

Accountability, Sharia Compliance and Formal Zakat Intention Through Impact Efficacy and Trust

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KEYWORDS

Zakat governance; Perceived Sharia compliance; Impact efficacy; Institutional trust; Formal zakat intention

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ABSTRACT

This study examines associations between perceived zakat accountability, perceived Sharia compliance, formal zakat payment intention, and two hypothesised intermediary appraisals: perceived impact efficacy and cognitive institutional trust. A cross-sectional questionnaire provided 326 eligible responses from adult zakat maal payers in South Sulawesi. Reflective measurement and specific indirect associations were assessed using PLS-SEM (SmartPLS 3). Cognitive trust had the largest direct association with formal intention ($\beta = 0.391$; $f^2 = 0.180$). Perceived accountability was indirectly associated with intention, although its direct path was not significant; perceived Sharia compliance showed direct and indirect associations. The specific serial paths were positive but small ($\beta = 0.018$ and 0.017). The model explained 29.3% of variation in stated intention. By distinguishing perceived programme effectiveness from procedural accountability, Sharia legitimacy and organisational trust, the study specifies an additional outcome-appraisal route within institutional zakat choice. The findings describe reported perceptions and intentions, not verified compliance, realised welfare effects or subsequent payments.

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1. INTRODUCTION

Zakat is both a religious obligation and a redistributive institution whose credibility depends on delegated stewardship. Indonesian law identifies Sharia-conforming management and accountability as requirements of formal zakat administration (Republic of Indonesia, 2011). BAZNAS (2026) reports national collection and distribution flows across multiple reporting categories, including funds administered outside conventional on-balance-sheet collection. These administrative totals describe programme scale; they cannot establish the proportion of eligible payers who prefer formal institutions or the welfare changes attributable to their disbursements. The more specific research problem is therefore how adult zakat maal payers appraise an institution before deciding whether to use it.

The setting combines diverse zakat payment channels with uneven socioeconomic circumstances. In South Sulawesi, provincial statistical reporting identified a poverty rate of 7.24 per cent in March 2026, with a higher reported incidence in rural than urban areas (Badan Pusat Statistik Provinsi Sulawesi Selatan [BPS Sulsel], 2026). Such figures

describe background needs rather than effects of zakat programmes. Formal intermediation could facilitate collection, beneficiary screening and programme continuity, yet the availability of community-based and direct payment routes makes choice of intermediary a substantive institutional decision. This distinction places payer perceptions, rather than aggregate collection alone, at the centre of the analysis.

For zakat payers, using a formal institution also requires the delegation of control over religious funds to an organisation. This decision introduces an institutional judgement that extends beyond the obligation to pay zakat itself. Annahl et al. (2021) found that trust contributes to the intention to pay zakat maal through formal institutions within an extended Theory of Planned Behaviour model. In the context of digital payment, Kasri and Sosiarti (2023) similarly identified trust as an important determinant of online zakat intention. Hamdani et al. (2024) further showed that information produced by zakat institutions can influence payment intention through trust. Taken together, these findings indicate that institutional zakat behaviour depends partly on how payers assess the organisation entrusted with collecting, managing, and distributing their funds.

Governance attributes provide important signals for that assessment. Ikhwandha and Hidayati (2019) found that accountability and transparency shaped both cognitive and affective trust among BAZNAS muzaki. A subsequent meta-analysis reported a positive association between accountability, transparency, and muzaki trust across Indonesian studies (Hotimah & Suprayogi, 2023). Febriandika et al. (2023) also found that accountability and institutional credibility strengthened trust, which in turn became a major predictor of compliance with formal zakat institutions. These findings establish accountability as an important institutional attribute, but they do not necessarily imply that accountable reporting directly produces a preference for formal payment. Accountability may allow payers to observe how funds are managed, while leaving open a further question about whether such management produces outcomes they regard as socially effective.

Perceived Sharia compliance is a judgement by the payer that a particular institution respects religious rules on the collection, distribution and stewardship of zakat. It is not equivalent to an independent Sharia audit, confirmed eligibility of each asnaf, or verified compliance of a beneficiary programme. Respondents may interpret public information, reputation or prior experience as signals without having access to the underlying compliance evidence. Formal accountability and perceived Sharia conformity therefore constitute distinct informational and normative appraisals whose relationships with payment intention require empirical separation (Abdullah et al., 2023; Sawmar & Mohammed, 2021).

This distinction points to a behavioural problem that remains insufficiently resolved in existing zakat research. National reporting practices themselves are intended to strengthen public literacy, transparency, accountability, and trust (BAZNAS, 2026), but disclosure can be interpreted as evidence of procedural compliance rather than evidence of social effectiveness. A formal institution may therefore be judged accountable without becoming the payer's preferred channel. The same possibility

applies to Sharia compliance. Conformity with religious requirements may legitimise the institution, but formal payment intention may also depend on whether payers believe that institutional intermediation improves the reach, allocation, and social value of zakat.

Donation efficacy provides a potentially distinct appraisal, but its evidential boundary is important. Carroll and Kachersky (2019) discuss perceived donation efficacy as a donor's expectation that a contribution can make a difference, while Aizawa (2025) reviews related belief-based mechanisms. In this study, perceived zakat impact efficacy (PZIE) denotes the payer's expected effectiveness of institutional zakat in benefiting mustahik. It does not measure actual changes in beneficiary income, poverty status or project additionality. Cognitive institutional trust (CIT), in contrast, refers to appraisals of organisational competence, reliability and consistency. The two may be associated in either direction: perceived programme effectiveness could inform trust, while pre-existing trust could colour perceived effectiveness.

Separating these evaluations offers a more precise explanation of formal zakat choice. A payer may recognise that BAZNAS or a licensed LAZ follows formal procedures but remain unconvinced about programme impact. Conversely, a payer may consider institutional programmes socially beneficial while remaining hesitant because the organisation itself is not regarded as sufficiently reliable. Treating governance signals, impact appraisal, and cognitive trust as distinct stages therefore makes it possible to identify where formal payment intention strengthens or weakens. It also allows accountability and Sharia compliance to be examined as different institutional signals rather than as interchangeable dimensions of good governance.

The closest zakat governance models already establish links between accountability, institutional trust and intention (Ikhwandha & Hidayati, 2019; Febriandika et al., 2023), whereas donation-efficacy research considers the perceived meaningfulness of giving primarily outside formal zakat governance (Carroll & Kachersky, 2019; Aizawa, 2025). The narrower unanswered question is whether expected programme benefit contributes explanatory information beyond procedural credibility and cognitive trust. A discriminating prediction follows: the perceived impact-efficacy association with formal intention should remain distinguishable after accounting for governance perceptions and trust. If its conditional association is negligible, the proposed extension adds little beyond established governance–trust explanations. A single-wave survey can evaluate this covariance pattern but cannot determine whether impact appraisal temporally precedes trust.

The analysis examines 326 purposively recruited South Sulawesi zakat maal payers with recent experiences spanning recognised formal, community-based and direct channels. Five survey constructs are differentiated: perceived accountability (PA), perceived Sharia compliance (PSC), PZIE, CIT and formal zakat institution intention (FZII). FZII measures stated plans to use a formal payment channel, not the subsequent occurrence of a payment. The proposed indirect paths are interpreted as theory-guided statistical associations. The contribution is the separation of anticipated impact from

religious legitimacy and institutional trust, with inference restricted to this specialised sample and the information respondents reported.

2. LITERATURE REVIEW

Signalling theory offers the principal interpretative lens for institutional judgements under information asymmetry (Spence, 1973). Individual muzaki rarely observe all eligibility assessments, internal controls or beneficiary outcomes of the organisation receiving their zakat. Accountability disclosures and perceived Sharia conformity can therefore serve as signals from which payers infer likely conduct. These signals are not equivalent to the quality of underlying governance: a positive response may reflect communication, familiarity or pre-existing favourable attitudes rather than verified operational performance.

Accountability entails explanation and justification to parties entitled to assess the exercise of organisational authority (Bovens, 2007). Payers may regard financial reporting or programme disclosure as evidence of stewardship, while Sharia conformity provides a separate religious-legitimacy judgement concerning eligible asnaf and the safeguarding of entrusted funds. The present questionnaire records perceptions of these attributes; it contains neither audited Sharia compliance scores nor independent impact outcomes. In theoretical terms, the governance signals may relate to both anticipated impact (PZIE) and competence-based trust (CIT), but the data cannot establish that the signals were received before these judgements arose.

Perceived impact efficacy concerns expected social usefulness of formal zakat intermediation; cognitive trust concerns perceived institutional ability, reliability and integrity (Mayer et al., 1995; McAllister, 1995). These are distinguishable hypotheses about organisational judgement rather than verified causal stages. Prior research identifies trust as a correlate of zakat payment intention (Annahl et al., 2021; Kasri & Sosianti, 2023). The present model asks whether PZIE contributes a separate conditional association with FZII when governance appraisals and CIT are simultaneously specified. Alternative interpretations, including trust shaping impact expectations and a general positive institutional attitude shaping all four perceptions, remain possible.

Table 1. Comparison with closely related institutional zakat explanations

Reference	Established focus	Unresolved distinction	Contribution examined here
Ikhwandha and Hudayati (2019)	Accountability and cognitive/affective trust	Expected beneficiary effects are not isolated	Separates PA, PZIE and CIT
Febriandika et al. (2023)	Credibility, accountability, trust and zakat compliance	Added value of impact appraisal alongside trust	Conditional PZIE association with FZII
Carroll and Kachersky (2019); Aizawa (2025)	Perceived efficacy in charitable giving	Role within institutional zakat governance	PZIE as a zakat-specific expectancy construct

Note: The comparison identifies a theoretical distinction.

2.1 Hypothesis development

Accountability can strengthen perceived impact efficacy when reports and programme information allow payers to connect collected funds with identifiable outputs and beneficiary outcomes. Handayani et al. (2025) argue that Islamic social finance performance assessment must move beyond financial flows towards welfare effects. When formal institutions provide accountable explanations of fund use and programme achievement, muzaki receive evidence from which they can infer that institutional zakat produces results.

H1: Perceived accountability is positively associated with perceived zakat impact efficacy.

Sharia compliance can also shape impact efficacy because correct allocation to eligible asnaf and Sharia-conforming programme design signal that funds reach their intended religious purpose. Abdullah et al. (2023) show that Sharia compliance strengthens the credibility of formal zakat governance in Makassar. Sawmar and Mohammed (2021) further connect legitimate governance with zakat compliance.

H2: Perceived Sharia compliance is positively associated with perceived zakat impact efficacy.

Accountability reduces uncertainty about organisational conduct and has repeatedly been associated with trust in Indonesian zakat institutions. Ikhwandha and Hudayati (2019) find a positive accountability-trust relationship, and Hotimah and Suprayogi (2023) confirm the pattern across ten Indonesian studies.

H3: Perceived accountability is positively associated with cognitive institutional trust.

Sharia compliance can generate a parallel trust effect because rule-conforming collection and distribution indicate that the institution protects the religious mandate entrusted by muzaki. Evidence from Makassar supports the relevance of Sharia compliance to donor trust (Abdullah et al., 2023).

H4: Perceived Sharia compliance is positively associated with cognitive institutional trust.

Payers can also infer institutional competence from perceived programme effectiveness. A zakat institution that appears capable of converting contributions into meaningful benefits provides an outcome-based reason for trust. Donation efficacy research shows that beliefs about contribution effectiveness shape donor evaluations and giving responses (Aizawa, 2025; Carroll & Kachersky, 2019).

H5: Perceived zakat impact efficacy is positively associated with cognitive institutional trust.

The same efficacy judgement should increase willingness to use the formal channel because the payer expects institutional intermediation to improve the contribution's effect.

H6: Perceived zakat impact efficacy is positively associated with formal zakat institution intention.

Cognitive trust reduces the perceived risk of delegating religious funds to an organisation. Annahl et al. (2021) identify trust as a determinant of institutional zakat intention, and Kasri and Sosianti (2023) report a similar relationship for online zakat. Febriandika et al. (2023) find trust to be the strongest predictor of formal zakat compliance in their integrated model.

H7: Cognitive institutional trust is positively associated with formal zakat institution intention.

2.2 Mediating Mechanisms

The model treats PZIE as an intermediary appraisal statistically positioned between governance perceptions and cognitive trust. This ordering follows signalling arguments, but rival directions are plausible in a one-wave survey. H8 and H9 therefore concern specific indirect products rather than identified causal mediation.

H8: Perceived zakat impact efficacy represents a hypothesised indirect association between perceived accountability and cognitive institutional trust.

H9: Perceived zakat impact efficacy represents a hypothesised indirect association between perceived Sharia compliance and cognitive institutional trust.

The same hypothesised arrangement incorporates the sequence PA/PSC → PZIE → CIT → FZII. Specific indirect products are estimated directly rather than inferred from isolated significant component paths (Nitzl et al., 2016). H10 and H11 remain testable associational propositions because the ordering of contemporaneously recorded constructs cannot be established.

H10: Perceived zakat impact efficacy and cognitive institutional trust form a hypothesised serial indirect association between perceived accountability and formal zakat institution intention.

H11: Perceived zakat impact efficacy and cognitive institutional trust form a hypothesised serial indirect association between perceived Sharia compliance and formal zakat institution intention.

3. METHODOLOGY

This quantitative study analyses a cross-sectional online questionnaire completed in 2026 by 326 adult Muslim respondents living in South Sulawesi. The stated screening criteria were age of at least 18 years, payment of zakat maal during the previous 24 months, knowledge of the most recent channel, and participation in selecting that channel; zakat fitrah payment alone did not qualify. The unit of analysis is the individual payer. The survey contains contemporaneously reported governance perceptions, efficacy, trust and intention. Consequently, the specified direction of the paths represents a theoretical ordering rather than demonstrated temporal precedence.

A probability-based sampling frame of all recent zakat maal payers was not available, and purposive quota recruitment sought variation in most-recent payment experience. Of the 326 analytical responses, 107 reported paying most recently through BAZNAS or a licensed LAZ, 100 through a mosque, pesantren or social organisation, and 119 directly to mustahik. The second group is classified by reported venue, not verified legal authorisation: some mosques or community bodies may operate as authorised collection units. Current-channel category is also distinct from previous formal payment experience (171 respondents reported such experience). The sample cannot be considered representative of all South Sulawesi muzaki. The reporting records do not establish the invitation denominator, initial exclusions, duplicate-screening history, exact fieldwork dates or pre-specified quota targets; these constraints limit assessment of selection and non-response.

Table 2. Descriptive statistics

Characteristic	Category	n	%
Gender	Male	162	49.7
	Female	164	50.3
Age	18–29 years	85	26.1
	30–39 years	122	37.4
	40–49 years	84	25.8
	50–59 years	28	8.6
	≥60 years	7	2.1
Area of residence	Urban	139	42.6
	Rural	187	57.4
Education	Senior high school	111	34.0
	Diploma	28	8.6
	Bachelor's degree	148	45.4
	Master's degree	23	7.1
	Doctorate	12	3.7
	Other	4	1.2
Monthly income	< Rp2,500,000	54	16.6
	Rp2,500,000–	126	38.7
	Rp5,000,000		

Most recent zakat channel	Rp5,000,001–Rp10,000,000	107	32.8
	> Rp10,000,000	39	12.0
	BAZNAS	52	16.0
	Licensed LAZ	55	16.9
	Mosque/pesantren	54	16.6
Previous formal zakat experience	Social organisation	46	14.1
	Directly to mustahik	119	36.5
	Yes	171	52.5
	No	155	47.5
	Once	105	32.2
Zakat maal payment frequency, previous two years	2–3 times	114	35.0
	4–5 times	77	23.6
	>5 times	30	9.2
	Yes	106	32.5
	No	220	67.5
Previous digital zakat experience			

Source: Authors' survey data (2026)

Notes: Percentages are calculated from 326 valid respondents and may not total exactly 100.0 because of rounding. LAZ = amil zakat institution.

Sample size was considered with reference to the inverse-square-root approach of Kock and Hadaya (2018). The previously reported target of approximately 275 observations concerns detection of a structural coefficient near 0.15 under particular inferential assumptions. The achieved $n = 326$ is larger than that indicative threshold, but this comparison does not establish power for the considerably smaller serial products (approximately 0.017–0.018), nor for channel-specific comparisons. The precision of indirect effects is therefore examined through the reported bootstrap intervals, rather than assuming that a direct-path sample-size rule applies to all mediation contrasts.

The survey specified four reflective items for each of PA, PSC, PZIE, CIT and FZII, answered on a five-point agreement scale from 1 (strongly disagree) to 5 (strongly agree). Respondents were asked to consider a formal zakat institution they knew or had used. The institution name, legal form and level of first-hand familiarity are not contained in the analytical tables, so assessments may refer to different organisations and to differing levels of direct experience. PA reflects perceived openness and explanation of fund use; PSC reflects perceived religious-rule conformity, not an audit outcome; PZIE captures expected mustahik benefit, not observed welfare; CIT measures competence-based trust; FZII measures intended formal-channel use. The item text is reproduced in Table 3. Evidence of a separate cognitive interview, pilot modifications, explicit “do not know” coding or independent content-validity evaluation is not part of the supplied tabulations.

Table 3. Construct Items and Measurement

Construct	Code	Measurement item	Primary adaptation source
Perceived Accountability	PA1	Formal institutions provide accountable	Ikhwandha and Hidayati (2019); Febriandika et al. (2023)

Perceived Compliance	Sharia	PA2	explanations regarding the use of zakat funds. Information regarding zakat collection and distribution is reported in accordance with the actual circumstances.	Sawmar and Mohammed (2021); Abdullah et al. (2023)
		PA3	Formal zakat institutions provide information that enables the public to assess the management of zakat funds.	
		PA4	Formal zakat institutions explain programme achievements and the use of funds supporting those achievements.	
		PSC1	Formal zakat institutions collect and manage zakat funds in accordance with Sharia requirements.	
		PSC2	Formal zakat institutions distribute zakat funds to eligible recipients in accordance with the prescribed asnaf.	
		PSC3	Zakat utilisation programmes are implemented while maintaining Sharia objectives and requirements.	
		PSC4	Formal zakat institutions safeguard the entrusted rights of muzaki and mustahik in managing zakat.	
		PZIE1	Zakat distributed through formal institutions can produce tangible improvements for mustahik.	
		PZIE2	Distributing zakat through formal institutions increases the effectiveness with which zakat funds are used.	
		PZIE3	Zakat distributed through formal institutions can	

Cognitive Institutional Trust	PZIE4	generate wider social benefits. Programmes implemented by formal zakat institutions can tangibly improve the social and economic conditions of mustahik.	McAllister (1995); Ikhwandha and Hidayati (2019)
	CIT1	Formal zakat institutions can be relied upon to manage zakat funds.	
	CIT2	Formal zakat institutions possess the professional capability required to implement zakat programmes.	
	CIT3	Formal zakat institutions consistently fulfil the responsibilities they undertake.	
Formal Zakat Institution Intention	CIT4	Formal zakat institutions are capable of making appropriate decisions concerning the management of zakat funds.	Annahl et al. (2021); Hamdani et al. (2024)
	FZII1	I want to pay zakat maal through a formal zakat institution.	
	FZII2	I intend to pay zakat maal through a formal zakat institution on my next payment occasion.	
	FZII3	I am likely to choose a formal zakat institution for my next zakat maal payment.	
	FZII4	I expect to use a formal zakat institution to pay zakat maal in the future.	

Source: Authors' instrument adapted from the literature cited in the table. (2026)

Notes: All constructs were specified as reflective Mode A constructs. Measurement items were assessed using a five-point agreement scale from 1 (strongly disagree) to 5 (strongly agree). PA = perceived accountability; PSC = perceived Sharia compliance; PZIE = perceived zakat impact efficacy; CIT = cognitive institutional trust; FZII = formal zakat institution intention.

The reported analysis used SmartPLS 3 with reflective Mode A indicators. Outer loadings, Cronbach's alpha, rho_A, composite reliability and average variance extracted (AVE) were used to examine within-construct measurement properties. Heterotrait-monotrait ratios (HTMT) were used to assess between-construct differentiation, with the 0.85 threshold as a reference rather than conclusive proof of distinctness (Henseler et al., 2015). Outer and inner variance inflation factors (VIF) were reported as summary ranges; numerical variable-level VIF and cross-loading matrices are not included in the

available tables. The theoretical similarity of favourably phrased measures and the single-source survey design therefore remain relevant even when conventional thresholds are met.

The reported PLS procedure used path weighting, a 300-iteration maximum and a convergence criterion of 10^{-7} , followed by 5,000 bootstrap samples and two-tailed tests. Tables present bias-corrected and accelerated (BCa) 95% intervals for direct and specific indirect paths. The original software export and random seed are not included in the publication tables; therefore, unreported interval estimates and alternative-model diagnostics are not inferred. Coefficients from the single-wave model are conditional associations. R^2 and f^2 describe in-sample explanatory patterns and incremental effect sizes, whereas SRMR and NFI do not establish out-of-sample prediction. Correlated response tendencies, social-desirability pressure and reciprocal efficacy-trust appraisals cannot be ruled out by the fitted structural model.

The fitted linear inner model can be written as three linked conditional associations. Each term is a contemporaneously assessed latent construct, and error terms absorb omitted influences; the equations do not encode an observed chronology.

$$PZIE_i = \alpha_0 + \alpha_1 PA_i + \alpha_2 PSC_i + \varepsilon_i \quad (1)$$

$$CIT_i = \beta_0 + \beta_1 PA_i + \beta_2 PSC_i + \beta_3 PZIE_i + \eta_i \quad (2)$$

$$FZII_i = \gamma_0 + \gamma_1 PA_i + \gamma_2 PSC_i + \gamma_3 PZIE_i + \gamma_4 CIT_i + \nu_i \quad (3)$$

where PA is perceived accountability, PSC perceived Sharia compliance, PZIE perceived zakat impact efficacy, CIT cognitive institutional trust and FZII stated formal zakat institution intention; i indexes respondents. The product $\alpha_1\beta_3\gamma_4$ (or $\alpha_2\beta_3\gamma_4$) represents a hypothesised specific serial indirect association. No time sequence is observed in these equations.

4. RESULTS

The reflective measurement model was first assessed through indicator reliability, internal consistency, and convergent validity. All 20 indicators exceeded the recommended loading threshold, with values ranging from 0.805 for PSC4 to 0.891 for FZII2. Cronbach's alpha, rho_A, and composite reliability were all above 0.70, while average variance extracted exceeded 0.50 for every construct.

Table 4. Reflective Measurement Model Assessment

Construct	Indicator	Loading	Alpha	rho_A	CR	AVE
PA	PA1	0.850	0.859	0.864	0.904	0.702
	PA2	0.853				
	PA3	0.833				
	PA4	0.815				
PSC	PSC1	0.845	0.853	0.855	0.901	0.694
	PSC2	0.843				
	PSC3	0.839				
	PSC4	0.805				

PZIE	PZIE1	0.847	0.873	0.876	0.913	0.724
	PZIE2	0.874				
	PZIE3	0.814				
	PZIE4	0.867				
CIT	CIT1	0.833	0.870	0.874	0.911	0.718
	CIT2	0.864				
	CIT3	0.860				
	CIT4	0.833				
FZII	FZII1	0.876	0.901	0.903	0.931	0.770
	FZII2	0.891				
	FZII3	0.879				
	FZII4	0.864				

Source: Authors' calculations from SmartPLS 3 output (2026)

Notes: Alpha = Cronbach's alpha; CR = composite reliability; AVE = average variance extracted.

The five four-item reflective composites displayed loadings ranging from 0.805 to 0.891, reported composite reliability of 0.901–0.931 and AVE of 0.694–0.770. Values reproduced in Table 4 approximately correspond to the displayed three-decimal loadings. These statistics concern internal consistency and indicator convergence in the observed sample, rather than the accuracy of perceived Sharia compliance or zakat programme effectiveness.

The reported HTMT point estimates range from 0.261 to 0.550 (Table 5). This pattern is consistent with empirical differentiation under the cited point-estimate threshold, but no bootstrapped HTMT confidence limits or full construct-correlation matrix is shown. The tabulated outer VIF range is 1.745–2.743 and the inner VIF range is 1.054–1.241; these are descriptive diagnostics rather than evidence that the survey is free of common-method variance.

Table 5. Heterotrait-Monotrait Ratio Matrix

Construct	CIT	FZII	PA	PSC	PZIE
CIT					
FZII	0.550				
PA	0.330	0.274			
PSC	0.356	0.366	0.261		
PZIE	0.336	0.347	0.381	0.372	

Source: Authors' calculations from SmartPLS 3 output. (2026)

Notes: All HTMT ratios are below the conservative threshold of 0.85.

All displayed HTMT point ratios are below 0.85. A point-estimate comparison alone cannot establish full discriminant validity, especially where similarly favourable judgements may arise from common respondent orientation. Statements about Fornell–Larcker and cross-loading tests are not extended beyond the numerical evidence presented in Table 5. The constructs are retained for analysing the reported model, with conclusions restricted to their item-level substantive definitions.

The reported structural estimates in Table 6 show positive conditional associations linking PA and PSC with PZIE and CIT and linking PZIE and CIT with FZII. The CIT–FZII relationship is the largest direct association in the intention equation ($\beta = 0.391$). The reported test statistics arise from the single-wave SmartPLS structural model and do not establish that governance perceptions precede trust or intention.

Table 6. Direct Structural Effects

Hypotheses	Path	β	t	p	BCa 95% CI	f ²	Decision
H1	PA → PZIE	0.273	5.173	<0.001	[0.165, 0.369]	0.085	Supported
H2	PSC → PZIE	0.258	5.150	<0.001	[0.159, 0.352]	0.076	Supported
H3	PA → CIT	0.186	3.440	0.001	[0.072, 0.287]	0.037	Supported
H4	PSC → CIT	0.215	4.315	<0.001	[0.113, 0.311]	0.049	Supported
H5	PZIE → CIT	0.164	2.791	0.005	[0.046, 0.274]	0.027	Supported
H6	PZIE → FZII	0.126	2.298	0.022	[0.019, 0.234]	0.018	Supported
H7	CIT → FZII	0.391	8.218	<0.001	[0.295, 0.482]	0.180	Supported
Direct	PA → FZII	0.055	0.999	0.318	[-0.059, 0.156]	0.004	Not significant
Direct	PSC → FZII	0.151	3.013	0.003	[0.048, 0.244]	0.027	Significant

Source: Authors' calculations (2026)

Notes: BCa = bias-corrected and accelerated bootstrap confidence interval. The direct PA → FZII and PSC → FZII paths were retained for mediation classification.

Among the reported direct paths, PA–FZII is not statistically distinguishable from zero ($\beta = 0.055$; 95% BCa CI [-0.059, 0.156]), while PSC–FZII remains positive ($\beta = 0.151$; 95% BCa CI [0.048, 0.244]). CIT–FZII has the largest displayed f^2 (0.180), compared with 0.018 for PZIE–FZII. These effect-size differences matter more substantively than simply counting supported hypotheses.

Nine specific indirect effects are tabulated in Table 7. The two three-link pathways PA → PZIE → CIT → FZII ($\beta = 0.018$; $p = 0.029$) and PSC → PZIE → CIT → FZII ($\beta = 0.017$; $p = 0.033$) are positive with BCa intervals excluding zero. These estimates are small compared with shorter paths through CIT and sit close enough to conventional significance thresholds to warrant caution about multiple testing, omitted common attitudes and alternative path orderings.

Table 7. Specific Indirect Effects and Mediation Tests

Hypotheses	Indirect Path	β	t	p	BCa 95% CI	Decision
H8	PA → PZIE → CIT	0.045	2.360	0.018	[0.013, 0.087]	Supported
H9	PSC → PZIE → CIT	0.042	2.291	0.022	[0.011, 0.083]	Supported
H10	PA → PZIE → CIT → FZII	0.018	2.182	0.029	[0.005, 0.037]	Supported
H11	PSC → PZIE → CIT → FZII	0.017	2.137	0.033	[0.004, 0.035]	Supported
Aux.	PA → CIT → FZII	0.073	3.092	0.002	[0.029, 0.122]	Significant
Aux.	PSC → CIT → FZII	0.084	3.844	<0.001	[0.045, 0.131]	Significant
Aux.	PZIE → CIT → FZII	0.064	2.555	0.011	[0.018, 0.117]	Significant

Aux.	PA → PZIE → FZII	0.034	2.022	0.043	[0.006, 0.074]	Significant
Aux.	PSC → PZIE → FZII	0.033	2.044	0.041	[0.006, 0.069]	Significant

Source: Authors' calculations (2026)

Notes: Aux. denotes additional indirect effects reported to establish the complete mediation pattern. All displayed confidence intervals exclude zero.

The direct and indirect associations exhibit different patterns. The non-significant PA–FZII direct path alongside positive reported specific indirect paths is compatible with an indirect-only association in the hypothesised equation system. For PSC, a positive direct path accompanies several positive indirect paths. This classification describes covariance decomposition, not verified behavioural transmission. Combining the displayed rounded direct-path coefficients gives approximate total indirect coefficients of 0.125 (PA) and 0.133 (PSC), and approximate total coefficients of 0.180 and 0.284, respectively. These are arithmetic combinations of published rounded paths; their bootstrap confidence intervals were not provided.

In-sample explained variance is 0.173 for PZIE, 0.169 for CIT and 0.293 for FZII (Table 8). Thus, 70.7 per cent of the variance in formal intention remains unexplained by the model. The R^2 statistics cannot be used as evidence of predictive accuracy for new payers or of the proportion of actual payments caused by perceptions.

Table 8. Explained Variance of Endogenous Constructs

Endogenous Construct	R^2	Adjusted R^2
PZIE	0.173	0.168
CIT	0.169	0.161
FZII	0.293	0.285

Source: Authors' calculations from SmartPLS 3 output. (2026)

Notes: R^2 values represent the in-sample explanatory power of the endogenous constructs.

The largest individual predictor effect size reported for formal intention is CIT–FZII ($f^2 = 0.180$), followed by the much smaller PZIE–FZII effect ($f^2 = 0.018$). The source reports SRMR = 0.049 and NFI = 0.884, but no out-of-sample Q^2 or PLSpredict evaluation. These fit indices are therefore treated as descriptive supplements, not substitutes for predictive validation. No empirical channel-group invariance, urban–rural moderation or alternative reciprocal ordering is reported.

5. DISCUSSION

5.1 Governance signals and anticipated impact efficacy

Perceived accountability was positively associated with both PZIE and CIT, while its conditional direct path to FZII was small and not significant. This distinction is consistent with Indonesian studies associating institutional accountability and trust (Ikhwandha & Hidayati, 2019; Hotimah & Suprayogi, 2023). It does not establish that accountability information was interpreted first, then followed by efficacy and trust. An equally plausible response pattern is that respondents already confident in the institution described its reporting and outcomes more favourably. The novel empirical question concerns PZIE as

a separately measured outcome-appraisal correlate rather than a demonstrated step in a causal chain.

Febriandika et al. (2023) had already linked accountability and credibility with trust and formal zakat compliance. In the present model, PZIE provides an additional conditional measure of expected beneficiary effectiveness. However, the PZIE–FZII incremental effect ($f^2 = 0.018$) is small; this substantially limits claims that perceived impact is the dominant explanation of intended institutional choice. Furthermore, expected benefit cannot be substituted for verified improvements in mustahik welfare. The evidence is more appropriately described as a refinement of construct separation within an established governance–trust account.

Perceived Sharia compliance was positively associated with PZIE, CIT and FZII. The distinction is substantively meaningful because perceived conformity with zakat rules can be valued independently of administrative openness (Republic of Indonesia, 2011; Abdullah et al., 2023). Nevertheless, PSC responses express the payer's judgement, not an external Sharia assurance verdict. Their association with intention may reflect familiarity, perceived religious legitimacy or prior confidence rather than independently verified institutional performance.

5.2 Impact efficacy, trust and formal intention

Perceived zakat impact efficacy is analytically separable from trust because it concerns expected beneficiary benefit rather than organisational competence. Its positive associations with CIT and FZII in the fitted model are compatible with donation-efficacy reasoning (Carroll & Kachersky, 2019; Aizawa, 2025). Yet the survey contains no before–after assessment of beneficiary outcomes, no independent fund-allocation audit and no repeated measurement of the same payer. A cross-sectional association between perceived efficacy and trust therefore does not establish which judgement arose first.

Cognitive institutional trust exhibits the strongest conditional direct relationship with formal zakat intention ($\beta = 0.391$; $f^2 = 0.180$). This pattern accords with prior zakat payment studies emphasising trust (Annahl et al., 2021; Kasri & Sosianti, 2023; Hamdani et al., 2024). Although consistent with institutional delegation arguments, it concerns intended future channel choice rather than actual zakat collection. It is also plausible that prior formal payment experience shapes both reported trust and subsequent intention.

5.3 Serial indirect associations and theoretical contribution

The hypothesised serial products for PA and PSC are positive ($\beta = 0.018$ and 0.017), but are substantially smaller than the direct CIT–FZII relationship and the shorter PA/PSC → CIT → FZII associations. Their significance under the reported BCa procedure does not identify a temporal chain. The fitted model is consistent with several competing accounts, including existing trust shaping perceived efficacy and a general favourable institutional attitude shaping all responses. The incremental scientific contribution is the

question of whether outcome expectation is distinguishable from established trust mechanisms.

5.4 Practical and contextual implications

The evidence distinguishes perceived administrative accountability, perceived religious-rule conformity, anticipated beneficiary benefit and cognitive trust. It does not establish that any one of these judgements causes the next. At the same time, the significant PSC–FZII direct path and non-significant PA–FZII direct path suggest that religious-legitimacy perceptions may have a conditional relationship with intended channel use that differs from accountability perceptions. This is an empirical contrast within the sampled respondents, not a population prevalence claim.

Practical measures follow from this distinction but remain propositions for institutional evaluation rather than observed treatment effects. BAZNAS and licensed LAZ could publish traceable allocation summaries by eligible asnaf, independently assured religious-compliance information, programme indicators with clear definitions and dated beneficiary-outcome evaluations. Experimental tests of alternative reporting formats or prospective tracking of payment behaviour would be needed to determine whether these measures change trust or formal collection. Reporting more positive programme narratives, without independent substantiation, is not an adequate substitute for impact evidence.

The sample includes formal-channel users, direct payers and respondents who reported mosque, pesantren or social-organisation routes; this broadens the experiences represented relative to a single institutional client database. Yet the purposive quotas and unknown legal status of some community intermediaries prevent representative inferences about South Sulawesi, urban and rural differences, or licensed versus unlicensed collection.

6. CONCLUSION

This study examined the relationships between perceived institutional accountability, perceived Sharia compliance, perceived zakat impact efficacy, cognitive institutional trust, and intention to pay zakat through formal institutions. The findings indicate that perceived accountability and Sharia compliance are positively associated with perceived impact efficacy and cognitive institutional trust. Cognitive institutional trust emerges as the most prominent direct correlate of formal zakat institution intention, while perceived impact efficacy demonstrates a comparatively weaker association. Furthermore, perceived accountability does not exhibit a significant direct relationship with formal payment intention, whereas perceived Sharia compliance maintains a positive association. These findings highlight the importance of distinguishing institutional governance perceptions from the cognitive evaluations associated with formal zakat payment preferences.

The mediation analysis identifies positive indirect associations linking perceived governance attributes, anticipated programme effectiveness, institutional trust, and formal zakat intention. Although these relationships are consistent with the proposed theoretical framework, their interpretation requires consideration of the cross-sectional research design. The findings support an association-based explanation rather than establishing a definitive temporal or causal sequence. Accordingly, the study contributes to Islamic social finance scholarship by differentiating perceived zakat impact efficacy from institutional legitimacy and competence-based trust, thereby providing a more nuanced understanding of how institutional evaluations relate to formal zakat payment intention.

The theoretical contribution lies in extending existing accountability–trust perspectives by incorporating perceived programme effectiveness as a distinct cognitive evaluation within institutional zakat decision-making. This distinction suggests that perceptions of procedural accountability and Sharia compliance do not necessarily correspond directly to preferences for formal payment channels. Rather, anticipated beneficiary benefits and confidence in institutional competence represent complementary considerations in understanding formal zakat intention. Nevertheless, perceived programme efficacy should not be interpreted as evidence of realised socioeconomic outcomes, just as stated payment intention does not establish subsequent transaction behaviour or verified institutional collection.

From a practical perspective, the findings highlight the relevance of transparent zakat governance, credible Sharia assurance, and accessible communication concerning institutional programmes. Formal zakat institutions may strengthen public understanding by providing clear information about zakat allocation to eligible asnaf, independent Sharia oversight, programme implementation, and beneficiary-oriented outcomes. Such initiatives may support informed institutional evaluations and public confidence. However, their effectiveness in encouraging formal zakat payments requires independent empirical assessment. Evidence of actual improvements in mustahik welfare should likewise be established through appropriate beneficiary-level evaluation rather than inferred from payers' perceptions.

Several limitations should be considered when interpreting these findings. The reliance on cross-sectional self-reported data introduces potential common-method variance, social-desirability bias, and uncertainty regarding the temporal ordering of the proposed relationships. Purposive quota sampling constrains the generalisability of the findings beyond the participating zakat payers, while differences in respondents' familiarity with formal institutions may influence their assessments of accountability, Sharia compliance, and programme effectiveness. Furthermore, the model does not fully account for other potentially relevant factors, including financial accessibility, payment convenience, previous institutional experiences, and alternative motivations for selecting zakat payment channels. These considerations emphasise the need for cautious interpretation of the relationships identified.

Future research should employ longitudinal, experimental, or mixed-method approaches to examine how institutional governance perceptions, anticipated programme effectiveness, and cognitive trust develop over time and relate to actual zakat payment decisions. Studies incorporating independently verified Sharia compliance, documented institutional performance, observed payment behaviour, and measurable mustahik outcomes would offer stronger evidence concerning the effectiveness of formal zakat intermediation. Comparative investigations across institutional types, payment channels, and demographic groups could further clarify the conditions under which governance perceptions become relevant to institutional choice. Overall, this study contributes to understanding formal zakat intention by emphasising the complementary roles of perceived governance legitimacy, anticipated social impact, and cognitive institutional trust within Islamic social finance.

Author Contributions

M.A.N.S.S: Conceptualisation, Methodology, Writing – Original Draft.

M.F: Investigation, Data Curation, Formal Analysis, Writing – Review and Editing.

A.C.S: Supervision, Validation, Writing – Review and Editing.

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