JIEFeS

Journal of Islamic Economics and Finance Studies

Volume 7, No. 1 (June, 2026), pp. 69-95
DOI. http://dx.doi.org/10.47700/jiefes.v7i1.14253

ISSN 2723 - 6730 (Print)
ISSN 2723 - 6749 (Online)

From Quality to Compliance: How Quality Management and Public Trust Influence Zakat Payment

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Received: 30 April 2026 | Revised: 17 June 2026 | Published: 30 June 2026

Abstract

This research is prompted by inconsistencies in previous findings (research gap) regarding the influence of service quality, accountability, transparency, and trust on zakat payment intentions. Moreover, the integration of ISO 9001 quality management principles into Islamic philanthropy research remains limited. Consequently, this study aims to investigate the impact of these variables on zakat payment intentions at the National Board of Zakat (BAZNAS) of Yogyakarta City, with public trust acting as a mediator. The sampling technique used is purposive sampling, with a sample size of 140 determined. The data analysis method in this research uses partial least squares structural equation modeling (SEM-PLS). The results of the analysis indicate a positive and significant influence of ISO quality and trust, as well as a negative influence of accountability on zakat payment intentions, while transparency does not have a significant effect. Furthermore, ISO quality and transparency have a significant positive impact on zakat payment intentions through trust as a mediator, while accountability does not have an impact through trust mediation. The originality of this study lies in integrating ISO 9001 quality management principles into the analysis of zakat payment behavior, an approach rarely applied in previous Islamic philanthropy research. By doing so, this study provides novel insights into how quality assurance frameworks, typically used in business and industry, can be adapted to enhance public trust in religious-based financial institutions. These findings carry important implications for zakat management institutions. BAZNAS and similar organizations are encouraged to prioritize ISO 9001 quality management implementation and enhance transparency in their operations, as both factors strengthen public trust and, in turn, boost zakat payment intentions. Policymakers and institutional managers should recognize that quality assurance frameworks (commonly applied in business and industry) can be effectively adapted to religious-based financial institutions to improve donor confidence and compliance. Future studies may extend these findings by incorporating additional contextual variables such as digital literacy, religiosity, and inter-institutional comparisons across regions. Therefore, improving ISO quality and transparency in the operations of the BAZNAS of Yogyakarta City is seen as a strategic step to gain community trust and strengthen intentions to pay zakat.

Keywords: Quality Management; Public Trust; Compliance; Intention; Zakat Payment

Abstrak

Penelitian ini dilatarbelakangi oleh adanya ketidakkonsistenan hasil penelitian terdahulu (research gap) mengenai pengaruh kualitas layanan, akuntabilitas, transparansi, dan kepercayaan terhadap niat masyarakat dalam membayar zakat. Selain itu, pengintegrasian standar manajemen mutu ISO 9001 dalam analisis perilaku filantropi Islam masih sangat terbatas. Oleh karena itu, penelitian ini bertujuan menguji pengaruh faktor-faktor tersebut terhadap niat membayar zakat di BAZNAS Kota Yogyakarta dengan menempatkan kepercayaan publik sebagai variabel mediasi. Teknik pengambilan sampel yang digunakan adalah purposive sampling, dengan ukuran sampel sebanyak 140. Pemodelan persamaan struktural partial least squares (SEM-PLS) digunakan sebagai metode analisis data dalam riset ini. Hasil analisis menunjukkan pengaruh positif dan signifikan dari kualitas ISO dan kepercayaan, serta pengaruh negatif dari akuntabilitas terhadap niat pembayaran zakat, sedangkan transparansi tidak memiliki pengaruh signifikan. Lebih lanjut, kualitas ISO dan transparansi memiliki dampak positif yang signifikan terhadap niat pembayaran zakat melalui kepercayaan sebagai mediator, sedangkan akuntabilitas tidak memiliki dampak melalui mediasi kepercayaan. Orisinalitas penelitian ini terletak pada pengintegrasian prinsip-prinsip manajemen mutu ISO 9001 ke dalam analisis perilaku pembayaran zakat, suatu pendekatan yang jarang diterapkan dalam penelitian filantropi Islam sebelumnya. Dengan demikian, wawasan baru yang diberikan penelitian ini yaitu tentang bagaimana kerangka kerja penjaminan mutu, yang biasanya digunakan dalam bisnis dan industri, dapat diadaptasi untuk meningkatkan kepercayaan publik terhadap lembaga keuangan berbasis agama. Temuan ini memiliki implikasi penting bagi lembaga pengelola zakat. BAZNAS dan lembaga serupa disarankan untuk memprioritaskan implementasi manajemen mutu ISO 9001 serta meningkatkan transparansi operasional, karena kedua faktor tersebut terbukti memperkuat kepercayaan publik dan mendorong niat membayar zakat. Pengambil kebijakan dan pengelola lembaga perlu menyadari bahwa kerangka penjaminan mutu yang lazim diterapkan di dunia bisnis dan industri dapat diadaptasi secara efektif pada lembaga keuangan berbasis agama untuk meningkatkan kepercayaan dan kepatuhan donatur. Penelitian selanjutnya dapat memperluas temuan ini dengan memasukkan variabel kontekstual tambahan seperti literasi digital, religiusitas, serta perbandingan antarlembaga di berbagai daerah. Oleh karena itu, peningkatan kualitas ISO dan transparansi dalam operasional Badan Amil Zakat Nasional Kota Yogyakarta dipandang sebagai opsi strategis dalam meraih kepercayaan masyarakat dan memperkuat niat membayar zakat.

Kata kunci: *Manajemen Mutu; Kepercayaan Publik; Kepatuhan; Niat; Pembayaran Zakat*

INTRODUCTION

The effective role of zakat in supporting various initiatives such as education, health, and poverty alleviation is crucial and has the potential to serve as a resource for sustaining social and economic programs, also known as sustainable development goals (Amymie, 2019). The potential of zakat is closely related to the population of Muslims in a given region. The larger the Muslim population in a region, the greater the potential to collect zakat funds, thereby enhancing the community's economy (Ben Jedidia & Guerbouj, 2021). As one of the cities in Indonesia, Yogyakarta has a considerable potential Muslim population (Anurogo et al., 2017). With a large population, it should facilitate the collection of zakat funds (Kabib, Ulil Albab Al Umar, et al., 2021).

Using information from Yogyakarta City's Population and Civil Registration Service, according to the population survey in 2021, the recorded population is 415,382 people, of which 346,134 people (83.33%) are followers of Islam (Dukcapil, 2021). Supported by the potential of the Muslim community, this should facilitate the collection of zakat funds (Kabib, Ulil Albab Al Umar, et al., 2021). The National Board of Zakat (BAZNAS) is an organization that plays a vital role in the collection and administration of zakat at the national level (Triyawan, 2016). BAZNAS is mandated to collect zakat from the Muslim community residing in Yogyakarta City and allocate them to assist those in need in various fields such as education, health, and the community's economy. Because zakat significantly enhances the community's social and economic standard of living (Kadir, 2022).

There are indications of differences in funds collected by BAZNAS in Yogyakarta City in 2021 and 2022. In 2022, BAZNAS Yogyakarta City successfully collected revenue amounting to Rp. 8,475,268,387, and in 2022, funds amounting to Rp. 854,069,200 were collected, experiencing an increase of Rp. 2,533,171,364 or approximately (42.63%) (BAZNAS Yogyakarta City, 2022). This increase is attributed to the intention and trust of the community in channeling their funds, which occurred after BAZNAS Yogyakarta City implemented the quality standards of The International Organization for Standardization (ISO) 9001:2015 on January 22, 2022. This is an effort by BAZNAS Yogyakarta City to enhance the intention and trust of the community (BAZNAS Yogyakarta City, 2022). The ISO framework serves as a global benchmark for governing Quality Management Systems (QMS). By establishing standardized protocols, it enables institutions to optimize their operational output while consistently fulfilling stakeholder expectations and enhancing overall satisfaction (Tishwanah & Latifah, 2023). Based on previous research, the implementation of ISO 9001:2015 quality standards in terms of service quality can influence an individual's interest (Rismawati et al., 2022).

Apart from the indications of implementing ISO 9001:2015 management, the functions of accountability and openness in zakat organizations have a good impact and foster confidence and trust, according to earlier research findings (Rinaldi & Devi, 2022). Trust is an individual's perception of reliability based on experience, resulting in satisfaction and meeting expectations of performance (Yusfiarto et al., 2023). Trust acts as a pivotal mediating variable that links organizational attributes—specifically accountability, transparency, and service quality—to an individual's behavioral intention to fulfill zakat obligations via formal institutions (Marwa & Torano, 2023). Strong trust can then mediate between transparency and an individual's intention to pay zakat through institutions, yielding positive results (Maharani, 2023).

Based on previous studies, the purpose of this study is to understand the specific influence of ISO 9001:2015 management, accountability, and transparency on the intention to pay zakat through the BAZNAS institution in Yogyakarta, either directly or through the mediation of trust. Based on the Theory of Planned Behavior (TPB), it is explained that the intention to perform an action is influenced by three main factors: attitude toward the behavior, subjective norm, and perceived behavioral control (Ajzen & Fishbein, 2005). TPB is relevant to this study because the intention to pay zakat through institutions can be influenced by variables such as ISO 9001 quality management in the aspect of service quality, accountability, transparency, and trust. These factors shape behavioral beliefs that then form attitudes toward an action involving an individual's views on the outcomes that can be obtained from that action and can be measured by placing someone on an affective continuum ranging from very positive to very negative (Mueller, 1992).

Furthermore, conflicting data indicates that the public's interest is not significantly impacted by the quality of services provided by zakat institutions (Tishwanah & Latifah, 2023), and accountability and transparency do not affect the interest in paying zakat (Amalia, 2023; Kabib, et al., 2021), and trust does not affect the intention to pay zakat in institutions (Bin-Nashwan et al., 2021). To address the existing literature gap, this study examines the consistency of variables influencing zakat contribution intentions. The paper is organized systematically: it establishes a conceptual foundation through a literature review, followed by the derivation of formal hypotheses. The methodological framework and data collection procedures are then delineated, leading to a presentation of empirical results and a comprehensive discussion of their broader implications. This is followed by conclusions and implications of the study which discusses practical implications and directions for future research.

LITERATURE REVIEW

National Board of Zakat (BAZNAS) of Yogyakarta City and Intention to Pay Zakat

Zakat is defined as a small portion of wealth designated and given to eligible individuals in accordance with the provisions of Surah Q.S. At-taubah: 103. It is considered a form of worship to Allah SWT. The amount given is called zakat, as it increases wealth, adds value, and protects assets from deterioration (Raden, 2011). According to the Presidential Decree No. 8 of 2001 in Indonesia, the National Zakat Amil Agency (BAZNAS) was established by the government as the official body, with its main task being the collection and distribution of zakat, infaq, and sadaqah at the national level (Rizka & Khotimah, 2020). BAZNAS is structured from the central level to the district level and was initially known as the National Body for the Collection of Zakat, Infaq, and Sadaqah (Hasan, 2011). BAZNAS of Yogyakarta City was established by the Mayor of Yogyakarta and designated through Decree Number 323 of 2015 concerning the appointment of its leaders and the implementation of the institution.

With a clear vision and strong mission, BAZNAS is committed to being a key pillar in the collection, management, and distribution of zakat for broader purposes

(Jannah & Panggiarti, 2022). The factor that is crucial to increasing the collection of zakat of BAZNAS is an individual's intention to pay zakat. Intention represents where an individual makes decisions about how they will behave and reflects a clear intention to take a specific action (Corsini, 2002; Mutmainah et al., 2024). Intention can be understood through a description of the extent to which someone is prepared for a particular behavior or action (Ajzen, 2005). Intentions to engage in a behavior or action can be measured through three main indicators that influence intention, including attitudes toward the behavior, subjective norms, and perceived behavioral control (Ajzen & Fishbein, 2005).

Theoretical Underpinning

The behavior of paying zakat carried out by a muzakki (one who pays zakat) can be categorized as an action in the realm of open behavior (Yusfiarto et al., 2020; Hamdani et al., 2024). According to this theory, the intention to engage in a particular behavior can be influenced by the attitude toward the behavior, subjective norm, and perceived behavioral control that individuals possess (Ajzen & Fishbein, 2005). The Theory of Planned Behavior is an evolution of the Theory of Reasoned Action, developed in response to the limitations of the initial model in addressing situations where individuals do not have complete control over their intentions (Putra, 2014; Khoirunnisa et al., 2025).

Subjective norm is the tendency, feelings, and evaluations that influence one's liking or disliking of an object and idea (Kotler, 2002), and can be measured by placing an individual on an affective continuum ranging from very positive to very negative (Mueller, 1992). Attitude toward the behavior reflects an individual's personal views on how social norms play a role in their behavior, whether they are inclined to comply with or disregard them (Hartono, 2008). Meanwhile, perceived behavioral control refers to the perception of behavioral control, referring to an individual's belief about the extent to which they can control or overcome barriers that may arise in performing a particular action or decision (Ramadhani, 2011). Behavioral control arises from perceptions of available opportunities and one's capabilities (Tan & Teo, 2000).

In other context, intention plays a primary role in understanding and explaining an individual's behavior, particularly in management decisions (Utama et al., 2023; Khoirunnisa et al., 2023). For this reasons TPB has proven to be a relevant framework (Yusfiarto et al. 2023). This research suggests that the application of TPB in the context of the intention to pay zakat involves variables beyond the TPB model itself. In similar studies, the TPB approach highlights that the intention to pay zakat can be influenced by factors such as service quality, accountability, transparency, and trust levels (Kabib et al., 2021; Yerrou et al., 2023).

The Quality of Service in Terms of ISO 9001 Quality Aspects

ISO 9001:2015 (International Organization for Standardization) quality management standard provides guidance for developing and maintaining a Quality

Management System (QMS) with the aim of improving organizational performance, meeting customer requirements, and ensuring their satisfaction (Witara, 2018). The role of ISO 9001 also encourages risk management, compliance with regulations, and the enhancement of efficiency and operations (Hanafi & Soediantono, 2022). The impact of a product or service that can satisfy a specific demand by meeting or surpassing consumer expectations is known as service quality (Keller et al., 2016).

The quality of service from the perspective of ISO 9001:2015 quality function serves as a guide to improve performance, meet customer requirements, and establish it as an international standard for Quality Management System (QMS) with the goal of ensuring customer satisfaction (Nazmia et al., 2023). According to Witara (2018), some common indicators that can be used in ISO 9001:2015 quality management are: 1) Operational procedures: These are documented steps guiding the organization in managing various aspects of the quality management system, including document and record control, periodic management reviews, internal audits, handling of non-conforming products, and risk management. 2) Competence: The ability to execute processes supporting quality, effective communication skills, analytical and problem-solving abilities, and skills. 3) Infrastructure: Appropriate infrastructure in the context of ISO 9001:2015 management includes physical facilities, equipment, technology, and resources needed to support organizational operations and meet quality requirements.

Accountability

Accountability is the responsibility entrusted to individuals to present, report, and be answerable for disclosing mandated activities, with the authority and right to demand accountability (Kabib, Al Umar, et al., 2021). The concept of accountability involves three relationships: starting with social harmony between fellow humans, followed by environmental stewardship, and culminating in the vertical bond between the individual and Allah (Kholmi, 2012). In this context, the relationship with Allah SWT is the highest, and humans are accountable for their actions towards other humans and the environment.

Based on the research by Abu-Tapanjeh (2009), the division of accountability indicators can be seen in the following descriptions: 1) Trustworthiness: All actions must consider and prioritize the interests of the people as a form of implementing the trust given by Allah SWT to humans as His vicegerents. 2) Justice: To guarantee that the rights and interests of all members or parties concerned are respected and equitably taken into consideration, the organization considers the principles of justice in every action and decision it makes. 3) Non-detrimental: The organization is committed to not harm or damage the environment in carrying out its activities.

Transparency

In governmental activities, transparency reflects the openness of the government in providing information about how public resources are managed and utilized (Rahmanurrasjid, 2008). Transparency is the act of providing information to the public because the public has the right to be informed how and where the funds they have contributed are allocated, which is a form of accountability (Dewi et al., 2019). In the context of zakat management organizations such as the zakat amil body, transparency is openness in managing zakat funds by providing information to muzakki (zakat givers) regarding financial and managerial aspects (Rinaldi & Devi, 2022).

The division of indicators in transparency includes: 1) The organization is open, and it must adhere to the principle of transparency towards the Muzakki by ensuring that all facts about the zakat management process, including financial data, can be easily accessed by relevant parties. 2) Information in the form of valid data, information must be conveyed with honesty and completeness, covering all relevant aspects related to the provided information. 3) Information must be distributed evenly, and it is necessary communicated uniformly to all parties in need of that information without discrimination (Abu-Tapanjeh, 2009).

Trust

Trust is belief or perspective of an individual towards a particular party, be it an individual or an institution, with good intentions to achieve goals or fulfill expectations (Sadallah & Abdul-Jabbar, 2022). Trust is also defined as an individual's perception of a specific behavior based on past experiences, especially in a sequence of repeated transactions or interactions that result in satisfaction and meet expectations regarding product performance (Hamdani et al., 2024). Trust indicators include: 1) Institutional honesty: Honesty is the primary pillar that determines the integrity of the institution. Through honesty, the community will feel confident and trust in the institution. 2) Ability to deliver: When an individual or organization consistently fulfills what has been promised, it creates a strong foundation of trust between them and the other party. 3) Company attention: A company that genuinely pays attention to aspects such as transparency, ethics, and the quality of their products or services creates a solid foundation of trust (Yusfiarto et al., 2023).

Hypothesis Development

The Influence of ISO Quality on Intention to Pay Zakat Via Institutions

The implementation of the ISO Quality Management Standard in an organization can enhance the trust of the institution, thereby increasing the interest of Muzakki in paying zakat (Ananda & Anwar, 2023). The application of quality management systems through ISO standards in an institution has the potential to generate improvements in performance and service quality (Ma'sumah & Layaman, 2019). Effective management and services quality will have a significant positive influence on the interest in giving zakat (Bolita & Murtani, 2021; Yusfiarto et al., 2022). This aligns with previous research findings, indicating that service quality in

zakat institutions can have a positive impact on Muzakki's interest in giving zakat in Jakarta (Alfriani et al., 2022). The following is the study's hypothesis, which is based on the claims, theoretical research, and prior studies:
H1: ISO quality has a significant positive effect on intention to pay zakat via institutions.

The Influence of Accountability on Intention to Pay Zakat Via Institutions

The previous research explains that accountability creates a sense of trust that the zakat they contribute will be used efficiently and in line with the intended purposes (Marwa & Torano, 2023). When the trust of Muzakki (those who give zakat) increases, they will feel more motivated to continue participating in zakat payments, thus supporting the growth of zakat payment intensity (Mutmainah, 2016). The positive influence of accountability is also consistent with research on Muzaki (those who receive zakat) who have the intention to pay zakat through the national zakat institution in Sragen (Kabib et al., 2021). Based on the statement descriptions, theoretical studies, and earlier research, the hypothesis of the study is:
H2: Accountability has a significant positive effect on the intention to pay zakat through institutions.

The Influence of Transparency on Intention to Pay Zakat Via Institutions

Transparency has a significantly positive influence on the intentions of individuals or institutions to pay zakat (Jannah & Panggiarti, 2022). This indicates that a high level of transparency in the zakat collection, management, and distribution process will likely motivate individuals to pay zakat (Marwa & Torano, 2023). Institutions that adhere to the principle of transparency in zakat fund management can be used as a benchmark to demonstrate effective management, proving that transparency has a significantly positive impact on Muzakki's interest in paying zakat (Amalia, 2023). Based on the statements, theoretical studies, and previous research, the hypothesis for the study is:
H3: Transparency has a significantly positive effect on the intention to pay zakat through institutions.

The Influence of Trust on Intention to Pay Zakat Via Institutions

Trust is the main factor in the theory of planned behavior (Yusfiarto et al., 2023). High levels of trust in a zakat institution leads individuals to believe that their zakat will be used according to their intentions (Amalia, 2023). Trust, in turn, has a positive impact on their intention to pay zakat (Hussain et al., 2022). This aligns with previous research findings that higher trust levels in zakat institutions within the community increase the intention to pay zakat, particularly in the East Java community (Dwi Safitr & Abidah Suryaningsih, 2022). Based on these statements, theoretical perspectives, and previous research, the hypothesis for the study is as follows:

H4: Trust has a significant positive influence on the intention to pay zakat via institutions.

The Mediating Effect of Trust on Intention to Pay Zakat Via Institutions

Trust can be explained as the level of confidence that someone or a customer has in a service (Yusfiarto et al., 2023; Hamdani et al., 2024). In the effort to enhance public trust, one zakat amil institution implements the ISO 9001:2015 management standard (Ananda & Anwar, 2023). Through trust as an intervening variable, the quality of the institution will increase the interest of the community in giving alms (Fitriani, 2023). The theory further explains that accountability is closely related to user-friendliness because a high level of responsibility and trustworthiness makes accessibility easy and understandable for the public (Rinaldi & Devi, 2022). This applies to governance, organizations, and the private sector alike. Consequently, accountability can facilitate an increase in user interest in the services provided (Bolita & Murtani, 2021). Based on previous research, accountability towards the interest in paying zakat through trust has a significant positive relationship (Marwa & Torano, 2023).

The statement suggests that factors such as a great degree of openness in the operations of Zakat Institutions can increase individuals' trust in the institution (Jannah & Panggiarti, 2022). Strong trust then becomes a mediating factor that positively influences individuals' intentions to pay zakat through the institution (Sadallah & Abdul-Jabbar, 2022). These findings are consistent with research indicating that the mediating variable, trust, fully mediates the relationship between transparency and the intention to pay zakat. This suggests that when transparency in the management or mechanisms of zakat in the City of Ternate's zakat and infaq institutions is enhanced, it positively affects individuals' trust in the zakat process (Marwa & Torano, 2023). Based on the statements, theoretical studies, and previous research, the hypothesis of the study is:

H5: Positive significant trust mediates the relationship between ISO quality and the intention to pay zakat through institutions.
H6: Positive significant trust mediates the relationship between accountability and the intention to pay zakat through institutions.
H7: Positive significant trust mediates the relationship between transparency and the intention to pay zakat through institutions.

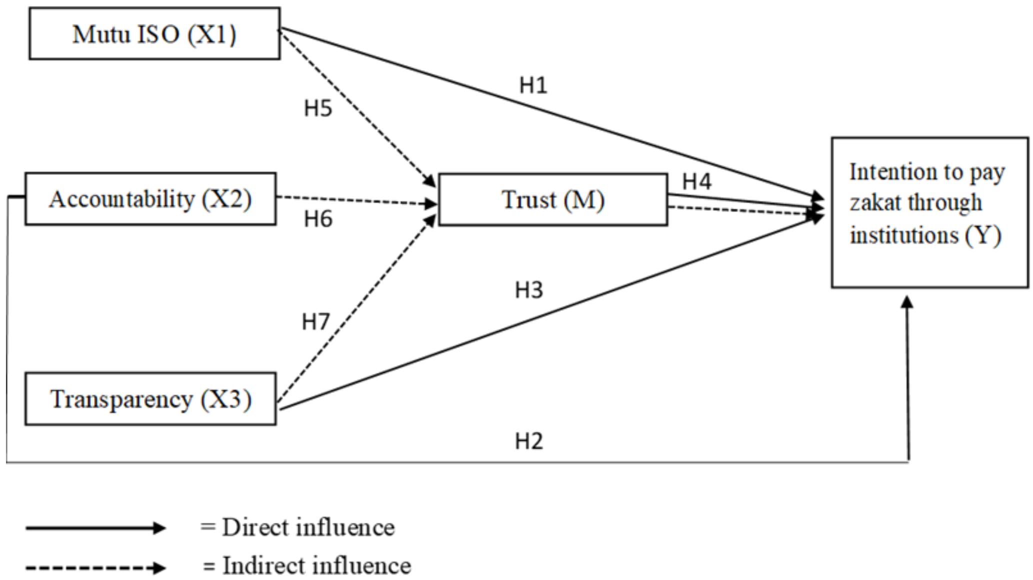

Figure 1 Conceptual Model

Source: Developed by the Authors (2026)

RESEARCH METHOD

Measures and Sampling

This research is an associative-causal study with a quantitative approach. Associative-causal is a research method conducted with the aim of identifying and understanding the relationship between two or more variables to reveal how the existing variables influence each other in a cause-and-effect manner (Sari et al., 2022). The quantitative approach aims to ensure that this research is directed and aligns with the initial research goals (Rahmani, 2016). Quantitative research begins with identifying the research problem, formulating hypotheses or research questions, conducting a relevant literature review, and analyzing data in quantitative form (Williams, 2011). Meanwhile, this research focuses on the use of a population and sample predetermined by the researcher.

The population of the study is a concept that refers to the general group consisting of subjects or objects with specific characteristics, determined by the researcher with the intention of examining and drawing conclusions (Casteel & Bridier, 2021). The research sample, on the other hand, is a small portion of the specific number selected from the population or a small part of the population itself, taken through specific procedures or criteria that can represent the characteristics of the population (Qoyum et al., 2021). In this study, the population consists of the Muslim community in the city of Yogyakarta. The method used is purposive sampling, an approach to sample selection where the researcher deliberately chooses specific subjects or elements considered most relevant or representative for the research. The characteristics of this study include the residents of Yogyakarta City, excluding civil servants and state apparatus. The total sample size is 140, determined using the

G-Power application, which is a statistical tool that assists researchers in calculating the sample size for specific statistical analyses (Kang, 2021).

Next, operational variables in the form of exogenous, endogenous, and mediating variables comprising many indicators are covered in this study. Research variables are attributes, characteristics, or values inherent in individuals, objects, or activities that have specific values or characteristics chosen by the researcher for later investigation and conclusions can be drawn (Kaur, 2013). The term exogenous variables are often referred to as independent variables. This variable is a causal or predictive factor because it has the ability to predict or influence the endogenous variable (Y) (Apuke, 2017). Endogenous variables are variables whose values are influenced by independent or exogenous variables. Endogenous variables are identical to dependent variables or are descriptive variables (Skiera et al., 2017). The exogenous variables in this study include ISO 9001 quality management (X_1), Accountability (X_2), Transparency (X_3), and Trust (X_4), while the endogenous variable is the intention to pay zakat through institutions. Subsequently, the mediating variable serves as a factor that influences the connection between independent and dependent variables, leading to an indirect relationship (Preacher & Hayes, 2008). This study uses trust (M) as a mediating variable between exogenous and endogenous variables.

The main source of data used in this research is primary data, obtained through direct collection from the field or relevant sources for conducting a more in-depth associative analysis (Williams, 2011). The data collection techniques involve interviews and questionnaire distribution. Interviews serve as a technique for gathering information that entails face-to-face interaction between the investigator and the participants, where questions and answers are posed and given face-to-face during meetings (Ramdhan, 2021). On the other hand, questionnaire distribution is the process of providing a series of statements that have been structured by the researcher and then disseminating them online. The data collection scale in this research uses the Likert scale, indicating the measurement of response answers from respondents with 5 rating categories (Qoyum et al., 2021): Strongly agree (5), agree (4), neutral (3), disagree (2), and strongly disagree (1).

Data Analysis

The analytical approach applied in this study makes use of Partial Least Squares Structural Equation Modeling (SEM-PLS) through the SmartPLS software version 4.0.9.8. SEM-PLS integrates various multivariate techniques into a comprehensive and valid model framework (Hair et al., 2021). The selection of SEM-PLS as the data analysis method is based on several advantages, including its ability to handle various types of variable data, particularly those that cannot be directly measured (latent variables) (Babin et al., 2008). In addition, SEM-PLS has been widely applied and proven to be a robust analytical tool for examining Muslim behavioral patterns in the fields of Islamic economics and business (Febriyanto et al., 2025; Pambekti et al., 2022; Saibil et al., 2023). Furthermore, the mediation model was applied to explain the mechanism through which an independent variable (X) influences a dependent variable (Y) via one or more intervening variables (M) (Preacher & Hayes, 2008).

RESULTS AND DISCUSSION

Descriptive Analyst

This research utilized data collected through interviews and questionnaires, which were distributed to 140 respondents both online and offline, with diverse characteristics such as gender, age, and occupation. These characteristics reflect an inclusive approach, aiming to obtain a diverse representation of the studied population. Through the inclusion of different respondent traits, this study seeks to deliver a broader understanding of the phenomenon or subject being explored. The gathered data is presented in the following table 1:

Table 1 Characteristics of Respondents

Spectrum		Count.	%
Sex	Male	71	51%
	Female	69	49%
Age	17 - 25 y.o	89	63%
	26 - 35 y.o	46	33%
	36 - 45 y.o	1	1%
	> 45 y.o	4	3%
Occupation and Profession	Private employees	43	31%
	Entrepreneur	39	28%
	Teacher	26	18%
	Student	32	23%

Source: Developed by the Authors (2026)

Outer Model

In Structural Equation Modeling using Partial Least Squares (SEM-PLS), evaluating the measurement tools to determine the consistency and dependability of the constructs utilized in the study includes reliability assessment. Frequently utilized metrics to gauge internal reliability in SEM-PLS are assessing Cronbach's alpha and Composite Reliability. The minimum acceptable values for Cronbach's alpha and Composite Reliability are typically set at >0.6, with higher values indicating good internal consistency (Hair et al., 2019). The table below presents the results of the internal reliability levels of the measurement instruments in this study, indicating that the values of Cronbach's alpha meet the minimum standard of above 0.6. Here are the values of Cronbach's alpha and Composite Reliability:

Table 2 Reliability Test

Variable	Cronbach's Alpha	Composite Alpha	Criteria	Results
Mutu ISO	0.878	0.879	>0.6	Reliable
Accountability	0.919	0.920	>0.6	Reliable
Transparency	0.924	0.926	>0.6	Reliable
Trust	0.797	0.800	>0.6	Reliable
Intention	0.879	0.880	>0.6	Reliable

Source: Developed by the Authors (2026)

The subsequent phase involves evaluating accuracy through Convergent Validity. Convergent validity testing in Structural Equation Modeling-Partial Least Squares (SEM-PLS) involves examining the indicators in the questionnaire to assess each indicator's ability to measure the research variables. These steps include calculating the loading factor and the average variance extracted. The loading factor indicates how well an item represents the measured construct. A high loading factor above 0.7 suggests a good or valid contribution of the item to the construct (Hair et al., 2022). The results show that the indicators in the study, including accountability (AKS), ISO quality (MI), transparency (TRANS), and trust (TRUST), have loading factor values exceeding 0.7, indicating that they meet the criteria and are accepted. Loading factor values exceeding 0.7 are considered good indicators for measuring related latent variables. The following are the results of the loading factor values in the convergent validity test:

Table 3 Convergent Validity with Loading Factor

Variabel	Item	Loading Factor	Criteria	Results
Accountability	AKS.1	0.822	>0.7	Valid
	AKS.2	0.859		
	AKS.3	0.810		
	AKS.4	0.864		
	AKS.5	0.846		
	AKS.6	0.862		
Mutu ISO	MI.1	0.839	>0.7	Valid
	MI.2	0.811		
	MI.3	0.793		
	MI.4	0.822		
	MI.5	0.835		
Transparency	TRANS.1	0.840	>0.7	Valid
	TRANS.2	0.869		
	TRANS.3	0.861		
	TRANS.4	0.854		
	TRANS.5	0.877		
	TRANS.6	0.810		
Trust	TRUST.1	0.837	>0.7	Valid
	TRUST.2	0.862		

	TRUST.3	0.831		
Intention	INT.1	0.893	>0.7	Valid
	INT.2	0.896		
	INT.3	0.903		

Source: Developed by the Authors (2026)

Next, test the convergent validity based on the value of Average Variance Extracted (AVE), which measures the amount of variance explained by the items within a construct. A high AVE value above 0.5 indicates that the construct has good convergent validity (Hair et al., 2021). The subsequent information presents the outcomes of the convergent validity assessment utilizing Average Variance Extracted:

Table 4 Convergent Validity with Variance Extracted

Variable	*Average Variance Extracted*	Criteria	Results
ISO Quality	0.712	>0.5	Valid
Accountability	0.805	>0.5	Valid
Transparency	0.711	>0.5	Valid
Trust	0.673	>0.5	Valid
Intention	0.726	>0.5	Valid

Source: Developed by the Authors (2026)

Based on the data above, the average variance extracted (AVE) value in this study, which is above 0.5, indicates that the variables in this research have good convergent validity. A high AVE value signifies that a significant portion of the variability in latent variables is successfully explained by the relevant indicators. Therefore, it can be concluded that the constructs measured by these variables are consistent and valid.

In this research, discriminant validity testing in structural equation modeling with partial least squares (SEM-PLS) was conducted using the Heterotrait-Monotrait ratio (HTMT) approach. The objective was to confirm that every concept is tested and identified as separate from the rest. According to Hair et al. (2019), HTMT values below the threshold of 0.90 indicate adequate discriminant validity. The HTMT analysis results in this study show that all construct pairs have values ranging from 0.548 to 0.783, well below the 0.90 threshold. These findings confirm that each construct in the model has satisfactory discriminant validity, meaning that the constructs measure different conceptual domains without excessive overlap. The following table 5 presents the HTMT values for all construct pairs:

Table 5 Discriminant Validity with HTMT

Variable	Quality ISO	Accountability	Transparency	Trust	Intention
Quality ISO	1.000	0.652	0.583	0.721	0.689
Accountability	0.652	1.000	0.604	0.548	0.617
Transparency	0.583	0.604	1.000	0.672	0.593
Trust	0.721	0.548	0.672	1.000	0.783
Intention	0.689	0.617	0.593	0.783	1.000

Source: Developed by the Authors (2026)

Inner Model

Testing the inner model in the context of Structural Equation Modeling with Partial Least Squares (SEM-PLS) is used to demonstrate the significance of relationships between variables and to test hypotheses related to the model. The inner model includes testing the significance of paths between variables and latent variables within a structural model. Several steps are involved in testing the inner model, including discriminant analysis (R^2), predictive relevance testing (Q^2), and multicollinearity testing. Discriminant analysis (R^2) is a measure used to assess the extent to which variations in the endogenous variable can be explained by independent variables in a model. The Q^2 value is used as a statistical measure to evaluate the predictive relevance of a model. Multicollinearity can be evaluated by using the variance inflation factor (VIF), which serves as an indicator to determine how significantly multicollinearity influences the model.

The R^2 value measures the proportion of variation explained by the model in the total variation in the endogenous variable. If the R^2 value is >0.75, it indicates that the model has substantial capability in explaining the variation in the endogenous variable (Hair et al., 2021). The test results indicate that for the endogenous variable, namely the intention to pay zakat, there is a variation in the endogenous variable that can be explained by exogenous variables such as ISO quality, accountability, transparency, and trust, amounting to 80.5%, while the remaining 19.5% is explained by exogenous variables outside the scope of the study. For the mediating variable, namely trust, it can be explained by the ISO quality, accountability, and transparency variables by 84.1%, and the remaining 15.9% is explained by variables outside the scope of the study.

In predictive relevance testing, the criterion for Q Square is that if the value of $Q^2 > 0.50$, then the model has substantial predictive relevance (Hair et al., 2019). The results of the predictive relevance test indicate that the criteria for Q Square are above 0, explaining that the model has predictive relevance. The Q^2 level for intention is 0.749, and for confidence, it is 0.813, both exceeding 0.50, indicating that the model has good ability in predicting the endogenous variable. Therefore, the test results show that the model has significant predictive validity measured through Q Square.

Then, this research also employed the multicollinearity test, and the multicollinearity test can be assessed through the Variance Inflation Factor (VIF) values. The level of Variance Inflation Factor (VIF) is below 10, and such VIF values are considered to have an acceptable level of multicollinearity. VIF values below 10 indicate that the relationships among the indicators comprising the independent variables do not experience multicollinearity issues. Ideally, VIF values should be less than 10 to demonstrate the absence of significant multicollinearity (Ghozali, 2013). The test results show that the VIF values are below 10, thus it can be concluded that there is no significant multicollinearity issue. Here is a table of the test results from the previous explanation:

Table 6 R-Square Test Results

Variable	*R-Square/* R^2	%
Intention	0.805	80,5%
Trust	0.841	84,1%

Source: Developed by the Authors (2026)

Table 7 Q-Square Test Results

Variable	*Q-Square/* Q^2	Criteria	Results
Intention	0.749	80,5%	Relevant
Trust	0.813	84,1%	Relevant

Source: Developed by the Authors (2026)

Table 8 Multicollinearity Test Results

Variable	*MI*	AKS	TRANS
Intention	6.765	6.061	6.097
Trust	5.998	6.018	4.376

Source: Developed by the Authors (2026)

Hypothesis Test

In Structural Equation Modeling with Partial Least Squares (SEM-PLS) analysis, hypothesis testing is conducted by examining the values of path coefficients and t-statistics. The research hypotheses explain both direct or partial effects and indirect effects through mediation. The direct influence of variables can be observed through the test of path coefficients (direct effect). Meanwhile, hypotheses involving mediation can be identified through the test of indirect effect coefficients. Significance is measured by the p-value (if below 0.05) and t-statistic (> 1.96) indicating a significant relationship (Hair et al., 2010). The test results show that ISO quality, accountability, and trust significantly influence intention, as evidenced by p-values below 0.05. However, accountability has a negative value. On the other hand, transparency does not significantly affect intention since its p-value is above 0.05, but it has a positive value based on the original sample. This indicates that H1, H2, and H4 are accepted, while H3 is rejected.

The results of the indirect effect coefficients, examined through p-values and t-statistics, show that ISO quality and transparency have p-values of 0.014, and their respective t-statistics are 2.452 and 2.459, with all original sample values being positive. Therefore, it can be concluded that H5 and H7 are accepted. However, accountability (H6) is rejected due to its p-value above 0.05 and t-statistic below 1.96, indicating a lack of significant influence. The results of the hypothesis test are presented in the table below:

Table 9 Direct Effect Coefficients Test Results

Variable	*O-sample*	*T- statistic*	*P-Value*	Results
MI =>INT	0.628	4.413	0.000	Significant
AKS=>INT	-0.271	2.373	0.018	Significant
TRANS=>INT	0.067	0.639	0.523	Not significant
TRUST=>INT	0.482	3.818	0.000	Significant

Source: Developed by the Authors (2026)

Table 10 Indirect Effect Coefficients Test Results

Variable	*O-sample*	*T- statistic*	*P-Value*	Results
MI =>TRST=>INT	0.040	2.452	0.014	Significant
AKS=>TRUST=>INT	0.168	0.488	0.626	Not significant
TRANS=>TRUST=>INT	0.252	2.459	0.014	Significant

Source: Developed by the Authors (2026)

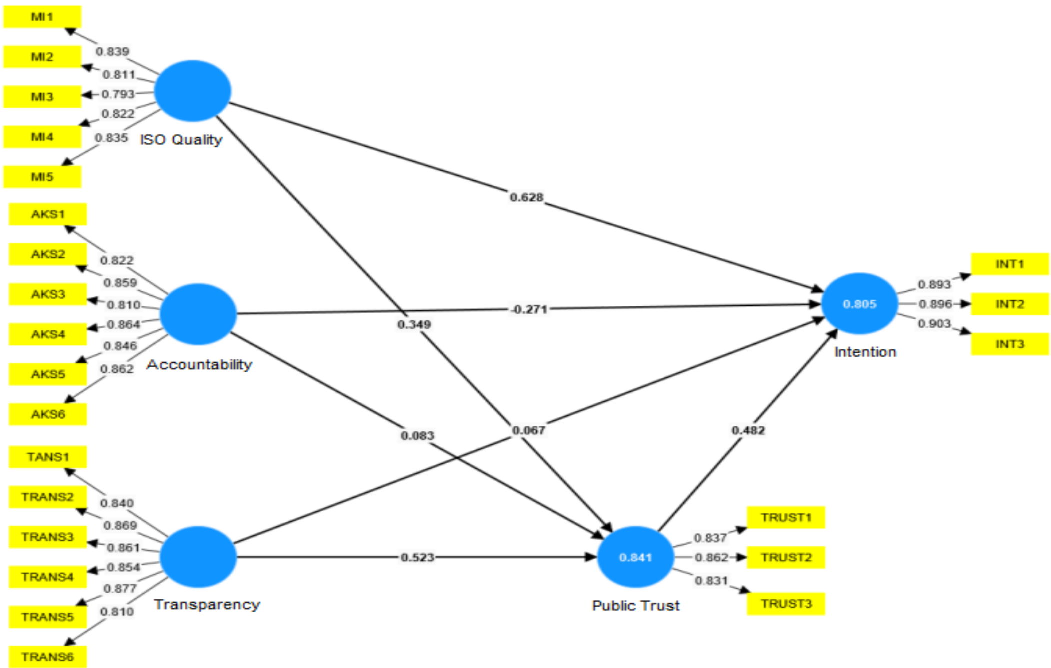

Figure 2 PLS-Path Full Model

Source: Developed by the Authors (2026)

Discussion

Based on the results of hypothesis testing, it is evident that the ISO quality variable (X_1) has a positive influence on payment interest, indicating that customers are willing to attribute economic value to the service quality they receive. This reinforces the view that ISO 9001:2015 not only enhances customer satisfaction but also affects zakat payment decisions, contributing positively to individual interest and willingness to pay in the context of service quality. These findings are consistent with previous research analyses indicating that the implementation of ISO 9001:2015, particularly in terms of service quality, has a positive and significant impact on individual interest (Alfriani et al., 2022; Rismawati et al., 2022) and zakat payment intentions in Morocco (Yerrou et al., 2023).

There is a similar outcome in the relationship between Accountability (X_2) and the intention to pay zakat, which has a positive and significant influence on the intention to pay zakat through the BAZNAS of Yogyakarta City. This finding indicates that the level of accountability in implementing zakat programs by the National Zakat Collection Agency of Yogyakarta City can be a key factor driving individuals to voluntarily pay zakat. In other words, when the zakat institution is able to provide confidence to the public regarding the accountable and responsible use of funds, it influences individuals' trust and motivation to actively participate in paying zakat. This aligns with previous research findings that accountability levels in institutions have a significant positive impact on the intention to pay zakat (Kabib et al., 2021; Mansyur, et al., 2023).

At the same time, the findings show varying outcomes, indicating that the element of transparency does not considerably affect the willingness to contribute zakat via institutions. This conclusion sharply opposes earlier studies that indicated transparency significantly influences an individual's decision to pay zakat through BAZNAS Surabaya (Muliansyah et al., 2022), and in Zakat Institutions in the Kingdom of Saudi Arabia (Sawmar & Mohammed, 2021). The existence of non-significant transparency factors requires further exploration. Although the role of transparency in zakat institutions is crucial in some contexts, the intention to pay zakat can be influenced by other factors. Specifically, religious norms mandating zakat as an obligation for Muslims have been proven to have a greater influence on paying zakat (Andam & Osman, 2019), as well as knowledge factors about zakat (Hamzah & Kurniawan, 2020). It can be concluded that transparency at the BAZNAS of Yogyakarta City is not a primary factor influencing someone to give zakat; instead, other factors such as religious norms encompassing religious beliefs and understanding the urgency of zakat can influence zakat payment.

The direct test results on the last variable indicate that trust has a significant influence on the intention to pay zakat. This means that an individual's level of trust in the BAZNAS of Yogyakarta City has a strong positive effect on the intention to pay zakat. Therefore, building and strengthening trust in this institution becomes a motivating factor for someone's intention to contribute in the form of zakat payments. These findings suggest that the higher the level of an individual's trust in the zakat institution or zakat fund management system, the greater their intention to pay zakat. This research aligns with previous studies that depict a significant and positive relationship between trust levels and the intention to pay zakat in Pakistan (Hussain et al., 2022). It is also relevant to research on the influence of accountability, transparency, and affective trust on the interest in paying zakat to the National Board of Zakat (Amalia, 2023).

The next test results are examined in terms of the relationship through mediation or indirect effect. ISO quality variable (X_1) has a significant influence on the intention to pay zakat (Y) through the mediation of trust (M). This indicates that the presence of ISO quality has a positive and significant impact on an individual's intention to pay zakat through the mediation of trust. In other words, the higher the level of ISO quality in the zakat institution, the higher the level of trust perceived by an individual. The increase in this trust will provide a positive boost to the intention to pay zakat through the institution. This finding is relevant to previous research, namely that ISO quality has a significant impact on trust (Pratama, et al., 2022), and the relationship between service quality aspects has a significant effect on someone's interest in paying zakat through trust as a mediation in Muhammadiyah Zakat, Infaq, and Shadaqah Amil Institution in Tasikmalaya City (Zahra, 2023).

Meanwhile, accountability (X_2) does not have a significant influence on the intention to pay zakat (Y) through the mediating variable of trust (M). Therefore, accountability tends to have a significant direct impact on intention without going through the mediation of trust. This is because accountability in institutions already instills confidence in the Muzakki through the management of donated funds, which are subsequently handled in accordance with the purpose of zakat (Rinaldi & Devi, 2022). This result is consistent with previous research on the insignificant relationship between accountability and trust (Junjunan, et al., 2023). It can be concluded that clarity and transparent reporting enhance the confidence of Muzakki that their contributions are genuinely beneficial and used to help those in need.

The latest testing on the concept of indirect effect shows that transparency directly does not significantly influence intention. Nonetheless, having trust as a mediator produces notable outcomes, enhancing the connection between openness and the willingness to contribute zakat. In this context, trust acts as a full mediator, and these findings are relevant to research explaining that trust factors have a dominant influence on someone's interest in paying zakat (Marwa & Torano, 2023). The results of this study also support previous research indicating that trust influences Muzakki's willingness to pay zakat in Algeria (Sadallah & Abdul-Jabbar, 2022). Therefore, even if an organization is transparent in zakat fund management, individuals may still be reluctant to pay zakat if they do not trust the organization. A person's choice to contribute to zakat is affected not only by how clear and open the zakat administration is but also by the degree of confidence people feel towards that organization (Yerrou et al., 2023).

CONCLUSION

Based on the findings and discussion, several conclusions can be drawn regarding the relationships among the variables examined in this study.

First, ISO Quality Management, Accountability, and Trust are proven to have a significant influence on the intention to pay zakat through BAZNAS Yogyakarta City. An increase in ISO quality and trust is positively associated with a higher intention to pay zakat. Accountability, although statistically significant, shows a negative coefficient, suggesting that the current perception of accountability at BAZNAS Yogyakarta City may not fully meet muzakki expectations, thereby reducing their zakat payment intention. Transparency, on the other hand, does not show a significant direct influence on zakat payment intention.

Second, the mediation analysis reveals that Trust successfully mediates the relationship between ISO Quality and zakat payment intention (full mediation), as well as between Transparency and zakat payment intention (full mediation). This means that improvements in ISO quality and transparency will strengthen public trust, which in turn encourages individuals to increase their intention to pay zakat through BAZNAS Yogyakarta City. However, Trust does not play a significant mediating role in the relationship between Accountability and zakat payment intention; the effect of accountability operates directly without passing through trust.

Practical Implication. These findings suggest that BAZNAS Yogyakarta City should prioritize ISO 9001 quality management implementation and strengthen the transparency of its operations as strategic steps to build community trust and increase zakat payment intentions. Policymakers are advised to embed quality assurance and open reporting mechanisms as core institutional practices in zakat management. Additionally, re-evaluating accountability practices to better align with muzakki expectations is recommended to reverse the observed negative effect.

Limitation and Future Research. This study is limited to muzakki in Yogyakarta City and excludes civil servants, which may constrain the generalizability of the findings. Future researchers are encouraged to: (1) expand the sample to include muzakki across multiple cities or provinces to allow broader generalization; (2) incorporate additional variables such as digital service quality, religiosity, and zakat literacy to enrich the explanatory model; (3) conduct comparative studies across different zakat institutions (e.g., LAZ vs. BAZNAS) to understand institutional differences in shaping muzakki behavior; and (4) explore longitudinal designs to examine how trust and quality perceptions evolve over time following ISO certification.

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