



## Trust Studies of Zakat Institutions: A Systematic Review for Future Research Direction

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### Abstract

This study systematically reviewed the literature on trust-related publications in zakat institutions. This study revealed the development of the study of trust in zakat institutions, the thematic classification of the study, and discussions on the direction of future research development. This study adopted the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) system in screening the articles that were the subject of the study. From 415 zakat study documents indexed by the Scopus database, this study selects all articles and leaves 24 studies that make trust in zakat institutions the primary study material. The results show an increasing trend in the number of publications discussing trust in zakat institutions in recent years. This study also classified the findings from empirical research and conceptual models in the factors that shape trust in zakat institutions and the influence of faith on zakat behaviour. This study also mapped out qualitative study findings that explain the sources of public distrust of zakat institutions and the solutions offered. This research is a pioneer in the discussion of literature systematically related to the research of trust in zakat institutions. This study also discussed potential research to develop a survey of trust in zakat institutions.

**Keywords:** *trust; zakat; zakat marketing; literature review; zakat collection*

### INTRODUCTION

Recent studies on the role of Islamic philanthropy have developed and significantly influenced the way socioeconomic problems are overcome (Iskandar et al., 2021). Poverty is a reality faced by every nation and country in the world. Zakat (donation) is one of the Islamic strategies to help people in need, including the needy and poor, as a zakat receiver (Bakar et al., 2020; Rosyadi & Khaimah, 2020). One way is so that zakat, *infaq*, and *sadaqah* can be developed or accommodated to meet consumptive needs and productive business development (Bin-Nashwan et al., 2020; Yayuli et al., 2022). One of Islam's core tenets is the requirement to make a yearly zakat contribution as an attempt to purge one's home and one's spirit (Subekti et al., 2022).

Many studies in various countries show that the distribution of zakat has a significant positive effect on poverty alleviation (Bouanani & Belhadj, 2020; Iskandar et al., 2021; Rini et al., 2020). The systematic and efficient system of zakat implementation can alleviate poverty. This goal cannot be achieved if the administration of zakat distribution does not follow appropriate special rules and procedures. As found by Mustika et al. (2019), zakat still does not have a significant effect in reducing poverty levels. Moreover, Subekti et al. (2022) found that there is no evidence that zakat's contribution to economic growth negatively impacts employment prospects. The distribution of zakat funds needs attention so that the system looks more dynamic and the life of *Asnaf* is more

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secure (Hassan et al., 2018). Zakat is an obligation for everyone in Islam, so it has to be managed efficiently (Noviana et al., 2020).

Meanwhile, in Indonesia, ZIS (Zakat, Infaq, and Sadaqah) funds are managed by both government and non-government organisations (Syahbandir et al., 2022). At the national level, the government set up the National Amil Zakat Agency (Badan Amil Zakat Nasional; BAZNAS), while at the regional level, it set up the Zakat Management Unit (Unit Pengelola Zakat; UPZ) (Syahbandir et al., 2022). The official zakat institution has to work on preserving and enhancing its reputation, as well as exploring additional avenues for encouraging zakat contributors to make larger zakat contributions (Yenti et al., 2022).

One of the factors why zakat potential can not be reached is the lack of trust in *muzakki* in zakat management institutions, so they prefer to distribute their zakat without going through zakat institutions (Setiawan et al., 2019). Organisations of Zakat, *Infaq, and Shadaqoh* must increase their trust by improving their performance and service quality. They must organise educational and outreach activities to increase the knowledge of *muzakki* (Martono et al., 2019).

The importance of trust in any institution, especially the Zakat institution, cannot be doubted (Bin-Nashwan et al., 2020). Muslims must have sufficient faith in the authorities entrusted with vital religious requirements such as zakat (Bin-Nashwan et al., 2021). In the charity sector, donor trust is crucial because it is often impossible for a donor to determine whether the money has been spent as promised (Owoyemi, 2020). Lack of confidence from donors or *muzakki* to zakat institutions would hinder the behaviour of donating (Abioye et al., 2011).

Based on the presentation of the importance of trust in zakat institutions, this study formulates the following research questions: What are the results of the synthesis of quantitative empirical studies on trust in zakat institutions? What are the results and findings of qualitative studies regarding trust in zakat institutions? This study systematically reviews the literature from the Scopus database, which relates to trust in zakat institutions. Microsoft Excel sheet was used to record this paper. The primary purpose of this study is to discover the development of publications regarding trust in zakat institutions and gaps in the study of faith in zakat institutions. The last section suggests developing relevant studies to increase confidence in zakat institutions.

## **LITERATURE REVIEW**

The number of zakat literature reviews has increased dramatically in recent years due to the increasing volume of research published in open-access journals (Sawandi & Aziz, 2021). Some literature studies on zakat are as follows:

Johari et al. (2014) examine the literature related to zakat from 2003 to 2013 and describe an overview of authorship trends, the number of publications published, research techniques, subjects, and categories of authors. This literature review does not detail how the literature sources were obtained, and there are few recommendations for further zakat study.

Rusydiana & Al Farisi (2016) reviewed the zakat study using descriptive statistical analysis of 100 journal papers from 2011 to 2015 related to zakat from national and international journals. The topic of zakat institutions continues to dominate zakat study with a percentage (26%), followed by zakat distribution (22%), zakat administration (21%), and poverty (20%). The last topic is zakat collection (11%). Rini (2020) conducted a comprehensive literature review on the evolution of the Zakat study from 2003 to 2019. The eight study categories are management, poverty, payment of zakat, organisational performance, collection and distribution, tax and zakat, and development and assessment of zakat. Poverty was found to be the most widespread problem in this study.

Yusuf et al. (2020) assessed the evolution of Zakat academic publications using Scientometrics. The

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study found that in the Asian region, there was the highest number of publications while funding support for Zakat publications was still relatively small. Adiwijaya & Suprianto (2020) examined the literature that explicitly discusses good governance in zakat institutions. Several studies were collected from the Scopus journal database. This study found that to realise good power, zakat institutions must meet the criteria for distribution, efficiency, and financial reporting. Good governance can increase the positive impact on poverty reduction (Hermawan & Rini, 2018).

Rusydiana & As-Salafiyah (2021) conducted a bibliometric study of 32 papers from various studies on the role of zakat in the COVID-19 epidemic published by journals with digital object recognition investigated in a scientometric analysis. Yunita (2021) examined classical study literature and compared zakat management models from different countries. A comparative case study examined examples from many countries to answer causal investigations into how and why specific policies were enacted. Sawandi & Aziz (2021) used a systematic literature review (SLR) by conducting a thorough procedure, and the findings would assist in the decision-making process of zakat management, especially in terms of financial investment returns. al.'s (2021) study was to make a valuable single-source reference for Islamic economics and finance researchers on the intellectual structure of zakat published in Scopus-indexed publications. The bibliometric approach defined and studied the publishing structure's evolution and its various relationships, such as co-citation, co-authorship, and bibliographical coupling. Nor Paizin et al. (2021) conducted a VOS viewer bibliometric analysis to assess Scopus research journals on zakat. The findings revealed that the study of zakat is interdisciplinary and related to social phenomena as a result of the introduction of zakat. Nonetheless, the top eight most widely referenced publications indicate that there is still a dearth of studies in this sector. Furthermore, This study finds that zakat is viewed from the perspective of religion, institutional framework, role in poverty alleviation, and management of zakat distribution. The author also identifies and proposes 14 study objectives for additional scientific work in the field of zakat.

Literature studies in zakat are still dominated by bibliometric and scientometric studies (Alshater et al., 2021; Johari et al., 2014; Paizin et al., 2021; Rini, 2020; Rusydiana & Al Farisi, 2016; Rusydiana & As-salafiyah, 2021; Yusuf et al., 2020). A general literature review in the field of good-governance zakat institutions has been carried out by Adiwijaya & Suprianto (2020) and in the digital development of zakat management by Yunita (2021). In the context of the zakat study, systematic literature review studies are still scarce, and only number one, written by Sawandi et al. (2019), is related to the management of zakat institutions. Therefore, this study wants to systematically review the literature related to publications on trust in zakat institutions.

A lack of transparency, trust, and timely disclosure to the public has led to inefficient zakat collection and ineffective disbursement for the well-being of recipients, despite the fact that the quantum of Islamic social finance, which includes zakat, has seen an uptick in development, reaching US\$2 trillion in 2015 and projected to exceed US\$3 trillion by 2020 (Ashurov et al., 2022). One reason zakat funds in Indonesia do not go as far as they should is that people do not have faith in the zakat organisations (Zulfikri et al., 2023). Meanwhile, Nawi et al. (2023) showed a connection between the trust of zakat payers and the quality of the services they get, as well as between the contentment of zakat payers and their level of trust.

The urgency of the study on trust in zakat institutions is mentioned by the survey by Alshater et al. (2021), which stated that belief is one of the problems that interferes and causes the collection of zakat funds to be not optimal. In addition, several zakat researchers in various countries, such as Pakistan and Indonesia, still found low trust in zakat institutions (Ahmad, 2019; Hardiyansyah et al., 2020; Owoyemi, 2020). Studying a systematic review of the literature on trust in zakat institutions is also motivated by the lack of study focus in the field of zakat collection (Rusydiana & Al Farisi, 2016). In addition, Rini et al. (2020) showed the importance of zakat collection, which positively affects zakat distribution.

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## **METHODOLOGY**

Research methods should enable readers to be able to reproduce the analysis. Provide sufficient detail to allow the work to be reproduced. A reference should indicate methods already published; only relevant modifications should be described. Figures are sequentially numbered, commencing at 1 with the figure title and number below the figure, as shown in Figure 1. The study of zakat literature is still dominated by the traditional review method. Conventional literature reviews have the disadvantage of not clearly defining what is known and what is not known about a particular problem (Tra et al., 2003). Therefore, an SLR was carried out, and a trusted study was applied to zakat institutions. SLR differs from the usual standard narrative review in that it uses a reproducible scientific method to reduce errors and bias by conducting a thorough literature search (Tra et al., 2003).

This study was qualitative with an SLR. In addition to supporting the success of this study objective, this method can also show how extensive study has been carried out and provide an overview of where research is different and undisciplined. The authors used PRISMA to help flow the process of selecting, accepting, or rejecting articles. PRISMA is an evidence-based minimum item for reporting in systematic reviews and meta-analyses (Prism Web). In addition, the analytical tool in this study used the Excell application. This app helped the authors who use qualitative to organise, analyse, map, and visualise their data.

The PRISMA standard was used to select the sample for this investigation, which was first defined by Liberati et al. (2009) and modified in 2020 by Page et al. (2021). Identification, screening, and inclusion of articles are the three processes in the PRISMA 2020 flowchart, which is illustrated in Figure 1:

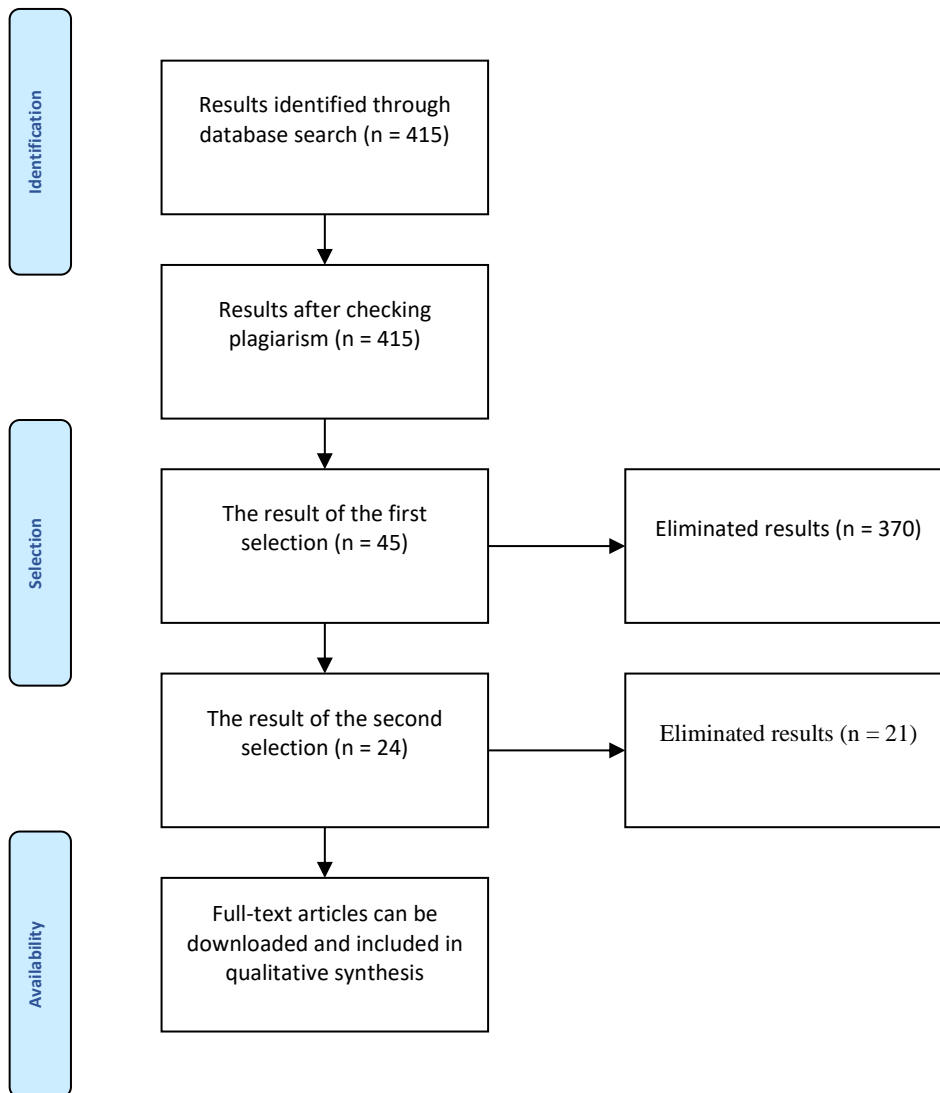


Figure 1. Article selection process using PRISMA

All articles analysed have undergone a series of rigorous and accurate systematic procedures. The database is a direct download provided by Scopus to maintain the report's authenticity. Automatically, only English articles are reviewed by the authors. All pieces are considered and selected according to the topic being analysed. The selection of the Scopus database is based on high recognition from academics as one of the most complete databases presenting quality articles (Vale et al., 2022).

Using the Scopus database, this study took the first step by determining the search strategy (Atkinson & Cipriani, 2018). This study searched the literature with the keywords "zakah" or "zakat" from the search box. Found 415 documents related to the keyword zakat or zakah when accessed on March 10, 2022. In the filter feature, researchers do not limit the period for research documents on zakat from 1969 to March 2022. Downloading is done by taking full text from each article. The article filtering process is then carried out by searching for the keyword "trust" according to the topic to be analysed. The remaining 45 pieces that were selected then underwent a screening process for studies that discuss trust related to zakat institutions, and 21 articles were excluded. The results of the last screening left 24 articles to be analysed systematically through content and thematic synthesis analysis.

## FINDINGS AND DISCUSSION

This study presents the results in two forms: the effects of descriptive analysis and the classification of publication themes regarding the investigation of trust in zakat institutions.

**Development of Publications on Studies to Zakat Institutions by Year**

Figure 2 shows a graph of the development of publications on studies of trust in zakat institutions from year to year. A survey on belief in zakat institutions shows an increase starting in 2013. In 2018, 2020, and 2021 each year, there was a peak in the number of publications of 4 articles. At the beginning of mid-2022, publications on trust in zakat institutions reached 3 publications and are predicted to continue to increase.

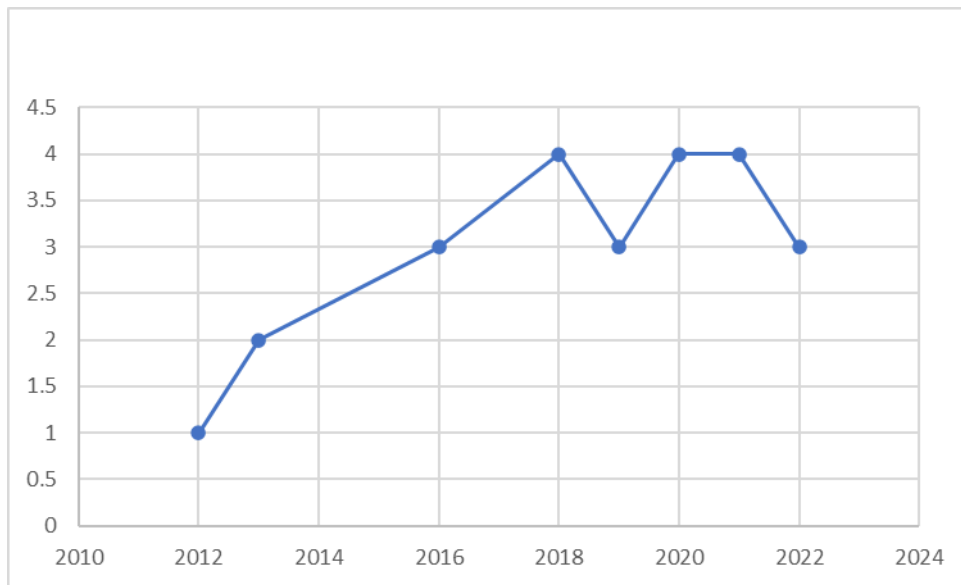


Figure 2. Publication trends by year

**Classification of Study Themes Around Trust in Zakat Institutions**

The classification of trust in zakat institutions is divided into three segments: empirical papers that discuss faith, conceptual pieces that discuss confidence or trust variables, and qualitative approaches to reveal trust in zakat institutions.

Table 1. Quantitative research papers on Zakat Institution trust

Author	Method	Number of Respondents	Variables
Wahid et al. (2012).	EFA, CFA, Regression	872	TR → ZB
Samargandi et al. (2018)	Regression	184	D → TR, SM → TR
Ghani et al., (2018)	Regression	184	BM → TR, GM → TR
Mustafa et al. (2018)	Structural equation model	390	BM → TR, D → TR, SM → TR, GM → TR
Shaikh et al. (2018)	Frequency Distribution	417	It is not easy to trust which people are more deserving.
Asmalia & Kasri (2019)	Partial Least Square (PLS)	304	A*TR → ZI, SN*TR → ZI, PB*TR → ZI
Martono et al.	Path Analysis	-	TR → ZI, TR → (ZB)

(2019)			
Amilahaq et al. (2021)	PLS, Regression	148	A→TR, PB→TR, SN→TR, TR→ZI, TR→ZB, PB*TR→ZI, PB*TR→ZB, SN*TR→ZI, A*TR→ZI
Noviana et al. (2020)	Multiple Linear Regression	100	AC→TR, D→TR, PAP →TR,
Sawmar & Mohammed (2021)	PLS (Partial Least Squares) - SEM (Structural Equation Models)	125	D→TR, PP→TR, PA→TR, Perceived PPF→TR, TR→ ZB, D*TR→ZB, PP*TR→ZB, PA*TR→ZB, PPF*TR→ZB
SA Bin-Nashwan et al. (2021)	PLS-SEM	274	TR→ZB, Religion(R)*TR→ZB, MR*TR→ZB, PI*TR→ZI, PPF*TR→ZI
Roziq et al. (2021).	Pls	117	Sharia Governance (SG)→TR, TR→Loyalty (L)
SA Bin-Nashwan (2021).	Partial Least Square	479	TT→ZI, TZ→ZI, PE*TT →ZI, EE*TT→ZI, SI*TZ→ZI, FC*TT→ZI, PE*TZ →ZI, EE*TZ →ZI, SI*TZ →ZI, FC*TZ →ZI
Oktavendi & Mu'ammal, (2022)	Partial Least Square	323	PR→TR, TR→ZI
Sadallah & Abdul-Jabbar (2022)	PLS-SEM	575	TR→ZB

**Notes:** TR=Trust, ZB=Zakat Behavior, D=Disclosure, SM=Stakeholder Management, BM=Board Management, GM=Governmental Model, A=Attitude, ZI=Zakat Intention, SN=Subjective Norm, PB=Perceived Behavior, AC=Accountability, PAP=Poverty Alleviation Program, PP=Perceived Performance, PA=Perceived Administration, PPF=Perceived Procedural Fairness, R=Religion, MR=Moral Reasoning, PI=Peer Influence, SG=Sharia Governance, L=Loyalty, TT=Trust in Technology, TZ=Trust in Zakaty, PE=Performance Expectancy, EE=Effort Expectancy, SI=Social Influence, FC=Facilitating Condition, PP=Perceived Risk.

\* =Moderation

→ = Influence Direction

### The Determinant of Trust in Zakat Institution

Transparency policies, including disclosure or reports on zakat management, influence trust in zakat institutions (Mustafa et al., 2018; Noviana et al., 2020; Roziq et al., 2021; Samargandi et al., 2018; Sawmar & Mohammed, 2021). In addition, the perception of board management has also been shown to affect the trust of zakat payers (Ghani et al., 2018; Mustafa et al., 2018).

The principles of zakat management in the form of accountability and poverty alleviation programs also significantly influence trust in zakat institutions (Noviana et al., 2020). Sensitivity to trust in the feasibility of selecting asnaf was also emphasised by Shaikh et al. (2018) as the biggest problem in distrust of charitable institutions. Sharia management also significantly influences the shaping of Muzakki's trust (Roziq et al., 2021).

Oktavendi & Mu'ammal (2022) examined the effect of risk perception on trust in zakat institutions among Generation Z, who are very familiar with gadgets. Oktavendi & Mu'ammal's (2022) study showed a significant negative effect of perceived risk on the trust of Generation Z, who pays zakat. Theory of Planned Behavior (TPB) components that significantly affect the confidence of zakat institutions are Attitude, perceived behaviour control, and subjective norm (Amilahaq et al., 2021).

In addition, the study of variables such as perceived administration performance and perceived procedural fairness positively influences the trust of *Muzakki* (Sawmar & Mohammed, 2021).

However, different results can be seen in the study of stakeholder management variables. According to Samargandi et al. (2018), there is no significant effect, but a substantial impact by Mustafa et al. (2018) on the trust of *muzakki* in zakat organisations. Furthermore, the perceived model of government of zakat institutions does not affect the confidence of zakat payers in zakat institutions (Ghani et al., 2018; Mustafa et al., 2018).

### **The Impact of Trust on Zakat Behavior**

Trust in zakat institutions significantly influences zakat behaviour ( Bin-Nashwan et al., 2021; Martono et al., 2019; Sadallah & Abdul-Jabbar, 2022; Samar & Mohammed, 2021; Wahid et al., 2012). Many studies proved that trust in zakat institutions affects the intention to pay zakat (Amilahaq et al., 2021) of muzakki, including Generation Z (Oktavendi & Mu'ammal, 2022).

A study by Roziq et al. (2021) showed that trust in zakat institutions significantly influences muzakki loyalty. Furthermore, Bin-Nashwan (2021) developed a survey around more specific confidence, namely belief in technology and faith in e-zakat in the zakat system. The results of this study indicated that trust in technology and zakat has a significant effect on the intention to use the e-zakat system during a pandemic.

The moderating effect of trust in zakat institutions is also significant in the relationship between TPB components, namely PBC, SN, and Attitude, on the intention and behaviour of zakat (Amilahaq et al., 2021; Asmalia & Kasri, 2019). The moderating effect of trust on zakat institutions also looks significant on the relationship between disclosure transparency, perceived administration, perceived performance, and perceived procedural fairness with the compliance of zakat behaviour (Bin-Nashwan et al., 2021; Samar & Mohammed, 2021). Trust in zakat institutions also positively influences the relationship between zakat behaviour and aspects of religion, peer influence, and moral reasoning.

Bin-Nashwan (2021) tested the moderating effect of online trust consisting of technological faith and the zakat system on the relationship between the main components of the Unified Theory of Acceptance and the Use of Technology (UTAUT) to use the e-zakat system. A study by Bin-Nashwan (2021) showed the influence of online trust, including technological belief and the zakat system, in moderating the relationship between effort expectancy and facilitating conditions with Muzakki's intention to use the e-zakat system during a pandemic.

An unsupported online trust moderation test occurs in the relationship between performance expectancy and the intention to use e-zakat (Bin-Nashwan, 2021). In the social influence relationship between trust in technology and the will to use e-zakat, online confidence in technology does not have a moderating impact, which is inversely proportional to online faith in the zakat application (Bin-Nashwan, 2021).

### **Conceptual Paper That Discusses Trust Testing of Zakat Institutions**

This second classification involves papers discussing trust in zakat institutions that have not involved primary data collection for analysis. Ghazali et al. (2016) made a conceptual measurement of faith in zakat institutions by making the aspects of the variables shared values, Communication, Non-Opportunistic Behavior, and Perception of Distribution. Noor & Saad (2016) added the element of perception of service quality as one of the determinants of trust in zakat institutions. Zainal et al. (2016) made a conceptual design for measuring trust in zakat institutions, which is influenced by reputation, satisfaction with zakat distribution, and service quality. Discussions on the impact of faith in zakat institutions are still often part of the conceptual framework of researchers.

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Yusuf & Derus (2013) designed trusts to influence the adoption of certain zakat institutions. Whereas Noor & Saad (2016) made trust a part that affects the behavior of zakat compliance. Bin-Nashwan et al. (2020) stated that a lack of trust in zakat institutions could encourage muzakki to distribute their zakat directly to Asnaf or inhibit others from fulfilling these religious obligations. Therefore, Bin-Nashwan et al. (2020) made trust a variable that has an effect as a moderator on the relationship between the variables of Non-compliance opportunity, Attitude and perception, zakat system structure, and Islamic religiosity with the behaviour of zakat compliance.

### A Qualitative Paper That Discusses Sources of Distrust of Zakat Institutions

Part of the thematic analysis in this SLR paper is the synthesis of studies regarding trust in zakat institutions, which have been carried out using a qualitative approach. Many studies revealed various sources of distrust in the management of zakat by zakat institutions affiliated with the government.

Table 2. Coding of qualitative papers on Zakat Institution trust

Source	Method	Source of Distrust	Offered Solution
<ul style="list-style-type: none"> <li>Kashif et al. (2018)</li> </ul>	<ul style="list-style-type: none"> <li>Interview with 35 respondents</li> </ul>	<ul style="list-style-type: none"> <li>Dislike the interest-based banking system used by zakat institutions</li> <li>they feel delighted to donate their zakat</li> </ul>	<ul style="list-style-type: none"> <li>demonstrations can be an effective tool where case studies of people who have benefited from their respective charitable organisations can be shared with donors</li> </ul>
<ul style="list-style-type: none"> <li>Ahmad (2019)</li> </ul>	<ul style="list-style-type: none"> <li>Interview with 11 relevant stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>involvement of political officials in the appointment of the management of zakat institutions, which are considered dishonest</li> <li>lack of managerial and administrative skills in zakat institutions</li> <li>religious and ideological differences</li> </ul>	<ul style="list-style-type: none"> <li>a federal law that will strengthen the overall formation and development of zakat</li> </ul>
<ul style="list-style-type: none"> <li>Hardiyansyah et al. (2020)</li> </ul>	<ul style="list-style-type: none"> <li>SWOT analysis</li> </ul>	<ul style="list-style-type: none"> <li>absence or low transparency of zakat fund management</li> </ul>	<ul style="list-style-type: none"> <li>utilising technology implementation in Zakat services</li> </ul>
<ul style="list-style-type: none"> <li>Owoyemi (2020)</li> </ul>	<ul style="list-style-type: none"> <li>Historical, analytical, and critical approach</li> </ul>	<ul style="list-style-type: none"> <li>deep divisions among Muslims</li> </ul>	<ul style="list-style-type: none"> <li>creating confidence by forming independent</li> </ul>

			auditors, zakat rating organisation, and open access zakat website
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Kashif et al. (2018) explored a detailed analysis of zakat donations in Pakistan by involving 35 respondents. The respondents identified several reasons for not donating through charities, including a lack of trust and the consequent dislike of the interest-based banking system in the services of the Zakat Institution. In addition, they feel delighted when donating their zakat without going through a zakat institution.

Ahmad (2019) interviewed 11 relevant stakeholders, including high-ranking zakat institutions and religious leaders in the Nigerian region. A grounded theory analysis was carried out by Ahmad (2019) to conclude the low public trust and confidence in the State Zakat and *Waqf* Board and Commission in Northern Nigeria. The loss of public trust and confidence stems from the community's discomfort with the involvement of political officials in appointing zakat institution administrators who are considered dishonest. In addition, the study also revealed problems in the lack of managerial and administrative capabilities of zakat institutions. Differences in religious ideology among community groups are also reasons for distrust of zakat institutions.

Hardiyansyah et al. (2020) examined the management strategy of zakat collection at the Provincial Amil Zakat Agency in South Sumatra Province, Indonesia, with the SWOT analysis technique. This study shows the low public trust in *Muzakki*, which stems from the absence or low transparency of Zakat fund management.

Owoyemi (2020) examined the crisis of confidence in the ability of the state and zakat institutions to distribute zakat to *asnaf*. Using a historical, analytical, and critical approach, this study identified that deep divisions are created among Muslims, and these divisions increase the crisis of confidence in giving zakat to the authorities. However, Owoyemi (2020) emphasised that there is no sin in giving zakat directly to recipients, especially if there is a problem of trust between the state and zakat institutions.

As a trust-building solution, demonstrations can effectively explain to people who benefit from their respective zakat institutions and can be distributed to donors (Kashif et al., 2018). In addition, the transparency of zakat management needs to be supported by the implementation of technology in zakat services (Hardiyansyah et al., 2020), including the use of open-access zakat websites (Owoyemi, 2020).

In overcoming political problems, federal legal regulations that will strengthen zakat institutions' overall formation and operational development are necessary (Ahmad, 2019). In addition, the establishment of an independent auditor and the making of zakat institution performance ratings are expected to be able to increase trust in zakat institutions (Owoyemi, 2020). A democratic approach and a moderate attitude in zakat management need to be a way to mediate differences in religious ideology and divisions among Islamic community groups.

**CONCLUSIONS**

This study concluded that study on trust in zakat institutions has experienced an increasing trend, especially in 2018, 2020, and 2021. The aspect of transparency is the dominant variable studied by researchers and significantly affects the trust of zakat payers. There have been many studies that prove the importance of the impact of faith on zakat institutions in influencing intentions, behavioural intentions, and compliance with zakat. Discussing the root cause of the distrust of zakat

institutions has become the target of authors with a qualitative approach. Some reasons for suspicion of zakat institutions include the lack of transparency and capability shown by zakat institutions. In addition, appointing a political manager causes a decrease in the trust of zakat payers in zakat institutions, thus encouraging them to pay their zakat to mustahik.

### **FUTURE RESEARCH RECOMMENDATIONS**

Research on trust in zakat institutions needs to be redeveloped, especially in countries that have developed Islamic social finance. However, there are still frequent conflicts of power, such as in Africa, as is research on sources of public distrust of government zakat institutions in Nigeria (Ahmad, 2019; Owoyemi, 2020). Study opportunities in assessing new variables are still wide open, either as constructors or variables influenced by trust in zakat institutions. The variable of trust in zakat institutions can also be developed in the variable experience of confidence or experiential trust, as has been done in research on customer trust in Islamic banking and studies of tourist behaviour in leisure and tourism (Wu et al., 2019; Wu et al., 2022; Wu & Chang, 2019; Wu & Chang, 2021)

The quantitative study needs to consider qualitative findings as a study variable. The study involves variables that influence or become a source of distrust of zakat donors. There is a gap in the implementation of zakat management transparency, and in many empirical studies, the transparency aspect significantly affects the trust of zakat institutions. However, government-owned zakat institutions tend to be considered not yet transparent, so an investigation is needed on what hinders the transparency of a zakat institution. Future study directions can also examine the differences between government zakat institutions and private zakat institutions in shaping the trust of *muzakki*.

Some findings also show the importance of technological aspects in influencing the trust of *Muzakki*. Further study must sharpen the segmentation of *muzakki* who use technology and its influence in trusting a zakat institution. For example, a survey by Mcalexander et al. (2016) showed a different donation intention style between the millennial and the boomer generation. A study targeting millennial donors to be the target of zakat fundraising is exciting because their relationship with the social world is very close (Robbins & Judge, 2017).

Finally, the importance of federal regulations in encouraging the professionalism of an operating zakat institution is supported by ratings, independent audit reports, and disclosure of transparency through technological support such as widely accessible websites.

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