

Analysis of The Influence of Institutional Image, Zakat Institution Performance And Trust on Muzakki Satisfaction (Study on Baznas Semarang City)

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Abstract

Keywords:

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This study addresses to the main problem of challenges in maintaining the trusts and satisfactions of muzakki (someone who pays zakat) amidst the demands of zakat management professionalism. The aim is to examine the influence of institutional images, zakat institution performances, and trusts on muzakki satisfactions at BAZNAS of Semarang City. Using quantitative method and purposive sampling technique toward 130 respondents from a population of 2.996 muzakki as July 2025, this study could get the data which analyzed using SEM-PLS through SmartPLS software version 4.1.1.4. The results show that institutional images, zakat institution performances, and trusts have a positive and significant effect on muzakki satisfactions. This model has a value of R^2 is 0.747 (Adjusted $R^2 = 0.741$) which shows that the three independent variables are able to explain 74.1% of the variation in muzakki satisfaction in the strong category. This data is supported by a summary of open-ended responses, which indicate that the friendliness of officers, ease of processing through digital services, and transparency of zakat distribution are the aspects most appreciated by respondents. This study is limited to the scope of BAZNAS Semarang City with three independent variables. Future research is recommended to develop variables such as reporting transparency, service innovation, and the tangible impact of zakat empowerment programs. This study provides insight into muzakki satisfactions at the regional level by enriching the interpretation of the results through respondents' aspirations regarding digital services and distribution transparency.

INTRODUCTION

A zakat institution is foundation established to organize the collection, management, and distribution of zakat funds. It serves as an intermediary between those who pay zakat and those who get zakat, managing zakat funds in a trustworthy and responsible manner, also ensuring that distribution is targeted and transparent, in accordance with sharia principles (Nafiah & Muhtadi, 2025). In Indonesia, formal zakat management is carried out through institutions that have received legal legitimacy, such as *Badan Amil Zakat Nasional* (BAZNAS) or National Zakat Agency, and *Lembaga Amil Zakat* (LAZ) or Zakat Collection Institutions.

Zakat is an obligation for every Muslim who has fulfilled the requirements in terms of ownership of assets and the provisions of *nisab* (the minimum range of our assets which must be paid as zakat) and *haul* (the time requirement for our assets ownership in one year or more) (Sari et al., 2025). Zakat supports social and economic functions, aiming to reduce the welfare gap in society. Through the zakat mechanism, a portion of the wealth of those who pay zakat is allocated to eligible groups to fulfill basic needs and improve well-being. The national zakat potency in 2024 is estimated to reach a significant figure, namely IDR 327 trillion. However, the reality shows that

the *zakat* collections have only reached around 3-4% from the total potency. The problem of low *zakat* realization stems not only from low public awareness, but also its closely related to the perception of the payers regarding the performance and credibility of *zakat* institutions.

Semarang, the capital of Central Java Province, with a Moslem population of over 1.5 million, has enormous *zakat* potency. BAZNAS of Semarang City, the official institution mandated by the government to manage *zakat*, alms, and charities, is responsible for optimizing *zakat* collection and distribution. However, various challenges remain in efforts to increase *muzakki's* (*zakat* payer) participation and public trust in formal *zakat* institutions. One indicator can be seen in the data on *zakat* receipt, distribution, and the percentage of distribution during the 2021–2024 period, as presented in Table 1.

Table 1. Receipt, Distribution, and Percentage of Zakat Distribution from BAZNAS Semarang City (2021-2024)

Year	Zakat Receipt (Rp)	Zakat Distribution (Rp)	Distribution Percentage (%)
2021	10,543,464,548	7,561,649,318	71.7%
2022	10,624,199,788	12,165,933,171	114.5%
2023	9,301,410,112	9,114,732,934	98.0%
2024	8,209,108,922	8,970,451,289	109.3%

Source: BAZNAS Semarang City Financial Report for the 2021-2024 period

Data on *zakat* receipt and distribution from the BAZNAS Semarang City for the 2021-2024 shows some fluctuations in distribution rates. In 2021, distribution only reached 71.7%, leaving some funds undisbursed. In 2022 and 2024, distribution actually exceeded receipt (114.5% and 109.3% respectively), indicating the use of reserve funds or carryovers from the previous year to expand the distribution program. In 2023, distribution reached 98%, indicating distribution performance that was nearly balanced with receipts. This situation indicates that BAZNAS is striving to increase the effectiveness of *zakat* fund distribution and reduce outstanding balances, thus positively impacting the institution's image, trust, and the satisfaction of *muzakki*.

Syam et al. (2024) stated that the images of the institution have a positive and significant influence on the satisfactions of *muzakki* in paying *zakat*. Rizal et al. (2023) Ralso stated that the service quality and trusts have a positive effect on the satisfactions of *muzakki* at BAZNAS Makassar. Meanwhile, Febri et al. (2024) indicated that trusts have a positive and significant effect on *muzakki's* satisfactions too. Although the variables of service quality, institutional images of BAZNAS, transparency, and trusts have been widely studied, no study has tested all the factors simultaneously in a single analytical model at the city-level of BAZNAS and used multidimensional *zakat* institution performance measurements. This gap indicates the need to integrate these variables simultaneously in the analysis of BAZNAS Semarang City to provide a more comprehensive and locally relevant empirical picture. This study aims to analyze the influence of institutional images, *zakat* institution performances, and trusts on *muzakki* satisfactions at BAZNAS Semarang City.

LITERATURE REVIEW

Expectancy Disconfirmation Theory

According to Oliver (1980), Expectancy Disconfirmation Theory (EDT) explained that satisfaction is the result of an individual's evaluation process of the match between initial

expectations and actual perceived performances. Within this framework, individuals form expectations before using a service or product, then compare them with the actual experience gained after using it. If the perceived performance is able to meet or exceed expectations, then positive confirmation will occur which encourages the formation of satisfaction. Meanwhile, if the perceived performance is below initial expectations, negative disconfirmation will occur which leads to dissatisfaction.

Institutional Images

According to Kotler & Keller (2009), institutional images are the beliefs, ideas, and impressions held by the public or consumers toward an organization or institution. This image is formed through direct experience, received information, and perceptions of the institution's performance and behavior in providing services to the public. Institutional image serves as a basis for forming individual assessments and attitudes toward an institution, which can influence stakeholders' levels of trusts and satisfactions with the institution.

Sudarsono et al. (2021) stated that image is the initial impression that influences public expectations regarding an institution's quality and credibility. A positive image can emerge from transparency in fund management, accountability in financial reporting, and the tangible impact of implemented programs. Gunawan et al. (2022) also stated that image describes the impression formed according to an individual's knowledge and experience of an institution or object. Meanwhile, based on Harrison's opinion in Nur'aini & Rasyid Ridla (2015) corporate image consists of four indicators, namely personality, reputation, value, and identity.

Lubis et al. (2022) informed that the institutional images of *zakat* institutions in North Sumatra contributes significantly to increasing donor satisfactions. Meanwhile, Lahuri et al. (2025) explained that the image of the institution has a positive and significant influence on the satisfaction of muzakki at Baitul Maal TAMZIS.

Zakat Institutions Performances

Oliver (1980) stated that perceived performances are an individual's perception of the actual results received after using a service or product. *Zakat* institution performances refer to the institution's capability to manage *zakat* funds effectively, efficiently, transparently, and accountably throughout the collection and distribution process (Almas & Almas, 2023). According to Adiwijaya & Kusmayadi (2022), good performance is not only seen from the amount of funds collected, but also from the quality of financial reports that reflect the professionalism of the institution.

Noor et al. (2007) developed a performance indicator model that aimed at *zakat* management organizations. The model consists of 25 variables grouped into four elements: (1) input, (2) output, (3) quality, and (4) process. Each element is equipped with indicators: (1) Input includes capable sub-resources, revenue performances, and targeting; (2) Output includes distribution performances and accountability reporting performances; (3) Quality includes effectiveness and contribution; and (4) Process includes transparency in management and program form (Lahuri et al., 2025).

Rizal et al. (2023) showed that the operational quality of *zakat* institutions influences the satisfaction of *muzakki*. Riani & Apriliani (2022), also showed that the quality of *zakat* institution services contributes to donor satisfactions. Meanwhile, Lahuri et al. (2025) stated that the *zakat* institution performances have a positive and significant influence on the satisfaction of *muzakki* at Baitul Maal TAMZIS.

Trusts

According to Morgan & Hunt (1994), trust is a condition where a person has confidence that another party can be relied upon and will act honestly and responsibly in a relationship or exchange process. Ingarianti (2021) also stated that trust is the initial capital that business organizations must build within their customers. Trust arises when consumers demonstrate that the organization has outstanding achievements, excels in providing products or services, and possesses a strong social conscience. Meanwhile, Husna & Farid (2020) expressed that there are 3 indicators that can be used to measure trust, namely credibility, competency, and courtesy.

Research by Hidayatulloh & Masruchin (2025) showed that strengthening the trust aspect linearly results in an increase in the satisfaction rating of *muzakki*. It is in line with the results of the study. Sugeng & Achmadi (2023) also showed that trust has a positive and significant influence on satisfactions.

Muzakki Satisfactions

According to Kotler & Keller (2009), satisfaction is a feeling that arises after someone evaluates their experiences when using a product or service. Raza et al. (2020) also defined that customer satisfaction is an important element of service quality, as it reflects the impact resulting from the performance of an organization's facilities. The main benefit of customer satisfaction is the spread of positive perceptions about the organization and the products or services offered to encourage higher repeat purchase rates Alzoubi et al. (2020). According to Lahuri et al. (2025) stated that satisfaction indicators use 4 elements, such as expectation match, interest in revisiting, comfortable service quality, and willingness to recommend to others.

Hadi et al. (2024) indicated that responsive and professional service quality could contribute positively to *muzakki* satisfaction. This is in line with the findings of Moosa & Kashiramka (2023) which showed that positive service experiences increase the satisfaction evaluations.

HYPOTHESIS

The Influence of Institutional Images on Muzakki Satisfaction

Based on Expectancy Disconfirmation Theory, individuals form initial expectations of an institution before directly experiencing its services. A strong institutional image tends to create positive expectations that serve as a benchmark for *muzakki* in assessing the institution's performance when distributing *zakat*. The image of the institution not only forms the beginning of trust, but also becomes a psychological foundation that influences the *muzakki's* evaluation of the experiences.

Gunawan et al. (2022) explained that the image depicts the impression obtained based on personal understanding and experience of an object. Manurung & Pohan (2024) also explained that institutional image is a major determinant in creating public service user satisfaction, where a strong reputation acts as a guarantee of quality for the public. Meanwhile, according to Lahuri et al. (2025), the institution image has a positive and significant influence on the satisfaction of *muzakki* at Baitul Maal TAMZIS. Based on the logic of theoretical relationships and support from previous research results, the following hypothesis is proposed:

H1: Institutional image influences the *muzakki* satisfactions at BAZNAS Semarang City.

The Influence of Zakat Institution Performances on Muzakki Satisfaction

The zakat institution performances describe the institution's ability to carry out *zakat* management functions professionally, transparently, and accountably. The *muzakki's* expectations can be formed from previous information about the institution's performances. If actual results align with or exceed these expectations, the *muzakki* will be satisfied.

Rizal et al. (2023) explained that excellent operational quality of an institution will automatically minimize complaints and convert services into real satisfaction for *muzakki*. Lahuri et al. (2025) stated that the zakat institutions performances have a significant positive influence on the satisfaction of *muzakki* at Baitul Maal TAMZIS. Thus, the following hypothesis could be proposed:

H2: The zakat institution performances influence the *muzakki* satisfactions at BAZNAS Semarang City.

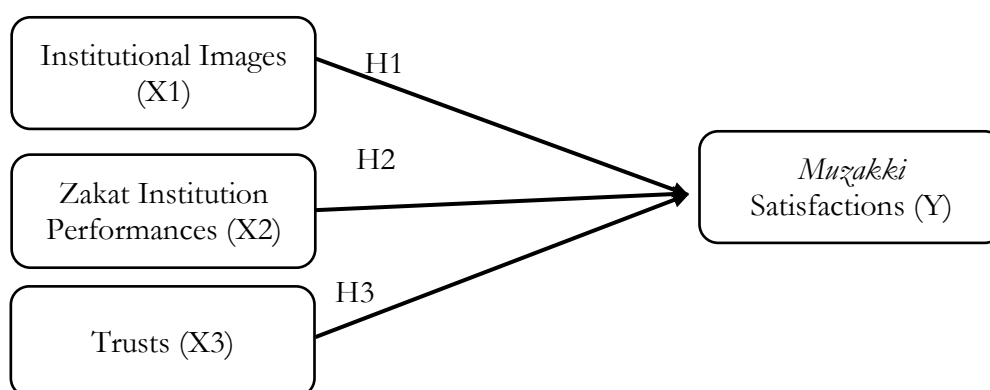
The Influence of Trusts on Muzakki Satisfaction

The higher of trusts level that a *muzakki* has in a *zakat* institution, the greater their satisfactions with the services provided. Confidence that *zakat* will be distributed appropriately, transparently, and in accordance with sharia law can reduce doubts and increase a sense of security in paying *zakat*. This fosters both material and spiritual satisfactions.

Utami et al. (2021) stated that the trust of *muzakki* in BAZNAS have a significant influence on motivation and satisfaction in distributing *zakat*. Hidayatulloh & Masruchin (2025) also stated that the sense of security and confidence of *muzakki* in the integrity of *zakat* management institution significantly increases the level of post-distribution satisfaction of *muzakki*. Based on the explanation above, the following hypothesis is proposed:

H3: Trusts influence *muzakki* satisfactions at BAZNAS Semarang City.

The relationship between the variables tested in the above hypothesis is summarized in the research framework presented in the following figure:



Picture 1. Research Framework

RESEARCH METHODS

This study used a quantitative approach with an associative design to examine the relationships between variables suspected of having a causal influence. This design was chosen because it aligned with the research aim, which is to analyze the influence of institutional images, zakat institution performances, and trusts on *muzakki* satisfactions at BAZNAS Semarang City.

The population in this study was *muḥakki* registered at BAZNAS of Semarang City, with a total of 2.996 people based on July 2025 data. The sampling technique was carried out using a nonprobability sampling technique with a purposive sampling approach. Respondents were selected based on three criteria: (1) having distributed zakat through BAZNAS Semarang City at least once, (2) understanding the services and programs provided by BAZNAS Semarang City, and (3) willing to be respondents voluntarily. The number of samples were determined using the Slovin formula with a 10% error tolerance level and obtained a sample size of 97 respondents and to anticipate potential data that did not meet the analysis feasibility criteria, the researcher setted a minimum data collection target of 100 respondents. During the data collection process, 130 questionnaires were obtained which were declared valid and suitable for analysis. All data that met these criteria were then used in the analysis stage to obtain accurate and representative research results.

The data collection technique in this study was the survey method with data collected directly from respondents through questionnaires and Google Forms, then supplemented with literature studies to strengthen the theoretical basis. The questionnaire used a Likert scale to measure the research variables.

The data analysis technique was carried out using the Structural Equation Modeling approach based on Partial Least Square (SEM-PLS) using SmartPLS software version 4.1.1.4. The analysis procedure included two stages: (1) Evaluation of the measurement model (outer model) to ensure convergent validity, discriminant validity, and construct reliability; and (2) Evaluation of the structural model (inner model) to test the hypothesis through a bootstrapping procedure. The strength of the model was evaluated based on the value VIF, R^2 (R-Square), Q^2 (predictive relevance), f^2 (effect size) and goodness of fit. The significance of the relationship between variables was determined through the value of the path coefficients.

This research was conducted in accordance with ethical research principles. All respondents provided informed consent before participating. Participation was voluntary, and all data provided was guaranteed confidentiality and used solely for academic purposes. Respondents also had the right to discontinue participation at any time without any consequences.

RESEARCH RESULT

Descriptive Statistics

Below are the descriptive statistical results of the research listed in Table 2:

Table 2. Results of Descriptive Statistical Tests

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Institutional Images (X1)	130	16	30	25.40	3,379
Zakat Institution Performances (X2)	130	22	50	41.73	5,219
Trusts (X3)	130	13	30	25.12	3,634
<i>Muḥakki</i> Satisfactions (Y)	130	12	32	26.16	3,961

Source: Primary data has been processed, 2025

Based on Table 2, the Institutional Images variable (X1) has a minimum value of 16 and a maximum of 30 with an average value of 25.40 and a standard deviation value of 3.379. The Zakat

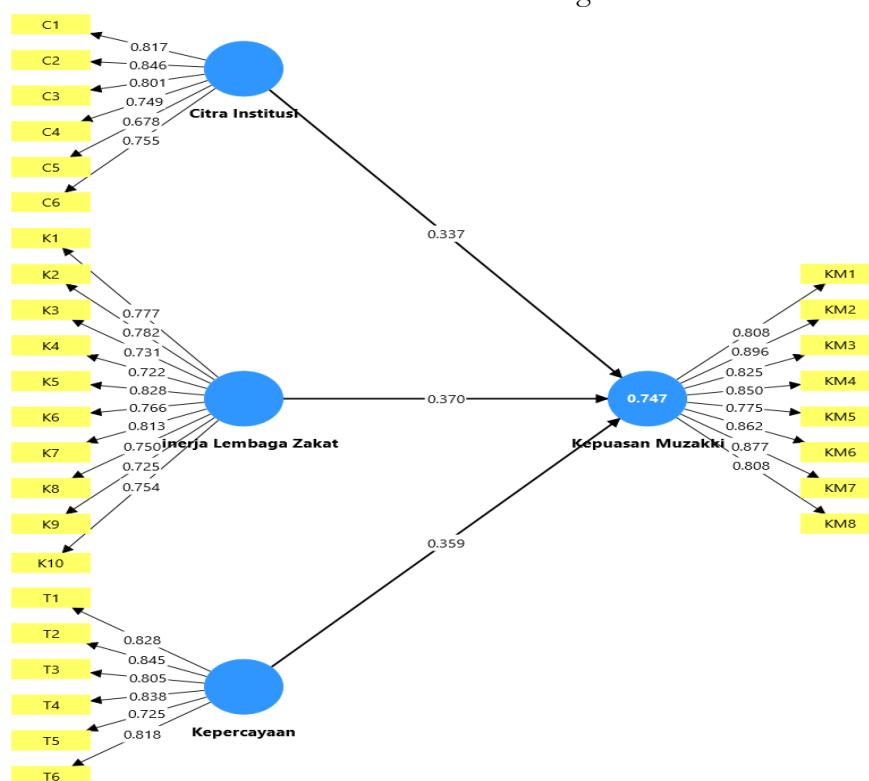
Institution Performances variable (X2) has a minimum value of 22 and a maximum value of 50 with an average value of 41.73 and a standard deviation of 5.219. The Trusts variable (X3) has a minimum value of 13 and a maximum of 30 with an average value of 25.12 and a standard deviation of 3.634. The *Muzakki* Satisfaction variable (Y) has a minimum value of 12 and a maximum of 32 with an average value of 26.16 and a standard deviation of 3.961. It shows that the four variables have an average value greater than the standard deviation, so it can be said that the data distribution are good and do not show extreme variations.

Measurement Model (Outer Model)

Convergent Validity

Loading Factor

The results of the estimated loading factor values for each construct indicator with the application of SmartPLS to the initial model can be seen in Figure 2 below:



Picture 2. Outer Loading

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Figure 2 above, all indicators for each variable have met the convergent validity criteria. There is one indicator with an outer loading value below 0.70, namely X1_5 (0.678), but this indicator is retained because it is still within the tolerance limit. It is based on the official rules for evaluating measurement models in PLS-SEM where indicators with loading values between 0.60 and 0.69 can still be accepted and maintained as long as the AVE value for the construct has exceeded the threshold of 0.50 (Hair et al., 2022). The institutional images variable has an AVE value of 0.642, which means it is above the minimum standard of 0.50. Therefore, indicator X1_5 is declared convergently valid and remains included in the structural model testing to maintain the content validity of the variable.

*Average Variance Extracted (AVE)***Table 3. Average Variance Extracted (AVE)**

Variables	AVE	Information
Institutional Images (X1)	0.602	Valid
Zakat Institution Performances (X2)	0.586	Valid
Trusts (X3)	0.658	Valid
Muzakki Satisfactions (Y)	0.703	Valid

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Table 3, all variables in this study are declared valid, because the Average Variance Extracted (AVE) value for each construct is above 0.50, thus fulfilling the convergent validity criteria.

*Discriminant Validity Cross Loading***Table 4. Cross Loading**

Indicators	Institutional Images	Zakat Institution Performances	Trusts	Muzakki Satisfactions
C1	0.817	0.477	0.423	0.613
C2	0.846	0.405	0.282	0.526
C3	0.801	0.490	0.337	0.575
C4	0.749	0.338	0.273	0.443
C5	0.678	0.177	0.181	0.397
C6	0.755	0.424	0.290	0.510
K1	0.344	0.777	0.434	0.559
K2	0.276	0.782	0.403	0.534
K3	0.329	0.731	0.360	0.453
K4	0.421	0.722	0.447	0.582
K5	0.408	0.828	0.461	0.614
K6	0.456	0.766	0.370	0.533
K7	0.404	0.813	0.561	0.648
K8	0.425	0.750	0.393	0.617
K9	0.403	0.725	0.403	0.544
K10	0.436	0.754	0.312	0.528
T1	0.383	0.520	0.828	0.612
T2	0.354	0.505	0.845	0.624
T3	0.294	0.417	0.805	0.538
T4	0.266	0.370	0.838	0.518
T5	0.314	0.388	0.725	0.493
T6	0.293	0.437	0.818	0.572
KM1	0.577	0.629	0.568	0.808
KM2	0.617	0.730	0.635	0.896

KM3	0.493	0.573	0.581	0.825
KM4	0.567	0.647	0.607	0.850
KM5	0.474	0.531	0.519	0.775
KM6	0.547	0.607	0.562	0.862
KM7	0.562	0.646	0.639	0.877
KM8	0.627	0.565	0.530	0.808

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Table 4, the cross-loading values for the variables institutional images, *zakat* institution performances, trusts, and *muzakki* satisfactions have correlation values between indicators within their constructs that are greater than those for other constructs. It indicates that the measurement model used in this study is valid.

Discriminant Validity - Fornell-Larcker

The Fornell-Larcker Discriminant Validity Test is used to ensure that each variable is uniquely different from the others. Discriminant validity is confirmed if the AVE root value on the diagonal is higher than its correlation with other constructs.

Table 5. Discriminant Validity - Fornell-Larcker

Variables	Institutional Images	Zakat Institution Performances	Trusts	Muzakki Satisfactions
Institutional Images	0.776			
Zakat Institution of Performances	0.512	0.766		
Trusts	0.394	0.547	0.811	
Muzakki Satisfactions	0.668	0.739	0.694	0.838

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Table 5, each construct has a higher AVE root value than the correlation values between other constructs. It indicates that each variable is valid.

Discriminant Validity- HTMT (Heterotrait – Monotrait Ratio)

The HTMT method is used to test whether two constructs are truly different empirically. A good HTMT value should be below the recommended maximum limit (HTMT < 0.90; Valid and HTMT < 0.85; More stringent (optional)).

Table 6. Discriminant Validity – HTMT

Variables	Institutional Images	Zakat Institution Performances	Trusts	Muzakki Satisfactions
Institutional Images				
Zakat Institution Performances	0.554			
Trusts	0.433	0.592		

Muzakki Satisfaction	0.728	0.785	0.751
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Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Table 6, all HTMT values are below the maximum limit of 0.90. It indicates that the model meets the discriminant validity criteria, so that each construct can be empirically distinguished from the other constructs.

Reliability Test

Reliability is indicated by composite reliability and Cronbach's alpha ≥ 0.7 . The results of the reliability measurements in this study can be seen in Table 7 below:

Table 7. Composite Reliability and Cronbach's Alpha

Variables	Cronbach's Alpha	Composite Reliability	Composite Reliability	Rule of Thumb	Information
Institutional Images	0.867	0.879	0.900	> 0.7	Reliable
Zakat Institution Performances	0.921	0.924	0.934	> 0.7	Reliable
Trusts	0.895	0.900	0.920	> 0.7	Reliable
Muzakki Satisfactions	0.939	0.942	0.950	> 0.7	Reliable

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Table 7, all variables in this study have met the reliability criteria, so that each construct is stated to have good internal consistency and can be trusted as a measuring tool in research.

Structural Model (Inner Model)

Multicollinearity Test (Inner VIF)

Multicollinearity tests are conducted to ensure that there is no excessive correlation between independent variables in the structural model, which causes bias in path estimation.

Table 8. Multicollinearity Test

Variable Relationship	VIF	Information
Institutional Images -> <i>Muzakki</i> Satisfactions	1,390	Multicollinearity Free
<i>Zakat</i> Institution Performances -> <i>Muzakki</i> Satisfactions	1,674	Multicollinearity Free
Trusts -> <i>Muzakki</i> Satisfactions	1,463	Multicollinearity Free

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on the Table 8, if the VIF value is less than 5, there is no multicollinearity between the variables that influence *muzakki* satisfactions.

Coefficient of Determination Test (R-Square)

The R-Square value is used to assess how much influence a variable has exogenous in explaining endogenous variables.

Table 9. Results of the Determination Coefficient Test R^2 (R-Square)

	R-square	R-square adjusted
Muzakki Satisfactions (Y)	0.747	0.741

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on the Table 9, the Adjusted R-Square value is 0.741 or 74.1%, which means that the variables of institutional images, *zakat* institution performances, and trusts are able to explain the variable of *muzakki* satisfactions by 74.1%. Meanwhile, the remaining 25.9% is influenced by other factors not explained in the study, so it can be interpreted as a strong category.

Predictive Relevance Test (Q^2)

Test predictive relevance (Q^2) is used to evaluate the predictive ability of structural models in predicting endogenous variables. Value criteria as follows: > 0 model has predictive relevance, 0.02 is weak, 0.15 is moderate, 0.35 is strong.

Table 10. Test Results Predictive Relevance (Q^2)

Endogenous Variables	$Q^2_{predict}$	RMSE	MAE	Criteria	Interpretation
<i>Muzakki</i> Satisfactions (Y)	0.733	0.527	0.385	$> 0 =$ Relevant	Strong predictive relevance

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Table 10, the value is 0.733, which is greater than 0. It indicates that the model has good predictive ability for endogenous variables, so the structural model is considered predictively relevant. With a value of 0.733, the model's predictive ability is in the strong category, which means the model is able to predict the *Muzakki* Satisfactions variable with a high level of accuracy. Predictive strength is further evaluated by comparing the Root Mean Square Error (RMSE) value between the PLS-SEM model and the basic Linear Model (LM) model at the indicator level as presented in Table 11:

Table 11. Results of Prediction Error Comparison

	$Q^2_{predict}$	PLS-SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE	IA_RMSE	IA_MAE
KM1	0.516	0.371	0.303	0.407	0.307	0.534	0.483
KM2	0.648	0.340	0.251	0.389	0.288	0.574	0.410
KM3	0.433	0.440	0.363	0.494	0.397	0.585	0.529
KM4	0.547	0.427	0.308	0.497	0.363	0.634	0.454
KM5	0.379	0.440	0.372	0.511	0.409	0.558	0.530
KM6	0.480	0.428	0.321	0.480	0.361	0.594	0.504
KM7	0.562	0.397	0.312	0.449	0.354	0.600	0.519
KM8	0.485	0.477	0.347	0.530	0.381	0.664	0.498

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Table 11, the comparison results show that all indicators (KM1 to KM8) have lower RMSE values in the PLS-SEM model compared to the LM model, so that the model is stated to have high predictive power (High Predictive Power).

Effect Size Test (f^2)

Test Effect Size (f^2) interprets values 0.02 small or low, 0.15 medium or average, and 0.35 large or strong.

Table 12. Test Results Effect Size (F Square)

Relationship between Variables	f^2	Criteria	Interpretation
Institutional Images \rightarrow <i>Muzakki</i> Satisfactions	0.324	0.15 – 0.35	Moderate Effect
Zakat Institution Performances \rightarrow <i>Muzakki</i> Satisfactions	0.323	0.15 – 0.35	Moderate Effect
Trusts \rightarrow <i>Muzakki</i> Satisfactions	0.348	≥ 0.35	Big Effect

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Table 12, the value obtained is in the medium to large category, with the highest value being 0.348 or rounded to 0.35, so it can be concluded that this variable has a fairly strong influence in the structural model.

Model Fit Test

In PLS-SEM, the main indicator used to assess the quality of model fit is the Standardized Root Mean Square Residual (SRMR). The results of the model fit test are presented in the following table:

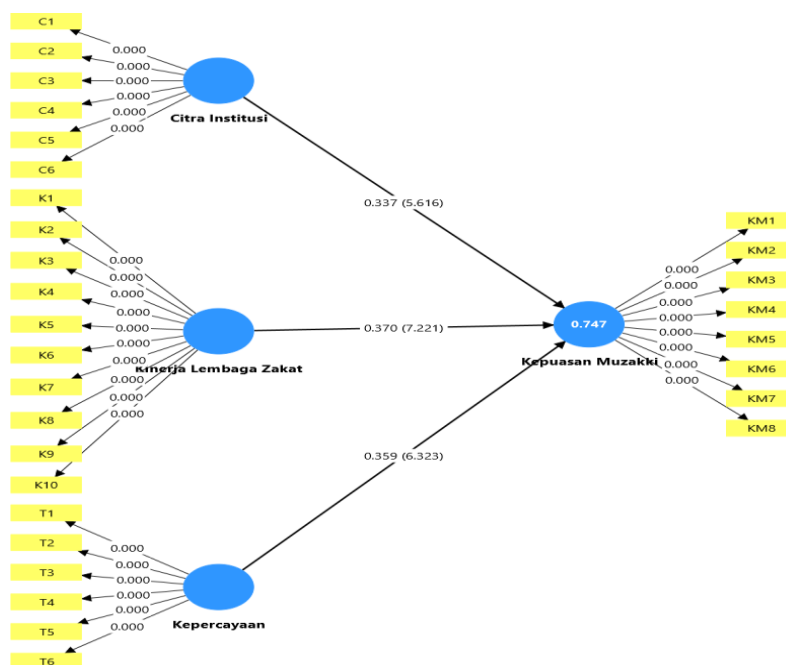
Table 13. Model Feasibility Test Results (Goodness of Fit)

Fit Model Size	Mark	Rule of Thumb	Information
SRMR (Standardized Root Mean Square Residual)	0.068	< 0.08 (Fit)	Fit

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Table 13, the SRMR value of $0.068 < 0.08$ indicates that the model has a good level of fit and declared suitable for use in hypothesis testing.

Path Coefficients Test



Picture 3. Test Results Inner Model Bootstrapping
Source: SmartPLS 4.1.14 output, primary data processed, 2025

The hypothesis test is accepted if the t-statistic value is >1.96 and the p-value is <0.05 , and the original sample value indicates a positive or negative influence. Based on the analysis using SmartPLS 4.1.1.4 and the resulting Graphical Output as in Picture 3, then analyzed based on path coefficients and obtained the results in Table 14.

Table 14. Test Results Bootstrapping

H	Influence	Original Sample (O)	T Statistics	P Values	CI BCa 2.5%	CI BCa 97.5%	Conclusion
H1	Institutional Images → <i>Muzakki</i> Satisfactions	0.337	5,616	0,000	0.209	0.444	H1 accepted
H2	<i>Zakat</i> Institution Performances → <i>Muzakki</i> Satisfactions	0.370	7,221	0,000	0.268	0.471	H2 accepted
H3	Trusts → <i>Muzakki</i> Satisfactions	0.359	6,323	0,000	0.249	0.475	H3 accepted

Source: SmartPLS 4.1.1.4 output, primary data processed, 2025

Based on Table 14, the institutional images variable shows a T-statistic value = 5.616; P-values <0.001 ; O = 0.337. Zakat institution performances variable shows a T-statistic value = 7.221; P-values <0.001 ; O = 0.370. Trusts variable shows a T-statistic value = 6.323; P-values <0.001 ; O = 0.359. All three variables have a significant positive effect on *muzakki* satisfactions. The results of the Confidence Interval (BCa) test show that in all influence paths, the range of values between 2.5% to 97.5% does not cross or include zero (0). It indicates that institutional

images, zakat institution performances, and trusts have a significant and stable positive effect on *muzakki* satisfactions.

DISCUSSION

The Influence of Institutional Images on Muzakki Satisfactions

The results on this study shows that institutional images have a positive and significant effect on *muzakki* satisfactions, thus H1 is accepted. It indicates that the more positive the *muzakki*'s perception of the credibility, transparency, and professionalism of BAZNAS Semarang City, the higher their satisfaction.

The research results are in line with study of Syam et al. (2024) which shows that institutional images have a positive and significant effect on service user satisfactions. This finding indicates that the more positive the institutional images perceived by *muzakki* through professionalism and transparency, the higher of satisfaction level that they feel and it is in accordance with Expectancy Disconfirmation Theory (EDT), which explains that a positive institutional images create high initial expectations. When the *muzakki* perceives the institution's performance to be in line with these expectations, positive disconfirmation occurs, which increases satisfactions.

The Influence of Zakat Institution Performances on Muzakki Satisfactions

The results of study show that the zakat institution performances have a positive and significant effect on the *muzakki* satisfactions, thus H2 is accepted. The perception of good performance by *muzakki* can increase satisfaction in distributing *zakat* and encourage continued participation. It indicates that the higher of institution perceived performances, the higher of *muzakki* satisfactions.

The significant influence of this performance variable is closely related to the characteristics of the respondents, where 45.4% of *muzakki* use the salary payment method. For this group of *muzakki*, dominated by ASN/PNS (Indonesian Government Employees), the institution's performance is no longer measured through physical interactions in the office, but rather critically assessed through the efficiency of the administration system, the accuracy of salary deductions, and the speed of access to digital distribution reports. *Muzakki* are satisfied because BAZNAS of Semarang City is able to demonstrate responsiveness and accountability in managing funds systematically.

This result is in line with the research of Rizal et al. (2023), Saputri et al. (2024), and Lahuri et al. (2025) who found that zakat institution performances have a significant positive effect on the satisfactions of *muzakki* through improving the quality of services, the professionalism of *amil*, and the accountability of fund management. It indicates that the aspects of service, transparency, and *zakat* distribution are the dominant factors that most determine the *muzakki* satisfactions at BAZNAS Semarang City and this research is in accordance with Expectancy Disconfirmation Theory which explains that institutional performances are the main parameter in evaluating satisfaction.

The Influence of Trusts on Muzakki Satisfactions

The test results show that trusts have a positive and significant effect on the *muzakki* satisfactions, so that H₃ accepted. A high perception of trust can increase the *muzakki* satisfactions in distributing *zakat*, reduce doubts, and provide a sense of material and spiritual security. It

indicates that the stronger *muzakki's* trusts in the institution, the higher their satisfactions with the services provided.

The trusts variable is relevant to the respondent profile, which is dominated by the productive age group between 31 and 50 years (58.4%). This age group is more critical of transparency and accountability in public fund management. The success of the BAZNAS Semarang City in maintaining integrity and regularly providing *zakat* utilization reports is a determining factor that makes *muzakki* feel confident that funds are being managed responsibly. This strong trust eliminates skepticism among *muzakki*, resulting in a high level of satisfaction from the final evaluation of the service.

The results of this study are in line with study of Febri et al. (2024) which shows that trust has a positive and significant influence on the *muzakki* satisfactions. The results of this study also align with Expectancy Disconfirmation Theory, which explains that trust plays a role in shaping *muzakki's* initial expectations. When the actual experience of the institution matches or exceeds these expectations, positive disconfirmation occurs, increasing satisfactions.

CONCLUSION

Based on the research results, it can be concluded that institutional images, *zakat* institution performances, and trusts have a positive and significant influence on *muzakki* satisfactions at BAZNAS Semarang City. *Muzakki* satisfactions are determined by the synergy between professional performances, a credible institutional image, and a strong level of trust. Therefore, strengthening digital governance and transparency are key factors in maintaining *muzakki* loyalty on an ongoing basis.

This research provides practical implications for BAZNAS Semarang City to improve performance by optimizing a transparent and accessible digital reporting system, strengthening the institution's image through effective public communication regarding distribution programs, and ensuring compliance with sharia principles to build trust among *muzakki*. The limitations of this research lie in its focus on a single institution and the use of self-reported questionnaire data, so the results cannot be broadly generalized. Future research is recommended to expand the scope of locations, add other relevant variables, and use more in-depth data collection methods to gain a more comprehensive understanding.

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