Volume 4 Number 2 (2026)
July-December 2026
Page: 1-11

Journal of Creative Power and Ambition (JCPA)
https://edujavare.com/index.php/jcpa
E-ISSN: 3031-4054
DOI: 10.70610/jcpa.2273

The Effect of Sharia Compliance and Nonprofit Institutional Image on Muzaki's Interest in Paying Zakat at BAZNAS Tanggamus, Indonesia

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Article history Submitted: 2026/09/08; Revised: 2026/10/11; Accepted: 2026/11/17

Abstract

This study examines the effects of sharia compliance and nonprofit institutional image on muzaki's interest in paying zakat through the National Board of Zakat (BAZNAS) of Tanggamus. A quantitative approach using multiple linear regression was employed. Research took place at BAZNAS Tanggamus from February to June 2020, involving 200 respondents selected through cluster sampling. Data were collected through questionnaires, interviews, observations, and documentation. Instrument validity was tested using Pearson product-moment correlation, and reliability using Cronbach's alpha. Data were analyzed with SPSS 19.0. The results show that sharia compliance positively and significantly affects muzaki's interest ($\beta = 0.180$, $p < 0.001$). Nonprofit institutional image also has a positive and significant effect ($\beta = 0.489$, $p < 0.001$). Both variables significantly influence muzaki's interest simultaneously ($F = 117.519$, $p < 0.001$). The coefficient of determination ($R^2 = 0.544$) indicates that they explain 54.4% of the variation in interest, while other factors account for 45.6%. These findings highlight the importance of sharia-compliant management and professional, transparent, and accountable services in encouraging public participation in zakat institutions.

Keywords Sharia Compliance; Institutional Image; Muzaki; Zakat; BAZNAS

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INTRODUCTION

Zakat is one of the most important instruments in the Islamic economic system, serving not only as a form of religious obligation but also as a mechanism for promoting social welfare and reducing poverty. Through well-planned management, zakat has the potential to support community empowerment, reduce economic inequality, and improve the welfare of disadvantaged groups. Indonesia, as a country with one of the largest Muslim populations in the world, has considerable zakat potential. According to data presented in the research report, Indonesia's zakat potential in 2019 was estimated at IDR 217 trillion, derived from agricultural zakat, livestock zakat, corporate zakat, and income zakat. This substantial potential indicates that zakat has strategic opportunities to contribute to

economic development and social welfare. However, this considerable potential has not been fully reflected in the optimization of zakat collection through formal zakat management institutions. This situation indicates that zakat management requires not only effective collection and distribution systems but also public trust and participation as essential elements in encouraging muzaki to fulfill their zakat obligations through formal institutions.

In practice, zakat collection through official institutions continues to face several challenges. One of the most prominent issues is the relatively low interest of Muslim communities in channeling their zakat through formal zakat management institutions. Some members of the community still prefer to distribute their zakat directly to eligible recipients or through zakat collectors operating within their local mosques. This preference suggests that formal zakat management institutions have not yet become the primary choice for all Muslims in fulfilling their religious obligations. In fact, collecting zakat through official institutions enables more organized, systematic, and coordinated management, allowing its distribution to reach a wider range of eligible beneficiaries. Therefore, increasing muzaki's interest in paying zakat through formal institutions is an important aspect of strengthening the role of zakat management organizations.

This issue is also relevant to zakat management practices in Tanggamus Regency. The region has considerable economic potential derived from various sectors, including agriculture, livestock, fisheries, trade, tourism, and other business activities. The diversity of these economic sectors creates opportunities to increase zakat collection, particularly income zakat and zakat on wealth. The National Board of Zakat (Badan Amil Zakat Nasional/BAZNAS) of Tanggamus has carried out zakat collection and distribution activities as well as various community empowerment programs, including Friday Safari activities, Qur'anic learning programs through Rumah Tahfizh, fundraising for natural disaster victims, and assistance programs for orphans and underprivileged communities. Nevertheless, the region's economic potential has not been fully reflected in the optimization of zakat collection through this institution. This condition highlights the need to examine the factors that may encourage people to choose BAZNAS as their zakat distribution institution.

One factor that is presumed to influence muzaki's interest is sharia compliance. Sharia compliance is a fundamental aspect of Islamic financial and social institutions because it concerns the conformity of institutional activities with Islamic principles. In zakat management, compliance encompasses the alignment of zakat collection, management, and distribution processes with Islamic legal provisions. Adherence to sharia principles is particularly important because the funds entrusted to zakat institutions are directly related to religious obligations and public trust. Wardayati (2011) explained that sharia compliance is an important indicator in the implementation of sharia governance. Similarly, Junusi (2013) identified several indicators of sharia compliance, including the avoidance of riba and gharar, the implementation of halal business activities, and trustworthy organizational management. Hanifa (2015) also demonstrated the relevance of sharia compliance to financial reporting practices in waqf institutions. Furthermore, Fatmawati (2017) found that

sharia compliance had a positive and significant effect on zakat fund management among zakat management organizations in Sukoharjo Regency. However, a different finding was reported by Muhibbai (2017), who found that sharia compliance had an effect on organizational financial performance in Malaysia, although the effect was not statistically significant. These different findings indicate that the relationship between sharia compliance and organizational performance, as well as public behavior, requires further investigation across different institutional characteristics and research contexts.

In addition to sharia compliance, the image of a nonprofit institution is another factor that may influence public interest in distributing zakat. Institutional image refers to public perceptions of an organization's credibility, service quality, accountability, professionalism, and reputation. For zakat management institutions, a positive image can be established through information transparency, responsive services, accountable fund management, and the successful implementation of distribution and community empowerment programs. A favorable institutional image can strengthen public confidence that zakat funds are managed professionally and distributed to eligible beneficiaries. Octafiana (2015) found that service quality, brand image, and trust had positive and significant effects on customer loyalty. Furthermore, Putri (2019) demonstrated that location, brand image, and word-of-mouth communication influenced customers' decisions when selecting Hajj savings products offered by Islamic banks. Dewi et al. (2018) also found that service and product quality simultaneously had a positive effect on Islamic banking brand image. In contrast, Panajitan (2019) reported that service quality did not influence banking image, whereas product quality and customer value were associated with the formation of institutional image. These findings indicate that institutional image is closely related to public perceptions and decisions when selecting an organization's services, although the relationships among these factors may vary depending on the characteristics of the research subjects.

Previous studies examining sharia compliance and institutional image also provide a foundation for understanding the relationship between these two aspects. Fatema et al. (2013) explained that sharia compliance could contribute to the development of Islamic brands with positive images and reputations. This finding indicates that adherence to Islamic principles is not only related to internal organizational management but may also shape public perceptions of an institution's identity and credibility. Accordingly, sharia compliance and institutional image can be viewed as complementary factors in establishing public trust in zakat management institutions. Nevertheless, the influence of these two aspects on muzaki's interest in paying zakat through formal institutions requires further empirical investigation within the context of zakat management organizations.

Based on the review of previous studies, several research gaps can be identified as the basis for the present study. First, previous studies on sharia compliance have predominantly focused on Islamic banking institutions, corporate governance, financial reporting, and organizational performance. Second, studies on institutional image have largely examined the relationship between brand image and customer loyalty or consumer decisions in

selecting banking services. Third, research specifically investigating sharia compliance and nonprofit institutional image as factors influencing muzaki's interest in paying zakat through BAZNAS remains limited. Furthermore, previous findings regarding the influence of sharia compliance have not been entirely consistent. Some studies have identified positive and significant effects, whereas others have reported statistically insignificant effects. These differences indicate an opportunity to re-examine the relationships among the variables within the context of formal zakat management institutions.

The novelty of this study lies in examining the partial and simultaneous effects of sharia compliance and nonprofit institutional image on muzaki's interest in paying zakat through BAZNAS Tanggamus. Unlike previous studies that have predominantly examined these variables within the context of Islamic banking, this study focuses on a zakat management institution characterized by its nonprofit nature and religious and social responsibilities. The selection of BAZNAS Tanggamus as the research setting also provides an empirical context for understanding how adherence to sharia principles and public perceptions of institutional image relate to muzaki's interest in channeling their zakat through formal institutions. Therefore, this study is expected to contribute empirical insights to the development of zakat institutional governance, particularly regarding the factors associated with increasing muzaki's interest in paying zakat through official zakat management institutions.

Based on the discussion above, this study aims to analyze the effect of sharia compliance on muzaki's interest in paying zakat through BAZNAS Tanggamus, examine the effect of nonprofit institutional image on muzaki's interest in paying zakat, and investigate the simultaneous effects of sharia compliance and nonprofit institutional image on muzaki's interest in paying zakat through BAZNAS Tanggamus. The findings are expected to provide practical considerations for BAZNAS management in strengthening the implementation of sharia principles, improving institutional image, and developing more effective zakat collection strategies.

METHODS

This study employed a quantitative research approach using multiple linear regression analysis to examine the effects of sharia compliance and nonprofit institutional image on muzaki's interest in paying zakat through the National Board of Zakat (BAZNAS) of Tanggamus, Indonesia. The research was conducted at BAZNAS Tanggamus from February to June 2020. The study involved two independent variables, namely sharia compliance (X1) and nonprofit institutional image (X2), and one dependent variable, namely muzaki's interest in paying zakat (Y). The population consisted of Muslim communities in Tanggamus Regency, particularly individuals with middle- and upper-income levels. A cluster sampling technique was employed to select the respondents, resulting in a total sample of 200 respondents. The sample size was determined based on the number of research indicators multiplied by ten.

Data were collected using primary and secondary data sources. Primary data were

obtained through questionnaires distributed to respondents, interviews with zakat administrators (amil), and direct observations. The questionnaire employed a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). The research indicators included knowledge, information, experience, internal needs, social motives, and emotions to measure muzaki's interest; benefit and objective principles to measure sharia compliance; and reliability, responsiveness, assurance, empathy, and tangible aspects to measure nonprofit institutional image. Interviews were conducted with zakat administrators who were knowledgeable about zakat management and its digitalization practices. Meanwhile, secondary data were obtained from relevant institutional reports, publications, statistical data, journal articles, and other documents related to zakat management and Islamic economics.

The collected data were analyzed using multiple linear regression with the assistance of Statistical Package for the Social Sciences (SPSS) version 19.0. Before conducting the main statistical analysis, the research instruments were examined through validity and reliability tests to assess their measurement quality. The validity test employed Pearson product-moment correlation, while reliability was assessed using Cronbach's alpha. Multiple linear regression analysis was subsequently applied to examine the individual and simultaneous effects of sharia compliance and nonprofit institutional image on muzaki's interest in paying zakat. Partial significance testing (t-test) and simultaneous significance testing (F-test) were used to evaluate the research hypotheses, while the coefficient of determination (R^2) was used to determine the contribution of the independent variables in explaining variations in the dependent variable.

RESULTS AND DISCUSSION

RESULTS

Partial Effect of Sharia Compliance and Institutional Image

Table 1. Partial Regression Test Results

Variable		R Square	Regression Coefficient (B)	eta	t -value	Sig.
Sharia compliance (X1)	.636	0.405	0.180	.259	.791	.000
Nonprofit institutional image (X2)	.715	0.511	0.489	.530	.748	.000

Source: SPSS 19.0 output, processed data (2020).

The table shows that sharia compliance and nonprofit institutional image have positive and statistically significant relationships with muzaki's interest in paying zakat. Both variables have significance values below 0.05. The institutional image variable has a higher regression coefficient and beta value than sharia compliance.

Simultaneous Regression Test

Table 2. Model Summary

	R Square	Adjusted R Square	Std. Error of the Estimate
.738	0.544	0.539	2.585

Source: SPSS 19.0 output, processed data (2020).

The model summary indicates an R value of 0.738 and an R Square value of 0.544. This means that sharia compliance and nonprofit institutional image jointly explain 54.4% of the variation in muzaki's interest in paying zakat, while the remaining 45.6% is associated with other factors outside the research model.

Table 3. Simultaneous Regression Test (ANOVA)

Source	Sum of Squares	f	Mean Square	F	ig.
Regression	1570.676	8	785.33	117.519	.000
Residual	1316.479	97	6.683	–	
Total	2887.155	99	–	–	

Source: SPSS 19.0 output, processed data (2020).

The ANOVA test produces an F value of 117.519 with a significance value of 0.000, which is below 0.05. These results indicate that sharia compliance and nonprofit institutional image simultaneously have a statistically significant effect on muzaki's interest in paying zakat.

Multiple Linear Regression Coefficients

Table 4. Multiple Linear Regression Coefficients

Variable	Unstandardized Coefficient (B)	Std. Error	Standardized Coefficient (Beta)		ig.
Constant	7.394	1.536	–	.813	.000
Sharia compliance (X1)	0.180	0.048	0.259	.791	.000
Nonprofit institutional image (X2)	0.489	0.063	0.530	.748	.000

Source: SPSS 19.0 output, processed data (2020).

Based on the regression coefficients, the multiple linear regression equation is:

$$Y = 7.394 + 0.180X_1 + 0.489X_2$$

Both independent variables have positive regression coefficients. The coefficient for

nonprofit institutional image is higher than that for sharia compliance.

DISCUSSION

The Effect of Sharia Compliance on Muzaki's Interest in Paying Zakat

The results indicate that sharia compliance has a positive and statistically significant effect on muzaki's interest in paying zakat through BAZNAS Tanggamus. This finding is reflected in the regression coefficient of 0.180, a standardized beta coefficient of 0.259, and a significance value of 0.000. Since the significance value is below 0.05, the first hypothesis is supported. The positive coefficient indicates that higher levels of perceived sharia compliance are associated with greater interest among muzaki in paying zakat through the institution. This finding suggests that sharia compliance is an important consideration in the management of zakat institutions. As an Islamic philanthropic institution, BAZNAS is expected to manage zakat funds in accordance with Islamic principles, including the principles of benefit, accountability, and trustworthiness. Muzaki need assurance that the funds they contribute are managed and distributed in accordance with sharia provisions. Therefore, compliance with Islamic principles is not merely an administrative requirement but also an important foundation for building public confidence in zakat management.

The result is consistent with Wardayati (2011), who identified sharia compliance as an important indicator in the implementation of sharia governance. Junusi (2013) also emphasized that sharia compliance can be assessed through several indicators, including the avoidance of riba and gharar, the implementation of halal business activities, and trustworthy management. These principles are relevant to zakat institutions because the credibility of an institution is closely related to its ability to demonstrate that its activities comply with Islamic values.

Furthermore, Fatmawati (2017) found that sharia compliance had a positive and significant effect on zakat fund management in zakat management organizations in Sukoharjo Regency. This finding affirms the present study, particularly regarding the importance of sharia compliance in strengthening the management of zakat institutions. However, the results differ from Muhibbai (2017), who reported that sharia compliance had an effect but was not statistically significant on the financial performance of an organization in Malaysia. This difference indicates that the relationship between sharia compliance and organizational outcomes may vary depending on the institutional context and the specific dependent variable examined. In the present study, the outcome concerns muzaki's interest in paying zakat, rather than organizational financial performance. Thus, the findings reinforce the argument that sharia compliance is one of the institutional factors associated with muzaki's interest in distributing zakat through formal zakat management institutions. Maintaining compliance with sharia principles may strengthen public confidence and encourage muzaki to consider BAZNAS Tanggamus as a trusted channel for zakat distribution.

The Effect of Nonprofit Institutional Image on Muzaki's Interest in Paying Zakat

The regression analysis also demonstrates that nonprofit institutional image has a

positive and statistically significant effect on muzaki's interest in paying zakat through BAZNAS Tanggamus. This is indicated by a regression coefficient of 0.489, a standardized beta coefficient of 0.530, and a significance value of 0.000. The coefficient is positive, indicating that an improvement in the perceived image of the institution is associated with an increase in muzaki's interest in paying zakat. Furthermore, the standardized beta coefficient for institutional image is higher than that of sharia compliance, suggesting that institutional image has a stronger relative contribution within the regression model. The finding can be understood through the service-quality dimensions used to assess institutional image, namely reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman, 2001). These dimensions describe how an institution provides services, responds to the needs of its stakeholders, demonstrates its credibility, and presents its organizational resources. In the context of zakat management, a positive institutional image may emerge when muzaki perceive that BAZNAS manages funds professionally, provides accessible services, communicates transparently, and demonstrates responsibility in distributing zakat.

For nonprofit institutions, institutional image is particularly important because the relationship between the institution and its contributors depends substantially on public trust. Unlike commercial organizations, zakat institutions do not primarily offer financial returns to their contributors. Instead, muzaki expect their contributions to be managed responsibly and distributed to eligible recipients. Consequently, institutional reputation and the quality of services may influence the willingness of individuals to use formal zakat management channels. This result is consistent with Octafiana (2015), who found that service quality, brand image, and trust had positive and significant effects on customer loyalty. Although the research focused on customer loyalty rather than muzaki's interest in paying zakat, it supports the argument that institutional image and trust are important in shaping stakeholder responses. The finding also corresponds with Kartika et al. (2016), who discussed the relationship between institutional image, customer trust, and loyalty in Indonesian Islamic banking.

In addition, Fatema et al. (2013) explained that sharia compliance contributes to the development of identifiable Islamic brands with positive images and reputations. This perspective suggests that institutional image cannot be separated entirely from the values and principles underlying an Islamic institution. A positive image is strengthened not only through service performance but also through the institution's consistency in implementing Islamic principles. Therefore, the present finding affirms previous research concerning the importance of institutional image, service quality, and trust in shaping public responses. In the context of BAZNAS Tanggamus, maintaining a positive institutional image is relevant to increasing muzaki's interest in paying zakat through the institution. The higher standardized beta value also indicates that institutional image has a stronger relative contribution than sharia compliance in the regression model used in this study.

The Simultaneous Effect of Sharia Compliance and Nonprofit Institutional Image on

Muzaki's Interest in Paying Zakat

The simultaneous regression test shows that sharia compliance and nonprofit institutional image jointly have a statistically significant effect on muzaki's interest in paying zakat through BAZNAS Tanggamus. The ANOVA results produce an F value of 117.519 with a significance value of 0.000, which is below the 0.05 significance threshold. Therefore, the third hypothesis is supported. The model summary also shows an R value of 0.738 and an R Square value of 0.544. This indicates that the two independent variables included in the research model explain 54.4% of the variation in muzaki's interest in paying zakat. The remaining 45.6% is associated with other factors that were not examined in this study. These results indicate that sharia compliance and institutional image are jointly relevant to understanding muzaki's interest, although they do not represent the only factors influencing that interest.

The relationship between these variables can be explained through their complementary roles. Sharia compliance provides a normative foundation for zakat management by ensuring that institutional activities are consistent with Islamic principles. Meanwhile, institutional image reflects how the public perceives the institution's credibility, service quality, and organizational performance. Sharia compliance may strengthen the institution's legitimacy, while a positive institutional image may help communicate that legitimacy to the public. When these two aspects are maintained together, the institution may become more trusted and more attractive to potential muzaki.

This interpretation is consistent with Fatema et al. (2013), who argued that sharia compliance contributes to the development of a positive Islamic brand image and reputation. It is also supported by Kartika et al. (2016), who highlighted the relationship between institutional image and customer trust in Islamic banking. These studies provide a basis for understanding why compliance with Islamic principles and a positive institutional image may operate together in shaping public perceptions of an Islamic financial or philanthropic institution. The findings also affirm Fatmawati's (2017) research, which demonstrated the importance of sharia compliance in zakat fund management. In addition, Octafiana (2015) showed that service quality, brand image, and trust are associated with positive stakeholder responses. The present study extends these findings to the context of muzaki's interest in paying zakat through BAZNAS Tanggamus by examining sharia compliance and nonprofit institutional image within one regression model.

Nevertheless, the R Square value of 0.544 indicates that 45.6% of the variation in muzaki's interest remains unexplained by the two variables examined. This suggests that other considerations may also be relevant to muzaki's decisions, although their contribution cannot be identified from the present model. Future studies may therefore examine additional variables related to muzaki characteristics, institutional accessibility, service experience, information availability, and trust. Overall, the findings indicate that sharia compliance and nonprofit institutional image are both important in explaining muzaki's interest in paying zakat through BAZNAS Tanggamus. The results affirm previous studies

emphasizing the importance of Islamic governance, institutional credibility, service quality, and public trust. The practical implication is that zakat institutions need to maintain compliance with sharia principles while continuously improving their institutional image through professional, transparent, and accountable management.

CONCLUSION

This study concludes that sharia compliance and nonprofit institutional image have positive and statistically significant effects on muzaki's interest in paying zakat through BAZNAS Tanggamus. Partially, sharia compliance has a positive and significant effect, with a regression coefficient of 0.180 and a significance value of $p < 0.001$. Similarly, nonprofit institutional image has a positive and significant effect, with a regression coefficient of 0.489 and a significance value of $p < 0.001$. These findings indicate that both adherence to Islamic principles and a positive institutional image are important factors associated with muzaki's interest in using formal zakat management services. Simultaneously, sharia compliance and nonprofit institutional image have a significant effect on muzaki's interest in paying zakat, as indicated by an F value of 117.519 and a significance value of $p < 0.001$. The coefficient of determination (R^2) of 0.544 indicates that the two variables explain 54.4% of the variation in muzaki's interest, while the remaining 45.6% is associated with other factors outside the research model. Among the two independent variables, nonprofit institutional image demonstrates a higher standardized regression coefficient ($\beta = 0.530$) than sharia compliance ($\beta = 0.259$), indicating a stronger relative contribution within the model.

These findings highlight the importance of maintaining sharia-compliant management and strengthening institutional credibility through professional, transparent, and accountable zakat services. BAZNAS Tanggamus should therefore continue to uphold Islamic principles while improving service quality and public trust. Future research is recommended to include additional variables and broader research populations to provide a more comprehensive understanding of the factors influencing muzaki's interest in paying zakat through formal zakat institutions.

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