

# Good Corporate Governance and Nahdliyah Religious Value for Strengthening Zakat Payer Trust: Case Study of Nahdlatul Ulama (NU) Community in Indonesia

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## ABSTRACT

The research explores factors influencing Zakat payers' trust in Good Corporate Governance (GCG) principles, specifically the *Nahdliyah* religious value (NRV) derived from some theories and concepts aiming to address research gaps in *Zakat*. This research used quantitative methods involving 750 respondents *Nahdlatul Ulama* (NU) administrators as *Zakat* payers throughout Indonesia consisting of 552 districts. NU, the largest community in Indonesia, faces low *Zakat* capability. This research proposes a new concept, combining Social Identity Theory, Resource Advantage Theory, and the origin of NU values, '*Mabaadi Khaira Ummah*', to revive the principles towards the best generation and build NRV as novelty. This research identifies four variables that influence the trust of *Zakat* payers: NRV, GCG elements (accountability - AC, transparency- TR, and credibility - CR). The findings show that AC and TR do not have a real impact to ZPT as they are only significant at the 10% level, but not significant at the 5% level. CR does not affect ZPT. However, the three variables (AC, TR, and CR) affect ZPT if mediated by NRV, which has significant effect on ZPT. Additionally, the results indicate that NRV acts as full mediation, meaning AC, TR, and CR affect ZPT only through NRV. The new concept of NRV is powerful, fills the theoretical gap and offers a new perspective on religious values in the theory of resource superiority and social identity theory as applied in certain religious fields such as *Zakat*, as an obligation in *Islam*. NRV addresses relationships between variables and contributes to the development of trust in *Zakat*. In addition, NRV can be used to trigger the NU community to increase the volume of *Zakat*.

**KEYWORDS:** *Zakat* Payer, Trust, *Nahdliyah* Religious Value, GCG, *Nahdlatul Ulama*

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## 1. INTRODUCTION

Several countries, such as Malaysia, Pakistan, Bangladesh, and Indonesia, have indicated problems of *Zakat* payers' trust in the *Zakat* institutions. This problem is triggered by the lack of government intervention in ensuring direct management of *Zakat*. Trust issues among *Zakat* payers arise in the form of doubts, unclear benefits, and a lack of understanding and confidence (Santoso & Zulfa, 2022). In this case, the Malaysian government addressed it by producing a *Zakat* policy that reduces tax obligations, which has been effective in increasing the intention to pay *Zakat* (Wijayanti et al., 2022). Additionally, several countries have attempted to apply blockchain technology to increase trust, transparency, and accountability in *Zakat* institutions.

Most studies on the relationship between management

institutions' and donors' trust concentrate on non-religious sectors. For instance, in Chile, (Torres-Moraga et al., 2010) developed a donor trust model, and in England, Sargeant and Lee, (2002) investigated donor trust from the perspectives of emotional and family utility. Conversely, studies conducted in Sweden, Turkey, California, and England (Kemikiran & Kizrak, 2022; Reimann et al., 2022; Solinas et al., 2022; Agndal & Nilsson, 2024) examined donor trusts to increase funding for sponsored health, education, and life expenses.

Meanwhile, donor trust research in the religious sector is mostly carried out in the *Zakat*, *Infaq*, *Shadaqah*, and *Waqaf* (ZISWAQ) sector, specifically focusing on donor trust in the *Muslim* religion sector. Research in this sector was conducted by Mustafa et al. (2013), concluded that the perception of transparency, accountability, and management of *Zakat* institutions influences donor

trust. According to Shang et al. (2019) and Becker et al. (2020), public trust has a significant effect on charity organizations. However, according to Becker (2021) and Chapman et al. (2021), public trust in the non-profit sector does not have a significant relationship with the number of donations. Research related to public trust which is linked to GCG variables according to Ikhwandha & Hidayati, (2019) concluded that there is a positive relationship between transparency and accountability and public trust. Meanwhile, research conducted by Roziq et al., (2021) concluded that increasing Muzakki trust (*Zakat* payer's trust) can be achieved through transparency, knowledge competence, and Islamic ethical behavior. Furthermore, Muthaher et al. (2023) concluded that accountability and transparency have a significant influence on Muzakki trust. In addition, Sunitariya and Elisa, (2023) stated that there is a positive relationship between GCG principles and the level of trust. Many studies have been conducted to understand the behavior of *Zakat* payers related to the issue of trust, such as those by Ali et al. (2019), Aziz & Anim (2020), and Bin-Nashwan et al. (2020).

However, donor trust research in the religious sector, specifically regarding *Zakat* payer trust (*Muzakki* trust), has not been widely implemented in certain organizational communities. Therefore, this research aims to apply these concepts in the *Nahdlatul Ulama* (NU) community, the largest religious social mass organization in the world (Almu'tasim, 2019). The research tries to develop a new concept, namely *Nahdliyah* Value, which is expected to increase *Muzakki* trust. Despite NU's status as the largest mass organization in the world with more than 80 million followers (Alfazri, 2021), its *Zakat* collection is still low. From 2020 to 2022, NU's *Zakat* potential of IDR 136.1 trillion has only been realized at an average of 10% (NU Online, 2022).

Therefore, this research, aims to develop on GCG elements in influencing *Muzakki* trust in paying *Zakat* with *Nahdliyah* Religious Value (NRV) as intervening variable. NRV is a new concept (novelty) expected to function as a superior strategy derived from *Nahdliyah* values. These values, as the foundation of the NU movement, which are based on the noble principles known as *Mabadi' Khaira Ummah* (MKU) or to realize the best organization. The resource advantage on competition (RATC) theory (Hunt, 2012), based on spiritual angels, has limitations in addressing spiritual values and immaterial dimensions. To achieve superior uniqueness and organizational goals, GCG theory should incorporate spiritual-immaterial dimensions. This research strengthens the application of social identity theory to *Nahdliyah* values, demonstrating collective identity and trust among members. This new concept of NRV is derived by synthesizing these theories. The synthesis process to build a new concept will be explained in more detail in the literature review section.

## 2. LITERATURE REVIEW

In this section will discuss the relationship between contribution, donor trust, intention, and trust of *Zakat* payers (*Muzakki*) in *Zakat* institutions will be covered in this section's roadmap research on donor trust. In addition, trust of *Zakat* payers by addressing the three GCG principles of accountability, transparency, and credibility will be addressed. Furthermore, theories such as resource advantage in competition, social identity theory, and *Mabadi' Khaira Ummah* principles will be combined by synthesizing process to develop new concept as novelty namely *Nahdliyah* Value concept in form of *Nahdliyah* Religious Value (NRV).

### 2.1 Research on Donor Trust

Transparency and corporate accountability are essential to growing donor confidence in the Europe Union environment (EU). A dialogue approach is needed in the practice of non-financial reporting, which involves communication between the business world, investors, regulators, and civil society (La Torre et al., 2020). The turbulence of technology, the complexity of the product, and the competence of the sales force affect confidence in the buyer-seller relationship (Srinivasan et al., 2020). Building vendor and customer bonds is critical for long-term trust (Srinivasan et al., 2020). Most of the research on donor confidence in profit organizations is done in non-Muslim countries, such as Sweden, the UK, and California (Kemikkiran & Kizrak, 2022; Reimann et al., 2022; Solinas et al., 2022; Agndal & Nilsson, 2024). Then, research conducted by Sargeant & Lee, (2002) explored donor trust in the UK, family utility, and emotional utility. In addition, Torres-Moraga et al. (2010) created a donor trust model in Chile to advance the country's business sector.

Meanwhile Middleton and Lee, (2020) research on trust in non-profit organizations found that self-esteem and trust significantly influence donation intentions. Trust and self-esteem are related, with self-esteem and attitudes towards beneficiaries correlated (Middleton & Lee, 2020). However, sentiments toward beneficiaries do not affect donation intentions. Other studies, including Shang et al., (2019, Becker et al. (2020), Becker, (2021) and Chapman et al. (2021) found no significant relationship between public trust in the nonprofit sector and notable outcomes. However, Sunitariya and Elisa (2023) found a positive correlation between trust and GCG principles.

Most of the research on trust applications in the religious sector primarily focuses on the *Zakat*, *Infaq*, *Sadaqah*, and *Waqf* (ZISWAQ) domain. Trust in *Zakat* donors and payers is based on benefits, religious convictions, and rewards for good deeds (Ali et al., 2019; Aziz & Anim, 2020; Bin-Nashwan et al., 2020). Good governance can negatively impact trust, but overall quality

management can increase trust through openness, expertise, and Islamic moral conduct (Santoso & Gamal, 2019). Sharia governance significantly impacts trust, and community understanding of the *Zakat* institution is crucial for earning trust (Wardani & Fachrunnisa, 2022). *Muzakki's* Escalation Model (Roziq et al., 2021) demonstrates compliance with Sharia principles in a good *Zakat* institution.

*Zakat* institutions, like BAZNAS, must maintain accountability, transparency, and trust to maintain trust and credibility (Wardani & Fachrunnisa, 2022). Perceptions of these institutions, management, and transparency impact *Muzakki's* faith in these organizations (Mustafa et al., 2013). Trust, accountability, and transparency are essential for establishing good *Zakat* payment system (Roziq et al., 2021). A study by Putra and Lestari, (2022) found that *Muzakki's* interest in paying *Zakat* through *Zakat* organizations is not influenced by knowledge or income level, but by transparency and trust, which positively affect *Muzakki's* interest.

Roziq et al., (2021) suggested that *Zakat* institutions increase loyalty and trust in *Muzakki* to improve payment performance, transparency, and accountability. Research Ikhwandha and Hudayati, (2019) and Muthaher & et. al, (2023) show a positive relationship between accountability and transparency of *Muzakki's* beliefs. The credibility of messages and media increases confidence in digital influencers, thus leading to impulsive purchases (Shamim & Islam, 2022). Further research Febriandika et al. (2023) shows that accountability and credibility have a significant influence on trust. Therefore, improved GCG in term quality and knowledge are essential to increase the public confidence and trust (Wardani & Fachrunnisa, 2022) which is depicted in the following relationship in **Figure 1**.

## 2.1 Synthesizing Proses Depriving Religious Nahdliyah Value Resource Advantage Theory on Competitive (RATC) and Social Identity Theory (SIT)

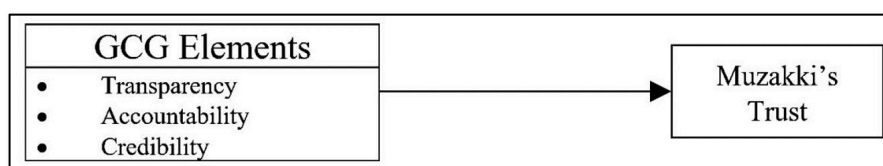
Resource advantage competitive theory aims to enhance company performance by leveraging

resources (tangible, intangible, human) to enhance organizational capability, strengthen market position, and enhance product excellence (Sukaatmadja et al., 2021; Varadarajan, 2023). A company's competitive advantage is achieved through various factors such as knowledge, entrepreneurial skills, market information, capital, networking, and organizational structure, leading to superior market segmentation and financial performance (Liu & Yang, 2019).

Resource Based Theory (RBT) suggests that a company can gain a competitive advantage by utilizing strategic assets, such as superior resources, which come from inner knowledge (Nayak et al., 2023). Maintaining high intellectual capital and utilizing company assets effectively can produce sustainable competitive advantages (Kiyabo & Isaga, 2020). The resource advantage competition theory provides valuable insights in generating positional advantages, enhancing organizational capabilities, and improving financial performance (Liu & Yang, 2019; Estensoro et al., 2022). However, this theory does not explain how to obtain the unique source of inner motivation.

The RACT theory, criticized for its focus on market segment competition, besides that, it neglected the important aspect the inner factors i.e. spiritual values. Varadarajan (2023) suggests competition should consider consumer factors like quality products and low prices from the religious perspective when implemented in the certain religious country. Hunt and Morgan fail to explain superior performance in *Muslim* market and finance, further highlighting the theory's dubious thesis (Paruzel et al., 2020).

The *Mabadi' Khaira Ummah (MKU)* a concept that emphasizes civil society welfare, a departure from materialism's focus on religious, spiritual, and local values in development and cooperation (Chamidi et al., 2021). Criticized the neglect of these aspects in third-world implementation, and in the small business (Zenniar, 2023)



**Figure 1:** Relationship of GCG and Zakat Payers (*Muzakki*) Trust

Moreover, social identity theory (SIT), a framework for understanding intergroup behavior and communication, emphasizes the role of ethnocentrism and religion in shaping individual and community identities (Scheepers & Ellemers, 2016; Fujita et al., 2018). It suggests that religious understanding influences individuals' identification with *Muslim* groups in economic transactions, leading to better group organization performance (Seering et al., 2018; Cahya et al., 2021). SIT aligns with RACT in terms of competitive advantage, as unique characteristics can lead to higher performance. Religion, derived from MKU values, serves as a role model for *Nahdliyin* individuals and groups in social life, religion, and society relationships.

### 2.2 Mabadi' Khaira Ummah (MKU) Nahdliyah Value

MKU is a basic movement principle of *Nahdlatul Ulama* (NU) community. The study explores NU members' *Zakat* practices, focusing on the management and social aspects, besides that, it's also studying the role of *Mabadi' Khaira Ummah Nahdliyah* Values for introducing *Nahdliyah* Value concept. This concept combining all together with competitive advantage and social identity theories, focusing on the spirituality value of mass organizations like NU. *Mabadi' Khaira Ummah* (MKU) means the first steps towards realizing an ideal Ummah (as aspired). These steps are the behavior (morals) that NU and the *Nahdliyin* are expected to have. MKU consists of five values; (1) Honesty, truth, sincerity, and openness (*Al-Shidqu*) means honest, true, openness, not lying, and one heart between words and deeds. Every *Nahdliyin* member is first required to be honest with himself and with others. (2) Trustworthy, loyal, and keep promises. *Al-Amanah wa al-wafa' bi al-'ahdi* means being able to be trusted with responsibility and fulfilling promises. Trust is also one of the characteristics of the Prophet. Trust becomes an important thing for a person's life in association with meeting the needs of life. (3) Justice - Fair, giving rights and obligations proportionally (*Al-Adalaah*) means being fair, proportional, objective and prioritizing the truth. Every *Nahdliyin* citizen must hold objective truth in association to develop life. (4) Brotherhood, loyal friends, and mutual cooperation in kindness and piety (*Al-Ta'awun*) means helping or helping each other in life. (5) Consequences, consistent or stable (*Al-istiqamah*) on the path determined by *Allah* SWT and the Messenger of *Allah* as well as guidance from *Ulama 'Salafus Sholeh*. *Al-istiqamah* is a steady, upright, consistent attitude, and not faltered by temptations that cause it to deviate from statutory legal rules (Chamidi et al. 2021).

*Nahdliyin* members can enhance their *Zakat* performance by adhering to religious values, which are a unique resource of inner knowledge (de Pater et al., 2023). According to Resource Based Theory (RBT), maintaining superior resources, such as intellectual capital, can increase company effectiveness, efficiency,

and productivity (Zhao & Fan, 2018; Varadarajan, 2023). Applying these values to *Nahdliyin* members can strengthen their intention to help each other by paying donors' *Zakat* as an obligation of *Muslims*.

### 2.3 The Role Religious Values in Competitive Advantages

The *Nahdlatul Ulama* (NU) congregation, *Mabadi' Khaira Ummah* (MKU), values spiritual welfare and wisdom of knowledge (Ives & Kidwell, 2019). These values, derived from the NU congregation's spiritual concept, can be developed into strategic assets to enhance business performance. The NU congregation's strong religious beliefs influence corporate decision-making, culture development, and business judgment (Kurt et al., 2020). Stronger individuals' religions are more likely to adhere to religious doctrines and ethical codes (Fesharaki, 2019). The religious values of MKU reflect human maturity and socio-cultural aspects, making them a valuable resource for businesses (Cahya et al., 2021; Zenniar, 2023).

Managing intellectual capital and efficiently using company assets can provide a sustainable competitive advantage (Leong et al., 2023). Spiritual values, derived from the *Nahdliyah* spiritual concept, are integral to business strategy (Prakoso et al., 2023; Cahyono et al., 2023). These values, influenced by religious doctrines and ethical codes, can enhance corporate decision-making and culture development (Jahanbakhsh Javid & Amini, 2023). They can also serve as a screening tool for financial literacy, directly impacting business performance (Jahanbakhsh Javid & Amini, 2023; Prakoso et al., 2023; Zhang et al., 2023). Thus, fostering a strong sense of spirituality can significantly improve business performance.

*Mabadi' Khaira Ummah* is a fundamental principle of Islamic law, can be transformed into strategic assets that enhance firm performance. These principles, including *ash-shidqu*, *al amanah wal-wafa bil 'ahdi*, and *at-ta'awun*, can be utilized to enhance intellectual capital capabilities, employee productivity, and financial performance, thereby gaining a sustainable competitive advantage (Fauzi, 2019; Leong et al., 2023). To enhance resource advantage, social identity theory can be applied to explain intergroup behavior and communication (Scheepers & Ellemers, 2016). This theory focuses on the inherent value humans place on social group memberships and their desire to view them positively (Scheepers & Ellemers, 2016; Paruzel et al., 2020). A high *Islamic* work ethic is characterized by individuals and organizations striving for better performance in all fields, based on a mandate from God for mutual prosperity, brotherhood, collaboration, integrity, and gratitude, empowering effort through hard work, and dedication to God for serving mankind (Hendar et al., 2017). *Nahdliyah* Religious Value (NRV) is a unique religious individual's spirit, that can inspire

the spirit to find better ways to improve performance through innovation and development (Hendar et al., 2017). In short, these values can be utilized to enhance achievement and performance, thereby improving the social and community welfare in *Nahdliyin* members.

The NRV, a concept combining *Nahdliyah* values from *Nahdlatul Ulama* (NU), aims to enhance accountability, transparency, and credibility among *Zakat* payers. This approach complements the RAC theory, which emphasizes generating valuable resources for superior performance, while also incorporating inner knowledge and intangible assets from the largest global community, thereby enhancing their business competitive advantage. The synthesizing process as described is depicted in the theoretical model in **Figure 2**.

## 2.4 Hypothesis

### 2.4.1 GCG (Accountability, Transparency, and Credibility) Affect to Muzakki's Trust

Accountability is a crucial aspect of Islamic governance, requiring institutions to be held accountable for their actions in managing *Zakat*-sourced funds (Junjuna 2020). This accountability is based on transparency and the need to address information imbalance or asymmetry. It involves a person's responsibility to provide information about their accountability to those entitled to it. This accountability is realized through self-disclosures, which facilitate information about economic sources entrusted by principals to

management. Accountability is also the obligation of an individual or ruler to manage public and relevant resources, answering matters related to their accountability (Yasin, 2022). Accountability is closely related to instruments for control activities, particularly in terms of achieving results in public services and conveying them transparently to the public. There are three accountability criteria: accountability of public funds in financial statements, timely reporting, and examination by well-known auditors. Accountability in *Islam* has both vertical and horizontal dimensions, ensuring accountability to relevant parties/stakeholders.

Transparency is also referred to as an open policy for surveillance and information for users of financial statements. The disclosure of this information is expected to generate healthy competition and trust among stakeholders in the management of *Zakat* funds. The information should be easily accessible to stakeholders in accordance with their rights (Ruslan, 2022). Building institutional transparency requires creating a good control system between institutions and stakeholders, involving internal organizations and external parties like consumers or society at large. This should reduce suspicion and minimize public distrust. Increased transparency plays a significant role in increasing the confidence of donors or payers, as measured by the ratio of acceptance growth. Transparency criteria include aspects of the openness and publication of financial statements and the ease of the public in accessing financial reports (Narulitasari et al., 2023).

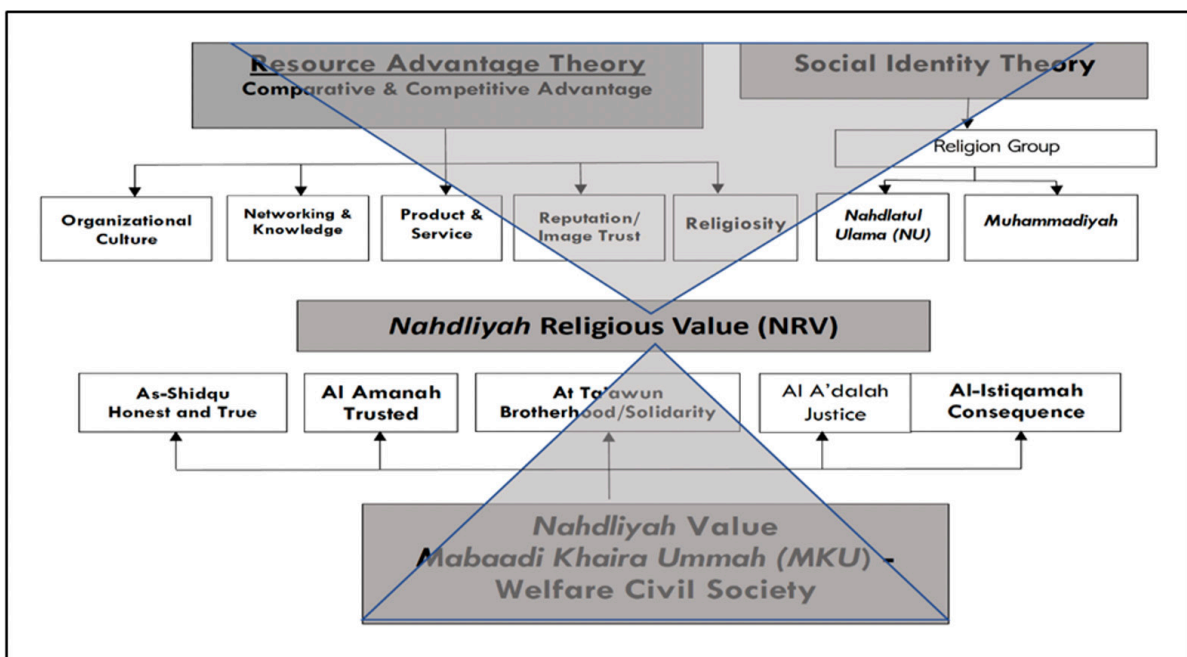


Figure 2: Theoretical Models

The credibility of an institution is crucial for its reputation, honor, and existence. A sense of security is a fundamental need for humans (Kwasniewicz et al., 2021), and high public confidence in *Zakat* management institutions influence the public's obligations to religious institutions. The credibility of institutions influences public belief in the quality of management and the security and comfort provided by the institution. Consumers are satisfied with the services provided if they exceed their expectations. The credibility of an institution influences the attitudes and decisions of consumers to use the service. It is used as a measure of how far consumers believe the institution can design and present products and services that meet their needs and desires (Fauzia et al., 2021).

H1: Accountability has a positive effect to *Muzakki's* Trust.  
 H2: Transparency has a positive effect to *Muzakki's* Trust.  
 H3: Credibility has positive effects to *Muzakki's* Trust.

#### 2.4.2 GCG (Accountability, Transparency, and Credibility) Affect to *Nahdliyah* Religious Value (NRV)

Industrial organizations' competitive advantage is influenced by external environmental conditions and internal resources, such as long-term performance, characteristics, and strategic choices. GCG elements i.e., accountability, transparency, and credibility is an effective and scalable technique for improving relationships with the global world characterized by competitiveness. Implementing certain values adopted from certain religions facilitates a powerful spirit to strengthen the organization's competitive advantage for achieving superior resources based on specific values (Taolin et al., 2019). Accountability is a tool to gain a competitive advantage for community development, and basic human development (Hoz-Rosales et al., 2019). Companies with a better GCG can implement knowledge management activities in creating, sharing, and applying knowledge strategy for increasing organization achievement through certain value (Hamad & Cek, 2023).

Competitive advantage is crucial in today's competitive business landscape, requiring innovation, networking, and anticipating consumer needs (Singh et al., 2020). Reliable GCG is essential for strategic business and organizational values (Winter et al., 2021). Spirituality encompasses human physical, mental, moral, and spiritual maturity, reflecting human nature as a socio-cultural creature (Esonovich, 2021). It includes values like kindness, justice, truth, honesty, conscience, honor, patriotism, hard work, and perseverance. *Nahdliyah* Religious values are derived from the *Mabadi' Khaira Ummah* (MKU), which emphasizes principles in socio-economic midwifery (Santoso et al., 2023). This philosophy, emphasizes good behavior, and good recitation of the with strategies centered on religion focusing on spiritual values like honesty, trustworthiness,

responsibility, *istiqomah*, and helping each other (Mutalib et al., 2022).

Religiosity values, such as the *Nahdliyah* values consider as superior to competitive advantage resources in an organization to achieve trust, brand image, and performance. Developing reflective practices like prayer, and doing the obligation can improve motivation, productivity, performance, resilience, and agility (Santoso et al., 2023). GCG is a dynamic mindset to support business changes, innovation values, and creativity (Bargoni et al., 2024). A strong GCG culture drives industry winners (Muñoz-Torres et al., 2019). Religious spiritual value has been implemented in the *Nahdliyah* community which has approved effect to brotherhood, collaboration, and innovation (Santoso et al., 2023). By increasing GCG elements such as transparency, accountability, and credibility will strengthen the organization values in *Nahdlatul Ulama* (NU) which is based on the superior resources value namely *Nahdliyah* religious value (NRV). In short, the organization's goals, vision, and mission can be accomplished by adopting the GCG and NRV in the organization (Santoso et al., 2023). Then the proposed hypothesis is:

H4: Accountability has a positive effect to NRV.  
 H5: Transparency has a positive effect to NRV.  
 H6: Credibility has positive effects to NRV.

#### 2.4.3 *Nahdliyah* Religious Value strengthen the Donor Trust in *Zakat*

Religiosity is the unique competitive strategy that is expected to improve *Zakat's* performance through the application of GCG principles elements consisting of accountability, transparency, and credibility. This is supported by Mulyana and Kholis (2023), who said that religious values can be used as a tool to win competitive strategies by improving organizational performance. NRV is a new concept that involves elements of spirituality. Furthermore, NRV is expected to increase elements of trust in improving *Zakat's* performance. According to Mohd Sharip et al., (2022), religious values can support trust, belief, and innovativeness. One of the objectives of the GCG strategy is to improve performance, including *Zakat* which is one of the *Islamic* obligations, meaning that religion based on *Islamic* values is expected to encourage the organization's strategy in realizing brand image and trust from customers. This is in line with research results which state that *Islamic* values positively impact stakeholder trust to increase organizational performance (Harisa et al., 2019). The existence of *Islamic*-religion values as intellectual capital, then, it can enhance financial performance, boost public trust, promote sustainable business, and enhance the overall organization's image. Based on the proposition, therefore, the proposed hypothesis is:

H7: NRV has a positive effect to donor (*Zakat* payer) Trust.

Based on the relationship among the variables, the empirical research model proposed to support this hypothesis is as follows in **Figure 3**.

### 3. METHODOLOGY

The research investigates the role of National Religious value (NRV) in mediating the relationship between accountability, transparency, and credibility for *Zakat* payers' trust. It also explores NRV's role in engaging spirituality to enhance NU members' *Zakat* payments, aligning with the community's values for community strengthening.

This type of research is quantitative research, using secondary data. To answer the research objectives through the stages: (1) Determining data sources based on population and research samples; (2) Determine measurement indicators based on variable formulations; (3) Perform input data; (4) Perform data processing and analysis; (5) discussion and conclusions

from the analysis results (Wyllie, 2021). The process stages are presented in **Figure 4**.

The type of study is explanatory research using purposive, area, and stratified sampling methods. The study used Smart-PLS version 4.0 for quantitative structural equation modeling (SEM). PLS is a potent cause analysis method based on assumptions like normality and multicollinearity tests, offering advantages such as non-multivariate normal distribution, categorical, ordinal, and interval-to-ratio data scales, and a distribution-free sample size (Hair et al., 2017). The PLS approach is suitable for this research, as it can examine constructs developed using reflective and formative indicators. The sampling method was an area purposive sampling method to obtain 750 respondents throughout Indonesia, consisting of 38 provinces, 416 districts, and 98 cities. Data was collected through social media groups by contacting the district chairman via a contact person obtained from the head office. If the chairman agrees, they are requested to distribute the questionnaire via Google-form.

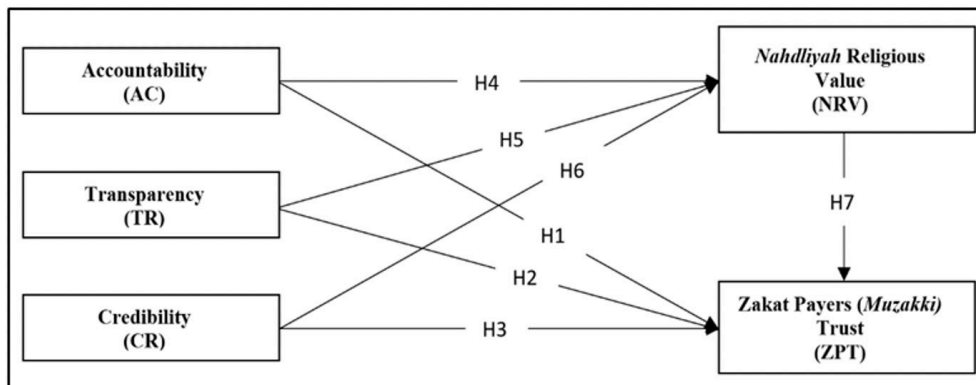


Figure 3: Hypothesis Model

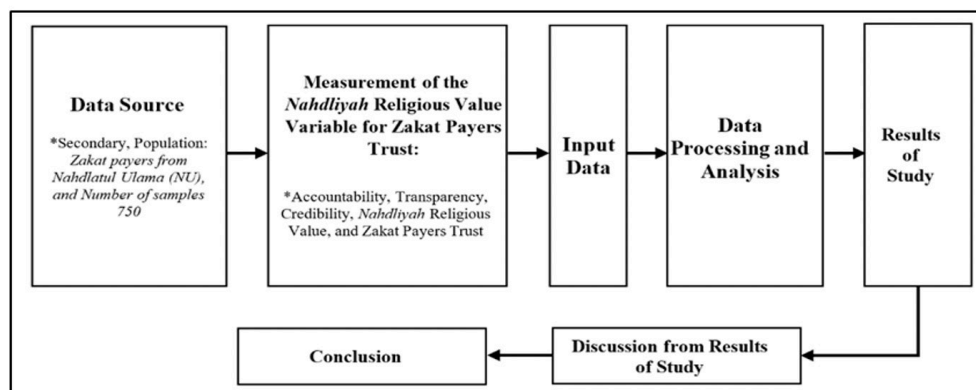


Figure 4: Process Analysis

Respondents are NU administrators as well as *Zakat* payers for at least 3 consecutive years. There were 4,500 respondents who filled in, but after sorting the completeness it became 956, then sorted proportionally to 750. The indicators with categorical, ordinal, and interval-to-ratio seven scales can be used. Another advantage is that the sample size does not have to be significant. The PLS approach is distribution-free; therefore, PLS was appropriate for this research because the variable indicators were ordinal scales (Hair et al., 2017). PLS can also analyze constructs formed with reflective and formative indicators (Jie Feng, 2018).

4. RESULT AND DISCUSSION

4.1 Result

Based on descriptive analysis on **Table 1**, it is known that the average transparency score (TR) is low, then accountability (AC) is moderate, and three variables are credibility (CR), *Nahdliyah* religious values (NRV), and *Zakat* payers trust (ZPT) are rated highly. The evaluation of a measurement model is crucial for assessing internal consistency, convergent validity, and discriminant validity (**Table 2**). The PLS model's test results show validity and reliability, with outer loadings exceeding 0.70,

indicating all indicators are valid. The reliability indicator shows a higher AVE value of 0.50 in all configurations, indicating no convergent validity issues. The convergent validity of the scale is measured using the Cronbach alpha coefficient, which measures the lowest reliability value of a variable. The composite reliability test results show a very good value, with a composite reliability value above 0.70, indicating a high level of reliability. As suggested, this study used HTMT and the *Fornell-Larcker* matrix to ensure discriminant validity. Lower scores on the HTMT test indicate higher convergent consistency and capacity to differentiate a construct from other constructs. Values greater than 0.9 indicate discriminant and convergent consistency problems that require closer examination during the analysis phase. Convergent and discriminant consistency problems between constructs can occur if the HTMT value between the two constructs is greater than 0.9. This can be caused by various factors such as inconsistent or irrelevant indicators, overlap between constructs, or poor measurement. **Table 3** shows that the HTMT value is less than 0.9, hence, it can validate discriminant validity. Furthermore, the validity and reliability of each variable indicator were confirmed using the PLS model algorithm.

Table 1: Descriptive analysis (ALL USE ORDINAL DATA 7)

Variables	Mean	SD	Category Score
AC	4.83	2.19	Medium
TR	3.42	1.90	Low
CR	6.73	2.87	High
NRV	6.43	1.91	High
ZPT	6.50	1.41	High

If score ≥ 6 consider is High, if score ≥ 4 consider is medium, and if score ≥ 2 consider is Low

Table 2: Measurement Model Evaluation

Variables	Indicators	Convergent Validity		Internal Consistency Reliability		HTMT
		Outer Loadings	AVE	Composite Reliability	Cronbach Alpha	
<i>Zakat</i> Payers Trust	ZPT1	0.821	0.703	0.792	0.823	Yes
	ZPT2	0.845				
	ZPT3	0.739				
	ZPT4	0.654				
Accountability	AC1	0.812	0.819	0.834	0.807	Yes
	AC2	0.890				
	AC3	0.810				
	AC4	0.601				
Transparency	TR1	0.859	0.701	0.779	0.797	Yes
	TR2	0.823				
	TR3	0.701				
	TR4	0.712				
	TR5	0.618				
Credibility	CR1	0.701	0.781	0.850	0.886	Yes
	CR2	0.723				
	CR3	0.790				
<i>Nahdliyah</i> Religious Value (NRV)	NRV1	0.709	0.756	0.725	0.858	Yes
	NRV2	0.620				
	NRV3	0.789				
	NRV4	0.692				
	NRV5	0.578				

Source: SmartPLS Output.



The ability of a model to explain variations in the dependent variable, whose value is between zero and one, is then tested using the coefficient of determination. A model goodness-fit test called the R-squared value was used to test the structural model. A model is considered good (strong) if its R-Square value is between 0.67 and 1.00; moderate (between 0.33 and 0.66); and weak (less than 0.33) (Hair et al., 2017). As indicated in **Table 4**, the R square values for the ZPT and NRV variables in this study are moderate.

**Table 4:** R-Square Result

	R Square	R Square Adjusted
ZPT	0.701	0.626
<b>NRV</b>	<b>0.541</b>	<b>0.539</b>

Source: Output of SmartPLS 4

**Table 5** shows that H4, H5, and H7 have a significant direct impact, which means AC and TR have a significant effect on ZPT, while, NRV affect significantly to ZPT. H1 and H2 are rejected at 5% significant level, but accepted on 10 %, it means that AC and TR affect ZPT on 10% sig. level. Likewise, H6 accepted on sig. level

10%. Furthermore, H3 is rejected, which means there is no significant effect CT on ZPT. AC, TR, and CR in Zakat management do not have a maximum direct effect on ZPT. However, these variables affect ZPT mediated by NRV.

**Table 6** shows that NRV fully mediated the relationship between AC, TR, and CR to ZPT. That means AC, TR, and CR do not affect ZPT except through NRV.

## 4.2 Discussion

### 4.2.1 Direct Effect AC, TR, CR to ZPT

**Table 5** indicated that the direct impact of AC and TR on ZPT is not statistically significant at the 5% level, but accepted at 10% significant level. This finding indicated that accountability (AC) and transparency (TR) do not have a powerful effect on ZPT. Moreover, credibility (CR) does not have a significant effect on ZPT. Hence, it could be said that AC and TR have no influence on ZPT because they are less strong. Meanwhile, the direct impact of credibility (CR) on ZPT is stated to be insignificant. That is why, CR has no influence on ZPT.

**Table 3:** Fornell-Larcker Criterion and HTMT

Variables	AC	TR	CR	NRV	ZPT
AC	<b>0.682</b>	0.526	0.611	0.523	0.515
TR	0.353	<b>0.609</b>	0.186	0.284	0.657
CR	0.523	0.523	<b>0.782</b>	0.775	0.451
NRV	0.337	0.336	0.499	<b>0.732</b>	0.720
ZPT	0.582	0.398	0.409	0.601	<b>0.876</b>

Source: SmartPLS Output.

Note: Bold diagonal (AVE root) to bottom values is Fornell-Larcker Criterion; Up of bold diagonal values is HTMT

**Table 5:** Hypothesis Test Direct Effect (DE)

Hypothesis/Path	Path Coefficient (β) Direct Effect (DE)	t-stat	p-Values	Hypothesis/Results
H1: AC □ ZPT	0.309	1.637	0.088	Rejected at sig. level 5%, but accepted on level 10%
H2: TR □ ZPT	0.308	1.582	0.092	Rejected at sig. level 5%, but accepted on level 10%
H3: CR □ ZPT	0.279	0.598	0.192	Rejected
H4: AC □ NRV	0.641	2.581	0.020	Accepted
H5: TR □ NRV	0.692	2.083	0.047	Accepted
H6: CR □ NRV	0.609	1.901	0.059	Rejected at sig. level 5%, but accepted on level 10%
H7: NRV □ ZPT	0.709	2.099	0.048	Accepted

Source: Output of Smart PLS 4.0

**Table 6:** Path Analysis

Hypothesis/Path	Path Coefficient				Effect
	DE	IE	TE	VAF: IE/TE	
Mediation / Indirect Effect					
AC □ NRV □ ZPT	0.287	1.188	1.475	0.805	Full Mediation
TR □ NRV □ ZPT	0.309	1.334	1.643	0.812	Full Mediation
CR □ NRV □ ZPT	0.201	1.063	1.264	0.841	Full Mediation
Direct Effect					
AC □ ZPT	0.287				
TR □ ZPT	0.309				
CR □ ZPT	0.201				

\*Variance Accounted For (VAF) is calculated as an indirect effect (IE) divided by the total effect (TE), If VAF: < 0.2 = No Mediation; If VAF > 0.2 = Partial Mediation; If VAF > 0.8 = Full Mediation (Kumar et al., 2023).

This finding is different from the perspective of Abdullah Sani et al. (2021) who argue that GCG, especially transparency and accountability, can improve ZPT by fostering public trust and improving the economic welfare of Muslim communities. Apart from that, Uula and Maziyyah (2022); Wirba (2023) emphasize the important role of accountability in shaping Zakat management

Three variables AC, TR, and CR do not have a powerful effect on ZPT, it is because the Accountability (AC) of *zakat* management was not prioritized by the National *Zakat* institution to be excellent in terms of responsibility, understanding of the system, the importance of audit knowledge; the importance of the system, these elements are crucial to realize trust *Zakat* management. In term of transparency (TR) is also an urgent factor but there is still a lack in terms of reliability, availability, accessibility, *Zakat* report publication, and *Zakat* information. The finding is in line with a study by Cokrohadisumarto et al. (2020) stated that *Zakat* management initiated by the government in terms of transparency and accountability is still low and cannot affect *Zakat*'s performance. Many attributes still are not manageable e.g. quality of *Zakat* and information and quality accounting information.

The *Zakat* management system's credibility (CR) is low due to its low reliability and relevance. This has led to complaints from respondents, who are concerned about the government's involvement in national *Zakat* management (Febriandika et al., 2023). The system's wickedness affects *Muzakki* loyalty and trust, as it is subject to government matters. The three variables (AC, TR, and CR) are less empowered, leading to a lack of belief in *Zakat* institutions and direct distribution of *Zakat* payments to beneficiaries, resulting in no accounting process (Wardani & Fachrunnisa, 2022).

The strategy to deal with this problem, the government and society should increase the frequency of socialization in society i.e. seminars and workshops *Zakat*, and direct teaching by competent and authorized persons for increasing human resource capability and institutions *Zakat* capability. Besides that, developing ICT in systems in *Zakat* management that guarantee transparency, accountability, and capability, such as blockchain is recommended by most respondents (57%) on the question of how to improve accountability, transparency, and credibility to *Zakat* management.

#### 4.2.2 Direct Effect AC, TR, CR to NRV and NRV to ZPT

This study indicated that three GCG factors (AC, TR, and CR) directly affect NRV and validated the role importance of the variables, although, CR has a significant level of 10% sig level. This emphasizes how crucial GCG components are in forming and strengthening values based on faith and commitment

to God (*Allah SWT*), loyalty, government service performance, and positive behavior. These findings validate the beneficial effects of good governance on welfare and community services and are consistent with earlier studies by Wiantara and Yadnyana (2020). To boost trust, Sapuan et al. (2020) also highlight the beneficial effects of GCG on organizational commitment.

Furthermore, NRV has a significant effect on ZPT indicating that NRV encourages ZPT by incorporating the worth values in some dimensions such as truth, faith, commitment, and mutual assistance. This can strengthen relationships, strengthen brotherhood, and build religious-based networks. Besides that, NRV which is established from intangible resources based on religious-knowledge expected to increase the organization community competitive advantage in *Nahdlatul Ulama Association (NU)*.

#### 4.2.3 NRV as New Concept and Mediating Effect

This study introduces a new concept NRV and highlights the role of AC, TR, and CR in improving *Zakat* payer's trust through *Nahdliyah* Religious Values (NRV). NRV is a new concept that combines the theories of competitive advantage and social identity, with a focus on the spiritual values of mass organizations such as *Nahdlatul Ulama (NU)*. The finding shows that NRV can mediate the influence of AC, TR, and CR in increasing *Zakat* payer trust as the key variable to improve *Zakat* performance.

NRV mediates the influence of TR, AC, and CR on ZPT and also suggests that new religious values based on certain religions can facilitate latent variables to indigenous variables (ZPT). The consequences of the finding are the values in indicators TRA, AC, and CR could be framed in spirit-religiosity to develop the NU community as the largest community in the world. *Nahdliyah* values e.g. collaboration, brotherhood, spirit-work, adherence/obedience, struggle, and focus on happiness can be facilitated through NRV. In addition, NRV plays an important role in facilitating the relationship between TR, AC, and CR for increasing ZPT. The insertion of the *Islamic-religio* concept into strategic action can increase competitive advantage in increasing the body of knowledge about competitive resources applied by *Islamic* mass organizations (NU) in increasing Trust in NU's *Zakat* institution.

The *Nahdliyin Community*, Indonesia's largest social organization, faces low awareness of paying *Zakat*, despite its enormous potential. To address this, the NRV strategy, rooted in the NU movement's values, aims to increase residents' confidence in paying *zakat* through *zakat* institutions. This aligns with Hunt and Morgan's theory (Hunt, 2012) of resource superiority in competition, which suggests using religious values to reinforce internal resources and provide organizational

superiority in a competitive era. The study suggests that incorporating social identity theory, competition theory, and *Nahdliyah* values into religious values can improve performance in religious fields like *Zakat*, *Waqf*, *Infaq*, and *Shodaqoh*, thereby enhancing donor trust in specific religious obligations.

The study highlighted the weakness of the RATC theory from spiritual angels, where RATC ignores spiritual values, immaterial dimensions, and collective welfare. The consequences are that GCG theory (TR, AC, and CR) needs to be framed by including values with comprehensive dimensions including spiritual-immaterial. By incorporating these values into any community, it is hoped that it can function as a superior resource to achieve superior uniqueness to achieve organizational goals in achieving the volume of *zakat* by increasing *zakat* payer trust among members. In addition, this research strengthens the application of social identity theory to *Nahdliyah* values, as suggested by Tajfel and Turner (2004) that individuals increase their roles and experiences to demonstrate collective identity. Appropriate implementation of NRV in NU community groups can increase the trust of *zakat* payers among NU to strengthen NU's community.

Theoretical implication this research explores the role of religious values, particularly *Nahdliyah* values, in implementing social identity theories in *Islamic* communities. It suggests that religious values can strengthen an organization's vision and mission and that *NU Mabaadi Khairai Ummah (MKU)* values can be used as superior resources for competitive advantage. This study enriches research on religious practice and intangible resources. Finally, the study combines competition theory, social identity theory, and new religious concepts to boost trust among *zakat* payers, addressing low collection volume. Future research should explore exogenous variables like intellectual capital, technology, and attitude and norm variables.

## 5. CONCLUSION, LIMITATION AND FUTURE RESEARCH

### 5.1 Conclusion

The results show that AC and TR indicated a significant influence (10%) on the ZPT, While CR has no significant effect on ZPT. Furthermore, AC, TR, and CR have a significant effect on NRV, while AC, TR, and CR have a significant effect on ZPT mediated by NRV, and NRV has a significant impact on the ZPT.

The study reveals that NRV mediates the positive relationship between AC, TR, and CR, with ZPT in religious-based values. This supports Hunt's (2012) view that superior resources based on certain religious values contribute to superior *Zakat* payers' trust through accountability, transparency, and credibility. The study also suggests that incorporating spiritual value into NU's

*Zakat* institution can enhance NRV and clarify *Zakat* payers' trust within the community. This supports the importance of implementing religious values in charity/donation based on the *Islamic* religion. In addition, the *Nahdliyah* Religious Value concept, when applied to donation/charity trusts, can improve performance in organizations like *Nahdlatul Ulama (NU)*. This new perspective on religious values and social identity in *Islamic* fields like *Zakat* fills a theoretical gap in resource superiority theory.

### 5.2 Limitations and Future Research Directions

Previous research has discussed the implementation of *Nahdliyah Spiritual Values* as a strategy to increase organizational achievements as a mediating variable in the relationship between elements of GCG as an antecedent variable to trust performance. However, there has been limited in-depth research on other dimensions of antecedent variables, such as ICT capability, which could ensure the efficiency of *Zakat* management. Other antecedent variables related to strategy quality also need to be explored. Additionally, the value of other mass organizations such as *Muhammadiyah* has not been studied. Therefore, comparing these two mass organizations could enrich research on charity/donor trust in the field of *Zakat*. In future research, various antecedents and consequences of the religious value strategy concept need to be tested to enrich the knowledge of donation/donor trust such as ICT capability and strategic quality. It should also focus on intellectual capital, attitude, and norm variables mediated by superior resources in improving *zakat* performance. Furthermore, while this study focuses on NU, future research could benefit from comparing NU with *Muhammadiyah*, the second-largest mass organization in Indonesia.

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