



## **Determinants of Zakat, Infaq, and Shadaqah at Lazismu East Jawa: Reputation, Religiosity, Trust, Ease, Security and Convenience**

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### **ABSTRACT**

*Lazismu (Muhammadiyah Zakat, Infaq and Shadaqah Amil Institution) is an official institution owned by the Muhammadiyah organization that is engaged in the management of zakat, infaq, and alms (ZIS). Lazismu was established to collect, manage, and distribute ZIS funds professionally, honestly, and transparently to support community empowerment and social development programs. The management of the Muhammadiyah Zakat, Infaq and Alms Institution (Lazismu) in East Java needs to know the reasons why muzaki or donors pay ZIS at the institution. This is related to the performance of services that must be carried out so that they are right on target and provide satisfaction to Muzakki. This study aims to improve the performance of services to Muzaki who have entrusted their zakat, infaq and alms (ZIS) funds to Lazismu East Java. The research method chosen is quantitative research with a descriptive and causal approach. The population of this study was all muzaki who had distributed ZIS at Lazismu in East Java. The determination of the sample used purposive sampling, while the sample in this study was 110 respondents. The results of this study are the determining factors including reputation factors, religiosity factors, trust factors, ease factors, and security and convenience factors that have a positive influence on the decision of muzaki to pay ZIS at Lazismu East Java. In this study, the ease variable is the strongest and most dominant variable while the Security and Convenience variable is the weakest variable in Muzaki's decision to choose ZIS at Lazismu East Java. The Ease variable is directly related to how easy it is for muzaki to access Lazismu services, both physically (branch offices) and digitally (bank transfers, QRIS, applications, websites). The easier the process, the more likely someone will do it routinely. Ease is not only about technical matters, but also forms a positive perception, reduces psychological and logistical barriers, and accelerates the decision-making of muzaki. Therefore, it becomes the most dominant variable in influencing the decision of muzaki to choose Lazismu in distributing ZIS funds. By understanding and optimizing these five factors, Lazismu East Java can increase muzaki loyalty, improve performance and strengthen its role in supporting social and economic programs that are in line with the objectives*

*of the Sustainable Development Goals (SDGs) Number 8 concerning decent work and economic growth.*

**Keywords:** *determination factors; zakat infaq and shadaqah; organizational performance; sustainable development goals; lazismu*

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## **A. INTRODUCTION**

Zakat, infaq, and shadaqah (ZIS) are important instruments in empowering the community's economy, especially in countries with a Muslim majority population such as Indonesia (Herianingrum, Supriani, et al., 2024).. In implementing ZIS, it can reduce the number of existing poverty and can improve the community's economy (Wardhana et al., 2023). ZIS is one of the pillars of Islam that emphasizes the obligation of Muslims to share with others. By implementing ZIS, Muslims not only carry out worship, but also contribute to social welfare (Hermawan et al., 2024). From an Islamic economic perspective, zakat has an important role in empowering the people's economy, where zakat acts as a system of income and wealth distribution mechanisms among humans (Apriyanto et al., 2023; Ebaidalla & Abuelgasim, 2021; Urif et al., 2019). Zakat that is managed properly can be used to create economic growth as well as income equality (Wardhana et al., 2023).

In addition, zakat can act as a distribution of capital for society. One of the parties that has a central role in the zakat system is muzakki, namely individuals or entities who are obliged to pay zakat because they meet certain requirements, such as having assets that reach the nisab (Hamzah & Kurniawan, 2020). Quoted on the official website of the National Zakat Agency (BAZNAS) in 2021, fundraising reached IDR 517,367,434,655. This figure is based on the unaudited financial report of BAZNAS (Center), with the number of individual muzaki reaching 201,739 people and muzakki entities (bodies) as many as 255 bodies/companies (BAZNAS, 2021). In 2024, BAZNAS (National Zakat Agency) successfully achieved the target of collecting zakat of Rp1 trillion (excluding deposit funds). In addition, BAZNAS also focuses on various programs, including scholarships for Islamic boarding school students and other assistance programs (BAZNAS, 2024). With the distribution of zakat from muzakki to mustahiq, it means that a distribution process occurs for the equal distribution of economic resources. Resources from muzakki to mustahiq will help people's lives, thus encouraging economic growth and improvement (Anik & Prastiwi, 2019; Rizal & Pakkanna, 2023; Solihin & Latifah, 2022). The impact of zakat on the welfare of society and the Islamic economy is very clear, because in zakat itself there is an element of providing assistance to the poor, in addition to realizing general and important interests. In this way, there is an element of wealth equality, so that wealth does not balloon in certain parties, while there is still poverty in others.

In the management of zakat in Indonesia, the amil zakat institution (LAZ) is an important means that facilitates the collection and distribution of zakat effectively and transparently (Maghfiroh & Ansori, 2023). LAZ is an institution formed to manage, collect, and distribute ZIS from muzaki to mustahik (Herianingrum, Widiastuti, et al., 2024). LAZ functions as an intermediary between muzaki and mustahik, with the aim of ensuring that ZIS distribution is

carried out effectively, transparently, and accountably (Hermawan & Rini, 2016). However, there are several determining factors that influence the success of zakat management by LAZ on the willingness of muzaki to channel their zakat through this institution.

The determinant factors of muzaki in making donations through zakat institutions are things that need to be studied to understand what drives muzaki to choose LAZ as their zakat intermediary. These factors can include LAZ's reputation, level of religiosity, trust in the transparency of the Institution, convenience, and security and comfort in the donation process. A deep understanding of these factors is important for LAZ to improve the effectiveness of zakat management and increase muzaki participation in donations, so that the social and economic goals of zakat can be achieved optimally. In this context, Lazismu (Muhammadiyah Zakat Infaq and Shadaqah Institution) plays a role as an institution that manages and distributes ZIS funds for various social and economic programs. With the existence of Sustainable Development Goals (SDGs), especially goal No. 8 which focuses on decent work and sustainable economic growth, ZIS distribution can be one solution to improve people's welfare. However, even though the potential of ZIS is very large, there are still many muzaki who have not been optimal in distributing their ZIS. Various factors can influence the decision of muzaki to distribute ZIS, including knowledge, attitude, and accessibility to zakat management institutions. Therefore, this study aims to identify and analyze the factors that influence muzaki in conducting ZIS at Lazismu.

The State of The Art in this study is 1) to improve service performance for Muzaki (fund donors) who have entrusted ZIS funds to Lazismu East Java. Service performance for Muzaki can be improved if the reasons or factors that cause Muzaki to entrust their ZIS funds through Lazismu East Java are known. This is important so that these causal factors can be improved and applied to prospective Muzaki so that Lazismu's service performance and financial performance increase; 2) to be carried out because if the performance of Lazismu East Java increases, more parties, especially 8 asnaf, can be eradicated from poverty and other programs such as empowering MSMEs can be carried out massively and effectively. This is also related to the achievement of SDG's no. 8 concerning decent work and economic growth.

These two things are important and still rarely studied because so far, research related to ZIS and LAZ is still focused on efforts to reduce poverty levels. Meanwhile, for social organizations such as zakat institutions, it is still rarely done. Thus, the novelty of this study lies in efforts to improve the performance of Lazismu services for Muzaki in donating.

## **B. LITERATUR REVIEW**

### **1. Zakat, Infaq, and Shadaqah (ZIS)**

Zakat, infaq, and shadaqah are important instruments in the Islamic economic system that function as a redistribution of wealth and improving people's welfare. Zakat has a strong economic, social, and spiritual role in alleviating poverty and creating social justice. Infaq and shadaqah, although voluntary, are also significant sources of social funding (Hermawan et al., 2024).

## **2. Determination Factors**

Several previous studies have shown that there are several determinant factors that influence the behavior of muzaki in fulfilling zakat, infaq, and shadaqah, including:

### **a. LAZ Reputation Factor**

Institutional reputation is the public's perception of the quality, integrity, and performance of an organization over time. In the context of LAZ, a good reputation can strengthen muzaki loyalty, increase trust, and encourage the intention to pay zakat sustainably. Organizational reputation is built from real performance, public communication, service user experience, and consistency in fulfilling commitments (Oktaviani, 2022).

Research by (Mardika putri, 2023) states that a positive reputation of LAZ (transparency, accountability, and program success) significantly influences muzaki preferences in distributing their zakat and infaq. A study by (Syahriza et al., 2019) also shows that the reputation of a professional zakat institution affiliated with a large organization (such as Muhammadiyah) provides added value in attracting public trust.

### **b. Religiosity Factor**

Religiosity is the level of depth of a person in practicing the teachings of the religion they believe in. Religiosity has five dimensions, namely: belief, worship practices, experience, knowledge, and practice (Glock & R., 1966).

In the context of ZIS behavior, religiosity is the main psychological factor that encourages a person to obey in fulfilling zakat obligations, as well as being active in giving infaq and shadaqah. Research by (Annisa & Yusuf, 2024; Kirana & Haq, 2022) shows that the higher a person's religiosity, the greater the tendency to carry out social and religious charities routinely and in a targeted manner. Religiosity also forms a spiritual awareness that zakat is not just an obligation, but also a means of purifying wealth and a noble form of social solidarity.

### **c. Trust in LAZ**

Trust in zakat institutions is a key factor in determining whether someone is willing to distribute zakat through formal institutions or not. In the context of LAZ, trust is built through transparency of reports, consistency in program reporting, distribution success, and professionalism in managing zakat funds.

Studies by (Ardini & Asrori, 2020; Assa'diyah & Pramono, 2019) show that muzaki's trust in LAZ has a significant effect on their loyalty and participation in zakat, infaq, and shadaqah programs. The existence of certification from BAZNAS and openness in submitting public reports are indicators of trust that are highly considered by muzaki.

d. Ease of Access

Ease of access relates to the extent to which muzaki can channel their zakat and donations in a practical and efficient manner. In the digital era, this includes the availability of online channels, mobile applications, digital payment systems, and responsive customer service.

Ease of access has a positive influence on muzaki's interest in routinely paying ZIS, especially the younger generation who are more accustomed to digital services (Nurdin Nurdin et al., 2020).

Research by (Rini, 2019; Sinta Haryani et al., 2023) also states that the ease of donation procedures and the ease of obtaining information related to zakat programs greatly contribute to muzaki's decision to choose a particular LAZ. In the context of Lazismu, the online donation platform, QRIS, and the zakat pickup program are real forms of accessibility improvement strategies.

e. Security and Convenience in Donations

Security and comfort are inseparable psychological aspects in the zakat process. Security includes assurance that funds are distributed properly and not misused, while comfort includes feelings of satisfaction, calm, and freedom from worry when donating.

A sense of security and comfort in services affects perceptions of service quality and user decisions (Kotler & Keller, 2009). A secure system, simple process, and reports on the use of funds make muzaki feel more comfortable and confident (Rohman & Ghoni, 2025; Sari & Cipta Raharja, 2023; Tinggi et al., 2024). Comfort is also related to the treatment received by muzaki, such as friendly service, quick responses to questions, and regular communication regarding the impact of the funded program.

### **3. Muzaki's Decision**

The muzaki decision is the result of an individual's consideration process in determining whether, to whom, and through what channels they will fulfill their obligations and/or social generosity in the form of ZIS (Zakat, Infaq, and Shadaqah). This decision is not only influenced by religious factors, but also by psychological, social, and institutional factors.

According to (Schiffman & Kanuk, 1997) decision-making (in this case muzaki) is influenced by internal processes (motivation, perception, attitude) and external (social environment, culture, and institutions). In the context of zakat, the muzaki's decision is greatly influenced by the level of religiosity, trust in zakat institutions, and perceptions of the social benefits of zakat (Listihana et al., 2024).

For example, a businessman distributes his zakat to Lazismu because this institution is widely known as part of Muhammadiyah, has a clear and professional track record of zakat distribution to community empowerment programs. The explanation is that a positive reputation makes the zakat payer confident that his funds are managed well and on target.

Another example, A teacher chose Lazismu because in a lecture at the mosque, he often heard that distributing zakat through an official LAZ is more in accordance with religious guidance and more beneficial than distributing it yourself. The explanation is that the high level of religiosity encourages muzaki to distribute ZIS according to sharia, through a legitimate and trusted institution.

An example of a trust factor, A muzaki trusts Lazismu because he receives regular reports in the form of newsletters that show transparency of funds, sharia audits, and testimonials from beneficiaries. The explanation is Transparency and accountability create trust, which is very important in making donation decisions.

Example of Ease of Access factor A young employee routinely distributes his monthly alms to Lazismu through a mobile banking application by simply scanning QRIS, without having to come directly to the office. Explanation, Easy, fast, and time-saving process is the main attraction, especially for digital generation muzaki.

Example of security and comfort factors, A donor feels safe and comfortable channeling his zakat to Lazismu because the transaction is carried out through the bank's official channel and is recorded automatically, so it can be used as evidence of personal financial reporting.

The explanation is, Security and Convenience of transactions both technically and legally are important factors, especially for corporate muzaki or those who have tax compliance.

#### **4. Lazismu Performance**

The performance of amil zakat institutions refers to the extent to which the institution is able to carry out the functions of collecting, managing, and distributing zakat funds effectively, efficiently, and in accordance with sharia. Optimal performance will increase public trust, expand donor reach, and strengthen the social impact of the programs being run.

Lazismu as a national zakat institution under the auspices of Muhammadiyah has a unique community-based management model and cadre formation. Studies by (Achmad & Indrarini, 2022; Lukito et al., 2024) show that Lazismu's performance in several regions in Indonesia, including East Java, is considered quite good, especially in terms of economic empowerment programs, digital services, and synergy with other Muhammadiyah social programs. In addition, BAZNAS (2022) also noted that Lazismu is one of the zakat institutions that is active in digital service innovation and data-based public reporting, which is an added value in terms of institutional performance.

#### **5. Implementation of SDGs No. 8**

Sustainable Development Goals (SDGs) No. 8 aims to "promote inclusive and sustainable economic growth, productive employment, and decent work for all." In the context of zakat, infaq, and shadaqah, contributions to SDGs No. 8 are realized through various productive economic programs based on empowering mustahik.



Zakat has great potential to support sustainable development if managed strategically and on target. Programs such as micro-business training, capital assistance, empowerment of MSMEs, to strengthening the capacity of mustahik resources are an important part of supporting inclusive economic growth (Jambak, 2025; Pida & Zein, 2025; Wulandari & Amdar, 2024).

A study by (Nasrul & Zulia, 2025) shows that productive zakat managed by zakat institutions (including Lazismu) is able to increase the income and economic independence of mustahik, which indirectly contributes to the achievement of SDG 8. Lazismu itself, through various empowerment programs such as UMKM Bangkit, Independent Farmers, and Productive Livestock, has contributed to job creation, strengthening the local economy, and alleviating structural poverty, which is in line with the targets of SDGs 8.

### **C. METHOD**

This type of research is quantitative research with a causal and descriptive approach (Hermawan & Amirullah, 2016). Causal research is a type of research that aims to identify and explain the cause-and-effect relationship between two or more variables. In this study, researchers attempt to determine whether changes in one variable (independent variable) will cause changes in other variables (dependent variables) (Hermawan & Amirullah, 2016). The causal approach is used to test the relationship between variables that influence the muzaki's decision to donate (Hermawan & Hariyanto, 2022). While descriptive research is used to explain the characteristics of muzaki and the factors that influence their decisions in distributing zakat through amil zakat institutions. The causal approach is used to test the relationship between variables that influence the muzaki's decision to donate (Hermawan & Hariyanto, 2022). The population of this study was all muzaki who had distributed their zakat, infaq and shadaqah through Lazismu in all districts and cities in East Java. Determination of the sample using purposive sampling, namely a person or institution that has distributed zakat, infaq, and shadaqah at Lazismu East Java at least once. The sample size is determined by multiplying the number of variables in the study. Generally, it is recommended to be at least 10 times larger than the number of variables analyzed. In this study, there are 6 variables or a minimum of 60 (Santoso, 2023). So this study used 110 samples. The data analysis technique used in this study is the Structural Equation Modeling (SEM) method with the Partial Least Square (PLS) approach (Cheah et al., 2024). Data management in this study will use smartPLS software through hypothesis influence testing. The reason for using Structural Equation Modeling (SEM) with the Partial Least Square (PLS) approach is because SEM-PLS was chosen because it is flexible, practical, suitable for non-normal data, complex models, and effective for focusing on predicting the influence between variables.

## D. RESULT AND DISCUSSION

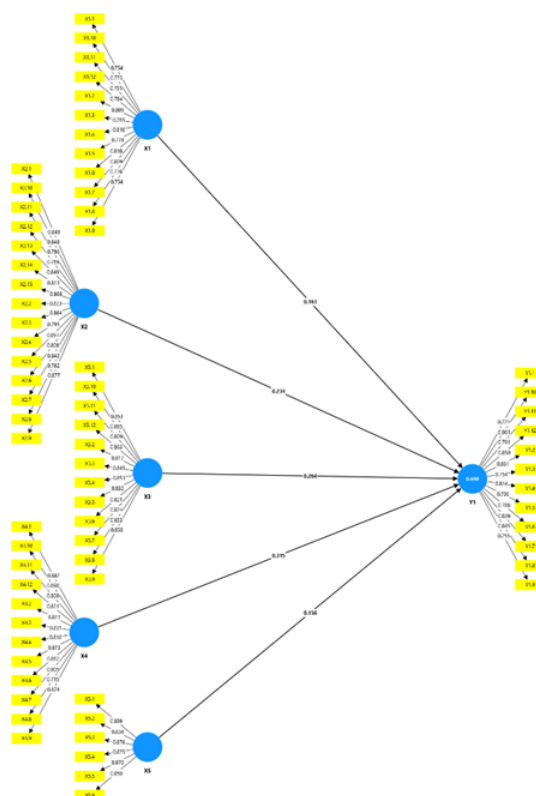
### 1. Result

#### a. Measurement Model Evaluation (Outer Model)

The purpose of the outer model evaluation is to assess validity through convergent validity and discriminant validity, as well as the reliability of the model evaluated composite reliability and cronbach's alpha for its indicator blocks.

#### b. Convergent Validity

Convergent validity testing is tested from each construct indicator. An indicator is said to be valid if its value is greater than 0.70, while a loading factor of 0.50 to 0.60 can be considered sufficient. Based on this criterion, if there is a loading factor below 0.50, it will be dropped from the model.



**Figure 1.** Results of the smartPLS 4.0 Algorithm

Source: Processing Output with smartPLS 4.0

**Table 1.** Convergent Validity Test Results Table 1. Convergent Validity Test Results

	X1	X2	X3	X4	X5	Y1
X1.1	0,754					
X1.10	0,773					
X1.11	0,791					
X1.12	0,784					
X1.2	0,809					
X1.3	0,785					



	X1	X2	X3	X4	X5	Y1
X1.4	0,816					
X1.5	0,774					
X1.6	0,818					
X1.7	0,809					
X1.8	0,778					
X1.9	0,754					
X2.1		0,849				
X2.10		0,848				
X2.11		0,796				
X2.12		0,769				
X2.13		0,849				
X2.14		0,813				
X2.15		0,868				
X2.2		0,823				
X2.3		0,864				
X2.4		0,795				
X2.5		0,897				
X2.6		0,808				
X2.7		0,843				
X2.8		0,782				
X2.9		0,877				
X3.1			0,853			
X3.10			0,865			
X3.11			0,809			
X3.12			0,863			
X3.2			0,817			
X3.3			0,845			
X3.4			0,853			
X3.5			0,832			
X3.6			0,821			
X3.7			0,824			
X3.8			0,833			
X3.9			0,858			
X4.1				0,882		
X4.10				0,890		
X4.11				0,900		
X4.12				0,821		
X4.2				0,811		
X4.3				0,831		
X4.4				0,810		
X4.5				0,873		
X4.6				0,882		
X4.7				0,905		
X4.8				0,715		
X4.9				0,874		
X5.1					0,886	
X5.2					0,834	

	X1	X2	X3	X4	X5	Y1
X5.3					0,876	
X5.4					0,875	
X5.5					0,870	
X5.6					0,850	
Y1.1						0,721
Y1.10						0,901
Y1.11						0,791
Y1.12						0,850
Y1.2						0,861
Y1.3						0,754
Y1.4						0,814
Y1.5						0,706
Y1.6						0,788
Y1.7						0,836
Y1.8						0,845
Y1.9						0,755

Source: Processing Output with smartPLS 4.0

Based on the table above, it can be seen that all indicators of the research variables are declared valid, because the Outer Loadings value of each indicator is greater than 0.7. Thus, the questionnaire items can be used in further analyses.

#### c. Discriminant **Validity**

Validity and reliability tests are very important in research because they function as a test of the quality of measuring instruments or research instruments, such as questionnaires. Without valid and reliable instruments, research results can be misleading or unreliable.

The next examination is to compare the correlation between variables with the root of AVE ( $\sqrt{\text{AVE}}$ ). The measurement model has good discriminant validity if the  $\sqrt{\text{AVE}}$  of each variable is greater than the correlation between variables. The  $\sqrt{\text{AVE}}$  value can be seen from the Fornell Larcker Criterion Smart-PLS 4.0 Output presented in table 2.

**Table 2.** Results of Discriminant Validity Test (Fornell Larcker Criterion)

	X1	X2	X3	X4	X5	Y1
X1 Lazismu Reputation	0,787					
X2 Religiosity	0,400	0,833				
X3 Trust	0,289	0,480	0,840			
X4 Ease of Access	0,457	0,603	0,644	0,851		
X5 Security and Convenience	0,208	0,251	0,221	0,196	0,865	
Y1 Muzaki's Decision	0,509	0,655	0,660	0,731	0,369	0,804

Source: Processing Output with smartPLS 4.0

From table 2 above, it can be concluded that the square root of the Average Variance Extracted for each construct is greater than the correlation between one

construct and another construct in the model. The value based on the statement above, then the construct in the estimated model meets the criteria of discriminant validity. Below are the results of Cross Loading:

**Table 3.** Cross Loading Results

	X1	X2	X3	X4	X5	Y1
X1.1	<b>0,754</b>	0,450	0,193	0,438	0,132	0,435
X1.10	<b>0,773</b>	0,312	0,147	0,267	0,242	0,410
X1.11	<b>0,791</b>	0,266	0,316	0,348	0,143	0,414
X1.12	<b>0,784</b>	0,413	0,377	0,501	0,188	0,495
X1.2	<b>0,809</b>	0,258	0,134	0,268	0,129	0,389
X1.3	<b>0,785</b>	0,168	0,230	0,273	0,133	0,327
X1.4	<b>0,816</b>	0,305	0,297	0,407	0,169	0,399
X1.5	<b>0,774</b>	0,350	0,119	0,367	0,146	0,352
X1.6	<b>0,818</b>	0,266	0,152	0,284	0,110	0,401
X1.7	<b>0,809</b>	0,209	0,246	0,285	0,152	0,340
X1.8	<b>0,778</b>	0,330	0,298	0,413	0,238	0,416
X1.9	<b>0,754</b>	0,381	0,164	0,394	0,160	0,372
X2.1	0,342	<b>0,849</b>	0,353	0,465	0,236	0,517
X2.10	0,342	<b>0,848</b>	0,508	0,557	0,182	0,606
X2.11	0,229	<b>0,796</b>	0,314	0,366	0,164	0,407
X2.12	0,299	<b>0,769</b>	0,414	0,571	0,263	0,525
X2.13	0,347	<b>0,849</b>	0,459	0,531	0,137	0,537
X2.14	0,315	<b>0,813</b>	0,422	0,471	0,241	0,543
X2.15	0,245	<b>0,868</b>	0,370	0,432	0,136	0,472
X2.2	0,333	<b>0,823</b>	0,393	0,515	0,221	0,610
X2.3	0,366	<b>0,864</b>	0,367	0,482	0,169	0,537
X2.4	0,388	<b>0,795</b>	0,394	0,568	0,316	0,572
X2.5	0,395	<b>0,897</b>	0,446	0,578	0,177	0,622
X2.6	0,357	<b>0,808</b>	0,393	0,460	0,277	0,576
X2.7	0,273	<b>0,843</b>	0,279	0,369	0,182	0,470
X2.8	0,379	<b>0,782</b>	0,387	0,564	0,257	0,565
X2.9	0,326	<b>0,877</b>	0,432	0,518	0,149	0,532
X3.1	0,287	0,360	<b>0,853</b>	0,532	0,252	0,587
X3.10	0,294	0,470	<b>0,865</b>	0,651	0,160	0,612
X3.11	0,178	0,319	<b>0,809</b>	0,427	0,222	0,416
X3.12	0,285	0,481	<b>0,863</b>	0,574	0,151	0,595
X3.2	0,222	0,364	<b>0,817</b>	0,559	0,147	0,564
X3.3	0,149	0,338	<b>0,845</b>	0,462	0,187	0,459
X3.4	0,332	0,511	<b>0,853</b>	0,591	0,179	0,621
X3.5	0,210	0,389	<b>0,832</b>	0,488	0,290	0,531
X3.6	0,192	0,356	<b>0,821</b>	0,567	0,131	0,545
X3.7	0,151	0,291	<b>0,824</b>	0,457	0,167	0,446
X3.8	0,265	0,490	<b>0,833</b>	0,565	0,146	0,596
X3.9	0,270	0,385	<b>0,858</b>	0,544	0,211	0,591
X4.1	0,400	0,540	0,575	<b>0,882</b>	0,137	0,607
X4.10	0,416	0,624	0,547	<b>0,890</b>	0,129	0,712
X4.11	0,398	0,486	0,547	<b>0,900</b>	0,181	0,649

	X1	X2	X3	X4	X5	Y1
X4.12	0,337	0,412	0,556	<b>0,821</b>	0,175	0,558
X4.2	0,422	0,614	0,535	<b>0,811</b>	0,241	0,647
X4.3	0,366	0,460	0,530	<b>0,831</b>	0,167	0,555
X4.4	0,309	0,437	0,561	<b>0,810</b>	0,134	0,512
X4.5	0,453	0,579	0,590	<b>0,873</b>	0,179	0,605
X4.6	0,413	0,667	0,586	<b>0,882</b>	0,152	0,684
X4.7	0,384	0,470	0,538	<b>0,905</b>	0,162	0,651
X4.8	0,282	0,308	0,508	<b>0,715</b>	0,227	0,598
X4.9	0,456	0,501	0,510	<b>0,874</b>	0,124	0,632
X5.1	0,164	0,253	0,222	0,183	<b>0,886</b>	0,323
X5.2	0,143	0,152	0,095	0,097	<b>0,834</b>	0,244
X5.3	0,230	0,268	0,204	0,174	<b>0,876</b>	0,321
X5.4	0,181	0,231	0,178	0,192	<b>0,875</b>	0,309
X5.5	0,203	0,208	0,250	0,220	<b>0,870</b>	0,390
X5.6	0,141	0,176	0,161	0,122	<b>0,850</b>	0,292
Y1.1	0,343	0,460	0,402	0,399	0,274	<b>0,721</b>
Y1.10	0,476	0,564	0,595	0,713	0,289	<b>0,901</b>
Y1.11	0,424	0,522	0,584	0,665	0,309	<b>0,791</b>
Y1.12	0,458	0,588	0,582	0,647	0,222	<b>0,850</b>
Y1.2	0,435	0,536	0,527	0,610	0,406	<b>0,861</b>
Y1.3	0,367	0,459	0,526	0,565	0,451	<b>0,754</b>
Y1.4	0,420	0,576	0,516	0,534	0,373	<b>0,814</b>
Y1.5	0,327	0,453	0,397	0,392	0,218	<b>0,706</b>
Y1.6	0,363	0,578	0,544	0,565	0,341	<b>0,788</b>
Y1.7	0,427	0,524	0,609	0,692	0,301	<b>0,836</b>
Y1.8	0,448	0,583	0,564	0,643	0,218	<b>0,845</b>
Y1.9	0,395	0,446	0,453	0,519	0,126	<b>0,755</b>

Source: Processing Output with smartPLS 4.0

#### d. Inner Model

After the estimated model meets the Outer Model criteria, the next step is to test the structural model (Inner Model). Inner model testing is the development of a concept-based model from a theory in order to analyze the influence of exogenous and endogenous variables that have been described in the conceptual framework. The stages of testing the structural model (inner model) are carried out with the following steps:

##### 1) R-Square (R<sup>2</sup>)

*Goodness of Fit* model.

**Tabel 4.** R-Square Value Test Results (R<sup>2</sup>)

	R-square	R-square adjusted
Y1 Muzaki's Decision	0,698	0,683

Source: Processing Output with smartPLS 4.0

The R-Square (R2) value is used as a measure of Goodness of Fit to evaluate how well the structural model can explain the variance (diversity) in the endogenous variables. Table 4.11 shows the R2 value for the endogenous variable Y1 is 0.698. This means that collectively, the exogenous variables (predictors) entered into the model are able to explain about 69.8% of the total variance in the Y1 variable. The Adjusted R-Square (Radjusted2) value is 0.683. This value is an adjustment of R2 that takes into account the number of predictor variables in the model and the sample size, often considered a more conservative indicator of the explanatory power of the model. The Radjusted2 value of 0.683 (or 68.3%) confirms that the model has strong explanatory power, even after adjustment. In general, an R2 value of around 0.698 (or Radjusted2 0.683) is often considered to indicate a moderate to strong level of goodness of fit or explanatory power of the model in many research fields, indicating that the model is quite successful in explaining variation in the Y1 variable.

## 2) f2 Effect Size

The f-square value (f2) shows the magnitude of the partial influence of each predictor variable on the endogenous variable. The following is an interpretation of the f-square value (Ghozali, 2014):

- a) If the f-square value is  $\geq 0.35$ , then it can be interpreted that the latent variable predictor has a strong influence.
- b) If the f-square value is  $0.15 \leq f \leq 0.35$ , then it has a medium influence.
- c) If the f-square value is  $0.02 \leq f \leq 0.15$ , then it has a weak influence.

The following are the results of the f2 value of each exogenous variable on the endogenous variable:

**Table 5.** Results of the f2 Effect Size Test

	f-square
X1 Lazismu Reputation > Y1 Muzaki's Decision	0,067
X2 Religiosity > Y1 Muzaki's Decision	0,107
X3 Trust > Y1 Muzaki's Decision	0,130
X4 Ease of Access > Y1 Muzaki's Decision	0,143
X5 Security and Convenience > Y1 Muzaki's Decision	0,073

Source: Processing Output with smartPLS 4.0

- a) The influence of X1 on Y1: The f2 value for the influence of X1 on Y1 is 0.067. Because this value is in the range of  $0.02 \leq 0.067 < 0.15$ , it can be interpreted that variable X1 has a weak influence on variable Y1 in this model.
- b) The influence of X2 on Y1: The f2 value for the influence of X2 on Y1 is 0.107. This value also falls into the category of  $0.02 \leq 0.107 < 0.15$ .

Therefore, the contribution or influence of variable X2 on variable Y1 is categorized as weak.

- c) The influence of X3 on Y1: Variable X3 has an  $f^2$  value of 0.130 in its influence on Y1. According to the criteria, this value ( $0.02 \leq 0.130 < 0.15$ ) indicates that the influence of variable X3 on variable Y1 is classified as weak.
  - d) The influence of X4 on Y1: For the influence of X4 on Y1, the  $f^2$  value is 0.143. This value is still in the range of  $0.02 \leq 0.143 < 0.15$ , although it is close to the lower limit of the medium category. Thus, based on the given criteria, the influence of variable X4 on Y1 is interpreted as weak.
5. The influence of X5 on Y1: The  $f^2$  value for the influence of X5 on Y1 is 0.073. Similar to X1, this value ( $0.02 \leq 0.073 < 0.15$ ) indicates that variable X5 has a weak influence on variable Y1.

### 3) Square (Goodness of Fit Model)

Goodness of Fit Model structural testing on the inner model uses predictive relevance value (Q2). Q-Square value greater than 0 (zero) indicates that the model has predictive relevance value. The R-Square value of each endogenous variable in this study can be seen in the following calculation:

**Table 6.** Q-Square Test Results

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Y1 Muzaki's Decision	1320,000	748,914	0,433

Source: Processing Output with smartPLS 4.0

The results of the Q-Square (Q2) calculation are used to measure the predictive relevance of the structural model to endogenous variables. A Q2 value greater than 0 (zero) indicates that the model has good predictive ability for the endogenous variable. In this table, for the endogenous variable Y1, the Q2 value is 0.433. Because the value of 0.433 is clearly greater than 0, it can be concluded that the structural model built has good predictive relevance for the variable Y1. More specifically, the value of  $Q^2 = 0.433$  is often interpreted as indicating a relatively large level of predictive relevance, meaning that the exogenous variables used in this model are able to explain or predict variations in the endogenous variable Y1 quite strongly.

### 4) Hypothesis Testing Results (Path Coefficient Estimation)

The estimated value for the path effect in the structural model must be significant. This significant value can be obtained by the bootstrapping procedure. Seeing the significance of the hypothesis by looking at the parameter coefficient value and the significant value of the t-statistic in the bootstrapping report



algorithm. To find out whether it is significant or not, see the t-table at alpha 0.05 (5%) = 1.96. Then the t-table is compared with the t-count (t-statistic).

**Table 7.** Hypothesis Testing Results

T	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
X1 Lazismu Reputation > Y1 Muzaki's Decision	0,163	0,170	0,063	2,588	0,010
X2 Religiosity > Y1 Muzaki's Decision	0,234	0,236	0,081	2,907	0,004
X3 Trust > Y1 Muzaki's Decision	0,264	0,265	0,078	3,393	0,001
X4 Ease of Access > Y1 Muzaki's Decision	0,315	0,303	0,085	3,707	0,000
X5 Security and Convenience > Y1 Muzaki's Decision	0,156	0,154	0,051	3,056	0,002

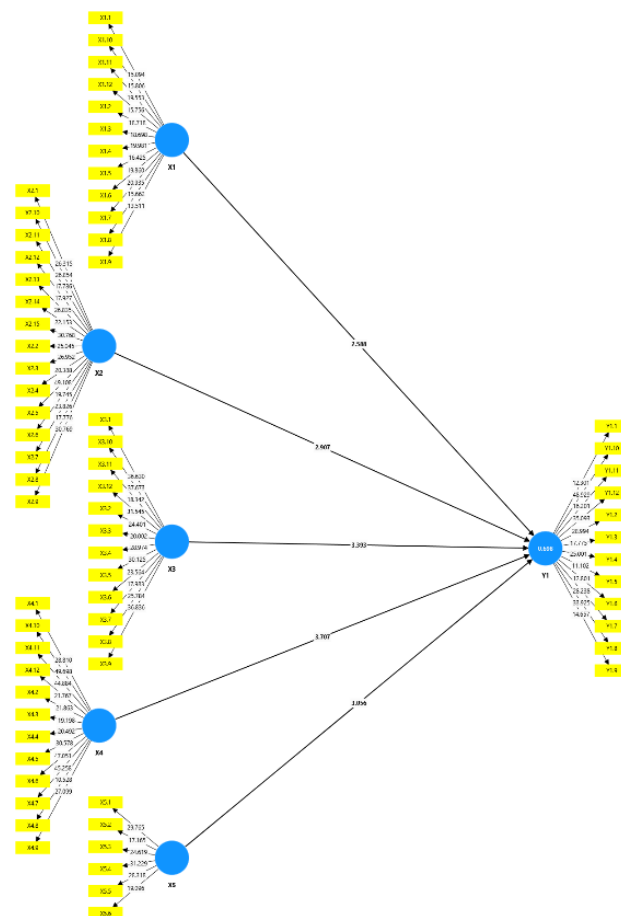
Source: Processing Output with smartPLS 4.0

The following are the results of hypothesis testing on the structural model:

- The effect of X1 on Y1: The test results show that variable X1 has an effect on Y1. The path coefficient value (Original Sample) of 0.163 indicates a positive effect. This effect is statistically significant because the T Statistic value (2.588) is greater than the t-table (1.96) and the P Value value (0.010) is smaller than the significance level  $\alpha = 0.05$ . Thus, the hypothesis stating that X1 has an effect on Y1 is accepted.
- The effect of X2 on Y1: Variable X2 was found to have a positive effect on Y1, as indicated by the path coefficient value of 0.234. This effect is proven to be statistically significant, because the T Statistic value obtained (2.907) exceeds the t-table value (1.96) and the P Value value (0.004) is below the significance level  $\alpha = 0.05$ . Therefore, the hypothesis regarding the effect of X2 on Y1 can be accepted.
- Effect of X3 on Y1: There is a positive effect of variable X3 on Y1, with a path coefficient value of 0.264. The significance of this effect is confirmed by the T Statistic value (3.393) which is higher than the t-table (1.96) and the P Value value (0.001) which is lower than the significance level  $\alpha = 0.05$ . This means that the hypothesis stating that X3 has an effect on Y1 is supported by the data.
- Effect of X4 on Y1: The estimation results show a positive effect of variable X4 on Y1, with a path coefficient of 0.315. This effect is very

statistically significant, as seen from the T Statistic value (3.707) which is far above the t-table (1.96) and the P Value value (0.000) which is smaller than the significance level  $\alpha = 0.05$ . Thus, the hypothesis of the effect of X4 on Y1 is accepted. Based on the path coefficient and T statistic, the effect of X4 appears to be the strongest among the other X variables.

- e) The influence of X5 on Y1: The variable X5 is also proven to have a positive influence on Y1, as indicated by the path coefficient value of 0.156. This influence is statistically significant, because the T Statistic value (3.056) is greater than the t-table (1.96) and the P Value value (0.002) is smaller than the significance level  $\alpha = 0.05$ . In conclusion, the hypothesis that X5 has an influence on Y1 is accepted and the influence of X5 appears to be the weakest among the other X variables.



**Figure 2. Bootstrapping Test Results**

Source: Processing Output with smartPLS 4.0

## **2. Discussion**

Based on the results of the analysis, the determining factors that cause Muzaki to entrust ZIS funds to Lazismu East Java include the Reputation Factor, Religiosity Factor, Trust Factor, Convenience Factor, and Security and Comfort Factor.

Lazismu's reputation plays an important role in forming a positive perception of muzaki. The reputation factor has an impact on muzaki's decisions because the reputation of the institution is very important in building muzaki's trust and loyalty. Lazismu's reputation is a positive perception held by muzaki towards Lazismu's image, credibility, and track record in managing zakat, infaq, and shadaqah professionally, transparently, and impactfully. Muzaki tend to be more confident and motivated to pay ZIS through an institution that has a good reputation.

The good name indicator in the reputation variable influences muzaki's decision to donate to Lazismu because the good name attached to Lazismu shows that Lazismu has succeeded in being widely known as a trustworthy, transparent, and accountable ZIS fund manager. Muzaki tend to choose institutions that have a positive track record, and provide a sense of trust that the funds they distribute will be managed responsibly. In addition, Lazismu also has a good name as a ZIS institution that runs 6 pillars with the aim of empowering mustahiq. The competitor reputation indicator in the reputation variable influences the muzaki's decision to donate to Lazismu because Muzaki as a modern donor tends to compare between zakat institutions before making a choice. When Lazismu has a better reputation than its competitors, Muzaki tends to entrust their donations to Lazismu. The widely known indicator or Brand Awareness in the reputation variable influences the muzaki's decision to donate to Lazismu because when Lazismu is widely known by the community, especially Muslims in East Java, it is easier for Muzaki to make it their main choice when they want to distribute zakat, infaq, and shadaqah. In addition, high exposure in the media, preaching activities, and consistent social programs make the name Lazismu always appear in the minds of muzaki when thinking of a trusted zakat institution. The indicator of ease of remembering or Brand Recall on the reputation variable influences the decision of muzaki to donate to Lazismu because remembering Lazismu without the help of external information reflects the strength of the brand's position in the mind of the muzaki. Muzaki will make a decision to donate more quickly without hesitation, because a positive association with the name Lazismu has been formed.

A concrete example is a muzaki named Ahmad. Ahmad is a young professional in Surabaya, who wants to pay zakat maal during the month of Ramadan. Before deciding where to donate, Ahmad did a little research through social media, Google, and asked his colleagues. In this process, he found various zakat institutions, including Lazismu and several of its competitors. Ahmad learned from various sources that Lazismu has a track record of managing ZIS funds that is trustworthy and transparent, and has received regular sharia and financial audits. He read Lazismu's annual report which showed the use of funds for the 6 pillars of empowerment programs (economy, education, health, social humanity, da'wah, and the environment). Practical implications include: 1) Strengthening Reputation as a Long-Term Strategy: Lazismu needs to

maintain and improve its reputation through open audits, annual reports, and programs with measurable impacts. A good name must continue to be fostered with a commitment to accountability and usefulness; and 2) Competitor Reputation Monitoring: Lazismu's management and communication teams need to periodically map its reputation position compared to other zakat institutions, including using muzaki satisfaction surveys and media sentiment. A superior position among competitors is key to muzaki decision-making;

These results are relevant to previous studies showing that the reputation of the institution has a positive and significant effect on the decision of muzaki to pay zakat. A good reputation reflects the credibility, accountability, and professionalism of the institution in managing ZIS funds, thereby increasing the trust and loyalty of muzaki (Afandi et al., 2022; Amar et al., 2024; Hidayah & Ade, 2023; Sa'diyah & Ardilla, 2024; Wang et al., 2021).

The religiosity factor is one of the dominant factors influencing the intentions and actions of muzaki in channeling ZIS funds to Lazismu East Java. The religiosity factor is an internal aspect that greatly influences an individual's intention and decision in paying zakat, infaq, and shadaqah. Religiosity refers to the level of understanding, belief, appreciation, and practice of religious values in everyday life. Muzaki who have a strong understanding and awareness of religion tend to be more consistent and routine in distributing their ZIS. The level of religiosity also increases their belief that ZIS is not only an obligation, but also a means to help the welfare of others and get closer to Allah SWT.

The belief indicator in the religiosity factor variable influences the muzaki's decision to donate to Lazismu because Muzaki who have a strong belief in Allah's command regarding ZIS (Zakat, Infaq, and Shadaqah) tend to make the activity of donating as part of a spiritual obligation, not just a social choice. The worship indicator in the religiosity factor variable influences the muzaki's decision to donate to Lazismu because Worship in the context of religiosity refers to religious practices that are carried out routinely, such as praying, fasting, reading the Qur'an, and paying zakat. People who consistently worship tend to be spiritually closer to religious teachings, including the command to donate. So, the higher the frequency and quality of a person's worship, the higher their tendency to carry out other religious teachings, including social obligations and recommendations such as zakat, infaq, and shadaqah. The experience indicator in religiosity describes a person's emotional and spiritual dimensions in living religious teachings, such as feeling close to God, feeling calm in worship, or experiencing positive life changes after carrying out religious commands. These spiritual experiences play an important role in shaping deeper religious attitudes and behaviors. In the context of zakat, touching spiritual experiences, such as feeling blessed after donating or feeling that prayers have been answered after helping others, will motivate muzaki to donate again. Therefore, muzaki who have strong spiritual experiences tend to be more consistent and selective in donating, and choose institutions that are considered trustworthy and bring blessings, such as Lazismu. The indicator of knowledge in religiosity refers to a person's understanding of religious teachings, including the obligations and provisions of zakat, as well as the virtues of infaq and shadaqah. Good knowledge of the command to pay zakat and its distribution according to sharia encourages muzaki to distribute their donations correctly

and responsibly. Muzaki who have religious knowledge tend to look for institutions that meet sharia criteria, are professional, and transparent in managing zakat funds. Lazismu as an official zakat institution registered with BAZNAS and affiliated with a large Islamic mass organization (Muhammadiyah), is a logical choice for muzaki who understand the importance of proper distribution channels in fulfilling religious obligations. The practice indicator reflects the extent to which a person implements Islamic values in everyday life. The practice of religiosity is not only seen from ritual worship, but also in the form of social behavior that reflects justice, concern, and honesty. Muzaki with a high level of practice usually show consistency in carrying out Islamic values, including in terms of paying zakat and sharing sustenance with those in need. This behavior is not only seen as worship, but also as a social responsibility. Therefore, muzaki who are religious in practice will tend to decide to donate regularly through credible institutions, have a real social impact, and support Islamic values, such as Lazismu.

A concrete example is a muzaki named Siti, a lecturer at an Islamic college in East Java, known as a religious person. She makes zakat, infaq, and sedekah an important part of her life, not only because it is an obligation, but as an expression of her closeness to Allah. Siti has a deep belief that the wealth she has is a trust from Allah, and giving alms is a form of obedience and a means to purify wealth. She believes that Allah will replace every wealth she spends in His path, so that the decision to give alms is no longer a matter of financial logic, but a spiritual commitment. Practical implications include: 1) Strengthening the Spirituality Narrative in Communication: Lazismu needs to convey the narrative that giving alms is not just about material assistance, but part of obedience and a spiritual journey. Campaigns such as “Infak Becomes a Path Closer to Allah” can strengthen belief-based motivation; and 2) Synergy with Routine Worship Practices: Lazismu can collaborate with mosques, Islamic boarding schools, and study communities to integrate alms into worship practices—for example, the “Dawn Infak”, “Friday Infak”, or “Syawal Infak” programs. This targets muzaki who have strong worship.

These results are relevant to previous studies showing that religiosity and trust have a significant influence on people's decisions in giving online alms. The influence of religiosity is reflected in an individual's belief in doing charity according to religious teachings, while trust in online alms platforms will increase people's willingness to donate (Any Widiyatsari & Supriani Sidabalok, 2022; Halimatusadiah et al., 2022; Marhusin et al., 2024; Safika & Mardikaningsih, 2025).

The trust factor in Lazismu East Java also plays a key role in the decision of the muzaki. This trust is related to transparency, accountability, and effectiveness of ZIS fund management. Open financial reports, program documentation, and testimonials on the success of fund management are important indicators that encourage muzaki to continue distributing zakat through Lazismu.

The integrity indicator refers to the honesty, ethics, and transparency of the institution in managing funds received from muzaki. In the context of zakat institutions, integrity is very important because it concerns public trust in the mandate of the people's funds. If the donors

believe that Lazismu has high integrity, such as being proven to be honest in reporting, not misusing funds, and managing funds according to sharia, then trust will grow, and this will influence their decision to donate through Lazismu. So the higher the perception of the integrity of the institution, the stronger the motivation of the donors to distribute zakat through the institution. The competency indicator reflects the ability and professionalism of the institution in carrying out its duties from collecting, managing, to distributing zakat, infaq, and shadaqah funds. The donors tend to choose institutions that demonstrate modern, targeted, efficient, and impactful management. Lazismu as an LAZ that has a management system, reporting technology, and structured economic empowerment programs, will be considered competent. This perception makes the donors more confident that their donations will be used optimally and productively. The competence of the zakat institution increases the perception of credibility, thus influencing the decision of the donors to donate sustainably. The consistency indicator means the suitability of the institution's actions from time to time including in maintaining the quality of services, reports, and programs. Muzaki will trust an institution that not only performs well for a moment, but is able to show a track record of continuous goodness. If Lazismu consistently distributes zakat funds on time, submits regular reports, and maintains transparency, then the trust of muzaki will continue to increase. This consistency encourages muzaki to make Lazismu their main donation institution. So that consistency creates long-term trust and influences muzaki loyalty in donating. Loyalty indicators include how Lazismu maintains good relationships, appreciates muzaki contributions, and prioritizes the interests of mustahik fairly and sustainably. When muzaki feel "appreciated" for example through personal reports, words of gratitude, or involvement in social programs, then they will feel an emotional connection with the institution. This increases psychological attachment and strengthens their decision to donate again. So that the institution's loyalty to muzaki can strengthen a two-way relationship of mutual trust and encourage sustainable donations.

Here is a concrete example, Mr. Hendra is a Muslim businessman in Surabaya who has been a regular muzaki at Lazismu for the past five years. His decision to continue donating to Lazismu is not merely because of his obligation to pay zakat, but because he feels full trust in the integrity and professionalism of this institution. The practical implication is that Lazismu Builds and Maintains Transparency as a Pillar of Integrity. Lazismu must continue to maintain and improve the quality of financial reporting, provide public reports that are easily accessible and understood, and open up space for clarification to muzaki. Transparency is the main foundation for building initial trust from potential muzaki.

Overall, integrity, competence, consistency, and loyalty are the main pillars in building the trust of muzaki in zakat institutions. The higher the level of trust that is formed, the more likely it is that muzaki will decide to donate regularly through Lazismu. These results are relevant to previous studies which show that trust has a positive and significant influence on muzaki's decision to pay zakat. Trust is built through transparency, accountability, and consistency of the institution in distributing ZIS funds in accordance with sharia principles and social goals (Fatmawati & Aini, 2024).



The convenience factor has a significant influence on muzaki's decision to channel ZIS funds to Lazismu East Java. The convenience variable is the variable that appears to be the strongest and most dominant among the other variables. The higher the perception of convenience felt by muzaki, the more likely they are to choose Lazismu as a ZIS fund management institution. These results are consistent with the Technology Acceptance Model (TAM) theory which states that perceived ease of use influences interest and behavior in using a system or service. In the context of zakat, this theory can be extended to explain that the ease of payment systems and access to services affect the intentions and decisions of muzaki in choosing a zakat institution. These results are relevant to previous studies showing that the ease of use of digital platforms has a significant effect on consumer decisions in using digital platforms to pay zakat, infaq, and shadaqah. This convenience includes a user-friendly interface, fast transaction processes, and integration with various payment methods. (Adinda & Amalia, 2021). This easy-to-learn indicator refers to the extent to which the Lazismu system or service can be quickly understood by new users. If the donation procedure is easy to learn, the initial barriers to donating will be smaller. Muzaki who feel that the donation service is not complicated will be more encouraged to try and continue donating regularly. So the easier the donation system is to learn, the more likely the muzaki is to make a decision to donate without hesitation. This clear and easy-to-understand indicator concerns the clarity of information, instructions, and transparency of the process presented by Lazismu, both online and offline. Donors tend to feel comfortable if they can understand well how their funds are managed, to whom they are distributed, and what the impact is. A clear information system will increase trust and comfort, which ultimately affects the decision to donate. So that clarity in the process and information makes donors feel safe and more confident in channeling their donations through Lazismu. The flexible indicator refers to the extent to which the Lazismu donation system can be accessed in various ways. The more flexible the method and time of donation, the more likely it is that donors feel comfortable and ultimately decide to donate. The easy-to-use indicator refers to the ease of use directly related to user experience. Donors are more interested in donating if the process is practical, fast, and hassle-free. Indicators in the convenience variable such as easy to learn, clear and understandable, flexible, and easy to use influence donors' decisions because they provide a positive, comfortable, and barrier-free donating experience. In the context of Lazismu, increasing ease of access will strengthen the intention of donors to donate regularly and loyally. These results are relevant to previous research (Sofiyawati & Halimah, 2022; Zulaeha et al., 2024)

A concrete example is Mrs. Sari, a 35-year-old private employee who lives in Sidoarjo and actively donates every month. Initially, she found it difficult to choose a zakat institution because she did not know where to start. However, after seeing a Lazismu advertisement on social media that directed her to a digital donation site, she tried the platform and was immediately impressed. After accessing the Lazismu website, Mrs. Sari found a simple and informative display. There are clear steps on how to donate, including the choice of donation type (zakat, infaq, shadaqah), automatic zakat calculation, and a short video tutorial. Because the system is easy to understand even for new users, Mrs. Sari can immediately try donating without having to ask or seek help.

This initial ease is what made her interested in trying. Practical implications are 1) User-Friendly Interface Design: Lazismu needs to continue to develop an intuitive and simple digital display and features, so that it is easy to learn and use, even for muzaki who are donating for the first time. Providing video tutorials, FAQs, and chatbots can be a practical solution to accelerate user understanding and 2) Transparency and Communication of Information: Providing clear and real-time information about the use of funds, mustahiq profiles, and the impact of the program will increase the sense of security and trust of muzaki. Digital platforms must present information with a neat, easy-to-understand, and concise layout.

Security and Convenience factors are also one of the determinants that influence the decision of muzaki in distributing zakat, infaq, and shadaqah (ZIS) through Lazismu East Java. The security and comfort variables are the weakest variables among the other variables. Security refers to the muzaki's belief that the ZIS (Zakat, Infaq, and Shadaqah) fund transaction process carried out through Lazismu is free from the risk of data misuse, information leaks, and misappropriation of funds. Muzaki will feel calmer and more confident if the zakat institution shows a transparent and accountable fund management system. In the digital context, security also means protection of online transactions, such as zakat payments through applications or e-banking. When the Lazismu system shows protection of personal data and clarity of zakat distribution flow, this encourages muzaki to continue to be loyal. Convenience here includes the entire experience of muzaki when interacting with Lazismu—starting from the easy donation process, friendly service, to clear access to information. Muzaki will prefer institutions that provide a hassle-free donation experience, both directly and online. Friendly, responsive service, and the availability of zakat consultation services also make muzaki feel more appreciated and respected. Emotional comfort also arises from the sense of trust that their donations are channeled to the right place and have broad benefits. These two factors complement each other in forming a long-term relationship between muzaki and Lazismu, which ultimately contributes to increasing ZIS fundraising and strengthening the institution's performance in supporting social and economic programs for the community. These results are relevant to previous studies (Halawa & Ritonga, 2025; Hayya et al., 2024; Rozaliana et al., 2023; Widodo, 2024)

Concrete Example: Mr. Amir, a lecturer and father of two in Surabaya, actively donates zakat and infaq digitally because of his busy schedule on campus and social activities. He chose Lazismu East Java as the ZIS distribution institution after having negative experiences with other donation platforms that sent spam emails, misused personal data, and did not provide reports on the use of funds. When Mr. Amir used the Lazismu application, he was asked to create an account with two-step verification, and each ZIS transaction was equipped with direct notifications and structured reports showing where the funds were distributed. He saw that this platform had a digital security certification, did not ask for excessive personal data, and had a clear privacy policy. By seeing the transparent distribution track record and no scandals of misuse of funds, Mr. Amir felt calm and confident that his ZIS was safe. He also saw Lazismu's annual report which was published openly and easily accessible on the official website. Practical implications: Lazismu needs to continue to adopt digital security technologies such as data encryption, two-

factor authentication, and periodic independent audits to maintain the trust of muzaki. Socialization of privacy policies and personal data protection to muzaki must be increased so that they feel safe using Lazismu digital services.

By understanding and optimizing these five factors, namely Reputation Factor, Religiosity Factor, Trust Factor, Convenience Factor, and Security and Comfort Factor, Lazismu East Java can increase muzaki loyalty, improve performance and strengthen its role in supporting social and economic programs that are in line with the objectives of the Sustainable Development Goals (SDGs) Number 8 concerning decent work and economic growth.

This will not only have an impact on increasing the collection of ZIS funds, but also in the form of distribution that is right on target and has a broad impact. Muzaki loyalty that is formed from a positive perception of Lazismu's integrity and professionalism will create continuity of contribution, both in the form of routine zakat and additional donations for empowerment programs. Thus, Lazismu can be a driving force in creating jobs, building economic independence for the poor, and accelerating inclusive and sustainable social transformation in East Java. The trust gained from optimizing these five factors is also an important social capital in realizing a zakat institution that is highly competitive, adaptive to change, and remains consistent with Islamic and humanitarian values.

## **E. CONCLUSIONS**

Based on the results of the study, it can be concluded that the Determination Factors including Reputation Factor, Religiosity Factor, Trust Factor, Ease Factor, and Security and Convenience Factor have a positive influence on the decision of muzaki in making donations at Lazismu East Java. By understanding and optimizing these five factors, Lazismu East Java can increase muzaki loyalty, improve performance and strengthen its role in supporting social and economic programs that are in line with the objectives of the Sustainable Development Goals (SDGs) Number 8 concerning decent work and economic growth. Implementation of performance improvement strategies based on these factors will also encourage more sustainable fund growth, expand the reach of beneficiaries (mustahik), and strengthen public trust in Lazismu. This will make Lazismu not only a philanthropic institution, but also a driving force for the people's economy based on professional and inclusive Islamic values.

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