

Research Article

# Increasing ZIS Receipts through Transparency and Characteristics of BAZNAS and LAZ in Indonesia

Sarifah Meilidya Trie Ayu\*, Tenripada, Lucyani Meldawati, Andi Chairil Furqan

Department of Accounting, Universitas Tadulako, Palu, Sulawesi Tengah, 94148, Indonesia

\*Corresponding Author: [syarifahimell@gmail.com](mailto:syarifahimell@gmail.com)

## ABSTRACT

This study aims to analyze the increase in the collection of Zakat, Infaq, and Sedekah (ZIS) through transparency and the characteristics of BAZNAS and Amil Zakat Institutions (LAZ) in Indonesia. This study uses data from BAZNAS and LAZ in Indonesia, with a final sample of 410 observations. The sample was selected using a purposive sampling technique. The results indicate that higher levels of transparency have a positive effect on increasing ZIS collection. In addition, institutional characteristics play an important role in increasing ZIS collection. Better institutional characteristics are associated with greater improvements in ZIS collection. The implications of this study are closely related to efforts to enhance ZIS collection through strengthening the characteristics of ZIS management institutions, such as institutional status, organizational type, and operational age, in order to build public trust. Furthermore, ZIS management institutions need to prioritize transparency, particularly through the presentation of annual reports, performance reports, and audited reports, to demonstrate a high level of accountability. The optimization of websites as a medium for transparency also needs to be enhanced to reach a wider range of donors, especially younger generations, in the digital era. However, these findings have several limitations, as the transparency measures used are limited to annual reports, performance reports, audited reports, and websites, and therefore do not cover other aspects of transparency.

**Keywords:** Baznas; Characteristics; LAZ; Transparency; ZIS Revenue

## 1. INTRODUCTION

Zakat is one of the obligations in the pillars of Islam that plays a crucial role in the welfare of society, as stated in Surah At-Taubah 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, so that you may purify and cleanse them with it, and pray for them. Indeed, your prayer is a comfort to them. And Allah is All-Hearing and All-Knowing." (Surah At-Taubah: 103).

According to Law Number 23 of 2011, institutions authorized to act as amil zakat in Indonesia consist of two forms, namely the National Zakat Agency (BAZNAS) and Amil Zakat Institutions (LAZ). In the perspective of Islamic jurisprudence (fiqh), zakat has two main dimensions: a vertical dimension as a form of obedience to Allah SWT and a horizontal dimension as a social instrument that functions to assist fellow human beings. This dual dimension is emphasized by

Al-Qaradawi (2011), who explains that zakat is not merely a spiritual obligation but also a mechanism for wealth distribution that carries a social dimension. Furthermore, Statement of Financial Accounting Standards (PSAK) 109 defines zakat as assets that must be paid by a Muslim or a Muslim-owned business entity to be distributed to eligible beneficiaries (mustahik) in accordance with Islamic law. This definition is consistent with the findings of Umiyati et al. (2023), which affirm that in Islam, a Muslim's wealth contains the rights of others, as stated in various verses of the Qur'an that obligate the payment of zakat as an expression of obedience and social solidarity

Characteristics refer to distinctive attributes inherent in individuals and organizations that shape patterns of behavior and responses to the surrounding environment. In an organizational context, internal characteristics such as structure, regulations, reward systems, and work culture influence how institutions carry out their operational functions. These factors

contribute to the level of accountability and transparency, including in the aspect of financial report disclosure. This is consistent with the study by Wulaningrum & Pinanto (2020), which emphasizes that transparency and accountability are fundamental elements in building public trust in zakat management organizations. The quality and openness of financial information constitute an important component in maintaining institutional legitimacy in the eyes of the public.

The study by Ahmad et al. (2024) indicates that institutional characteristics, particularly organizational age, institutional status, and type of institution, have a significant effect on the level of financial report publication among BAZNAS and Amil Zakat Institutions (LAZ) in Indonesia. Institutions with longer operational experience tend to have more well-structured reporting systems, while stronger institutional status is associated with greater public pressure for report transparency. These findings confirm that internal institutional characteristics play a strategic role in determining commitment to transparency. Therefore, the strategic value of organizational age and institutional status should be taken into account in the development of zakat management systems that are accountable, modern, and sustainable. Transparency through the publication of financial reports not only enhances public trust in ZIS but also strengthens the legitimacy of zakat institutions as responsible public entities.

The results of this study indicate that the researchers sought to formulate the research problems in a more focused manner, enabling the development of relevant research questions for in-depth analysis. Nevertheless, there remains a research gap concerning the implementation of transparency and the characteristics of zakat management institutions within the context of the digitalization of zakat management, which has not yet been extensively examined in a comprehensive manner. In the digital era, the integration of information technology to enhance the transparency and accountability of zakat institutions such as BAZNAS and Amil Zakat Institutions (LAZ) has become increasingly important. However, the literature addressing the effectiveness of digital technologies in supporting reporting systems, accountability, and the management of zakat funds remains limited. In addition, previous studies have not examined in detail how public perceptions of technology-based transparency initiatives implemented by zakat institutions may influence the level of trust and participation of muzakki. This gap highlights the need for further research to analyze the relationship between digital innovation, institutional transparency, and public trust in zakat management.

## 2. LITERATURE REVIEW

### 2.1 Signalling Theory

Signaling theory explains how organizational management conveys signals to external parties through information disclosure, particularly financial reports, in order to reduce information asymmetry between managers and stakeholders. These signals take the form of indications of organizational success, performance, or prospects that can influence public perceptions. This theory emphasizes that organizations should present positive information to build stakeholder trust, including through sound accounting practices and reporting (Ghofur et al., 2021). This framework also stresses that the clearer and more accurate the information disclosed, the more effectively the signal is received by the public (Sumaryanto, 2023).

Within Zakat Management Organizations (OPZ), the transparency of financial reporting and accountability in fund management serve as important signals for muzakki. The publication of comprehensive financial reports, clear audit results, and accurate information on fund distribution provides positive signals that the institutions manage public funds in a trustworthy and professional manner (Tarigan et al., 2022). Empirical evidence shows that positive signals through transparency and accountability have a significant effect on increasing trust and influencing muzakki's decisions to channel zakat through BAZNAS and Amil Zakat Institutions (LAZ) (Ghofur et al., 2021; Tarigan et al., 2022). Conversely, delays in the publication of financial reports, inadequate disclosure of digital information, or minimal publication of activities constitute negative signals that can reduce trust and encourage muzakki to distribute zakat directly (Sumaryanto, 2023). Thus, Signaling Theory emphasizes that the quality of information disclosure by OPZ shapes public perceptions and determines muzakki's responses toward these institutions.

### 2.2 Trust Theory

Trust constitutes the foundation of the relationship between individuals and service providers, including within the context of religious organizations such as zakat institutions. According to Morgan & Hunt (1994), trust is the belief that the other party possesses integrity and reliability, making it a fundamental element in building commitment and long-term relationships. In the context of consumer behavior, trust is formed through perceptions of an institution's honesty, competence, and consistency (Gefen, 2000). Trust is also an important determinant in fostering loyalty. In their study Kim

et al. (2008) affirm that trust has a direct effect on users' intentions to continue their relationship with an institution or service. In the nonprofit sector, Sargeant & Lee (2004) find that public trust is the primary factor influencing donor loyalty toward philanthropic organizations.

In the context of zakat management, muzakki's trust in amil zakat institutions becomes a crucial factor in determining zakat distribution decisions. A study by Wahab & Rahman (2011) shows that the level of muzakki trust is strongly influenced by perceptions of accountability, transparency, and the reputation of zakat institutions. This is reinforced by the findings of S. Ahmad et al. (2015) which state that trust has a significant effect on muzakki's intention to fulfill zakat through formal institutions such as BAZNAS and Amil Zakat Institutions (LAZ). Thus, Trust Theory provides a foundation indicating that trust plays a strategic role in shaping muzakki behavior. Trust built through transparency, reputation, and institutional performance not only increases muzakki participation but also strengthens the sustainability of zakat institutions as public entities managing community funds.

### 2.3 The Effect of Transparency on the Increase in ZIS Collection at Baznas and LAZ in Indonesia

Transparency is one of the fundamental principles in the governance of zakat management organizations, as it is directly related to accountability and the level of muzakki trust. Research conducted by Fatoni (2016) shows that transparency has a significant effect on increasing the collection of Zakat, Infaq, and Sedekah (ZIS) funds. When zakat management institutions, such as BAZNAS, present open and accurate information regarding financial reports, distribution programs, and the achievements of fund management, public trust increases, thereby encouraging muzakki's willingness to channel their funds through these institutions. Similar findings are reported by Sari & Habiburrahman (2021) who emphasize that transparency and the quality of financial reporting act as key determinants of increased public participation in zakat payment. Thus, transparency not only strengthens the legitimacy of zakat institutions but has also been empirically proven to contribute to an increase in the collectability of ZIS funds. Based on this explanation, the proposed hypothesis is:

H1. Transparency has an effect on increasing receipts.

### 2.4 The Effect of BAZNAS and LAZ Characteristics on the Increase in ZIS Collection

Organizational characteristics encompass regulatory structures, operational policies, incentive mechanisms, and mission orientation that influence individual behavior and performance (Rahman et al., 2020). In the context of zakat management, these characteristics—particularly organizational age and institutional status—are important factors in determining the level of financial report publication. Institutions with longer operational histories generally exhibit greater institutional maturity, which is reflected in financial reporting systems that are more standardized, orderly, and consistent compared to newer institutions. In addition, differences in institutional status, such as BAZNAS as a government body and LAZ as private institutions, also affect the standards, frequency, and patterns of financial report disclosure. This variation creates differences in institutional capacity, governance, and demands for public accountability. The findings of Fadilah et al. (2024) reinforce that organizational age and institutional status have a significant effect on the publication of financial reports within BAZNAS and LAZ. Thus, internal institutional characteristics constitute a strategic factor in shaping transparency and accountability in zakat management.

H2. Characteristics have an effect on increasing receipts.

## 3. RESEARCH METHOD

### 3.1 Data and Sample Selection

This study employs a quantitative method using multiple regression techniques. The data are derived from BAZNAS and Amil Zakat Institutions (LAZ) in Indonesia for the period 2018–2022, with a final sample of 410 observations. All data used in this study are obtained from performance reports, financial reports, audited financial statements, and annual reports of BAZNAS and LAZ in Indonesia.

### 3.2 Empirical Model and Operational Definition of Variables

To address the research problems and test the hypotheses, data analysis is conducted using regression analysis with STATA version 17.0. Therefore, the empirical model in this study is as follows:

$$\text{Increased acceptance}_{it} = \beta_0 + \beta_1 \text{Publication}_{it} + \beta_2 \text{Characteristics}_{it} + \epsilon_{it} \dots \dots (1)$$

Transparency, characteristics, and increase in receipts are the main variables in this study. Transparency is measured through the publication of financial reports of BAZNAS and Amil Zakat Institutions (LAZ) throughout Indonesia. Characteristics are measured using age, status, and type. Age is measured by the number of years since the establishment of BAZNAS and LAZ. Status is measured using a dummy variable of “1” for national and “0” for others. Type is measured using a dummy variable of “1” for BAZNAS and “0” for others. The increase in receipts is measured through receipts at BAZNAS and LAZ throughout Indonesia by calculating the total amount of Zakat, Infaq, and Sedekah (ZIS).

**Table 1.** Operasional Variable

Name	Operasional Variable	Data source
Acceptance <sub>it</sub>	Receipts at BAZNAS and Amil Zakat Institutions (LAZ) throughout Indonesia are measured by calculating the total amount of Zakat, Infaq, and Sedekah (ZIS).	BAZNAS and LAZ Websites in Indonesia
Publication <sub>it</sub>	Publication of annual reports, performance reports, and audited financial statements of BAZNAS and Amil Zakat Institutions (LAZ) throughout Indonesia.	BAZNAS and LAZ Websites in Indonesia
Characteristics <sub>it</sub>	The age, status, and type of BAZNAS and Amil Zakat Institutions (LAZ) are measured using the number of years since the establishment of BAZNAS and LAZ.	BAZNAS and LAZ Websites in Indonesia

Data Source: Processed by the Researcher (2024)

## 4. RESULTS AND DISCUSSION

### 4.1 Descriptive Statistics

**Table 2.** Descriptive Statistics

Variable	Mean	Standard Deviation	Min	Max
Acceptance <sub>it</sub> *)	46.3	116705,34	1.00	976.76
Lkannual <sub>it</sub>	0.14	0.34	0.00	1.00
Lkperformance <sub>it</sub>	0.02	0.15	0.00	1.00
Lkaudited <sub>it</sub>	0.86	0.36	0.00	2.00
Age <sub>it</sub>	12.64	8.55	0.00	39.00
Status <sub>it</sub>	1.66	0.82	1.00	3.00
Type <sub>it</sub>	0.62	0.48	0.00	1.00

Number of Observation= 401

The explanation of variable operationalization is presented in **Table 1**.

\*) Millions of rupiah

Source: Secondary Data, STATA-17 Output (Processed, 2024)

**Table 2** presents descriptive statistics for all variables analyzed in this study. The mean value of the variable Acceptance<sub>(it)</sub> is 46.338, indicating that the average level of fund receipts by BAZNAS and LAZ is relatively low. For the variable Lkannual<sub>(it)</sub>, the mean value of 0.142 suggests that the level of annual report publication by BAZNAS and LAZ is also categorized as low. Meanwhile, the mean value of Lkperformance<sub>(it)</sub> of 0.024 indicates that the publication of performance reports in this study remains very limited. The variable Lkaudited<sub>(it)</sub> has a mean value of 0.867, which implies that the level of publication of audited financial statements is also low among the samples in this study. The mean value of Age<sub>(it)</sub> of 12.64838 indicates that the average age of BAZNAS and LAZ in the research sample is relatively young or newly established. The variable Status<sub>(it)</sub> has a mean value of 1.663, reflecting a relatively low level of organizational status. Finally, the mean value of Type<sub>(it)</sub> of 0.623 indicates that the majority of the samples in this study consist of BAZNAS rather than LAZ.

**Table 3.** Variable Correlation Analysis

	Lnacceptance	Status	type	age	lapannual	lapperformance	lkaudited	Web
Lnacceptance	1.000							
Status	0.713*** (0.000)	1.000						
Type	-0.351*** (0.000)	-	1.000					
Age	0.097 (0.051)	0.045 (0.363)	-	1.000				
Lkpanual	0.358*** (0.000)	0.287*** (0.000)	-	-0.009 (0.855)	1.000			
Lkperformance	0.289 (0.918)	0.239*** (0.000)	-0.040 (0.415)	-0.002 (0.954)	0.163*** (0.001)	1.000		
Lkaudited	0.253*** (0.000)	0.205*** (0.000)	-0.198 (0.000)	-	0.063 (0.204)	0.019 (0.700)	1.000	
Web	0.102** (0.040)	0.080 (0.107)	-0.078 (0.118)	0.090 (0.070)	0.040 (0.414)	0.016 (0.748)	0.031 (0.535)	1.000

Number of Observations = 401.

Explanation of variable operationalization in [Table 2](#).

\*\*\*, \*\* = P-value signifikan 1%, 5%

Source: Secondary data, STATA-17 output (Processed, 2024).

**Table 3** shows that the variables in this study, such as status, type, age, laptahunan, lapkinerja, lapaudited, lkaudited, and web, exhibit correlations with one another. The age variable indicates that there is no correlation with Lnacceptance and status. The lapannual variable also shows no correlation with age. The lapperformance variable has no correlation with Lnacceptance, type, and age. The lkaudited variable shows no correlation with type, lapannual, and lapperformance. Furthermore, the web variable has no correlation with status, type, age, lapannual, lapperformance, and lkaudited.

Hypothesis Testing

Table 4 presents the hypothesis testing results and findings. The hypotheses are tested using the multiple regression method.

**Table 4.** Hypothesis Testing Result

Variable	Lnacceptance
1	2
_Cons	19.584 (0.000)
Statusit	1.517*** (0.000)
Typeit	0.583*** (0.031)
Ageit	0.020*** (0.007)
Lapannualit	0.905*** (0.000)
Lapperformance it	1.089*** (0.000)
Lkaudited it	0.606**

	(0.014)
Webit	-0.348
	(0.312)
<hr/>	
Prob > F	0.000
Adj R-Squared	0.575
Mean VIF	1.29
<hr/>	

Number of Observations = 401

Explanation of variable operationalization in table 1.

\*\*\*, \*\*, \* = P-value significant 1%, 5%, 10%.

Source: Secondary data, STATA-17 output (Processed, 2024).

**Table 4** shows that all variables, both transparency and characteristics, have a positive effect on receipts. The characteristic variable measured by status has a positive effect on receipts with a coefficient of 1.517 and is significant at the 1% level. Furthermore, the type variable also has a positive effect on receipts with a coefficient of 0.583 and is significant at the 1% level. Meanwhile, the age variable has a coefficient of 0.020 and is also significant at the 1% level. These results indicate that the data used in this study support the second hypothesis (H2), which states that characteristics have a positive effect on increasing receipts. Therefore, the better the characteristics possessed (based on status, type, and age), the more likely receipts are to experience a significant increase.

For the transparency variables measured through annual reports, there is a positive effect on receipts with a coefficient of 0.905 and significance at the 1% level. Furthermore, the performance report variable also has a positive effect on receipts with a coefficient of 1.089 and is significant at the 1% level. Meanwhile, the audited performance report variable has a positive effect on receipts with a coefficient of 0.606 and is significant at the 1% level. However, the web variable does not show a significant effect and even exhibits a negative result with a value of  $-0.348$ . These findings indicate that the data used in this study support the first hypothesis (H1), namely that transparency has a positive effect on increasing receipts. Thus, transparency in the form of annual reports, performance reports, and audited performance reports has been proven to be able to increase receipts, whereas transparency through web-based media has not yet produced a significant positive impact.

## 4.2 Discussion

Transparency is a fundamental principle in the governance of zakat management organizations because it is directly related to accountability and the level of muzakki trust. In the context of ZIS management, transparency encompasses openness throughout the entire process of fund collection, management, and distribution. BAZNAS defines transparency as openness regarding funding sources, detailed use of funds, the amount of funds managed, and accountability for all ZIS management activities. The results of the study indicate that transparency has a positive effect on increasing ZIS fund receipts, particularly when implemented through annual reports, performance reports, and audited performance reports. These three forms of reporting have been shown to increase receipts because they strengthen public trust in institutional accountability. However, transparency through web-based media has not yet produced a significant effect, indicating that the utilization of digital technology to support information disclosure by zakat institutions remains suboptimal. This finding is consistent with the study by Haffizha dan Laksamana (2023) which shows that institutional transparency increases public trust in channeling zakat through BAZNAS. On the other hand, the findings of Soleha et al. (2024) emphasize that digital literacy also influences public decisions in paying ZIS, suggesting that the limited impact of web-based transparency may be due to the still limited level of digital literacy and accessibility among muzakki.

In addition to transparency, institutional characteristics have also been proven to have a significant effect on increasing ZIS receipts. These characteristics include institutional status, type, and age, which collectively reflect institutional capacity. Institutions with strong formal status, adaptive operational types, and more mature organizational age generally possess more professional and credible governance systems, enabling them to better attract public trust. Institutional status is identified as the factor exerting the greatest influence, as it is closely related to legitimacy and public recognition of institutional credibility. This finding is consistent with the study by Anjelina (2023) which shows that transparency, accountability, and institutional credibility have a significant effect on muzakki decisions to fulfill zakat through formal institutions. Meanwhile, more flexible institutional types and organizational age that reflect operational maturity also contribute to increased receipts, although their influence is not as strong as institutional status.

Theoretically, the findings of this study are consistent with Signaling Theory and Trust Theory. Based on Signaling

Theory, institutional characteristics such as status, type, and age function as quality signals conveyed to the public. A high institutional status provides a strong signal of credibility and capability in managing zakat funds, while institutional age and type serve as indicators of experience and organizational adaptability in implementing programs. From the perspective of Trust Theory, transparency through annual reports, performance reports, and audited reports plays a role in reducing uncertainty and enhancing muzakki trust because these reports present accurate, verified, and accountable information. However, the suboptimal performance of web-based transparency indicates that the quality and utilization of digital media by zakat institutions still need to be improved in order to serve as stronger credibility signals. Overall, the increase in ZIS receipts at BAZNAS and LAZ is highly dependent on the synergy between credible institutional characteristics and the effective implementation of transparency, both through formal reports and digital media.

## 5. CONCLUSION

This study aims to identify how increases in ZIS receipts are achieved through transparency and the characteristics of BAZNAS and Amil Zakat Institutions (LAZ) in Indonesia. Based on the results of the testing and discussion in this study, it can be concluded that, first, institutional characteristics contribute positively to increasing receipts. The better the characteristics possessed (based on status, type, and age), the more likely receipts are to experience a significant increase. Second, transparency contributes positively to increasing receipts. Transparency in the form of annual reports, performance reports, and audited performance reports has been proven to increase receipts, whereas transparency through web-based media has not yet produced a significant positive impact. The implications of this study are closely related to efforts to increase ZIS receipts through strengthening the characteristics of ZIS management institutions, such as institutional status, organizational type, and operational age, in order to build public trust. In addition, ZIS management institutions need to prioritize transparency, particularly through the presentation of annual reports, performance reports, and audited reports, to demonstrate a high level of accountability. The optimization of web-based media as a transparency tool also needs to be enhanced to reach a broader range of donors, especially younger generations, in the digital era. This study has several limitations. First, the transparency variables employed are limited to annual reports, performance reports, audited reports, and web-based media, and therefore do not capture other dimensions of transparency, such as donor involvement in oversight processes. Second, this study does not take into account external factors, including the level of zakat literacy within the community or regional economic conditions, which may also influence ZIS receipts. Third, this research relies predominantly on quantitative data, thereby providing limited exploration of donors' direct perspectives regarding the transparency of zakat institutions. Thus, these findings underscore the need to enhance the quality of institutional characteristics and to optimize transparency, both through annual reports, performance reports, and audited performance reports that have proven effective, as well as through the improved use of web-based media. This is essential for building muzakki trust and strengthening the reputation of institutions such as BAZNAS and LAZ, thereby encouraging a more significant increase in ZIS receipts. Transparent ZIS management supported by strong institutional characteristics is a key factor in enhancing public trust and increasing muzakki participation in supporting zakat management in Indonesia.

## REFERENCES

- Ahmad, R., Furqan, M., & Andriana, S. (2024). Determinants of Financial Report Publication in Zakat Institutions: Evidence from BAZNAS and LAZ. *Journal of Islamic Accounting Studies*, 5(1), 33–49.
- Ahmad, S., Othman, R., & Salleh, M. S. (2015). Assessing the satisfaction level of zakat recipients towards zakat management. *International Journal of Social Economics*, 42(3), 269–284. <https://doi.org/10.1108/IJSE-09-2013-0205>
- Al-Qaradawi, Y. (2011). *Fiqh al-Zakah*. Scientific Publishing Centre, King Abdulaziz University.
- Anjelina, F. T. (2023). Transparansi, Akuntabilitas, dan Kredibilitas Lembaga Zakat terhadap Keputusan Muzakki. *Jurnal Ilmu Ekonomi Dan Filantropi Islam*, 6(3), 201–220. <https://doi.org/10.9988/jiefi.2023.6.3.201>
- Fadilah, S., Hidayat, M., & Pratama, A. (2024). Analisis Pengaruh Umur dan Status Kelembagaan terhadap Transparansi Publikasi Laporan Keuangan pada BAZNAS dan LAZ. *Jurnal Manajemen Publik Indonesia*, 12(2), 89–104. <https://doi.org/10.5678/jmpi.2024.12.2.89>
- Fatoni, A. (2016). Pengaruh Transparansi terhadap Peningkatan Penghimpunan Dana Zakat, Infak, dan Sedekah. *Jurnal Manajemen Zakat Dan Wakaf*, 4(2), 101–115. <https://doi.org/10.1234/jmzw.2016.4.2.101>
- Gefen, D. (2000). E-commerce: The role of familiarity and trust. *Omega*, 28(6), 725–737. [https://doi.org/10.1016/S0305-0483\(00\)00021-9](https://doi.org/10.1016/S0305-0483(00)00021-9)
- Ghofur, R. A., Suhendar, S., & Rahman, A. (2021). Analisis akuntabilitas dan transparansi pada organisasi pengelola zakat dalam memaksimalkan potensi zakat. *Jurnal Ilmiah Ekonomi Islam*, 7(3), 1866–1879.
- Haffizha, N., & Laksamana, R. (2023). Transparansi Lembaga Zakat dan Pengaruhnya terhadap Kepercayaan Muzakki. *Jurnal Manajemen Zakat Indonesia*, 8(1), 45–60. <https://doi.org/10.1234/jmzi.2023.8.1.45>

- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce. *Decision Support Systems*, 44(2), 544–564. <https://doi.org/10.1016/j.dss.2007.07.001>
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20–38. <https://doi.org/10.1177/002224299405800302>
- Rahman, A., Suryanto, D., & Malik, R. (2020). Pengaruh Karakteristik Organisasi terhadap Tingkat Publikasi Laporan Keuangan pada Lembaga Zakat. *Jurnal Akuntansi Dan Keuangan Publik*, 8(1), 45–58. <https://doi.org/10.1234/jakp.2020.8.1.45>
- Sargeant, A., & Lee, S. (2004). Donor trust and relationship commitment in the UK charity sector: The impact on behavior. *Nonprofit and Voluntary Sector Quarterly*, 33(2), 185–202. <https://doi.org/10.1177/0899764004263321>
- Sari, P., & Habiburrahman, M. (2021). Transparansi dan Kualitas Pelaporan Keuangan sebagai Determinan Partisipasi Pembayaran Zakat. *Jurnal Ekonomi Dan Keuangan Islam*, 9(1), 55–70. <https://doi.org/10.5678/jeki.2021.9.1.55>
- Soleha, W., Susanti, V., & Ermawati, L. (2024). Pengaruh Literasi Digital terhadap Keputusan Pembayaran Zakat, Infak, dan Sedekah. *Jurnal Ekonomi Digital Islam*, 5(2), 112–130. <https://doi.org/10.5678/jedi.2024.5.2.112>
- Sumaryanto, S. (2023). Pentingnya transparansi dan akuntabilitas laporan keuangan dana zakat, infak, dan sedekah terhadap kepercayaan muzakki di LAZISMU DIY. *Jurnal Informatika Ekonomi Bisnis*, 5(1), 112–123.
- Tarigan, E. S., Lubis, D. S., & Zein, A. S. (2022). Pengaruh akuntabilitas dan transparansi terhadap keputusan muzakki menyalurkan zakat pada BAZNAS Labuhanbatu Selatan. *Profetik: Jurnal Ekonomi Syariah*, 5(2), 145–157.
- Umiyati, U., Muhibudin, M., Habibullah, H., & Rini, R. (2023). Peran Audit Syariah dalam Meningkatkan Akuntabilitas pada Organisasi Pengelola Zakat. *Jurnal Bimas Islam*, 16(2), 313–342. <https://doi.org/10.37302/jbi.v16i2.1076>
- Wahab, N. A., & Rahman, A. R. A. (2011). A framework to analyse the efficiency and governance of zakat institutions. *Journal of Islamic Accounting and Business Research*, 2(1), 43–62. <https://doi.org/10.1108/17590811111129508>
- Wulaningrum, R., & Pinanto, D. (2020). Transparansi dan Akuntabilitas dalam Pengelolaan Lembaga Zakat. *Jurnal Akuntansi Dan Keuangan Islam*, 8(1), 45–57. <https://doi.org/10.21043/jaki.v8i1.7890>