



Bridging the Compliance Gap: How Trust in Zakat Institutions Influences Payment Behavior Among South Sulawesi Civil Servants

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Abstract

Introduction: This study aims to analyze the impact of the moderating variable of trust on the relationships between religiosity, zakat regulation, social pressure, and zakat compliance among State Civil Apparatus (ASN) in South Sulawesi.

Research Methods: Employing a quantitative approach, data were collected from 150 ASN respondents residing in South Sulawesi. The hypotheses were tested using Moderated Regression Analysis (MRA). **Results:** The findings indicate that trust and religiosity have a direct, positive, and significant effect on zakat compliance. Conversely, zakat regulation and social pressure do not exert a significant direct influence. Crucially, trust acts as a significant moderator: it strengthens the positive effect of religiosity and, more importantly, activates a significant positive effect of zakat regulation on compliance. The moderating effect of trust on the relationship between social pressure and compliance was not found to be significant.

Conclusion: The study concludes that institutional trust is a critical catalyst for zakat compliance, capable of enhancing spiritual motives and unlocking the potential of regulatory frameworks.

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Page: 16-28

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INTRODUCTION

Zakat is one of the important pillars in Islamic teaching, functioning as an instrument to enhance societal welfare and reduce poverty. Based on the 2022 Zakat Literacy Index Report, it was shown that 72% of respondents were aware of the obligation of zakat, yet only 45% fulfilled it regularly (BAZNAS, 2022). This creates a gap between knowledge and action. This issue necessitates further research to understand the factors influencing zakat compliance.

One factor that can influence zakat compliance is trust in zakat institutions. Research by Ainun & Silvia (2023) revealed that 60% of respondents felt hesitant to distribute their zakat due to a lack of information regarding trustworthy zakat institutions. Another study by Razak et al. (2024) indicated that the institutional capability and credibility of zakat institutions are crucial in building public trust, which in turn can increase zakat payment compliance.

In 2022, the Governor of South Sulawesi issued a circular urging State Civil Apparatus (ASN) and non-ASN to fulfill their zakat, infaq, and sadaqah obligations. This circular emphasized the importance of zakat as an obligation for Muslims and directed that zakat be deposited at the Provincial Government of South Sulawesi's Zakat Collection Unit (UPZ). ASN were expected to calculate their zakat at 2.5% of their total wealth and make payments through BAZNAS South Sulawesi (Sulselprov, 2022). Although this step shows the government's effort to increase zakat compliance, data indicates a significant decline in zakat fund collection in South Sulawesi, from IDR 264,687,772,209 in March 2023 to IDR 130,117,522,147 in February 2024 (BAZNAS, 2024). This decline signals issues in zakat management and distribution that require further investigation.

While much research has discussed zakat compliance, several gaps remain to be addressed for a comprehensive understanding of the factors affecting it. Previous research, such as that by Razak et al. (2024), found that the institutional capability of zakat bodies can increase zakat compliance. Research by Febriandika et al. (2023), which used trust as an intervening variable, found that zakat institutions must prioritize the credibility variable to increase the trust of zakat payers, thereby increasing zakat payment compliance.

Bin-Nashwan et al. (2021) in their study found that the interaction of trust with the variables of religiosity, moral reasoning, and peer influence has a significant effect on increasing zakat compliance. Furthermore, research by Abdul-Jabbar & Bin-Nashwan (2022) found that the interaction between law enforcement and social pressure, along with institutional credibility, is capable of increasing zakat compliance.

However, the existing studies leave a specific research gap. Febriandika et al. (2023) examined trust as an intervening variable, while Bin-Nashwan et al. (2021) investigated its interactions with religiosity, moral reasoning, and peer influence. Abdul-Jabbar and Bin-Nashwan (2022) focused on enforcement and social pressure. These studies provide important insights, but they do not directly establish how trust moderates the relationships of religiosity, zakat regulation, and social pressure with zakat compliance simultaneously among civil servants in South Sulawesi. Conceptually, the Theory of Planned Behavior (TPB), which has been applied in zakat compliance research (Mokhtar et al., 2018; Bin-Nashwan et

al., 2021), highlights the relevance of attitudes, social norms, and perceived behavioral control in explaining compliance behavior. Building on this behavioral perspective, the present study treats religiosity, zakat regulation, and social pressure as distinct explanatory factors and examines institutional trust as a potential moderator rather than assuming that trust is a component of TPB itself. The study contributes by testing these three interaction effects within one model and providing context-specific evidence on whether trust strengthens the relationship between religious motivation, regulatory perceptions, social influence, and zakat compliance among South Sulawesi ASN.

This research was conducted targeting ASN in South Sulawesi for two reasons. First, there is a local regulation in South Sulawesi that recommends ASN to channel their zakat to BAZNAS or the Provincial Government's Zakat Collection Unit (UPZ). Second, there has been a decline in the total amount of zakat funds collected in South Sulawesi, from IDR 264,687,772,209 in March 2023 to IDR 130,117,522,147 in February 2024 (BAZNAS, 2024).

LITERATURE REVIEW

Zakat compliance has been the focus of various studies employing multidisciplinary approaches, particularly within the context of Islamic finance and socio-economic behavior. Broadly, the factors influencing compliance can be grouped into internal and external aspects.

Internal factors such as religiosity, piety, and moral awareness regarding zakat have been proven to play a crucial role in shaping the intention and behavior of compliance, both among ordinary individuals and business communities. Studies by Mokhtar et al. (2018) and Bin-Nashwan et al. (2021) affirm that spiritual dimensions not only influence attitude but also interact with other factors like subjective norms and perceived behavioral control. Meanwhile, external factors such as the capability and credibility of zakat institutions, management accountability, and the fairness of the zakat system also significantly increase public trust, which in turn encourages compliance. Research by Razak et al. (2024) and Febriandika et al. (2023) confirms that professionally and transparently managed zakat institutions can be an important mediator between regulation, leadership, and compliance.

On the other hand, social and environmental factors such as peer influence and social pressure also play a role in shaping compliance behavior, particularly among entrepreneurs. However, the interaction between social factors and system elements like zakat distribution justice is not always significant, as indicated in the study by Bin-Nashwan et al. (2021). Furthermore, legal and regulatory aspects have received special attention. Law enforcement acts as a moderator that strengthens the relationship between social pressure, institutional credibility, and compliance, although some studies like Bin-Nashwan et al. (2020) state that law enforcement does not always have a direct impact. In fact, the complexity of zakat regulations can even become a barrier to compliance, especially for entrepreneurs facing technical and administrative constraints.

Several studies have also adopted behavioral theory frameworks, such as the Theory of Planned Behavior (TPB), to analyze compliance intention and behavior. The variables of

attitude, subjective norms, and perceived behavioral control (PBC) have proven relevant in the context of zakat compliance, where positive attitudes and social norms exert a stronger influence when individuals feel they have sufficient control over their zakat payment decisions. This finding is consistent across both employee and entrepreneur samples, as seen in the research by Bin-Nashwan et al. (2021) and Mokhtar et al. (2018).

Overall, the existing literature indicates that zakat compliance is the result of a dynamic interaction between religious belief, perceptions of institutions, social pressure, and the regulatory framework. Differences in sample contexts—whether the general public, employees, or entrepreneurs—also influence the significance and pattern of relationships between variables.

Based on this, the research model used in this study is as follows:

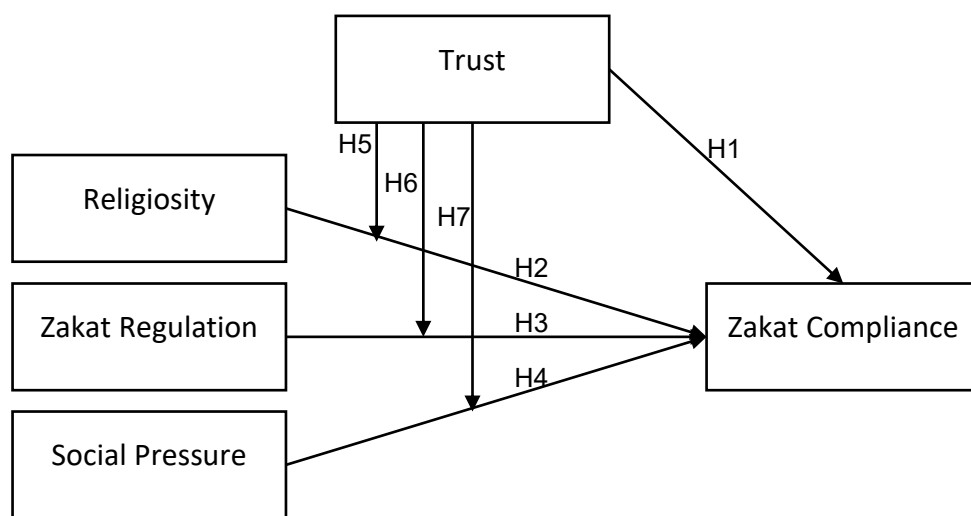


Figure 1. Research Model

RESEARCH METHOD

This study employs a quantitative approach to examine the impact of the moderating variable of trust, along with religiosity, zakat regulation, and social pressure, on zakat compliance among State Civil Apparatus (ASN) in South Sulawesi. Tanzeh (2011) explains that the quantitative approach aims to test theories, establish facts, explain relationships between variables, provide statistical descriptions, and estimate and predict outcomes.

The population of this study is ASN residing in South Sulawesi. This study uses a sample size of 150 respondents. This sample size was chosen based on considerations from Hair et al. (2010), who state that five factors need to be considered in determining sample size: (1) multivariate data normality; (2) estimation method; (3) model complexity; (4) amount of missing data; and (5) average error variance among indicators. Furthermore, Hair et al. (2010) also stated that having more than 400 samples can result in a poorer model in terms of goodness-of-fit.

The variables used in this study are as follows:

Table 1. Measurement of Constructs

Constructs	Codes	Measurement	Sources
Zakat Compliance	Y.1	1. Paying zakat through a zakat institution.	Abdul-Jabbar & Bin-Nashwan (2022); Bin-Nashwan, Abdul-Jabbar, & Aziz (2021)
	Y.2	2. Paying zakat every year when requirements are met through a zakat institution.	
	Y.3	3. Always paying zakat every year.	
	Y.4	4. Contacting the zakat institution when intending to pay zakat.	
Trust	M.1	1. Zakat institutions are reliable for honestly disclosing information about zakat funds.	Bin-Nashwan, Abdul-Jabbar, & Aziz (2021)
	M.2	2. Zakat institutions are reliable for acting in accordance with sharia in all their activities.	
	M.3	3. Zakat institutions are reliable for having management consisting of reputable members.	
	M.4	4. Zakat institutions are reliable for not allocating zakat funds for other services.	
	M.5	5. Zakat institutions are reliable for not exploiting zakat payers.	
	M.6	6. Zakat institutions are reliable for not exploiting zakat recipients.	
Religiosity	X1.1	1. Performing the five daily prayers regularly.	Bin-Nashwan, Abdul-Jabbar, & Aziz (2021)
	X1.2	2. Fasting regularly during Ramadan.	
	X1.3	3. Paying zakat regularly when requirements are met.	
	X1.4	4. Reading the Qur'an regularly.	
	X1.5	5. Following Islamic teachings in all aspects of life.	
	X1.6	6. Striving to avoid minor and major sins.	
Zakat Regulation	X2.1	1. Existing zakat regulations can ensure zakat compliance for Muslims.	Razak et al. (2024)
	X2.2	2. Zakat regulations provide an understanding of obligations, calculations, and the benefits of zakat distribution.	
	X2.3	3. Consistent zakat regulations build trust, ensure fair zakat management, and increase public trust.	
Social Pressure	X3.1	1. Most people would approve if I pay zakat through a zakat institution.	Abdul-Jabbar & Bin-Nashwan (2022)
	X3.2	2. Colleagues would approve if I pay zakat through a zakat institution.	
	X3.3	3. Family would approve if I pay zakat through a zakat institution.	
	X3.4	4. Friends would approve if I pay zakat through a zakat institution.	

Constructs	Codes	Measurement	Sources
	X3.5	5. Important people, such as religious leaders/ulema and business partners, would approve if I pay zakat through a zakat institution.	

The data were analyzed using Moderated Regression Analysis (MRA) with the assistance of SmartPLS version 3.0. This analysis uses a variance-based approach, namely Partial Least Squares-Structural Equation Modeling (PLS-SEM). PLS-SEM was chosen because it has better convergence properties, making it a more appropriate analysis method compared to prediction-focused approaches. Another advantage of PLS-SEM is its ability to handle multivariate normality distribution issues, thus providing better estimates for both normally distributed and highly non-normal data (Hair et al., 2016).

The regression model used can be seen in the following equation:

$$ZC_i = \beta_0 + \beta_1T + \beta_2R_i + \beta_3ZR_i + \beta_4SP_i + \beta_5T^*R_i + \beta_6T^*ZR_i + \beta_7T^*SP_i + u_i$$

Legend:

ZC : Zakat Compliance

T : Trust

R : Religiosity

ZR : Zakat Regulation

SP : Social Pressure

ui : Error term

RESULT AND DISCUSSION

1. Results

a. Demographic Profile

Table 2 Demographic Profile

Criteria	Category	Frequency	Percent (%)
Gender	Male	63	42
	Female	87	58
	Total	150	100
Age	20 - 29 years	20	13.3
	30 - 39 years	76	50.7
	40 - 49 years	41	27.3
	50 years and above	13	8.7
	Total	150	100
Education Level	Diploma	4	2.7
	Doctorate	6	4
	Master's Degree	55	36.7
	Bachelor's Degree	83	55.3
	High School / Equivalent	2	1.3
	Total	150	100

Criteria	Category	Frequency	Percent (%)
Residence (Domicile)	Bantaeng Regency	1	0.7
	Barru Regency	1	0.7
	Bone Regency	10	6.7
	Bulukumba Regency	6	4
	Enrekang Regency	12	8
	Gowa Regency	8	5.3
	Jeneponto Regency	1	0.7
	Luwu Regency	12	8
	East Luwu Regency	1	0.7
	Maros Regency	3	2
	Pangkajene and Islands (Pangkep) Regency	3	2
	Pinrang Regency	13	8.7
	Sidenreng Rappang (Sidrap) Regency	8	5.3
	Sinjai Regency	1	0.7
	Soppeng Regency	9	6
	Takalar Regency	1	0.7
	Tana Toraja Regency	6	4
	North Toraja Regency	1	0.7
	Wajo Regency	4	2.7
	Makassar City	17	11.3
	Palopo City	11	7.3
	Parepare City	21	14
	Total	150	100
Zakat Institution	National Zakat Agency (BAZNAS)	36	24
	BAZNAS, Other Amil Zakat Institution	16	10.7
	BAZNAS, Other Amil Zakat Institution, Paying directly to individuals (<i>mustahik</i>)	55	36.7
	BAZNAS, Paying directly to individuals (<i>mustahik</i>)	11	7.3
	Other Amil Zakat Institution	27	18
	Other Amil Zakat Institution, Paying directly to individuals (<i>mustahik</i>)	5	3.3
	Total	150	100

The profile of the 150 ASN respondents is presented in Table 2. The sample comprised more females (58%) than males (42%). A majority of respondents (50.7%) were in the 30-39 age bracket, and most held at least a Bachelor's degree (55.3%). Geographically, respondents came from various regencies and cities across South Sulawesi, with Makassar City (11.3%), Parepare City (14.0%), and Pinrang Regency (8.7%) being among the most represented.

b. Outer Model Testing

The validity and reliability of the measurement model (outer model) were assessed using established criteria. This included evaluating the Loading Factor, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability. Following the guidelines of Chin & Dibbern (2010), the accepted thresholds were set at >0.70 for Loading Factor, >0.50 for AVE, and >0.70 for both Cronbach's Alpha and Composite Reliability. The results of this assessment are detailed in the table below

Table 3. Outer Model

Constructs	Indicators	Loading Factors	Cronbach's Alpha	Composite Reliability	AVE
Zakat Compliance	Y.1	0.875	0.745	0.852	0.659
	Y.2	0.756			
	Y.4	0.799			
Trust	M.1	0.877	0.957	0.965	0.823
	M.2	0.910			
	M.3	0.923			
	M.4	0.906			
	M.5	0.921			
	M.6	0.906			
Religiosity	X1.1	0.820	0.908	0.928	0.684
	X1.2	0.875			
	X1.3	0.838			
	X1.4	0.763			
	X1.5	0.851			
	X1.6	0.811			
Zakat Regulation	X2.1	0.904	0.917	0.947	0.857
	X2.2	0.941			
	X2.3	0.933			
Social Pressure	X3.1	0.876	0.963	0.971	0.871
	X3.2	0.946			
	X3.3	0.965			
	X3.4	0.955			
	X3.5	0.923			

The testing results found that indicator Y.3 had a Loading Factor value < 0.70; therefore, indicator Y.3 was removed from the research model. Furthermore, the results confirmed that the Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability met the required thresholds, allowing the analysis to proceed to the next stage of testing.

c. Inner Model Testing

The inner model testing indicates that this research model has met the required criteria. The results of the inner model testing are as follows:

Table 4. Inner Model

Constructs	R-square	R-square adjusted	Saturated model	Estimated model
Zakat Compliance	0.626	0.608	SRMR	0.055
			d_ULS	0.842
			d_G	0.693
			Chi-square	597.704
			NFI	0.836
				0.838

The inner model test results found that the adjusted R-square value is in the moderate category, at 0.608. Furthermore, the Goodness of Fit test results show a reasonably good fit. This can be observed from the SRMR value of 0.055, which is lower than the specified threshold of 0.10 (Chin & Dibbern, 2010).

d. Moderated Regression Analysis (MRA) Testing

To test the hypotheses, this study employed the Moderated Regression Analysis (MRA) method, which yielded the following results:

Table 5. Moderated Regression Analysis (MRA)

	Original sample	Sample mean	Standard deviation	T statistics	P values	Hypotheses
Trust -> Zakat Compliance	0.564	0.567	0.073	7.756	0.000	Supported
Religiosity -> Zakat Compliance	0.170	0.173	0.075	2.253	0.024	Supported
Zakat Regulation -> Zakat Compliance	0.031	0.028	0.102	0.307	0.759	Not Supported
Social Pressure -> Zakat Compliance	0.083	0.088	0.077	1.076	0.282	Not Supported
Trust x Religiosity -> Zakat Compliance	0.162	0.153	0.079	2.058	0.040	Supported
Trust x Zakat Regulation -> Zakat Compliance	0.210	0.200	0.091	2.324	0.020	Supported
Trust x Social Pressure -> Zakat Compliance	-0.126	-0.116	0.088	1.428	0.153	Not Supported

The Moderated Regression Analysis (MRA) test results indicate that trust and religiosity have a positive and significant influence on zakat compliance. Furthermore, it was also found that trust is able to moderate the relationship of both religiosity and zakat regulation with zakat compliance. The research results are also visualized in the following graphical output:

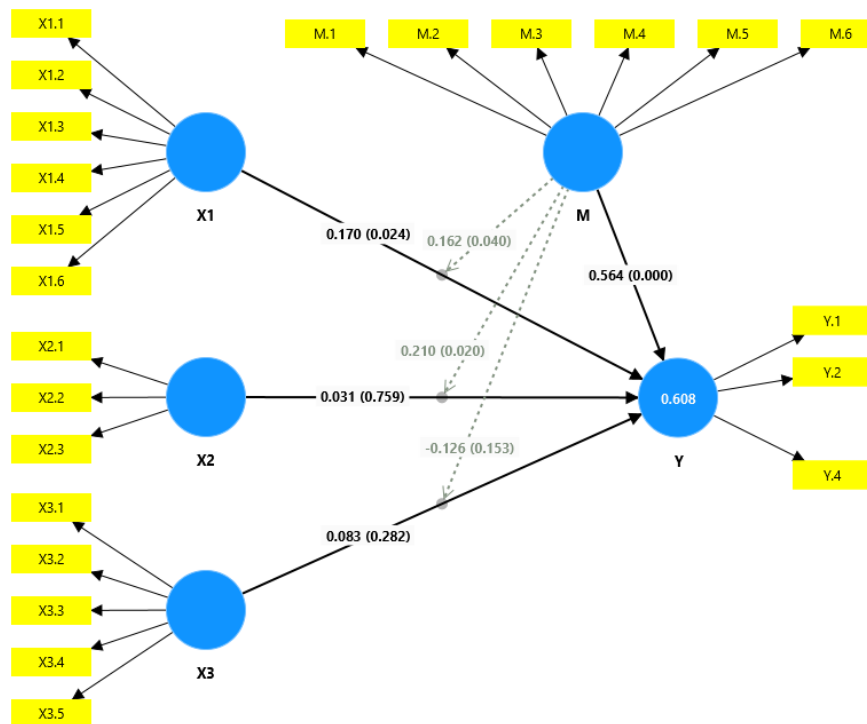


Figure 2. Graphical Output

2. Discussion

The findings of this study indicate that trust and religiosity have a positive and significant influence on zakat compliance. Furthermore, it was also found that trust is able to moderate the relationship of both religiosity and zakat regulation with zakat compliance.

Trust is an attitude held by an individual that allows them to be deemed trustworthy. This is a crucial attribute to possess as it influences the behavior of those who believe to act according to what is stated. Hupcey et al. (2001) assert that the outcome of trust is the alignment between the expectations placed on the trusted party and the actions they undertake. The trust of zakat payers (*muzakki*) is the most important factor for zakat institutions (Aziz & Anim, 2020). Growth in zakat collection indicates a high level of awareness among *muzakki* to give zakat in accordance with legal provisions. This explains the extent of trust that zakat institutions have gained from the Muslim community (Ayuniyyah et al., 2020). Currently, trust is a fundamental prerequisite for an individual to act in line with their beliefs. Previous research states that the trust of *muzakki* has a positive influence on zakat compliance behavior (Bin-Nashwan, Abdul-Jabbar, & Aziz, 2021; Febriandika et al., 2023; Tsalas et al., 2019).

Religiosity is one of the primary motivations for religious individuals to carry out religious teachings (Syafira et al., 2020). Manurung (2014) explains that the belief held by an individual, which serves as the foundation for applying religious values in all activities, is called religiosity. Commitment to religiosity fosters participation in the advancement of community life. Thus, it can be concluded that compliance in paying zakat as a religious obligation depends on the religiosity and religious commitment of the community (Farouk et al., 2018).

The results of this study find that religiosity is one of the factors influencing zakat compliance behavior. An individual's religiosity will affect their mindset, as well as how their behavior and attitudes are manifested, both individually and within the broader society (Jinni & Amin, 2020). Previous research has found that religiosity influences zakat compliance behavior (Bin-Nashwan et al., 2019; Bin-Nashwan, Abdul-Jabbar, & Aziz, 2021; Bin-Nashwan, Abdul-Jabbar, Aziz, & Haladu, 2020; Febriandika et al., 2023; Mokhtar et al., 2018; Tamimah, 2020).

In addition to moderating the effect of religiosity on zakat compliance, trust is also able to moderate the effect of zakat regulation on compliance, which was initially found to have no direct influence. This proves that trust in zakat institutions plays a crucial role as it can enhance the level of zakat compliance. This finding aligns with the research by Bin-Nashwan, Abdul-Jabbar, & Aziz (2021), which also found that trust can significantly moderate the influence of religiosity, moral reasoning, and peer influence on zakat compliance.

CONCLUSION

This study concludes that trust in zakat institutions is the pivotal factor driving zakat compliance among civil servants in South Sulawesi. While religiosity has a direct positive influence, and formal regulations alone are ineffective, the most significant finding is the catalytic moderating role of trust. Trust transforms the potential of both religiosity and regulation into actual compliance, strengthening the former and activating the latter. This positions institutional trust not merely as an antecedent but as a critical enabler that bridges the gap between religious obligation, policy, and practical payment behavior.

These findings yield clear practical implications. For BAZNAS and related agencies, the primary strategy must shift from mere regulation to active trust-building. This requires an uncompromising commitment to operational transparency, professional fund management, and visible accountability in distribution. The main limitation of this study is its specific focus on civil servants in one province, which limits the generalizability of the findings. Future research should test this model with other demographic groups, such as private-sector employees and entrepreneurs, across different regions.

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