

Brought to you by [INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA](#)

Scopus

[Back](#)

Trust as the engine of change: a conceptual model for trust building in zakat institutions

[Journal of Islamic Accounting and Business Research](#) • Article • 2026 •

DOI: 10.1108/JIABR-03-2024-0099

[Jamaludin, Husna](#)^a ; [Zhang, Hengchao](#)^b ; [Syed Salleh, Sharifah Nabilah](#)^c ;
[Lacheheb, Zakaria](#)^c

^a Department of Economics, Kulliyyah of Economics and Management Sciences, International Islamic University Malaysia, Kuala Lumpur, Malaysia

[Show all information](#)

10 91th percentile

Citations

2.23

FWCI

[View PDF](#)

[Full text](#)

[Export](#)

[Save to list](#)

Document

Impact

Cited by (10)

References (95)

Similar documents

Abstract

Purpose – The purpose of this study is to examine the factors that influence people's behaviour in paying zakat, explore their perceptions of the institutions, examine the factors that influence their trust and analyse the impact of trust on their behaviour in paying zakat to the institutions.

Design/methodology/approach – A questionnaire was distributed to 740 potential Zakat payers in the Federal Territory, Malaysia. In designing the questionnaire, a systematic literature review, focus group discussions and pilot study were conducted. Descriptive analysis and partial least squares structural equation model were used with SmartPLS software. **Findings** – The result shows that

trust, intention to pay zakat and age of the respondents have statistically significant impacts on people's behaviour to pay zakat through institutions. Intention to pay zakat is influenced by attitudes, subjective norms and perceived behavioural control. In addition, the main common concerns expressed were lack of awareness of the importance of paying zakat, lack of transparency in zakat administration, especially in collection and distribution, and inefficiency in administration and distribution. Moreover, trust in the institutions could be established if the institution is able to fulfil its mission of collecting and distributing zakat to the entitled Asnaf and improve their welfare, as trust not only has a direct impact on people's behaviour, but also strengthens people's intention and influences their behaviour to pay zakat to the institutions. Research limitations/implications – This study focuses on a specific geographical area and zakat institution; hence, the study's generalisability is limited. The use of self-reported and cross-sectional data may introduce bias and fail to capture the dynamic change of trust, intention and behaviour across time. The proposed solution of leveraging digital platforms may provide numerous hurdles and obstacles for adoption by the zakat institution. Originality/value – This study shows the significant role of trust in influencing people's intentions and behaviour in supporting organisations. Therefore, it can serve as an indicator of the performance or success of a particular institution. Thus, there is a need to find strategies to gain people's trust by improving their ability, integrity and benevolence in performing their tasks. © 2025 Emerald Publishing Limited

Author keywords

Structural equation model; Theory of planned behaviour; Trust; Zakat

Funding details

Details about financial support for research, including funding sources and grant numbers as provided in academic publications.

Funding sponsor	Funding number	Acronym
Department of Business Administration	DEBA25-043-0049	

Funding text

Funding: This work was supported by the Department of Business Administration Research Grant (DEBA25-043-0049).

Corresponding authors

Corresponding
author

H. Jamaludin

Affiliation

Department of Economics, Kulliyyah of Economics and Management
Sciences, International Islamic University Malaysia, Kuala Lumpur, Malaysia

Email address

husnajamaludin@iium.edu.my

© Copyright 2026 Elsevier B.V., All rights reserved.

Abstract

Author keywords

Funding details

Corresponding authors

About Scopus

[What is Scopus](#)

[Content coverage](#)

[Scopus blog](#)

[Scopus API](#)

[Privacy matters](#)

Language

[日本語版を表示する](#)

[查看简体中文版本](#)

[查看繁體中文版本](#)

[Просмотр версии на русском языке](#)

Customer Service

[Help](#)

[Tutorials](#)

[Contact us](#)