

Unlocking success: factors influencing zakat collection and reputation at Indonesian zakat institution

Faozan Amar

Universitas Muhammadiyah PROF. DR. HAMKA, Indonesia

E-mail: faozan@uhamka.ac.id

Bambang Purwoko

Universitas Pancasila, Indonesia

E-mail: bambang.purwoko@univpancasila.ac.id

Mombang Sihite

Universitas Pancasila, Indonesia

E-mail: mombang.sihite@univpancasila.ac.id

DOI:10.18326/ijims.v14i1. 145-176

Abstract

This study aims to determine the factors that influence the increase in zakat collection and institutional reputation at the Muhammadiyah Zakat Infaq and Shadaqah Institution (LAZISMU). The variables studied are digital fundraising, organizational capability, and religiosity as independent variables. Increased collection serves as a dependent variable and institutional reputation as a mediating variable. The sample

used comprised 249 respondents from the western, central and eastern Indonesian regions. Data analysis techniques employed Structural Equation Model (SEM) techniques with the help of Smart PLS 4 statistical tools. The results showed that digital fundraising, organizational capabilities have a positive and significant influence on increasing zakat collection and institutional reputation. Religiosity has a positive and significant influence on increasing zakat collection. However, it has no influence on institutional reputation. The mediation results show that institutional reputation mediates the relationship between digital fundraising, organizational capability, religiosity to the increase in zakat collection. The implication of this research is that to obtain the level of trust of muzakki to pay professional zakat, it is necessary to pay attention to good institutional management and adequate personnel support so as to increase the collection of zakat and institutional reputation.

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi peningkatan penghimpunan zakat dan reputasi lembaga pada Lembaga Zakat Infaq dan Shadaqah Muhammadiyah (LAZISMU). Variabel yang diteliti adalah Digital Fundraising, Kapabilitas Organisasi, Religiusitas sebagai variabel independen. Peningkatan Penghimpunan sebagai variabel dependen dan reputasi lembaga sebagai variabel mediasi. Sampel yang digunakan sebanyak 249 responden yang berasal dari wilayah Indonesia bagian barat, tengah dan timur. Teknik analisis data menggunakan teknik Structural Equation Model (SEM) dengan bantuan alat statistik Smart PLS 3.0. Hasil penelitian menunjukkan bahwa penggalangan dana digital, kapabilitas organisasi memiliki pengaruh positif dan signifikan terhadap peningkatan penghimpunan zakat dan reputasi lembaga. Religiusitas memiliki pengaruh positif dan signifikan terhadap peningkatan penghimpunan zakat. Namun, tidak memiliki pengaruh terhadap reputasi lembaga. Hasil mediasi menunjukkan bahwa reputasi lembaga memediasi hubungan antara penggalangan dana digital, kapabilitas organisasi, religiusitas terhadap peningkatan penghimpunan zakat. Implikasi dari penelitian ini adalah untuk memperoleh tingkat kepercayaan muzakki untuk membayar zakat profesi perlu memperhatikan manajemen kelembagaan yang baik dan dukungan personil yang memadai sehingga dapat meningkatkan penghimpunan zakat dan reputasi lembaga.

Keywords: *Digital fundraising; Organizational capability; Religiosity; Zakat Collection; Institutional reputation*

Introduction

Indonesia is the country with the largest Muslim population in the world, ased on data reported by The Pew Forum on Religion & Public Life.¹ Therefore, what happens in Indonesia is often referenced by other countries, especially in relation to Islamic teachings, such as Islam and democracy, Islam and women's empowerment, Islam and human rights, Islam and peace, Islam and economy, Islam and people's welfare, and so on. Indonesia has a huge potential for zakat. Along with the development of the national economy, the method of calculating the national zakat potential has also developed. There are several studies that discuss the calculation of zakat potential in Indonesia. In 2005, UIN Syarif Hidayatullah presented the results of a study that the potential of zakat reached 19.3 trillion rupiah. PIRAC, by surveying 10 major cities, concluded that the average potential of muzakki in paying zakat reached Rp. 684,550.00 in 2007, and increased from 2004, which was Rp. 416,000.00. PEBS FEUI projected that the average potential of zakat fund collection in 2009 could reach Rp12.7 trillion.² Research by Firdaus et al concluded that Indonesia's zakat potential reached 217 trillion rupiah. In their research, Firdaus et al³ divided it into three groups, namely the potential of households, medium, large industries and SOEs, and zakat savings. Each potential of zakat owned, namely; households reached 82.7 trillion rupiah equivalent to 1.3 percent of GDP, the potential of industrial zakat projected 114.89 trillion rupiah and BUMN 2.4 trillion rupiah, while the potential of zakat savings reached 17 trillion rupiah.

¹Paw Research Center, "The Global Religious Landscape," accessed October 14, 2018, <https://www.pewresearch.org/religion/2012/12/18/global-religious-landscape-exec/>.

²Ascarya and Diana Yumanita, "Analisis Rendahnya Pengumpulan Zakat Di Indonesia Dan Alternatif Solusinya", *Bank Sentral Indonesia*, Volume 9, 2018.

³Muhammad Firdaus, Irfan Syaqui Beik, Tonny Irawan and Bambang Juanda, "Economic Estimation and Determinations of Zakat Potential in Indonesia", *IRTI Working Paper Series*, 2012.

The acquisition of zakat in 2015 reached Rp 74,225,748,204 or less than 1% of the existing zakat potential.⁴ Thus, there is an imbalance between the potential of zakat and the realization of zakat that has been collected. This is contrary to the fact that Indonesia is the country with the largest Muslim population in the world, with almost 87.5% Muslim population. The gap between zakat potential and realization ranged from 0.06% in 2011, 0.068% in 2012, 0.075% in 2013, 0.089% in 2014, and 0.09% in 2015.⁵ Although, on the other hand, many zakat obligors still choose to hand over their zakat directly to zakat recipients. As a result, the data is not recorded in the zakat management organization (OPZ), and there may be an overlap in the distribution of zakat, namely between those paid directly by muzakki and those submitted by amil zakat.

Research conducted by Ascarya⁶ found that there are several factors that cause the lack of maximization of zakat collection, namely system factors, internal factors and external factors. System factors are caused by the fact that zakat is not yet compulsory, zakat regulations are not yet incentive-oriented and there is no harmonization between zakat and tax regulations. Internal factors are due to the low credibility of the Amil Zakat Institution (LAZ), ineffective communication, the need for educational socialization communication program planning, the low quality of amil zakat professionalism and the unfamiliarity of LAZ by the community. External factors are due to the habit of people paying zakat directly, the ineffective coordination of the National Amil Zakat Agency (BAZNAS) and LAZ, zakat has not replaced tax obligations, and the low zakat literacy of the community.

⁴Clarashinta Canggih, Khusnul Fikriyah, and Ach. Yasin, "Potensi Dan Realisasi Dana Zakat Indonesia", *al-Uqud: Journal of Islamic Economics*, Volume 1, no. 1 (2017), 14-26.

⁵Fery Setiawan, "Pengaruh Religiusitas Dan Reputasi Terhadap Minat Muzakki Dalam Membayar Zakat Profesi", *Jurnal Ilmu Manajemen*, Volume 8, Number 1 (2018), 13-21.

⁶Ascarya and Diana Yumanita, "Analisis Rendahnya Pengumpulan Zakat Di Indonesia Dan Alternatif Solusinya", *Bank Sentral Indonesia*, Volume 9, 2018.

Therefore, to convince the zakat payers to pay zakat through the Zakat Management Organization, then like a product, the Zakat Management Organization must be transformed into a strength like a product brand or brand equity, which then identifies people's association with zakat.

In 2020, during the COVID-19 pandemic in Indonesia, the implementation of large-scale social restrictions (PSBB) as well as the enactment of health protocols also had an impact on the collection of zakat. This is in accordance with media statements stating that the new coronavirus outbreak or Covid-19 has had an impact on various aspects of life. Philanthropic institutions are one of those affected. The National Committee for Sharia Economics and Finance (KNEKS) estimates that the zakat collection rate in 2020 will decrease due to the impact of Covid-19. However, on the other hand, KNEKS is optimistic that donation collection can actually increase during the pandemic.⁷

Mukhlis and Beik⁸ have highlighted that many Muslims in Indonesia show reluctance and lack motivation to fulfill their zakat obligations, especially when it comes to maal zakat. This hesitation contributes significantly to the disparity between the potential zakat that could be collected and the actual amounts that are realized. If the vast potential of zakat were fully harnessed, it could greatly enhance community welfare. Research by Nur'aini and Ridla⁹ has demonstrated that the quality of service, institutional image, and religiosity all positively and significantly influence the willingness of muzakki to direct their professional zakat

⁷Lida Puspaningtyas, "Aral Penghimpunan Zakat Di Tengah Pandemi," accessed January 21, 2020, <https://republika.id/posts/5881/aranal-penghimpunan-zakat-di-tengah-pandemi>.

⁸Ahmad Mukhlis and Irfan Syauqi Beik, "Analisis Faktor-Faktor Yang Memengaruhi Tingkat Kepatuhan Membayar Zakat: Studi Kasus Kabupaten Bogor", *Al-Muzara'ah*, Volume 1, Number 1 (2013), 83-106.

⁹Nur'aini Hanifah, and Ridla Rasyid, "Pengaruh kualitas pelayanan, citra lembaga dan religiusitas terhadap minat muzakki untuk menyalurkan zakat profesi (studi di pos keadilan peduli ummat yogyakarta)", *Jurnal Manajemen Dakwah*, Volume 1, Number 2 (2015), 207-228

to institutions like PKPU Yogyakarta Branch. Additionally, Yunianto's¹⁰ study at BAZNAS Salatiga City found that trust, knowledge, and religiosity all positively and significantly affect muzakki's interest in paying zakat. According to Setiawan¹¹ study, muzakki perceive paying professional zakat through institutions as a manifestation of their religious devotion. This view is supported by findings from Mukhlis and Beik¹², which identify faith, appreciation, altruism, organization, and income as significant factors influencing individual participation in zakat giving. Similarly, Rohim's¹³ study concurs, emphasizing these same factors. In the current digital era, people expect ease of access to information, including zakat management. Thus, zakat management organizations must evolve to be trustworthy, credible, and professional institutions.

Based on the background of the problem and the identification of the problem, there are several factors that affect the strategy of increasing the collection of professional zakat and the reputation of the institution. While the factors that affect the reputation of the institution and the collection of professional zakat at the LAZISMU zakat management organization are religiosity factors, digital fundraising and organizational capabilities. The sample taken is maal zakat donors, namely those who pay professional zakat to the Central LAZISMU Zakat Management Organization which is divided into three zones, namely Western, Central and Eastern Indonesia, and maal zakat payers, especially professional zakat at LAZISMU are used

¹⁰Tri Yunianto, "Pengaruh Tingkat Kepercayaan, Pengetahuan Dan Religiusitas Terhadap Minat Muzakki Dalam Mengeluarkan Zakat Di Badan Amil Zakat Nasional (Baznas) Kota Salatiga", Universitas Islam Negeri Salatiga, 2020.

¹¹Setiawan, "Pengaruh Religiusitas Dan Reputasi Terhadap Minat Muzakki Dalam Membayar Zakat Profesi", *Jurnal Ilmu Manajemen*, Volume 8, Number 1 (2018), 13-21

¹²Irfan Syauqi Beik and Izzatul Mabniyyah Alhasanah, "Analisis Faktor Faktor Yang Mempengaruhi Tingkat Partisipasi Dan Pemilihan Tempat Berzakat Dan Berinfak", *Jurnal Ekonomi & Keuangan Islam*, Volume 2, Number 1 (2012), 64-75.

¹³Ade Nur Rohim, "Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising", *al-Balagh : Jurnal Dakwah dan Komunikasi*, Volume 4, Number 1 (2019), 59-90.

as the object of study that we conclude because; 1). One of the largest zakat collecting organizations in Indonesia, 2). Has a network in almost all regions and major cities in Indonesia, 3). Has relatively adequate human resources, 4). Has a representative office, and 5). Has a database of professional zakat payers and recipients, although it is still limited. Therefore, the variables to be studied will be limited to the problem of increasing zakat collection which is influenced by institutional reputation, religiosity, digital fundraising and organizational capability in LAZISMU zakat management organizations. In-depth understanding of institutional reputation will help the organization in building trust and credibility in the eyes of muzakki. Knowledge of religiosity will provide insight into how the level of faith of muzakki can be optimized in the zakat collection strategy. In addition, the analysis of digital fundraising will provide empirical evidence on the effectiveness of using technology in fundraising, while the improvement of organizational capabilities will support the operations and achievement of the goals of zakat management organizations. Thus, this research will not only enrich the academic literature but also provide practical solutions that have a real impact on the performance and capacity of zakat management organizations in Indonesia.

Through this research, it will be known which variables are most influential in the collection of professional zakat and organizational capability. Through this research, there will be a new finding in the strategy of collecting zakat and organizational capabilities in Indonesia, especially LAZISMU. In this study we used the Structural Equation Model (SEM) technique for data analysis because it allows path analysis, exploratory theory and the ability to model several variables under study more strongly. Before analyzing the direct and indirect effects, an evaluation of the measurement model is required, following Hair et al.¹⁴ Evaluation of the

¹⁴Joseph F Hair, Jr, G. Tomas M. Hult, Christian M. Ringle and Marko Sarstedt, *A Primer*

Measurement Model consists of Internal Consistency, Convergent Validity and Discriminant Validity. The internal consistency of the construct confirms the evaluation of the measurement model through composite reliability, which should exceed 0.7. Consequently, the questionnaire instrument demonstrates a strong indicator reliability. Additionally, the minimum average variance extraction value (AVE) should be 0.5 to ensure convergent validity.¹⁵ As advised by Fornell and Larcker¹⁶, the cross-loading values between variables are deemed insufficiently robust and reliable for establishing discriminant validity. Consequently, alongside the utilization of cross-loading values, we also incorporated the heterotrait-monotrait (HTMT) ratio, as recommended by Henseler et al.¹⁷ The criteria for the HTMT ratio is a value ratio of less than 0.90.

We assessed the significance of the path at 95% confidence interval by performing PLS algorithm and bootstrapping statistical calculations. Path analysis was conducted using the bootstrapping method with 5,000 resampling iterations to test the significance of the path coefficients. The decision in this section should be that the t-count is greater than 1.96 and the p-value probability is less than 0.05 for the hypothesis to be accepted.¹⁸ The independent variables in this study consist of Religiosity which has 3 measurements, Digital Fundraising has 4 measurements and Organizational Capability has 4 measurements. The dependent variable

on *Partial Least Squares Structural Equation Modeling (PLS-SEM)*, Second Edition, Los Angeles: SAGE Publications Inc., 2017.

¹⁵Wynne W. Chin, "The Partial Least Squares Approach to Structural Formula Modeling", *Advances in Hospitality and Leisure*, Volume 8, Number 2 (1998), 295–336.

¹⁶Claes Fornell and David F. Larcker, "Evaluating Structural Equation Models with Unobservable Variables and Measurement Error", *Journal of Marketing Research*, Volume 18, Number 1 (1981), 39–56.

¹⁷Jörg Henseler, Geoffrey Hubona, and Pauline Ash Ray, "Using PLS Path Modeling in New Technology Research: Updated Guidelines", *Industrial Management and Data Systems*, Volume 116, Number 1 (2016), 2–20.

¹⁸Joseph F Hair, Jr, G. Tomas M. Hult, Christian M. Ringle and Marko Sarstedt, *A Primer on Partial Least Squares Structural Equation Modeling...*

consists of Institutional Reputation which has 4 measurements and the mediating variable consists of Zakat Collection which has 3 measurements. This study uses a 5 Likert scale questionnaire measurement consisting of '1 = Strongly disagree' to '5 = Strongly agree'. The data collection technique used in this study to obtain the information needed was through a questionnaire. Data collection techniques are carried out by giving written statements to respondents. The questionnaire was given to *maal* zakat payers at the Central LAZISMU Zakat Management Organization. To ensure unbiased responses, we informed prospective respondents to keep the respondent's identity confidential. To analyze the effect of religiosity, digital fundraising, organizational capability on institutional reputation and increase in zakat collection in LAZISMU in Western, Central and Eastern Indonesia, we used SmartPLS 4 statistical tool. The determination of the required representative samples relies on multiplying the number of indicators by a factor of 5 to 10.¹⁹ In this study, the number of samples is 5 multiplied by the number of latent variable indicators, so the total is $5 \times 18 = 90$ samples or respondents. In this case, the sample obtained reached 249 respondents exceeding the sample minimum.

Zakat collection

Daud et al²⁰ explain that zakat is a fundamental religious obligation for every capable Muslim. Defined in terms of practice, zakat involves a portion of one's wealth that meets specific criteria, which Allah SWT mandates the owner to distribute to eligible recipients also under certain conditions.²¹ There is a strong connection between the linguistic and practical meanings

¹⁹Joseph F Hair, Jr, William C. Black, Barry J. Babin, Rolph E. Anderson, *Multivariate Data Analysis*, Eighth Edition, London: Cengage Learning EMEA, 2019.

²⁰Zulkifli Daud, Sanep Ahmad, and Aulia Fuad Rahman, "Model Perilaku Kepatuhan ZAulia Fuad Rahman, Zulkifli Daud, Sanep Ahmadakat: Suatu Pendekatan Teori", *Iqtishoduna*, Volume 7, Number 1 (2011), 1-20.

²¹Faozan Amar, *Ekonomi Islam : Suatu Pengantar*, Jakarta: Uhamka Press, 2018.

of zakat: assets from which zakat has been given become purified, clean, beneficial, blessed, and capable of growth. In its application, these qualities of growth and purity extend not only to the wealth itself but also to the soul of the individual who fulfills the zakat obligation.

Zakat is one of the pillars of Islam. It is obligatory for every Muslim to pay zakat, including men, women, children, and adults. The legal basis of zakat is stated in the following Quranic verse: “*Take zakat from some of their wealth; with it you cleanse and purify them, and pray for them; surely your prayers will give them peace of mind. And Allah is All-Hearing, All-Knowing*” (Q.S.At-Taubah:103).²²

Zakat collection is a key activity in amil zakat institutions.²³ Raising zakat funds is also a very important activity for zakat managers in an effort to support the course of the program and run the operational wheels so that the manager can achieve the goals and objectives of the zakat management organization. Every non-profit organization in carrying out fundraising has various ways and strategies with the aim of getting optimal results. Therefore, fundraising activities in an institution must be developed, both in the context of initial planning and supervision by institutional managers with various existing modern management perspectives.

Institutional reputation

Reputation is a collective assessment of a company’s ability to deliver valuable outcomes to a representative group of stakeholders.²⁴ It is a long-term and stable concept based on outsiders’ evaluation of an institution’s actions and achievements. In carrying out the obligation to pay zakat,

²²Lembaga Amil Zakat Ummul Quro, “Surat At-Taubah”, accessed January 23, 2020, <https://lazuq.org/ayat-tentang-zakat/>.

²³Ade Nur Rohim, “Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising”, *al-Balagh : Jurnal Dakwah dan Komunikasi*, Volume 4, Number 1 (2019), 59-90.

²⁴Charless J Fombrun and Cees B M van Riel, “The Reputational Landscape”, *Corporate Reputation Review*, Volume 1, Number 2 (1997), 5-13.

usually people who will pay zakat (muzakki) choose institutions that have a good reputation. Thus, the zakat paid is not only correct (valid) in terms of religious and state law provisions but also provides benefits for zakat recipients (mustahik) and yields rewards from Allah SWT. Therefore, choosing a reputable zakat institution becomes one of the reasons so that in carrying out zakat worship can be fulfilled properly and correctly. Azman & Bidin²⁵ conducted research that indicates the impact of the Zakat Institution's reputation as an extrinsic factor on the muzakki's interest in paying professional zakat. The study aims to assess reputation variables by utilizing indicators such as progressive and innovative, satisfying, flexibility, muzakki orientation, trustworthiness, and financial health.

According to Fombrun²⁶, reputation reflects an individual's encounters with a product or service, with a positive reputation bolstering credibility and instilling consumer confidence in receiving promised outcomes. It ensures alignment between consumer expectations and actual experiences. From the aforementioned theoretical examination, it can be inferred that institutional reputation pertains to external evaluations or the enduring public perception of an institution's performance.

Religiosity

Religiosity in Muslims can be discerned through knowledge, belief, practice and appreciation of Islam. Religiosity can also be known through aspects of belief, practice, appreciation, knowledge and implementation of religious teachings in social life²⁷. The religious values of individuals, which can

²⁵Farah Mastura Noor Azman and Zainol Bidin, "Zakat Compliance Intention Behavior on Saving", *International Journal of Business and Social Research*, Volume 5, Number 1 (2015), 118-128.

²⁶Charless Fombrun, *Realising Value from the Corporate Image, Reputation*, Boston: Harvard Business School Press, 2018.

²⁷Narasimhan, P. . L., & Saputra, H. Contriving emotional resilience through spirituality in the light of Vedanta. *IJoReSH: Indonesian Journal of Religion, Spirituality, and Humanity*,

often become intertwined with their sense of self-worth, have the potential to impact their attitudes and behaviors towards charitable organizations.²⁸ Muslims who engaged in private religious activities to cope had a lower risk of depression, anxiety, and stress.²⁹ Therefore, it is believed that religious principles have a considerable impact on human behavior.³⁰ Therefore, a person's level of religiosity can be observed through their actions, attitudes, speech, and the alignment of their lifestyle with their religious teachings.

The findings of Nur'aini and Ridla's³¹ study indicate that there is a significant and positive relationship simultaneously between service quality, institutional image, and religiosity, and Muzakki's interest in channeling professional zakat to PKPU Yogyakarta Branch. According to Setiawan's³² study, individuals who give zakat, known as muzakki, perceive that making payments through established institutions is a manifestation of their religious devotion in fulfilling their worship obligations. According to Yuniarto study conducted at the National Amil Zakat Agency (BAZNAS) in Salatiga City, it was discovered that there exists a notable and positive relationship between the trust level and the inclination of muzakki.³³ The

Volume 2, Number 1 (2023), 1-21.

²⁸Denni Arli and Hari Lasmono, "Are Religious People More Caring? Exploring the Impact of Religiosity on Charitable Organizations in a Developing Country", *International Journal of Nonprofit and Voluntary Sector Marketing*, Volume 20, Number 1 (2015), 38-51.

²⁹Harold G Koenig and Saad Saleh Al Shohaib, "Religiosity and Mental Health in Islam", in *Islamophobia and Psychiatry*, ed. H. Steven Moffic et al., 1st ed. Cham: Springer Nature, 2019, 55-65.

³⁰Kamil Md Idris, Zainol Bidin, and Ram Al Jaffri Saad, "Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior", *Jurnal Pengurusan*, Volume 34 (2012), 3-10.

³¹Hanifah Nur'aini And Ridla Rasyid, "Pengaruh Kualitas Pelayanan, Citra Lembaga Dan Religiusitas Terhadap Minat Muzakki Untuk Menyalurkan Zakat Profesi (Studi Di Pos Keadilan Peduli Ummat Yogyakarta)", *Jurnal Manajemen Dakwah*, Volume 1, Number 2 (2015), 207-228.

³²Setiawan, "Pengaruh Religiusitas Dan Reputasi Terhadap Minat Muzakki Dalam Membayar Zakat Profesi", *Jurnal Ilmu Manajemen*, Volume 8, Number 1 (2018), 13-21.

³³Tri Yuniarto, "Pengaruh Tingkat Kepercayaan, Pengetahuan Dan Religiusitas Terhadap Minat Muzakki Dalam Mengeluarkan Zakat Di Badan Amil Zakat Nasional (Baznas) Kota Salatiga", Universitas Islam Negeri Salatiga, 2020.

study revealed that both knowledge and religiosity exert a positive and significant influence on muzakki's interest in contributing Zakat at the National Amil Zakat Agency (BAZNAS) in Salatiga City. Furthermore, the combined factors of trust level, knowledge, and religiosity collectively demonstrate a significant impact on the muzakki's interest variable. According to the findings of Beik and Al Hasanah³⁴ study in 2012, there are certain factors that have a significant impact on individual participation in charity. These factors were determined through discriminant analysis and include faith, appreciation, altruism, organization, and income.

Based on the theoretical study above, it can be synthesized that religiosity is a person's belief in the teachings of his religion, knowledge of religious teachings, the practice of religious teachings adopted in the form of awareness of zakat payers in paying zakat. If the religious awareness has been owned, it will generate a person's interest in giving zakat. The more positive a person's outlook toward an entity (the obligation of zakat), the greater the likelihood that the person will act in accordance with that entity.³⁵

Digital fundraising

Fundraising in the large Indonesian dictionary (KBBI) is the process, method, act of collecting. According to Huda³⁶ fundraising can also be interpreted as the process of influencing the community, both individuals as individuals or representatives of the community and institutions to channel funds or sources of funds to an organization or institution.

³⁴Irfan Syauqi Beik and Izzatul Mabniyyah Alhasanah, "Analisis Faktor Faktor Yang Mempengaruhi Tingkat Partisipasi Dan Pemilihan Tempat Berzakat Dan Berinfak", *Jurnal Ekonomi & Keuangan Islam*, Volume 2, Number 1 (2012), 64-75.

³⁵Eka Satrio and Dodik Siswanto, "Analisis Faktor Pendapatan, Kepercayaan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Untuk Membayar Zakat Penghasilan Melalui Lembaga Amil Zakat", FEB UI, 2015.

³⁶Miftahul Huda, "Waqf Fundraising Management Model", *Ahkam: Jurnal Ilmu Syariah*, Volume 13, Number 1 (2013), 31-38.

Muneeza and Nadwi³⁷ study effectively discovered and delineated fundraising tactics employed by zakat organizations, yielding several findings. Firstly, they underscored fundraising strategies as essential for enhancing organizational governance. Secondly, they highlighted fundraising strategies as pivotal for institutional empowerment. Lastly, they emphasized leveraging opportunities and addressing challenges in the digital era through the adoption of digital fundraising technologies.

The transformation from traditional to digital media has also impacted Zakat Management Organizations (OPZ), making it essential for them to leverage digital media correctly to avoid being abandoned by stakeholders, particularly zakat payers (muzakki). Digital media refers to media that encompasses data, text, audio, and diverse image formats stored digitally and distributed via broadband optical cables, satellites, and microwave systems.³⁸ According to Eugenia, as cited in Rohim's study³⁹, there are several benefits of the internet in terms of marketing, namely: 1) it provides convenience in interaction and direct communication with potential consumers, which illustrates the ideal conditions for building real communication; 2) it provides the right target and deliver messages to specific targets; 3) it gives internet users the freedom to choose the message being promoted or the information they want to access; 4) it provides a profile picture of a company or institution with every detail of the product or service produced or offered; 5) it has a wide range; and 6) it costs less than the costs incurred to finance traditional channels.

According to Rohim's⁴⁰ study, the dissemination of zakat through digital

³⁷Aishath Muneeza and Shahbaz Nadwi, "The Potential of Application of Technology-Based Innovations for Zakat Administration in India", *International Journal of Zakat*, Volume 4, Number 2 (2019), 87-100.

³⁸Terry Flew and Richard Smith, *New Media: An Introduction*, Victoria: Oxford University Press, 2005.

³⁹Ade Nur Rohim, "Optimalisasi Penghimpunan...", 59-90.

⁴⁰Ade Nur Rohim, "Optimalisasi Penghimpunan..."

fundraising channels has become a necessity in contemporary times. In light of the current digital age, individuals are entitled to convenient access and diverse information, including information pertaining to the management of zakat. It is imperative for OPZ to establish themselves as reputable, reliable, and proficient institutions. The level of professionalism exhibited by OPZ can be observed through its adoption of digital fundraising channels in all socialization and zakat collection activities, indicating a progressive approach towards modernization. According to Ariesta and Palupi⁴¹ study, philanthropic endeavors are presently focusing on a type of crowdfunding that is comparable to social media. The crowdfunding activities for the “upcycling project for school dropouts” were conducted via the wujudkan.com website. The present study has revealed that online (digital) platforms have been utilized for the purpose of social fundraising and the distribution of zakat, as exemplified by the wujudkan.com website. This finding provides further evidence for the efficacy of digital social fundraising, particularly through the utilization of online platforms as a key strategy. The utilization of online platforms is a communication strategy employed to capture the attention of the intended audience in alignment with program segmentation.

Organizational capability

Organizational capability is one of the guarantees for donors that the zakat paid will be distributed to those who are entitled to receive it. This guarantee is important because zakat payers not only fulfill their religious obligations, but also the zakat paid provides benefits to those who really need it. Therefore, if the zakat funds are not distributed properly, even not in accordance with the program that has been promised by the Zakat Management Organization, then the reputation of the institution will be

⁴¹Ovinandya Ariesta, “Strategi Komunikasi Crowdfunding Melalui Media Sosial (Studi Kasus Strategi Komunikasi Crowdfunding ‘Upcycling Project Untuk Anak Putus Sekolah’ Melalui Media Sosial Wujudkan.Com)”, Universitas Muhammadiyah Surakarta, 2016.

destroyed. Therefore, Zakat Management Organization always improves the capacity and capability of the organization continuously as part of the effort to realize the reputation of the institution. Organizational capability not only ensures the trust of zakat payers, but also affects the increase in the amount of zakat funds collected. Thus, the better the reputation of zakat institutions, the greater the zakat funds that are successfully collected. This will lead to an increase in the number of zakat beneficiaries.

According to Djupri⁴² findings, the amil zakat in BAZ Bengkulu City generally lacks academic competition and their numbers are significantly low. Kusumasari⁴³ identifies four interconnected dimensions crucial for bolstering organizational capabilities. Firstly, there is the dimension of knowledge and skills, often synonymous with capabilities conducive to organizational advancement. Secondly, there is the knowledge and skills embedded within the technical infrastructure. Thirdly, there is the process of knowledge generation and management guided by the managerial framework. The fourth dimension pertains to the values and norms associated with various forms of knowledge, integral to the process of knowledge generation and management. From the theoretical analysis, it can be inferred that organizational capability denotes an organization's adeptness in allocating and leveraging its resources effectively across a spectrum of activities.

⁴²M. Djupri, "Kompetensi Amil Dan Fungsionalisasinya Dalam Kelembagaan Zakat (Studi Terhadap Badan Amil Zakat Kota Bengkulu)," Universitas Islam Negeri Sunan Kalijaga Yogyakarta, 2016.

⁴³Herdyani Kusumasari and Diana Savitri Hidayati, "Rasa Malu Dan Presentasi Diri Remaja Di Media Sosial", *Jurnal Psikologi Teori dan Terapan*, Voume 4, Number 2 (2014), 91.

Based on the description above, it can be concluded that the researchers formulated the following hypothesis: The effect of digital fundraising on institutional reputation and zakat collection is significant, as it can improve both aspects (H1 and H2). Similarly, organizational capability has a positive impact on institutional reputation and increased zakat collection (H3 and H4). Religiosity also affects institutional reputation and zakat collection (H5 and H6), with an important impact on professional zakat collection when mediated by institutional reputation (H8). In addition, organizational capability and digital fundraising play an important role in shaping institutional reputation, which then mediates their impact on professional zakat collection (H9 and H10). Therefore, institutional reputation has an important role in influencing zakat collection (H7).

Measurement model analysis

The sample used in this study were 249 respondents with characteristics based on gender, age, occupation, and education as shown in table 1.

Table 1. Respondents' Characteristics

Category	Characteristics	Frequency	Percent
Gender	Male	161	64.66
	Female	88	35.34
Age	< 30 Years	75	30.12
	30-40 Years	63	25.30
	41-50 Years	52	20.88
	51-60 Years	42	16.87
	> 60 Years	17	6.83
Region	Western	144	57.83
	Central	86	34.54
	Eastern	29	11.65
Jobs	Retired	17	6.83

	Educators	27	10.84
	Student	25	10.04
	State Civil Apparatus	41	16.47
	Entrepreneurship	38	15.26
	Private Employee	101	40.56
Education	High School	46	18.47
	Associate Degree	17	6.83
	Undergraduate	131	52.61
	Postgraduate	42	16.87
	Doctorate	13	5.22
Total		249	100

According to Hair et al⁴⁴, the systematic evaluation stage of SEM-PLS results consists of two stages, namely Evaluation of the Measurement Models and Evaluation of the Structural Model (see figure 1.). Evaluation of the Measurement Model consists of Internal Consistency, Convergent Validity, and Discriminant Validity. Based on Table 2, the Internal Consistency in this study is Composite Reliability (CR). The results of this study average CR above 0.7. According to Hair et al, the CR value between 0.70 and 0.90 means that it is satisfactory.⁴⁵

Table 2. Internal Consistency and Convergent Validity

Variabel	Indicator	Outer Loading	CR	AVE
Digital Fundraising (DF)	DF1	0.764	0.830	0.513
	DF2	0.774		
	DF3	0.667		

⁴⁴Joseph F Hair, Jr, G. Tomas M. Hult, Christian M. Ringle and Marko Sarstedt, *A Primer ...*

⁴⁵Joseph F Hair, Jr, G. Tomas M. Hult, Christian M. Ringle and Marko Sarstedt, *A Primer ...*

	DF4	0.652		
Increased Zakat Collection (PZ)	PZ1	0.738	0.792	0.566
	PZ2	0.739		
	PZ3	0.779		
Insitutional Reputation (RP)	RP1	0.76	0.821	0.544
	RP2	0.715		
	RP3	0.739		
	RP4	0.735		
Organizational Capability (KO)	KO1	0.740	0.822	0.522
	KO2	0.684		
	KO3	0.708		
	KO4	0.756		
Religiosity (RG)	RG1	0.728	0.714	0.509
	RG2	0.721		
	RG3	0.689		

After testing Internal Consistency, namely Convergent Validity. In Convergent Validity research consists of Indicator Reliability and Average Variance Extracted (AVE). Indicator Reliability is measured by the Outer loading value. Outer loading in this study averages between 0.6 to 0.8. According to Hair et al⁴⁶, outer loading values of 0.4 to 0.7 are considered to be removed as long as the composite reliability and AVE values can increase. Indicators with low outer loadings (below 0.40) should be removed, while indicators with weaker outer loadings can be retained if they contribute significantly to content validity. However, in this study, when indicators below 0.7 are removed, it cannot increase the value of composite reliability and AVE. It can be concluded that indicators below 0.7 are retained. Thus, the AVE value in this study is above 0.5. The last Evaluation of the

⁴⁶Joseph F Hair, Jr, G. Tomas M. Hult, Christian M. Ringle and Marko Sarstedt, *A Primer...*

Measurement Model test is Discriminant Validity. Discriminant Validity is assessed by the Heterotrait-monotrait Ratio (HTMT).⁴⁷ In table 3, shows the correlation between constructs has an HTMT value below 1.

Table 3. Discriminant Validity

	DF	KO	PZ	RG	RP
1. Digital Fundraising					
2. Organizational Capability	0.602				
3. Increased Zakat Collection	0.723	0.616			
4. Religiosity	0.694	0.640	0.919		
5. Insituitional Reputation	0.729	0.586	0.82	0.658	

Structural model analysis

After evaluating the Measurement Model, the Evaluation of the Structural Model is carried out. The Evaluation of the Structural Model stage consists of Collinearity Assessment, Structural Model Path Coefficient, Coefficient of Determination. According to Hair et al⁴⁸ according to the predictor construct tolerance value (VIF) must be above 0.20 or less than 5. In this study, the collinearity assessment results on the average VIF value are below 2 (Table 4). So this study is not symptomatic of collinearity between constructs.

Table 4. Collinearity Assessment

	Increased Zakat Collection	Institutional Reputation
Digital Fundrising	1.342	1.550
Institutional Reputation	1.539	

⁴⁷Joseph F Hair, Jr, G. Tomas M. Hult, Christian M. Ringle and Marko Sarstedt, *A Primer...*

⁴⁸Joseph F Hair, Jr, G. Tomas M. Hult, Christian M. Ringle and Marko Sarstedt, *A Primer...*

Organizational Capability	1.373	1.311
Religiosity	1.342	1.294

Table 5 is the result of testing the Structural Model Path Coefficient (Direct Effect) and Indirect Effect. In testing and checking the research hypothesis with the help of SmartPLS 3. Creedon and Hayes⁴⁹ through the bootstrap process (bias-corrected and accelerated), with 5000 resamples that obtained structural model evaluation results. The Adjusted R Squared value in this research is 0.350 and 0.430.

Table 5. Direct and Indirect Effect

Relationship	β	STDEV	T Statistics	p value
DF -> RP	0.368	0.056	6.582	0.000
DF -> PZ	0.161	0.062	2.614	0.009
RP -> PZ	0.323	0.045	6.224	0.000
KO -> RP	0.200	0.055	3.608	0.000
KO -> PZ	0.089	0.058	1.534	0.000
RG -> RP	0.023	0.072	1.021	0.291
RG -> PZ	0.29	0.055	5.307	0.000
DF -> RP -> PZ	0.116	0.115	3.796	0.000
KO -> RP -> PZ	0.063	0.023	2.761	0.006
RG -> RP -> PZ	0.055	0.020	2.823	0.005

Note: DF : Digital Fundraising; RP : Institutional Reputation; KO : Organizational Capability; RG : Religiosity; PZ : Increased Zakat Collection.

⁴⁹Patrick S. Creedon and Andrew F. Hayes, "Small Sample Mediation Analysis: How Far Can We Push the Bootstrap?," <https://afhayes.com/public/aps2015ch.pdf>

Impact of digital fundraising on zakat collection and institutional reputation

The direct effect results show Digital Fundraising has positive effects on Institutional Reputation and Increased Zakat Collection. Thus, H1 and H2 are accepted. Digital fundraising is a necessity that must be done by Zakat Management Organizations in this digital era. People are increasingly familiar with and utilize internet technology to access and search for various desired information. Likewise, muzakki have utilized internet technology in their daily activities, including in finding information about zakat distribution. Through digital fundraising, muzakki do not need to fulfill their zakat obligations conventionally, but they can easily access the official website of zakat management and at the same time can make their zakat payments. This in turn can encourage the collection of professional zakat. The existence of digital fundraising makes it easier for people or muzakki to pay professional zakat. The existence of digital fundraising makes zakat payers no longer only able to use conventional methods such as coming to the office or zakat service counter, transferring to banks, or postal money orders, but can use digital media for crowdfunding such as lazismu.org, kitasa.com, sharing happiness, gopay and others, which are used by amil zakat institutions as digital fundraising tools. The advantages of digital fundraising in the payment of professional zakat are; 1) easier, faster and more practical, so that the obligation to pay professional zakat can be fulfilled properly, 2) more efficient, because it is enough to move a finger on a smartphone, then the payment of professional zakat can be done, 3) foster trust (trust) of professional zakat payers to LAZISMU.

This can be compared with the conventional ways of paying professional zakat, namely coming to the zakat payment counter, using postal money orders, transferring to the bank or picking up zakat. All of these conventional ways of paying professional zakat are relatively expensive, inefficient, slow and prone to abuse, causing distrust. Based on the

description above, it can be said that digital fundraising implemented properly and correctly can provide trust and confidence and can attract muzakki to pay professional zakat so that it can improve the reputation of the institution. This in turn can encourage the collection of professional zakat. The results of this study support research conducted by Rohim⁵⁰ and Ariesta & Palupi⁵¹ which states that digital fundraising has a significant effect on Institutional Reputation. In addition, it supports research conducted by Ariesta & Palupi⁵² which shows that digital fundraising has a significant effect on the collection of professional zakat.

Organizational capability's role

Organizational Capability has a positive effect on Institutional Reputation and Increased Zakat Collection. Thus, H3 and H4 are accepted. Organizational capability is one of the guarantees for donors that the professional zakat that has been paid will be distributed to those who are entitled to receive it. This guarantee is important because zakat payers not only fulfill their religious obligations, but also the professional zakat paid provides benefits to those who really need it. Therefore, if the zakat funds are not distributed properly, even not in accordance with the program that has been promised by the Zakat Management Organization, then the reputation of the institution will be destroyed. Therefore, Zakat Management Organization always improves the capacity and capability of the organization continuously as part of the effort to realize the reputation of the institution. This good organizational capability will gain trust from the community or muzakki for now and the future. The trust given will make the organization's capability increase and

⁵⁰Ade Nur Rohim, "Optimalisasi Penghimpunan Zakat...", 59-90.

⁵¹Ovinandya Ariesta, "Strategi Komunikasi Crowdfunding Melalui Media Sosial (Studi Kasus Strategi Komunikasi Crowdfunding ' Upcycling Project Untuk Anak Putus Sekolah' Melalui Media Sosial Wujudkan.Com)", Universitas Muhammadiyah Surakarta, 2016.

⁵²Ovinandya Ariesta, "Strategi Komunikasi..."

at the same time can increase the collection of professional zakat. The results of this study support research conducted by Djupri⁵³ and Abidah⁵⁴ which states that organizational capability has a significant effect on institutional reputation. In addition, the results of this study support the research conducted by Djupri⁵⁵, which shows that organizational capability has a significant effect on increasing the collection of professional zakat.

The impact of religiosity

Religiosity has a positive influence on Increased Zakat Collection. However, the relationship with Institutional Reputation has no significant effect. Then H5 is rejected and H6 is accepted. A Muslim is not only required to be ritually pious but also socially pious. Ritual piety is reflected in his obedience in carrying out mandatory religious teachings. Meanwhile, social piety is reflected in his concern for fellow human beings. Religiosity can also be known through aspects of belief, obedience, appreciation, knowledge and implementation of religious teachings in social life. religion in social life. If the religious awareness of religious awareness that has been owned is high, it will lead to a person's interest in carrying out the obligation to give zakat, so that in the end it can increase the collection of professional zakat collections. However, it does not impact the reputation of the institution. If the religious awareness that has been owned is higher, it will generate the interest of a muzakki to carry out his obligations in giving zakat, either through amil zakat in his environment or amil zakat in the form of an

⁵³M. Djupri, "Kompetensi Amil Dan Fungsionalisasinya Dalam Kelembagaan Zakat (Studi Terhadap Badan Amil Zakat Kota Bengkulu)", Universitas Islam Negeri Sunan Kalijaga Yogyakarta, 2016.

⁵⁴Atik Abidah, "Analisis Strategi Fundraising Terhadap Peningkatan Pengelolaan ZIS Pada Lembaga Amil Zakat Kabupaten Ponorogo." *Kodifikasia*, Volume 10, Number 1 (2016), 1-27

⁵⁵M. Djupri, "Kompetensi Amil Dan Fungsionalisasinya Dalam Kelembagaan Zakat (Studi Terhadap Badan Amil Zakat Kota Bengkulu)," Universitas Islam Negeri Sunan Kalijaga Yogyakarta, 2016.

organization such as LAZISMU. The results of the study contradict research conducted by Nur'aini and Ridla⁵⁶, Yuniyanto⁵⁷, Setiawan⁵⁸ which states that religiosity has a significant effect on institutional reputation. However, it is in line with the results of research conducted by Setiawan⁵⁹ which states that religiosity has a significant effect on the collection of professional zakat.

Institutional reputation increases zakat collection

Institutional Reputation has a positive effect on Increased Zakat Collection. Then H7 is accepted. The more favorable the reputation of the institution, the higher the collection of zakat. Institutional reputation that is not favorable in the community or is less well known by the public who have the potential to pay professional zakat will tend to choose to pay zakat directly to the local amil zakat. The problem of institutional reputation must be overcome by conducting socialization to the community and providing evidence that the Zakat Management Organization that is managed has a favorable reputation. A favorable institutional reputation is supported by the condition of the facilities owned by the institution. The results of this study support research conducted by Nur'aini and Ridla⁶⁰ and Muhammad and Saad⁶¹, which state that institutional reputation has a significant effect on increasing the collection of professional zakat.

⁵⁶Hanifah Nur'aini And Ridla Rasyid, "Pengaruh Kualitas Pelayanan, Citra Lembaga Dan Religiusitas Terhadap Minat Muzakki Untuk Menyalurkan Zakat Profesi (Studi Di Pos Keadilan Peduli Ummat Yogyakarta)", *Jurnal Manajemen Dakwah*, Volume 1, Number 2 (2015), 207-228.

⁵⁷Tri Yuniyanto, "Pengaruh Tingkat Kepercayaan, Pengetahuan Dan Religiusitas Terhadap Minat Muzakki Dalam Mengeluarkan Zakat Di Badan Amil Zakat Nasional (Baznas) Kota Salatiga", Universitas Islam Negeri Salatiga, 2020.

⁵⁸Setiawan, "Pengaruh Religiusitas Dan Reputasi Terhadap Minat Muzakki Dalam Membayar Zakat Profesi", *Jurnal Ilmu Manajemen*, Volume 8, Number 1 (2018), 13-21.

⁵⁹Setiawan, "Pengaruh Religiusitas..."

⁶⁰Hanifah Nur'aini And Ridla Rasyid, "Pengaruh Kualitas Pelayanan..."

⁶¹Sani Adamu Muhammad and Ram Al-Jaffri Saad, "Moderating Effect of Attitude toward Zakat Payment on the Relationship between Moral Reasoning and Intention to Pay Zakat", *Procedia Social and Behavioral Science*, Volume 219 (2016), 520-527.

Mediating role of institutional reputation

With regards to the indirect effects, Institutional Reputation mediates the relationship between Digital Fundraising and Increased Zakat Collection. Then H8 is accepted. In addition, institutional reputation plays an important role in determining how effective digital fundraising is in improving zakat collection. Therefore, to achieve increased zakat collection through digital fundraising, it is important to pay attention to and strengthen the reputation of the institution. Institutional Reputation mediates the relationship between Organizational Capability and Increased Zakat Collection. Then H9 is accepted. A good institutional reputation in the eyes of the community generally has good management and adequate personnel support so as to gain the trust of muzakki to pay professional zakat to zakat management institutions so as to increase the collection of professional zakat. Institutional Reputation mediates the relationship between Religiosity and Increased Zakat Collection. In this context, the level of religiosity of a person is considered as a factor that potentially influences the increase in zakat collection. However, the influence occurs through institutional reputation, which suggests that the role of institutional reputation is crucial in facilitating the relationship between religiosity level and increased zakat collection. Therefore, to increase zakat collection through increasing the level of religiosity, it is important to pay attention to and strengthen the reputation of the institution. Then H10 is accepted.

Conclusion

Based on the research findings, it is proven that there is a significant effect of religiosity on increasing the collection of zakat at the LAZISMU zakat management organization. For this reason, religiosity needs to be improved by increasing the muzakki's understanding of religious beliefs, the practice of implementing religious teachings, religious appreciation,

religious knowledge, and the consequences of religious teachings. Muzakki who have a high level of religiosity are more confident to pay professional zakat to the Zakat Management Organization so that it can increase the collection of professional zakat. In addition, digital fundraising that has been implemented needs to be improved by optimizing LAZISMU website management, adding keywords in search engine optimization, affiliating and partnering, improving online services, utilizing more social media and establishing better relationships with muzakki. It is proven that there is a significant influence of digital fundraising on institutional reputation and an increase in zakat collection at the LAZISMU zakat management organization. In addition, it is necessary to improve organizational capabilities by increasing the religious knowledge and skills of human resources in LAZISMU, improving up to date information technology, improving the managerial system in the LAZISMU organization by providing clarity in the authority in the organizational structure. It is proven that there is a significant effect of organizational capability on increasing the collection of zakat in the LAZISMU zakat management organization. A good institutional reputation in the eyes of the public generally has good management and adequate personnel support so as to gain the trust of muzakki to pay professional zakat to zakat management institutions so as to increase the collection of professional zakat. It is recommended for the management of LAZISMU zakat management or other zakat managers to be able to pay attention to factors that can affect the improvement of institutional reputation and increase the collection of zakat. It is recommended for other researchers to expand the object of research not only limited to zakat management organizations in LAZISMU but can be done at other Zakat Management Organizations with a wider area coverage.

Bibliography

- Abidah, Atik, “Analisis Strategi Fundraising Terhadap Peningkatan Pengelolaan ZIS Pada Lembaga Amil Zakat Kabupaten Ponorogo”, *Kodifikasia*, Volume 10, Number 1 (2016): 1-27.
- Amar, Faozan. *Ekonomi Islam : Suatu Pengantar*. Jakarta: Uhamka Press, 2018.
- Ariesta, Ovinandya, “Strategi Komunikasi Crowdfunding Melalui Media Sosial (Studi Kasus Strategi Komunikasi Crowdfunding ‘ Upcycling Project Untuk Anak Putus Sekolah’ Melalui Media Sosial Wujudkan. Com)”, Universitas Muhammadiyah Surakarta, 2016.
- Arli, Denni and Hari Lasmono, “Are Religious People More Caring? Exploring the Impact of Religiosity on Charitable Organizations in a Developing Country”, *International Journal of Nonprofit and Voluntary Sector Marketing*, Volume 20, Number 1 (2015): 38–51.
- Ascarya and Diana Yumanita, “Analisis Rendahnya Pengumpulan Zakat Di Indonesia Dan Alternatif Solusinya”, *Bank Sentral Indonesia*, Volume 9, 2018.
- Azman, Farah Mastura Noor and Zainol Bidin, “Zakat Compliance Intention Behavior on Saving”, *International Journal of Business and Social Research*, Volume 5, Number 1 (2015): 118–128.
- Beik, Irfan Syauqi and Izzatul Mabniyyah Alhasanah, “Analisis Faktor Faktor Yang Mempengaruhi Tingkat Partisipasi Dan Pemilihan Tempat Berzakat Dan Berinfak”, *Jurnal Ekonomi & Keuangan Islam*, Volume 2, Number 1 (2012): 64–75.
- Chin, Wynne W., “The Partial Least Squares Approach to Structural Formula Modeling”, *Advances in Hospitality and Leisure*, Volume 8, Number 2 (1998): 295–336.
- Creedon, Patrick S. and Andrew F. Hayes, “Small Sample Mediation Analysis: How Far Can We Push the Bootstrap?,” <https://afhayes>.

com/public/aps2015ch.pdf

- Daud, Zulkifli, Sanep Ahmad, and Aulia Fuad Rahman, "Model Perilaku Kepatuhan ZAulia Fuad Rahman, Zulkifli Daud, Sanep Ahmadakat: Suatu Pendekatan Teori", *Iqtishoduna*, Volume 7, Number 1 (2011): 1-20.
- Djupri, M., "Kompetensi Amil Dan Fungsionalisasinya Dalam Kelembagaan Zakat (Studi Terhadap Badan Amil Zakat Kota Bengkulu)", Universitas Islam Negeri Sunan Kalijaga Yogyakarta, 2016.
- Firdaus, Muhammad, Irfan Syauqi Beik, Tonny Irawan and Bambang Juanda, "Economic Estimation and Determinations of Zakat Potential in Indonesia", *IRTI Working Paper Serie*, 2012.
- Fombrun, C. *Realising Value from the Corporate Image. Reputation*. Boston: Harvard Business School Press, 2018.
- Fombrun, Charless J, and Cess BM van Riel, "The Reputational Landscape", *Corporate Reputation Review*, Vol. 1, no. 2 (1997): 5-13.
- Fombrun, Charless J. and Cees B M van Riel, "The Reputational Landscape", *Corporate Reputation Review*, Volume 1, Number 2 (1997): 5-13.
- Fombrun, Charless. *Realising Value from the Corporate Image, Reputation*. Boston: Harvard Business School Press, 2018.
- Fornell, Claes and David F. Larcker, "Evaluating Structural Equation Models with Unobservable Variables and Measurement Error", *Journal of Marketing Research*, Volume 18, Number 1 (1981): 39-56.
- Hair, Joseph F., Jr, G. Tomas M. Hult, Christian M. Ringle and Marko Sarstedt. *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*, Second Edition, Los Angeles: SAGE Publications Inc., 2017.
- Hair, Joseph F., Jr, William C. Black, Barry J. Babin, Rolph E. Anderson. *Multivariate Data Analysis*. Eighth Edition, London: Cengage Learning EMEA, 2019.

- Hanifah, Nur'aini and Ridla Rasyid, "Pengaruh kualitas pelayanan, citra lembaga dan religiusitas terhadap minat muzakki untuk menyalurkan zakat profesi (studi di pos keadilan peduli ummat yogyakarta)", *Jurnal Manajemen Dakwah*, Volume 1, Number 2 (2015): 207-228.
- Henseler, Jörg, Geoffrey Hubona, and Pauline Ash Ray, "Using PLS Path Modeling in New Technology Research: Updated Guidelines", *Industrial Management and Data Systems*, Volume 116, Number 1 (2016): 2-20.
- Huda, Miftahul, "Waqf Fundraising Management Model", *Ahkam: Jurnal Ilmu Syariah*, Volume 13, Number 1 (2013): 31-38.
- Idris, Kamil Md., Zainol Bidin, and Ram Al Jaffri Saad, "Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior", *Jurnal Pengurusan*, Volume 34 (2012): 3-10.
- Koenig, Harold G. and Saad Saleh Al Shohaib, "Religiosity and Mental Health in Islam". in *Islamophobia and Psychiatry*, ed. H. Steven Moffic et al., 1st ed. Cham: Springer Nature, 2019: 55-65.
- Kusumasari, Herdyani and Diana Savitri Hidayati, "Rasa Malu Dan Presentasi Diri Remaja Di Media Sosial", *Jurnal Psikologi Teori dan Terapan*, Voume 4, Number 2 (2014): 91.
- Lembaga Amil Zakat Ummul Quro, "Surat At-Taubah", accessed January 23, 2020, <https://lazuq.org/ayat-tentang-zakat/>.
- Muhammad, Sani Adamu and Ram Al-Jaffri Saad, "Moderating Effect of Attitude toward Zakat Payment on the Relationship between Moral Reasoning and Intention to Pay Zakat", *Procedia Social and Behavioral Science*, Volume 219 (2016): 520-527.
- Mukhlis, Ahmad and Irfan Syauqi Beik, "Analisis Faktor-Faktor Yang Memengaruhi Tingkat Kepatuhan Membayar Zakat: Studi Kasus Kabupaten Bogor", *Al-Muzara'ah*, Volume 1, Number 1 (2013): 83-106.
- Muneeza, Aishath and Shahbaz Nadwi, "The Potential of Application of

- Technology-Based Innovations for Zakat Administration in India”, *International Journal of Zakat*, Volume 4, Number 2 (2019): 87–100.
- Narasimhan, P. . L., & Saputra, H. (2023). Contriving emotional resilience through spirituality in the light of Vedanta. *IJoReSH: Indonesian Journal of Religion, Spirituality, and Humanity*, 2(1), 1–21.
- Nur’aini, Hanifah And Ridla Rasyid, “Pengaruh Kualitas Pelayanan, Citra Lembaga Dan Religiusitas Terhadap Minat Muzakki Untuk Menyalurkan Zakat Profesi (Studi Di Pos Keadilan Peduli Ummat Yogyakarta)”, *Jurnal Manajemen Dakwah*, Volume 1, Number 2 (2015): 207–228.
- Paw Research Center, “The Global Religious Landscape,” accessed October 14, 2018, <https://www.pewresearch.org/religion/2012/12/18/global-religious-landscape-exec/>.
- Puspaningtyas, Lida, “Aral Penghimpunan Zakat Di Tengah Pandemi,” accessed January 21, 2020, <https://republika.id/posts/5881/aral-penghimpunan-zakat-di-tengah-pandemi>.
- Rohim, Ade Nur, “Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising”, *al-Balagh: Jurnal Dakwah dan Komunikasi*, Volume 4, Number 1 (2019): 59–90.
- Satrio, Eka and Dodik Siswantoro, “Analisis Faktor Pendapatan, Kepercayaan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Untuk Membayar Zakat Penghasilan Melalui Lembaga Amil Zakat,” FEB UI, 2015.
- Setiawan, “Pengaruh Religiusitas Dan Reputasi Terhadap Minat Muzakki Dalam Membayar Zakat Profesi”, *Jurnal Ilmu Manajemen*, Volume 8, Number 1 (2018): 13–21
- Setiawan, Fery, “Pengaruh Religiusitas Dan Reputasi Terhadap Minat Muzakki Dalam Membayar Zakat Profesi”, *Jurnal Ilmu Manajemen*, Volume 8, Number 1 (2018): 13–21.

Terry Flew and Richard Smith. *New Media: An Introduction*, Victoria: Oxford University Press, 2005.

Yunianto, Tri, "Pengaruh Tingkat Kepercayaan, Pengetahuan Dan Religiusitas Terhadap Minat Muzakki Dalam Mengeluarkan Zakat Di Badan Amil Zakat Nasional (Baznas) Kota Salatiga", Universitas Islam Negeri Salatiga, 2020).

Appendix

Figure 1. Evaluation of the measurement and structural models

