
	X3.3	0,925	
	X3.4	0,955	
	X3.5	0,912	
	X3.6	0,905	
	X3.7	0,926	
	X3.8	0,815	
	X3.9	0,878	
Trust of Zakat Payers	Y.1	0,982	0.02
	Y.2	0,959	
	Y.3	0,969	
	Y.4	0,980	
	Y.5	0,984	
	Y.6	0,950	
	Y.7	0,969	
	Y.8	0,941	
	Y.9	0,936	



Variable	Indicators	Outer loading	AVE
Accountability	Y.10	0,972	0.794
	Y.11	0,949	
	Y.12	0,974	
	Z.1	0,932	
	Z.2	0,910	
	Z.3	0,816	
	Z.4	0,849	
	Z.5	0,843	
	Z.6	0,918	
	Z.7	0,814	
	Z.8	0,924	
	Z.9	0,937	
Z.10	0,933		
Z.11	0,909		
Z.12	0,894		

Source(s): Authors own work

In this study, discriminant validity was evaluated using the Fornell–Larcker criteria and cross-loading. Based on the Fornell–Larcker criteria (Table 3), the square root of the AVE of each construct should be greater than the correlation between other constructs.

Furthermore, through cross-loading, each indicator is expected to have the highest loading value on the construct it measures compared to other constructs, indicating adequate construct separation.

**Table 3.** Fornell-Larcker criterion result

Variable	ICS	ZAS	HRC	TZP	Acc
ICS	0,917				
ZAS	0,240	0,927			
HRC	0,235	0,252	0,899		
TZP	0,646	0,625	0,588	0,964	
Acc	0,621	0,660	0,514	0,894	0,891

Source(s): Authors own work

Construct reliability was tested to assess the internal consistency of indicators in measuring latent constructs. Reliability was evaluated using Cronbach's Alpha and Composite Reliability values. A Cronbach's Alpha value  $\geq 0.70$  indicates an acceptable level of internal consistency, while a

Composite Reliability value  $\geq 0.70$  indicates that the construct has good and stable reliability. In the context of PLS-SEM, Composite Reliability is considered more representative than Cronbach's Alpha because it does not assume equal indicator weights.

**Table 4.** Inner Model Analysis

Variable	CA	CR
ICS	0,986	0,987
ZAS	0,979	0,981
HRC	0,970	0,974
TZP	0,993	0,993
Acc	0,976	0,977

Source(s): Authors own work

Based on the results of the validity and reliability tests, it can be concluded that all constructs in the research model have met the criteria for the feasibility of the measurement model, so that the analysis can be continued to the structural model evaluation stage to test the relationship between research variables (Joseph Hair et al., 2013).

## 5 Main Analytical Results

The analysis results indicate that all hypotheses proposed in the structural model are empirically supported.

The H1 test results indicate that the internal control system has a positive and significant effect on zakat payers' trust ( $\beta = 0.222$ ;  $t = 3.855$ ;  $p < 0.001$ ).

Furthermore, H2 is also supported, namely that zakat accounting standards

## 6 Hypothesis Testing Results / Key Findings

have a positive and significant effect on zakat payers' trust ( $\beta = 0.162$ ;  $t = 2.439$ ;  $p = 0.015$ ).

The H3 test results indicate that human resource competency has a positive and significant effect on zakat payers' trust ( $\beta = 0.219$ ;  $t = 3.379$ ;  $p = 0.001$ ).

Furthermore, the analysis shows that accountability plays a role in strengthening the influence of key variables on zakat payers' trust. Accountability is proven to strengthen the influence of the internal control system (H4a;  $\beta = 0.234$ ;  $t = 4.787$ ;  $p < 0.001$ ), zakat accounting standards (H4b;  $\beta = 0.259$ ;  $t = 4.687$ ;  $p < 0.001$ ), and human resource competency (H4c;  $\beta = 0.156$ ;  $t = 3.754$ ;  $p < 0.001$ ) on zakat payers' trust.

**Table 5.** Hypothesis Test Results

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Results
H1	0,222	0,220	0,058	3,855	0,000	Supported
H2	0,162	0,163	0,066	2,439	0,015	Supported
H3	0,219	0,216	0,065	3,379	0,001	Supported
H4a	0,234	0,234	0,049	4,787	0,000	Supported
H4b	0,259	0,259	0,055	4,687	0,000	Supported
H4c	0,156	0,155	0,041	3,754	0,000	Supported

Source(s): Authors own work

## 4.2 Research Discussion

### 4.2.1 Interpretation of Key Findings

This study explains how muzakki's trust in zakat management institutions in Indonesia is formed through the interaction of internal control systems, zakat accounting standards, and human resource competence, with accountability acting as a reinforcing mechanism. The findings indicate that trust does not result from a single factor but from a systemic interaction between organizational structures, professional practices, and individual capacities translated into accountable behavior. Empirical results confirm that internal control systems, zakat

accounting standards, and human resource competence each have a positive and significant effect on muzakki's trust, supporting all proposed hypotheses.

The significant influence of internal control systems suggests that muzakki increasingly pay attention to institutional governance quality rather than relying solely on religious legitimacy (Sunarsih et al., 2025). An effective internal control system reflects a commitment to orderly procedures, risk mitigation, and regulatory compliance, reducing the potential for irregularities in zakat fund management (Tahsaldar et al., 2025). In the Indonesian context, where zakat

institutions vary in organizational capacity, these findings indicate that muzakki's trust is shaped by rational assessments of an institution's ability to manage funds securely and responsibly.

#### 4.2.2 Comparison with Previous Studies

These findings reinforce prior studies emphasizing that internal control systems form the foundation of institutional reliability. When control environments, monitoring mechanisms, and operational procedures function consistently, zakat institutions signal adequate organizational capacity. Consequently, the trust formed is not merely emotional but is grounded in evaluations of governance quality ([Hikmah et al., 2023](#)). This result aligns with empirical research on nonprofit and faith-based organizations highlighting governance mechanisms as key drivers of stakeholder trust.

The study also confirms the importance of financial reporting practices as a primary communication channel between zakat institutions and zakat payers. The implementation of zakat accounting standards enables institutions to present financial information that is systematic, comparable, and understandable, thereby reducing information asymmetry. In practice, muzakki assess institutional credibility based on the clarity of disclosures regarding fund sources, distribution mechanisms, and program sustainability. These findings are consistent with previous studies identifying transparency and standardized reporting as critical determinants of trust.

In the context of Islamic philanthropy in Indonesia, zakat accounting standards also carry symbolic meaning. Compliance is perceived not merely as an administrative requirement but as an expression of moral responsibility and ethical commitment. As a result, consistent application of these standards strengthens the professional image of zakat institutions and encourages sustained participation in zakat distribution through

formal institutions ([Hussainey & Al Lawati, 2023](#)).

#### 4.2.3 Theoretical Contributions

Theoretically, this study contributes to the literature on zakat governance and Islamic philanthropy by empirically demonstrating the mediating role of accountability in trust formation. The findings confirm that governance mechanisms and organizational resources do not automatically generate trust unless they are translated into accountable practices perceived by stakeholders. By positioning accountability as a connecting mechanism, this study extends governance and trust theories, showing that institutional mechanisms achieve their full impact only when accountability is visible and meaningful ([Kim, 2020](#)).

The findings also highlight the critical role of human resource competence in effective zakat management. The competence of amil, reflected in knowledge, skills, and professional attitudes, determines whether internal control systems and zakat accounting standards can be implemented effectively. Without competent human resources, governance systems risk remaining formal structures with limited practical impact. This supports theoretical arguments emphasizing the interaction between organizational systems and human agency in achieving institutional effectiveness.

#### 4.2.4 Practical and Policy Implications

Practically, the findings suggest that zakat institutions in Indonesia should prioritize strengthening internal control systems, consistently implementing zakat accounting standards, and investing in human resource development as long-term strategies for building muzakki's trust. Institutions must also ensure that internal practices are translated into accountability mechanisms that are accessible and understandable to zakat payers, such as transparent financial reports, performance disclosures, and effective communication channels.

From a policy perspective, the results highlight the importance of regulatory support and institutional mentoring, particularly in improving human resource capacity and reporting systems. Standardization accompanied by institutional capacity strengthening can improve the overall quality of zakat governance and enhance public trust in formal zakat institutions.

#### 4.2.5 Integration with the Research Gap

This study addresses the identified research gap by integrating internal control systems, zakat accounting standards, and human resource competence within a single analytical framework, with accountability explicitly positioned as a mediating mechanism. Previous studies have examined these variables in isolation, whereas this research demonstrates how their interaction collectively shapes muzakki's trust. This integrated approach reinforces the originality and relevance of the study's contribution to the literature on zakat governance and Islamic philanthropy.

#### 4.2.6 Acknowledgement of Study Limitations

Despite its contributions, this study has limitations. The use of a quantitative approach based on perceptual data limits the ability to capture deeper social and cultural dynamics influencing muzakki's trust. Future research could employ mixed-method approaches to explore muzakki's experiences more comprehensively and expand the research context to regions with different institutional characteristics.

Overall, the findings confirm that muzakki's trust is a strategic asset for the sustainability of zakat management institutions in Indonesia. This trust is built through effective governance, transparent accounting practices, competent human resources, and accountability perceived by zakat payers.

## 5. Conclusion

This study concludes that muzakki's trust in zakat management institutions in

Indonesia is formed through the integrated role of internal control systems, zakat accounting standards, and human resource competence, with accountability acting as a mechanism that strengthens these relationships. The research objectives have been achieved by empirically confirming that these governance and organizational factors significantly contribute to building trust, indicating that muzakki evaluate zakat institutions not only based on religious legitimacy but also on rational considerations related to governance quality, transparency, and professional capacity.

The findings contribute to the literature on zakat governance and Islamic philanthropy by offering an integrated framework that links institutional systems, professional practices, and human agency through accountability. Practically, the results highlight the importance for zakat institutions and regulators to strengthen governance structures, ensure consistent implementation of accounting standards, and invest in human resource development to sustain public trust. Future research is encouraged to adopt mixed-method approaches and broader research contexts to further explore the dynamic and contextual factors shaping trust in zakat management institutions.

## 5.1 Summary of Key Findings

This study demonstrates that muzakki's trust in zakat management institutions in Indonesia is shaped by a combination of internal governance mechanisms and organizational capacity, with accountability playing a reinforcing role. The empirical findings confirm that internal control systems, zakat accounting standards, and human resource competence each have a positive and significant effect on zakat payers' trust. These results indicate that trust is not formed solely through religious motivation but is strongly influenced by rational evaluations of governance quality, transparency, and professionalism. Furthermore, the study reveals that accountability strengthens the

impact of all three governance factors on trust, suggesting that governance mechanisms become more effective when they are translated into accountable practices that are visible and understandable to stakeholders. Overall, the findings answer the research questions by confirming that trust emerges from the integrated interaction between systems, standards, and human capabilities, supported by accountability.

## 5.2 Theoretical Contributions

Theoretically, this study contributes to the literature on zakat governance and Islamic philanthropy by offering an integrated analytical framework grounded in Sharia Enterprise Theory. Unlike prior studies that examined internal control systems, accounting standards, or human resource competence in isolation, this research demonstrates how these dimensions jointly influence trust formation.

The study extends existing governance and trust theories by positioning accountability not merely as a direct antecedent of trust, but as a moderating mechanism that amplifies the effectiveness of governance practices. By empirically validating this role, the study refines the understanding of accountability as a bridge between internal organizational processes and external stakeholder perceptions. This contribution is particularly important in faith-based institutions, where accountability encompasses both material responsibility to stakeholders and spiritual responsibility, thereby enriching the theoretical discourse on trust within Islamic organizational contexts.

## 5.3 Practical and Policy Implications

From a practical perspective, the findings suggest that zakat management institutions should prioritize strengthening internal control systems, consistently implementing zakat accounting standards, and enhancing human resource competence as strategic efforts to build and sustain muzakki trust. These efforts should be accompanied by

accountability mechanisms that effectively communicate institutional performance and fund management outcomes to zakat payers. For policymakers and regulators, the results highlight the importance of providing structured guidance, supervision, and capacity-building programs for zakat institutions, particularly in the areas of internal control implementation, standardized reporting, and professional development of *amil*. Clear regulatory support combined with institutional mentoring can improve governance quality across zakat institutions and enhance public confidence in formal zakat management, ultimately contributing to broader socio-economic development objectives.

## 5.4 Limitations of the Study

Despite its contributions, this study has several limitations that should be considered when interpreting the findings. First, the study relies on perceptual data collected from employees of zakat institutions, which may not fully capture the perspectives of muzakki as external stakeholders. As a result, the findings primarily reflect internal assessments of governance practices rather than direct evaluations from zakat payers. Second, the study is context-specific, focusing on zakat institutions in Indonesia, which may limit the generalizability of the results to other countries with different regulatory frameworks, cultural settings, or institutional characteristics. Additionally, the cross-sectional design restricts the ability to capture changes in trust and governance practices over time.

## 5.5 Directions for Future Research

Future research is encouraged to address these limitations by incorporating the perspectives of muzakki directly, thereby providing a more comprehensive understanding of trust formation from the stakeholder side. Longitudinal studies could also be conducted to examine how improvements in governance mechanisms and accountability influence trust over time.



Expanding the research context to other regions or countries would allow for comparative analysis and enhance the generalizability of the findings. Moreover, future studies may integrate qualitative approaches, such as interviews or case studies, to explore the social, cultural, and religious dimensions that shape trust in zakat institutions. Finally, incorporating additional variables such as digital transparency, organizational culture, or religious commitment may further enrich the theoretical and empirical understanding of zakat governance and trust.

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