

The Effect of Communication, Fund Disbursement, and Competence on Trust, Attitudes, and Behavioral Intentions towards ZIS Institutions

Factors Influencing Trust, Attitudes, and Behavioral Intention

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ABSTRACT

Zakat, Infaq, and Alms (ZIS) Management Institutions rely heavily on public trust to ensure sustainable long-term support. Despite its importance, the existing literature still lacks an integrated model linking organizational operational performance with stakeholder behavioral outcomes. This study aims to assess how institutional practices, including communication, perceived competency, and disbursement, influence trust and subsequently affect stakeholder attitudes and behavioral intentions toward ZIS institutions. This study uses a quantitative approach with a causal-descriptive design. Data were collected through a survey of ZIS Institution stakeholders and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that trust is a central factor that significantly shapes stakeholders' attitudes and behavioral intentions. Specifically, perceived competence is the strongest and most significant predictor of trust. In contrast, the fund disbursement variable was found to be insignificant in building trust. Trust has significant predictive power in shaping attitudes, but its influence on behavioral intentions is moderate. The main contribution of this study is to provide empirical evidence that ZIS institutions' efforts should focus on improving managerial competence and professionalism, not just on the fund distribution process, as a strategic key to increasing public trust.

Keywords: Behavioral Intention, Philanthropy, Perceived Competence, Trust, ZIS Institution.

INTRODUCTION

The Zakat, Infaq, and Alms management institution (ZIS institution) is an important pillar in the Islamic social economy, functioning as a strategic bridge between *muzakki* (givers) and *mustahik* (recipients) to achieve distributive justice and the welfare of the ummah (Rusdhianto & Setiadi, 2025). In a contemporary philanthropic landscape characterized by increasing demands for transparency and efficiency, the ZIS institution's ability to maintain legitimacy and operational sustainability relies heavily on two crucial factors: public trust and support for sustainable behavior from stakeholders (Juliana et al., 2025).

The importance of this research is twofold, touching on the theoretical and managerial dimensions. Managerially, the ZIS institution is constantly faced with the challenge of securing and increasing the receipt of funds, which demands the identification of the most effective strategic levers (Jannah et al., 2025). This study is relevant because it aims to isolate and validate operational factors, such as communication, disbursement, and perceived competency, that can influence stakeholder support. This study contributes to a deeper understanding of how structural factors are converted into positive attitudes and

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intentions through the psychological pathway of Trust, a mechanism fundamental in the theory of donation behavior.

The literature on Islamic philanthropy, especially that involving the ZIS institution, tends to focus more on the internal or religious motivation factors of the donor. However, the literature is still lacking in providing a comprehensive empirical model of predictors based on organizational performance (Ariani, 2020; Utami et al., 2020; Cahyani et al., 2022; Mulyana et al., 2025). The specific gap is the lack of an integrated structural model that simultaneously tests: how trust acts as a central variable and mediates between organizational operational factors and the final impact of trust on two different behavioral outcomes, namely attitude and intention to conduct in the context of the ZIS Institution.

This study provides a new perspective by integrating disbursement as a structural variable. The presence of disbursement in this model, which is often assumed to be important but rarely tested in relation to trust, provides an opportunity to empirically validate the extent to which these clearly visible aspects of performance affect public perceptions of trust, compared to other procedural factors such as communication and perceived competency (Birhanu et al., 2021). In the midst of an increasingly tight operational environment and high demands for public accountability, the ZIS institution needs the right strategy to increase stakeholder support (Sari & Putra, 2024). The urgency of this research lies in the urgent need for philanthropic institutions to adapt to modern governance practices. By empirically identifying which operational factors are most effective in shaping trust, this study offers a relevant roadmap for the management of the ZIS institution to focus resources on the most impactful areas in order to maintain sustainability and improve the effectiveness of their programs in the midst of contemporary socio-economic issues.

Definitely, this study aims to examine the significance of the direct influence of each operational factor on trust; test the strength of the influence of trust in forming attitudes and behavioral intentions; and provide insight-based strategic guidance for the management of the ZIS institution. In practical terms, the study offers structured insights for decision-makers at the ZIS institution. By comparing the strength of relationships between variables, the results of this study will enable ZIS institutions to allocate their managerial resources more efficiently and strategically, for example, by determining whether improving the quality of perceived competency is more vital than simply increasing the frequency of communication to build trust. This study contributes to the literature by empirically demonstrating that visible operational outcomes (fund disbursement) are less influential than perceived managerial competence in shaping trust, thereby extending prior ZIS and philanthropic behavior models.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

The Effect of Communication on Trust

Communication is an effective process of transferring and exchanging information between the ZIS institution and stakeholders (Herman, 2017). In the context of building trust, communication plays a crucial role in shaping perceptions of institutional integrity and transparency. Open, honest, and timely communication allows stakeholders to verify the institution's actions, which directly reduces uncertainty and builds a sense of security (Lubis et al., 2011; Jun & Yeo, 2016; Yahaya & Ahmad, 2018; Andiani et al., 2018; Friantoro & Zaki, 2018). This model emphasizes that communication must include aspects of procedural knowledge (how funds are managed) and declarative knowledge (facts and performance reports) regarding the operations of the ZIS Institution. Wider access to digital reports and discussion forums supports strengthening this aspect (Rachman & Salam, 2018; Utami et al., 2020; Ahmad & Yahaya, 2023).

Several previous studies have corroborated the positive impact of communication on trust. For example, Friantoro et al. (2018) showed that clear and consistent communication in a healthcare setting effectively increases patient trust in nurses. Similarly, Andiani et al. (2018) found that accessible and transparent communication channels increase public trust in government organizations, as it makes it easier for them

to review important information outside of formal channels. Based on the consistency of these findings, it is hypothesized that:

H1: Communication has a positive effect on trust.

The Effect of Perceived Competency on Trust

Perceived competence refers to stakeholder confidence regarding the technical capabilities, expertise, and efficiency of the ZIS institution in carrying out its mission (Said et al., 2012). Competence is a rational element of belief; stakeholders must be confident that the institution is not only well-intentioned but also has the capability to manage funds effectively and achieve the program objectives set. This perception is especially important in philanthropy, where donors expect their funds to be optimized for maximum social impact. Competencies include the ability to efficiently manage the timing and location of fund disbursement, as well as mastery of core operational concepts (Kyei-Akuoko et al., 2025).

Various studies have supported the role of competence as a strong predictor of trust. Liebendörfer et al. (2023) found that the perception of medical staff competence significantly increased patient confidence. Al-Mekhlafi et al. (2025) adds that organizations with a proven track record of achieving promised results build credibility and reliability, which is the core of trust. Kyei-Akuoko et al. (2025) concludes that organizations that demonstrate specific expertise tend to minimize stakeholder doubt and strengthen a focus on the value being delivered. Based on this theoretical foundation and empirical evidence, it is hypothesized that:

H2: Perceived competency has a positive effect on trust.

The Effect of Disbursement on Trust

Disbursement refers to the actual process of withdrawing or allocating ZIS funds to beneficiaries (*mustahik*). These variables represent the most tangible and publicly measurable performance dimensions. Basically, the distribution process shows that the ZIS institution is really carrying out its main function. The fundamental logic in philanthropic theory shows that the more effectively and efficiently funds are channeled, the greater the confidence of stakeholders in the operational effectiveness of the institution. Disbursement as tangible evidence that the institution's promise has been met, which is the foundation of performance-based trust (Mullen et al., 2025).

While this logic is strong, studies of the direct impact of disbursement on trust often yield mixed findings. Mullen et al. (2025) argue that the speed and amount of distribution are important metrics. However, another study found that disbursement itself may not be significant if stakeholders doubt the transparency or fairness of the disbursement process (Liebendörfer et al., 2023). This gap shows the need for empirical validation where disbursement is included in a model that already includes communication and competence. Nonetheless, it is generally believed that the successful disbursement of funds creates a positive signal of reliability. Based on views supporting the importance of performance evidence, it is hypothesized that:

H3: Disbursement has a positive effect on the trust.

The Effect of Trust on Attitude and Behavioral Intentions

Zakat, Infaq, and Alms (ZIS) institutions operate in a governance environment that demands not only compliance with religious principles but also strong managerial performance and stakeholder accountability. Within organizational and philanthropic behavior literature, trust is consistently identified as a central construct linking institutional performance to stakeholder outcomes (Ajzen, 1991; Mulyana & Puspitasari, 2019; Oktavendi & Mu'ammal, 2022; Bin-Nashwan et al., 2023a). Trust represents a key belief that shapes stakeholders' cognitive and affective evaluations, which subsequently

form attitudes toward an institution (Bin-Nashwan et al., 2023b; Gayed, 2025). When stakeholders perceive an institution as competent and trustworthy, they tend to develop favorable attitudes, reflecting positive evaluations and emotional attachment (Barbieri & Booth, 2020). These positive attitudes function as a buffer against negative information and facilitate acceptance of institutional programs. Empirical evidence supports this relationship, as Liebendörfer et al. (2023) demonstrate that trust significantly influences attitudes in educational settings, while Al-Mekhlafi et al. (2025) confirm that public trust is a prerequisite for forming positive attitudes toward organizations. Such attitudes emerge through both rational assessment and emotional responses (Kyei-Akuoko et al., 2025).

Beyond attitudes, trust plays a critical role in shaping behavioral intentions, defined as stakeholders' willingness to engage in future supportive actions, such as continued donations, recommendations, or increased participation (Ninglasari, 2021; Gayed, 2025). In philanthropic contexts characterized by resource exchange without direct returns, trust functions as a risk-reduction mechanism, lowering concerns about fund misuse and encouraging sustained support. The Theory of Planned Behavior emphasizes that intention is the closest predictor of actual behavior (Ajzen, 1991; Ajzen & Fishbein, 2005; Barbieri & Booth, 2020; Annahl et al., 2021). Consistently, prior studies show that trust drives long-term behavioral intentions and transforms positive attitudes into concrete commitments, underscoring its essential role in ensuring the sustainability of ZIS institutions (Liebendörfer et al., 2023; Arif et al., 2023; Muflih, 2023).

H4: Trust has a positive effect on attitude towards the ZIS institution.

H5: Trust has a positive effect on behavioral intention.

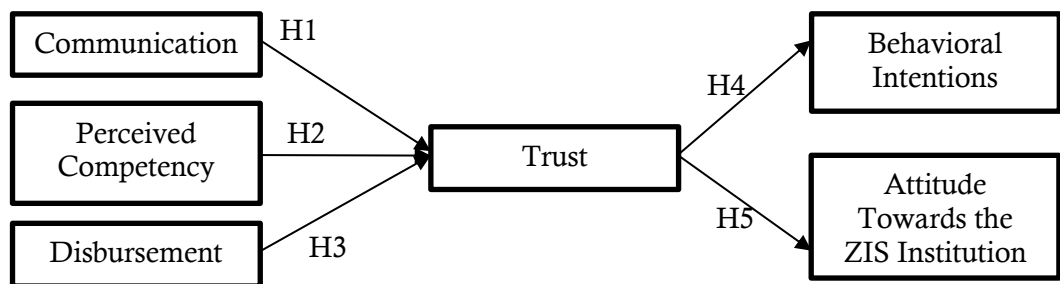


Figure 1. Research Framework

This study proposes a research framework that positions trust as the core construct linking institutional attributes to stakeholder outcomes in ZIS institutions. Based on Figure 1, communication, perceived competency, and disbursement are conceptualized as antecedents of trust, representing transparency, managerial capability, and tangible performance, respectively. Trust formed through these factors is expected to shape stakeholders' attitudes toward the ZIS institution and directly influence their behavioral intentions, such as continued support and participation. The framework explains how institutional practices and capabilities translate into positive attitudes and intentions through the central role of trust.

RESEARCH METHODS

This study uses a quantitative approach with a causal-descriptive (explanatory) research design to test the cause-and-effect relationship between the variables that have been developed theoretically. The population of this study is all stakeholders of the ZIS institution, and the sampling technique used is non-probability sampling with the purposive sampling method. The specific criteria for respondents were selected, namely, individuals who have knowledge or have interacted with the ZIS institution and are at

least 17 years old, with a minimum sample size determined based on the need for Structural Equation Modeling (SEM) analysis to ensure the adequacy of data in testing the complexity of the model. Additionally, a post hoc power consideration indicates that the sample size was sufficient to detect medium effect sizes in the structural model, further supporting the robustness of the Partial Least Squares–Structural Equation Modeling (PLS-SEM) estimation.

The respondents in this study consisted of 200 stakeholders (N = 200) who had prior interaction with ZIS institutions operating at the regional (provincial and district) level in Indonesia. The respondents included donors (*muzakki*), program beneficiaries, and community members who were familiar with the operational activities of ZIS institutions. This diversity of stakeholder perspectives was intended to capture a comprehensive assessment of trust, attitude, and behavioral intentions toward ZIS institutions. The sample size was considered adequate for PLS-SEM analysis. Following the 10-times rule, the minimum required sample size should be at least ten times the largest number of structural paths directed at a latent construct. In this study, the most complex endogenous construct (trust) received three direct paths, indicating a minimum requirement of 30 observations. Therefore, the final sample size of 200 respondents substantially exceeded this threshold, ensuring sufficient statistical power and robustness of the model estimation.

The main data collection method is a survey using a structured questionnaire that is structured to measure latent variables, such as trust and perceived competency, using a 5-point Likert Scale (1 = strongly disagree to 5 = strongly agree). Before the questionnaire is distributed to the main sample, the instrument will be tested through validity tests and reliability tests using pilot test data to ensure that all indicators are accurate and consistent in measuring the construct in question. The main data analysis technique used is SEM based on PLS, operated through SmartPLS software, as this approach is effective for the purpose of prediction and theory development. The analysis involves two stages: first, evaluation of the measurement model (outer model) to test validity (through outer loading, AVE, and HTMT) and reliability (through composite reliability); and second, structural model evaluation (inner model) to test hypotheses using bootstrapping β , t-statistics, and p-values), as well as assessing the predictive power of the model through R^2 and substantive impact through f^2 (effect size).

RESULTS

Figure 2 and Figure 3 illustrate the structural model and standardized path coefficients obtained from the PLS-SEM analysis, providing a visual representation of the relationships among the studied variables.

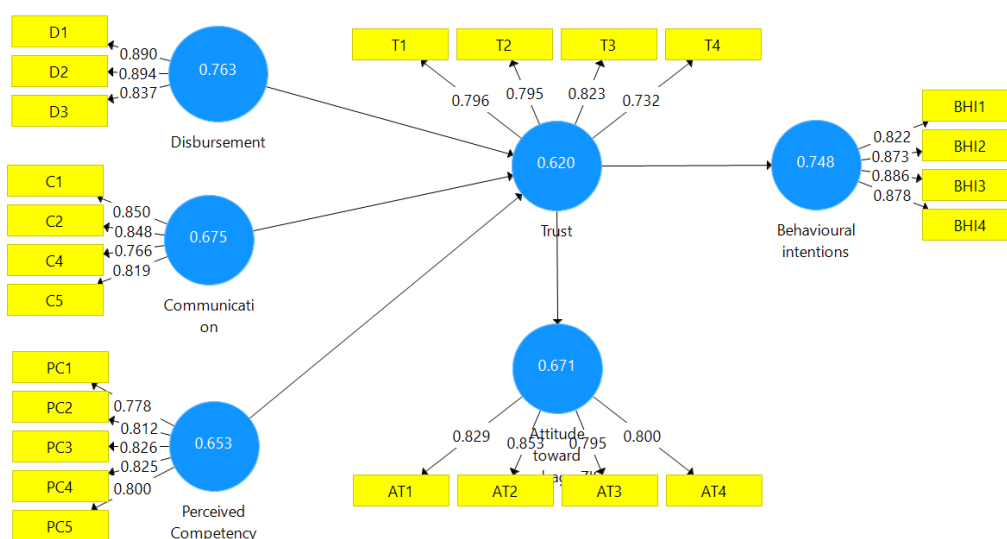


Figure 2. Factor Value of Each Variable Indicator

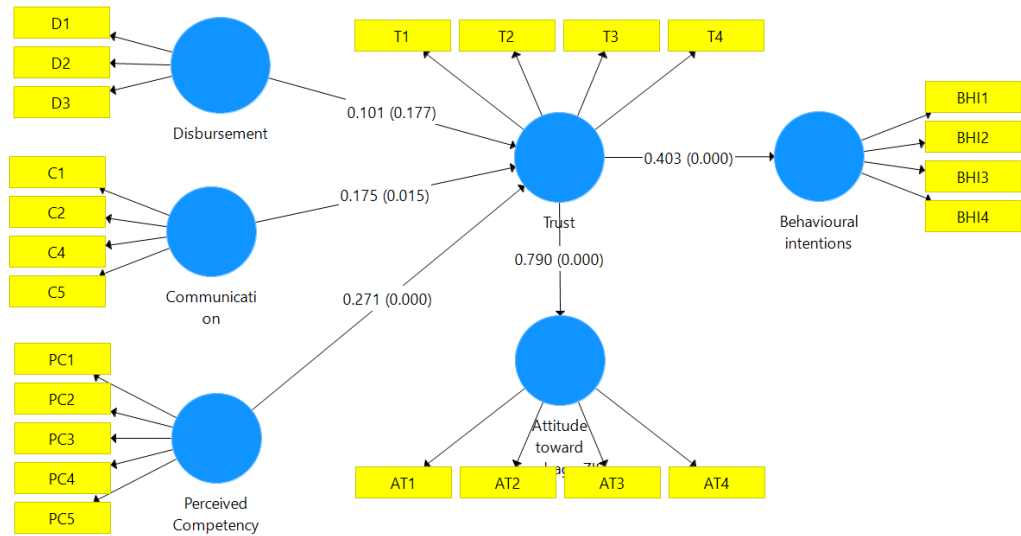


Figure 3. Value of Factors between Variables Studied

Table 1 presents the results of the measurement model evaluation, including outer loading values, Cronbach’s alpha, composite reliability, and average variance extracted (AVE), which were used to assess the reliability and convergent validity of each construct in the model.

Table 1. Outer Loading and Convergent Validity

Variable	Item	Outer Loading	α	CR	AVE
Attitude toward ZIS Institution	AT1	0.829	0.837	0.891	0.671
	AT2	0.853			
	AT3	0.795			
	AT4	0.800			
Behavioural Intentions	BHI1	0.822	0.888	0.922	0.748
	BHI2	0.873			
	BHI3	0.886			
	BHI4	0.878			
Communication	C1	0.850	0.839	0.892	0.675
	C2	0.848			
	C4	0.766			
	C5	0.819			
Disbursement	D1	0.890	0.845	0.906	0.763
	D2	0.894			
	D3	0.837			
	PC1	0.778			
Perceived Competency	PC2	0.812	0.868	0.904	0.653
	PC3	0.826			
	PC4	0.825			
	PC5	0.800			
	T1	0.796			
Trust	T2	0.795	0.795	0.867	0.62
	T3	0.823			
	T4	0.732			

Table 2 summarizes the discriminant validity assessment using the Fornell–Larcker criterion, demonstrating the extent to which each construct is empirically distinct from the others in the structural model.

Table 2. Discriminant Validity

Construct	AT	BI	C	D	PC	T
Attitude toward ZIS Institution (AT)	0.819					
Behavioral intentions (BI)	0.45	0.865				
Communication (C)	0.37	0.438	0.821			
Disbursement (D)	0.376	0.498	0.747	0.874		
Perceived Competency (PC)	0.397	0.446	0.585	0.633	0.808	
Trust (T)	0.79	0.403	0.41	0.404	0.438	0.787

Table 3 reports the results of the structural model evaluation, including path coefficients (β), t-statistics, p-values, Variance Inflation Factors (VIF), and effect sizes (f^2), which were used to test the proposed hypotheses and assess the relative influence of each predictor.

Table 3. Path Coefficients, Effect Size, and Collinearity Test

Variable	B	t-statistics	p-values	VIF	F^2
Communication → Trust	0.175	2.425	0.015	2.376	0.017
Disbursement → Trust	0.101	1.351	0.177	2.610	0.005
Perceived Competency → Trust	0.271	4.924	0.000	1.751	0.055
Trust → Attitude toward ZIS Institution	0.790	37.375	0.000	1.000	1.659
Trust → Behavioural Intentions	0.403	9.550	0.000	1.000	0.194

The results indicate that communication and perceived competency significantly influence trust, while disbursement does not. Communication has a positive and significant effect on trust ($\beta = 0.175$; $t = 2.425$; $p = 0.015$), although its effect size is small ($f^2 = 0.017$), suggesting that clarity, transparency, and consistency of information support trust formation but do not serve as its primary driver. Perceived competency shows the strongest and most significant effect on trust ($\beta = 0.271$; $t = 4.924$; $p < 0.001$), with the highest effect size among trust antecedents ($f^2 = 0.055$), indicating that stakeholder confidence in the institution’s technical capability, expertise, and operational efficiency is the most important factor in building trust. In contrast, disbursement has a positive but statistically insignificant effect on trust ($\beta = 0.101$; $t = 1.351$; $p = 0.177$), with a negligible effect size ($f^2 = 0.005$), implying that fund distribution alone is insufficient to substantially enhance stakeholder confidence, as stakeholders appear to emphasize qualitative and governance-related aspects over distribution volume.

Furthermore, trust plays a central role in shaping both attitudinal and behavioral outcomes. Trust has a very strong and significant effect on attitude toward the ZIS institution ($\beta = 0.790$; $t = 37.375$; $p < 0.001$), with an exceptionally large effect size ($f^2 = 1.659$), confirming trust as the dominant driver of positive stakeholder attitudes. Trust also significantly influences behavioral intentions ($\beta = 0.403$; $t = 9.550$; $p < 0.001$), with a moderate effect size ($f^2 = 0.194$), indicating its substantial role in motivating stakeholders to engage in future actions such as continued donations, recommendations, and participation. The effect size analysis highlights that while communication and perceived competency contribute to trust formation, trust itself exerts the most substantial influence on stakeholders’ attitudes and behavioral intentions toward the ZIS institution.

Table 4. Coefficient of determination

Variable	R Square	R Square Adjusted
Attitude toward ZIS Institution	0.624	0.623
Behavioural Intentions	0.162	0.16
Trust	0.231	0.226

Table 4 presents the coefficient of determination (R^2 and adjusted R^2) for each endogenous construct, indicating the explanatory power of the structural model in predicting trust, attitude toward ZIS institutions, and behavioral intentions. The predictability of the model was evaluated through the coefficient of determination (R^2) of

the endogenous variable. This model showed strong (substantial) predictive ability on a single outcome variable, where the trust was able to explain 62.4% variation in the attitude toward the ZIS institution ($R^2=0.624$). In contrast, the predictability for other endogenous variables is in the weak to moderate category. The communication, disbursement, and perceived competency variables were collectively only able to explain 23.1% of the variation in the trust ($R^2 = 0.231$). Meanwhile, the trust explained a 16.2% variation in behavioral intentions ($R^2 = 0.162$). This weak to moderate R^2 value suggests that other external factors not included in the model have a major influence on the formation of trust and behavioral Intentions.

DISCUSSION

The findings of this study provide a comprehensive understanding of trust formation and its consequences in the context of ZIS institutions, while both corroborating and extending prior literature. First, the significant effect of communication on trust ($\beta = 0.175$; $p < 0.05$), although small in effect size, confirms the theoretical proposition that transparent, clear, and consistent communication is a necessary condition for trust development (Jun & Yeo, 2016; Herman, 2017; Andiani et al., 2018; Friantoro & Zaki, 2018). This result aligns with studies emphasizing that open communication reduces uncertainty and information asymmetry, which are primary sources of stakeholder mistrust (Lubis et al., 2011; Yahaya & Ahmad, 2018). However, the relatively small f^2 value (0.017) suggests that communication alone does not serve as a dominant driver of trust. Instead, communication functions as a supporting mechanism that enables stakeholders to interpret institutional actions, particularly when accompanied by credible performance and competence signals (Utami et al., 2020; Ahmad & Yahaya, 2023).

In contrast, perceived competency emerges as the strongest antecedent of trust, demonstrating a significant and comparatively larger effect ($\beta = 0.271$; $p < 0.001$; $f^2 = 0.055$). This finding strongly supports prior arguments that trust in philanthropic and nonprofit organizations is primarily rational and evidence-based, grounded in stakeholders' confidence in institutional expertise, professionalism, and operational capability (Said et al., 2012; Mulyana, 2018). Consistent with Liebendörfer et al. (2023) and Al-Mekhlafi et al. (2025), the results indicate that stakeholders evaluate trustworthiness based on whether institutions demonstrate the technical ability to manage resources effectively and deliver programs efficiently. In the ZIS context, perceived competence acts as a guarantee that funds are not only managed ethically but also optimized for social impact, reinforcing the notion that competence is a fundamental prerequisite for trust formation.

Interestingly, the results reveal that disbursement does not have a statistically significant direct effect on trust ($\beta = 0.101$; $p > 0.05$), despite its conceptual importance in philanthropic theory. This finding diverges from studies that emphasize distribution efficiency and volume as key trust indicators (Said et al., 2012; Rusdhianto & Setiadi, 2025), but aligns with Liebendörfer et al. (2023), who argue that observable outcomes do not automatically translate into trust without confidence in underlying governance processes. In the Indonesian ZIS context, disbursement may be perceived as a normative obligation rather than a value-adding performance signal. As a result, stakeholders appear to focus less on how much is distributed and more on how transparently, fairly, and competently funds are managed. This supports the literature suggesting that governance quality and accountability increasingly shape stakeholder evaluations in nonprofit and religious institutions (Utami et al., 2020; Bin-Nashwan et al., 2023a).

The findings further confirm trust as a pivotal construct influencing both attitudinal and behavioral outcomes. The exceptionally strong effect of trust on attitude toward the ZIS institution ($\beta = 0.790$; $f^2 = 1.659$) reinforces theoretical models positioning trust as a core antecedent of attitude formation (Ajzen, 1991; Barbieri & Booth, 2020; Bin-Nashwan et al., 2023b). Trust functions as a cognitive–emotional filter through which stakeholders interpret institutional actions, fostering favorable evaluations and buffering against negative information. Moreover, the significant effect of trust on behavioral intentions (β

= 0.403; $f^2 = 0.194$) is consistent with the Theory of Planned Behavior, which identifies intention as the closest predictor of actual behavior (Ajzen & Fishbein, 2005; Annahl et al., 2021). This finding aligns with prior studies showing that trust reduces perceived risk and motivates continued engagement, such as donating, recommending, or sustaining long-term support (Liebendörfer et al., 2023; Arif et al., 2023; Muflih, 2023).

Overall, this study extends the ZIS literature by demonstrating that trust formation is increasingly competence-driven rather than outcome-driven. While communication and disbursement remain relevant, stakeholders place greater weight on managerial capability, professionalism, and transparent governance. This shift reflects a maturation of stakeholder expectations in Indonesia's ZIS ecosystem, where trust is built not merely on what institutions do, but on how convincingly they demonstrate the ability to do it well and responsibly.

CONCLUSION

This study confirms that trust is a fundamental factor that significantly shapes the positive attitudes and behavioral intentions of stakeholders towards ZIS institutions. The most crucial finding is that perceived competency is the strongest driver for building trust. Meanwhile, the variable of disbursement was found not to have a significant influence on the formation of trust. This conclusion emphasizes the importance of focusing on the quality of governance and operational capabilities of the ZIS institution. The main impact is achieved through causal pathways that highlight the rational nature of stakeholders. Trust is formed most strongly when stakeholders are confident in the institution's competencies (i.e., technical abilities and expertise). Once trust is formed, it immediately triggers a positive attitude towards the ZIS institution with a very dominant influence. Furthermore, this attitude contributes to behavioral intentions (such as the intention to donate again). This mechanism shows that trust successfully converts institutional operational perceptions into favorable psychological and behavioral outcomes.

Despite these contributions, this study is subject to several limitations that open avenues for future research. The current model explains only partial variation in trust and behavioral intentions, indicating that other relevant factors remain unexamined. Future research directions should focus on: Integrating new ethical and governance variables, such as financial accountability or leadership integrity, that may be strong predictors of untested trusts, and expanding the outcome model to include additional mediators, such as donor satisfaction or emotional impact, to better understand the factors that drive long-term behavioral intentions. The long-term vision of this research is to contribute to the development of a value- and performance-oriented model of Islamic philanthropy. By establishing evidence-based trust (competence) as the core, this study encourages the ZIS institution to shift its managerial focus from just fundraising targets to stakeholder value development through professional and transparent governance. The main goal is to ensure that the ZIS institution not only survives but also develops into a credible and effective social institution in achieving the goals of the people's welfare.

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