Journal : **Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan (JAKPT)**
Publisher : **Yayasan Nuraini Ibrahim Mandiri**
ISSN : **e-ISSN 3026-6505**
Volume / Issue / Year/ Page : **4/ 1 /2026 : September / 346-359**

ANALYSIS OF DETERMINANT FACTORS MUZAKKI'S SUSTAINABLE INTEREST: SHARIA COMPLIANCE AS A MEDIATING VARIABLE

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Article Information
Submission : 28-08-2026
Review : 11-09-2026
Revised : 21-09-2026
Accepted : 25-09-2026
Published : 30-09-2026

Key Words:
Sharia Financial Literacy, Financial Statements, Transparency, Sharia Compliance, Muzakki's Sustainable Interest, Zakat

Abstract

This study aims to analyze the structural influence of Sharia Financial Literacy and Financial Statement Transparency on Muzakki's Sustainable Interest in paying zakat, both directly and indirectly through Sharia Compliance as a mediating variable at BAZNAS Riau Province. A quantitative approach was employed using Partial Least Squares Structural Equation Modeling (PLS-SEM) analyzed via SmartPLS. Data were collected using 5-point Likert scale questionnaires distributed to 90 individual muzakki selected through cluster sampling. Findings reveal that Sharia Financial Literacy has a positive and significant effect on both Muzakki's Sustainable Interest and Sharia Compliance. Sharia Compliance significantly drives Sustainable Interest and partially mediates the relationship between literacy and sustainable interest. Conversely, Financial Statement Transparency shows no significant direct or indirect effect on Muzakki's Sustainable Interest or Sharia Compliance. The model exhibits strong explanatory power, accounting for 85.2% of the variance in Muzakki's Sustainable Interest. Practically, these findings guide regional BAZNAS to prioritize community Sharia financial education and spiritual alignment programs over purely administrative disclosures. Theoretically, this study offers novelty by integrating Sharia Compliance as a mediating variable, proving that internal religious factors outweigh external administrative factors in sustaining long-term zakat participation.

How to Cite *: Aminun, A., Kamaliah, K., & Rosyetti. (2026). Analysis Of Determinant Factors Muzakki's Sustainable Interest: Sharia Compliance As A Mediating Variable. Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan (JAKPT), 4(1), 346–359. https://doi.org/10.70248/jakpt.v4i1.4622*

DOI : *https://doi.org/10.70248/jakpt.v4i1.4622*
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INTRODUCTION

Zakat is the main instrument in the Islamic social financial system which has a spiritual as well as socio-economic function. In addition to being the third pillar of Islam, zakat contributes to social inequality reduction and wealth redistribution. In order to be more organized, responsible, and professional, zakat administration is now done through official institutions rather than being done entirely by individuals. Law Number 23 of 2011 gives the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institute (LAZ) legal authority to regulate zakat in Indonesia.

The National Amil Zakat Agency of Riau Province plays a crucial role in gathering and allocating zakat funds as an official regional organization. There is a lot of zakat potential in Riau Province, as Muslims make up the bulk of the population. The rise in muzakki in recent years demonstrates the expansion of community involvement. Table 1 shows the evolution of the BAZNAS muzakki population in Riau Province from 2020 to 2024.

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ISSN : e-ISSN 3026-6505
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Table 1. Development of the Number of Muzakki BAZNAS in Riau Province Year 2020–2024

Year	Muzakki UPZ OPD (Soul)	Muzakki UPZ Non-OPD (Soul)	Individual Muzakki (Soul)	Muzakki Body (Unit)
2020	11.310	982	533	2
2021	13.091	1.221	632	2
2022	14.453	1.262	633	1
2023	17.891	1.520	738	2
2024	20.500	1.220	922	2

Source: BAZNAS Riau Province, 2025

From Table 1, data on the development of the number of BAZNAS muzakki in Riau Province for the 2020-2024 period shows a trend that tends to increase, especially in the individual muzakki category. This increase indicates a better awareness in paying zakat formally. However, fluctuations in several categories of muzakki show that the continued interest of muzakki is still influenced by various factors, both internal and external.

To obtain a more comprehensive picture, the development of the number of muzakki needs to be analyzed simultaneously with the performance of collecting and distributing ZIS funds. Therefore, Table II presents the development of ZIS receipts and distribution at BAZNAS Riau Province during 2019–2024.

Table 2. Receipt and Distribution of ZIS (Rp) at Baznas Riau Province Year 2019-2024

No	Year	Collection (Rp)	Distribution (Rp)
1	2019	12.150.186.862	8.659.240.497
2	2020	15.556.317.767	15.764.439.132
3	2021	16.313.056.157	13.328.913.487
4	2022	39.188.214.369	34.609.836.434
5	2023	63.686.193.446	54.153.648.799
6	2024	56.784.816.278	51.646.896.964

Source: BAZNAS Riau Province, 2025

In table 2 above, the ZIS collection data for the 2019–2024 period shows a significant increase. In 2019, the total collection was recorded at IDR 12.15 billion and increased gradually until it reached IDR 63.69 billion in 2023. Although in 2024 there was a decrease to IDR 56.78 billion, this value was still higher than the achievement at the beginning of the period. This trend shows the growth of public trust and participation in BAZNAS Riau Province as the official zakat management institution.

In terms of distribution, the data shows that the funds collected can generally be optimally channeled to mustahik. In 2019, the distribution reached IDR 8.66 billion out of a total collection of IDR 12.15 billion. Entering 2020, the amount of distribution is even greater than the current year's collection due to the use of the previous year's remaining funds. This condition shows the institution's commitment to optimizing the distribution of funds, especially during the COVID-19 pandemic when community needs increase. In the following period, distribution continued to increase in line with the growth of fundraising, although there remained fluctuations between years.

In general, the dynamics of collecting and distributing ZIS reflect that public awareness to pay zakat through official institutions has experienced positive developments, but it has not been completely stable. The fluctuations that occur

indicate that the continued interest in muzakki is still influenced by various psychological, religious, and institutional determinants.

According to the Theory of Planned conduct (Ajzen, 1991), the primary factor influencing actual conduct is interest, or intention. Attitudes, perceived behavioral control, and subjective norms all have an impact on interests. In the context of zakat, the continued interest of muzakki reflects the commitment of individuals to consistently pay zakat through official institutions. In addition, Attribution Theory explains that an individual's behavior is influenced by internal factors such as religious awareness and external factors such as the social environment (Weiner, 1985). In the context of zakat, sharia compliance can be understood as a reflection of internal attribution that encourages consistency in paying zakat.

Previous literature shows that financial literacy plays an important role in shaping individual economic behavior (Lusardi, A., & Mitchell, 2014). In the context of zakat, sharia financial literacy increases understanding of the obligations, mechanisms, and benefits of zakat, thereby strengthening the intention to pay zakat sustainably. Several studies have found that zakat literacy has a positive effect on the belief and behavior of zakat muzakki (Irsyad, M., Wediawati, B., & Solikhin, 2023; Muliati, R. G., Rahmawati, 2024). However, other research shows that this influence will be stronger if it is supported by other factors, such as trust in zakat management institutions (Kurrahman, A. T., Arsa, A., & Andriani, 2025).

On the other hand, the transparency of zakat institutions' financial statements is an important factor in building public trust. Transparency is able to reduce information asymmetry between muzakki and zakat management institutions as explained in Agency Theory (Jensen, M. C., & Meckling, 1976). In addition, the transparency of financial statements also plays a role in increasing the trust and interest of muzakki to distribute zakat through official institutions (Ramadan, Y. A., Martika, Y., Devi, Y., & Saefurrohman, 2024; Siahaan, U. S., Nasution, Y. S. J., & Syafina, 2023). However, some studies have found that transparency does not always have a direct effect because other factors such as the quality of zakat management and amil attitude also affect the trust of muzakki (Salman, K. R., 2025).

Meanwhile, sharia compliance and religiosity have also been proven to encourage muzakki compliance in paying zakat ((Nikmah, N. Z., & Fahrullah, 2024; Yasin, A., Indrarini, R., & Suryaningsih, 2022), although in some contexts social and environmental factors can become more dominant (Shukor, 2021). The difference in findings shows that the factors that influence muzakki's behavior are contextual.

However, the results of the study still show inconsistencies. Some studies have found that transparency has a significant effect on muzakki's interest, while other studies show that religiosity and internal awareness factors are more dominant than administrative factors. In addition, most studies still test the direct relationship between literacy or transparency to interest in paying zakat without considering the role of mediation variables that explain the underlying psychological or religious mechanisms.

Based on the research gap, the scientific novelty of this article lies in the integration of Islamic financial literacy and financial report transparency with sharia compliance as a mediating variable in explaining the sustainable interests of muzakki. This study not only examines the direct influence between variables, but also explains how internal religious factors, namely sharia compliance, strengthen or bridge the relationship between cognitive factors (literacy) and institutional factors (transparency) on the

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continued interest of muzakki in paying zakat through BAZNAS Riau Province.

Hypotheses Development

The Influence of Sharia Financial Literacy on the Sustained Interest of Muzakki's in Paying Zakat

Sharia financial literacy is an individual's ability to understand and manage finances according to Islamic principles that are free from interest, uncertainty, and gambling (Hidayah, 2021). Based on the Financial Literacy Theory developed by (Lusardi, A., & Mitchell, 2014), financial literacy not only involves knowledge, but also attitudes and behaviors in making rational financial decisions that align with moral values. In the context of zakat, sharia financial literacy becomes an important foundation for muzakki to understand their zakat obligations as part of their religious and social responsibilities.

According to research by (Nafi`ah, M., Supriyadi, A., & Rafikasari, 2023), muzakki's interest is positively and significantly impacted by Islamic financial literacy. likelihood that someone will pay zakat increases with their level of education and comprehension. Thus, it may be said that Islamic financial literacy strategically increases muzakki's desire to give zakat through reputable governmental entities.

H1: Sharia Financial Literacy positively affects Muzakki's Sustainable Interest.

The Influence of Financial Report Transparency on Muzakki's Sustainability Interest in Paying Zakat

The relationship between financial report transparency and muzakki's continued interest in paying zakat can be explained through Agency Theory and the Theory of Planned Behavior. According to Agency Theory (Jensen, M. C., & Meckling, 1976), the relationship between muzakki and BAZNAS is similar to the relationship between a principal (muzakki) and an agent (BAZNAS). The principal trusts the agent to manage and distribute zakat funds responsibly. However, information asymmetry means that muzakki don't always know how their funds are being managed. That's why financial report transparency becomes a crucial control tool to minimize this information gap and build trust.

(Mardiasmo, 2016) states that transparency creates public accountability, strengthens the credibility of institutions, and serves as a foundation for building trust that encourages community participation. The Theory of Planned Behavior (TPB) states that muzakki's attitude toward paying zakat improves when they believe a zakat management organization acts transparently, and the social norms surrounding them also support their desire to do so.

According to research by (Saddam, M., Azzahro, E. Z., & Firmanza, 2024), donors' interest in paying ZIS is somewhat positively impacted by transparency, demonstrating the significance of financial information openness in boosting donor motivation.

H2: Financial Report Transparency positively affects Muzakki's Sustainable Interest.

The Influence of Sharia Financial Literacy on Sharia Compliance

Sharia compliance is about following Islamic principles and laws in economic activities, including paying zakat (Antonio, 2016). Attribution Theory (Weiner, 1985) states that both internal (such as awareness, intention, and comprehension of Islamic teachings) and external (such as the social environment and the function of institutions) variables can affect an individual's compliant conduct. An individual's religious

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awareness is shaped internally by sharia financial literacy.

Research by (Karima, & Syafitri, 2022) shows that the higher a person's Islamic financial literacy, the more they believe that their financial actions align with sharia principles. This suggests that sharia literacy not only boosts understanding of Islamic finance concepts but also helps shape confidence and a sharia-compliant attitude when making transactions and choosing financial products.

H3: Sharia Financial Literacy positively affects Sharia Compliance.

The Influence of Financial Report Transparency on Sharia Compliance

Financial report transparency also plays an important role in shaping Sharia compliance. According to Agency Theory, transparent institutions show accountability in carrying out public trust, which builds confidence and strengthens the religious commitment of donors. According to (Harahap, 2015) and (Mardiasmo, 2016), transparency is not just administrative openness, but also a real form of moral and spiritual responsibility of an institution towards Islamic principles. Good transparency shows that the institution manages zakat according to sharia rules, which in turn encourages muzakki to comply with their zakat obligations.

(Musviyanti, A., & Khasanah, 2025) found that transparency has a positive effect on zakat compliance. This shows that an open institution will strengthen the muzakki's awareness of the value of Sharia obedience.

H4: Financial Report Transparency positively affects Sharia Compliance.

The Influence of Sharia Compliance on Muzakki's Sustainability Interest in Paying Zakat

Sharia compliance reflects the level of a Muslim's obedience in carrying out Allah SWT's commands, including the obligation of zakat. According to the Theory of Planned Behavior, sharia compliance shapes positive attitudes and religious beliefs, which are the main drivers of the intention to give zakat. (Antonio, 2016) emphasizes that faith and piety are the foundations of compliance, while understanding sharia principles and being in a religious environment strengthens obedient behavior. When a muzakki feels strong sharia compliance within themselves and in the zakat institution, they will have the conviction that zakat is a path to blessings, which in turn fosters a consistent interest in giving zakat.

In line with research by (Hasanah, N., & Putra, 2022), (Rinaldi, F., & Devi, 2022), and (Al Fajry, B. H., Devi, A., & Dewi, 2025), which confirms that Sharia compliance, whether coming from individuals or perceptions of zakat institutions, directly affects muzakki's intention to pay zakat. Obedience to Sharia teachings has been proven to be a main determinant of interest in paying zakat.

H5: Sharia compliance positively affects Muzakki's Sustainable Interest.

Sharia compliance mediates the effect of sharia financial literacy on Muzakki's sustainability interest in paying zakat at BAZNAS Riau Province.

From the perspective of the Theory of Planned Behavior (Ajzen, 1991), Islamic financial literacy can influence attitude and perceived behavioral control, while Shariah compliance strengthens behavioral intention, which eventually manifests in the actual action of paying zakat. In other words, literacy boosts awareness and confidence, while compliance drives intention and action.

Empirical findings support this pattern. (Mahardhika, 2023) showed that Sharia

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compliance plays an important role as a mediator between Islamic financial literacy and the religious behavior of Muslim communities. Thus, Islamic financial literacy builds a cognitive and emotional foundation for muzakki, while Sharia compliance turns that understanding into real intentions and actions in giving zakat. The combination of both shapes religious behavior that is driven not just by knowledge, but also by deep spiritual awareness.

H6: Sharia compliance mediates the effect of Islamic financial literacy on Muzakki's Sustainable Interest.

Sharia compliance mediates the effect of financial report transparency on muzakki's sustainability interest in paying zakat at BAZNAS Riau Province.

According to Agency Theory (Jensen, M. C., & Meckling, 1976), the relationship between muzakki and BAZNAS can be seen as a principal-agent relationship. In this setup, muzakki entrusts part of their wealth to BAZNAS to be distributed to mustahik in accordance with shariah rules. However, information asymmetry often means that muzakki don't really know exactly how their funds are managed. Financial report transparency helps to address this information gap by providing accurate, honest, and easily accessible data.

Even so, transparency alone isn't enough to sustain muzakki's interest in paying zakat if it's not accompanied by assurance that the entire fund management process is carried out according to sharia. This is where sharia compliance plays an important role as a mediating factor. A zakat institution that is both transparent and adheres to Islamic principles will foster positive perceptions, a sense of security, and full trust in the hearts of muzakki. Transparency builds trust rationally, while sharia compliance strengthens trust spiritually. A study by (Musviyanti, A., & Khasanah, 2025) found that the combination of openness and sharia compliance creates spiritual confidence among muzakki to pay zakat through official institutions.

H7: Sharia compliance mediates the effect of financial statement transparency on Muzakki's Sustainable Interest.

Based on the description above, the conceptual model in this study is as follows:

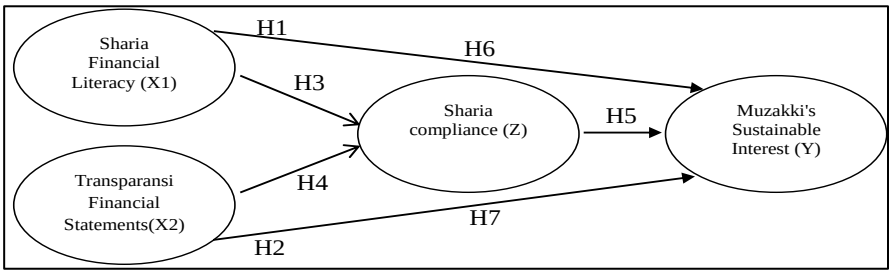


Figure 1. Research Model

RESEARCH METHOD

Using sharia compliance as a mediating variable, this study employs a quantitative methodology to investigate the impact of financial report transparency and sharia financial literacy on the sustainable interest of muzakki. The National Amil Zakat Agency of Riau Province, Pekanbaru City, was the site of the study.

The research population is all individual muzakki of Riau Province BAZNAS in 2024 as many as 922 people. Samples are determined using the Slovin formula with a 10% error rate (Scott, 2020), so that 90 respondents were obtained. Sampling technique

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using probability sampling with a cluster sampling approach (Sugiyono, 2020). The selected cluster is individual muzakki because it is considered to have more independent sharia compliance than the UPZ OPD and Non-OPD clusters.

Primary data collected by questionnaire distribution is the type of data used (Sugiyono, 2020). A five-point Likert scale, with 1 denoting "strongly disagree" and 5 denoting "strongly agree," was used to measure the study instruments, which were assembled based on the theoretical indicators of each variable. Because they can systematically measure respondents' perceptions, questionnaires are utilized as a data collection tool (Sujarweni, 2020).

Muzakki's Sustainable Interest (Y) refers to the psychological tendency of individuals to continue to pay zakat consistently through zakat management institutions. This concept refers to the theory of interest that emphasizes the existence of an individual's attention, interest, motivation, and involvement in an activity (Slameto, 2017). In this study, interest was measured through the indicators of attention, interest, motivation, involvement, and satisfaction.

Sharia compliance (Z) is defined as the level of a Muslim's obedience to the principles and provisions of Islamic law in the aspects of worship and muamalah (Wahyudin, 2018). This variable reflects religious awareness in carrying out zakat obligations according to sharia guidance. The indicators used include compliance with sharia principles, conformity of worship intentions, compliance with sharia authorities, concern for the provisions of zakat distribution, and consistency in carrying out obligations.

Islamic financial literacy (X1) is an individual's level of understanding of sharia-based financial concepts, principles, and products that affect financial behavior according to Islamic teachings (Hidayah, 2021). This variable is measured through the dimensions of financial knowledge, financial attitude, financial behavior, and understanding of specific aspects of Sharia. Financial statement transparency (X2) is defined as the openness of the institution in presenting financial information in an honest, timely, and easily accessible manner to realize public accountability (Mardiasmo, 2016). Measurement indicators include informative, openness, and disclosure aspects of financial statements.

All five-point Likert scale was used to measure each variable in order to quantify respondents' perceptions and facilitate PLS-SEM analysis. SmartPLS 3 is used to analyze data using the Partial Least Square–Structural Equation Modeling (PLS-SEM) approach. This approach was used because it does not require normal distributions and can investigate intricate structural correlations (Ghozali, I., & Latan, 2015; Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2019).

RESULT AND DISCUSSION

Descriptive Statistics

Table 3. Descriptive Statistics of Research Variables

Variable	Mean	Std. Deviation	Minimum	Maximum
Sharia Financial Literacy (X1)	4,62	0,58	3,00	5,00
Financial Statement Transparency (X2)	4,21	0,67	2,00	5,00
Shariah Compliance (Z)	4,55	0,60	3,00	5,00
Muzakki's Ongoing Interest (Y)	4,68	0,55	3,00	5,00

Source: SmartPLS Processed Data, 2026.

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Based on Table 3, Muzakki's Sustainable Interest has the highest average value (4.68), followed by Sharia Financial Literacy (4.62) and Sharia Compliance (4.55). Financial Statement Transparency has the lowest average (4.21), although it remains in the high category. This shows that in general muzakki has a strong commitment to continue paying zakat and has a good level of understanding of sharia. The relatively small standard deviation on all variables showed the homogeneity of the respondents' answers. This means that the perception of muzakki is relatively consistent and does not show extreme deviations.

Table 4. Results of Harman's Single-Factor Test

Component	Eigenvalue	% of Variance	Cumulative %
1	16,645	**48,956%**	48,956%
2	2,121	6,238%	55,194%
3	1,578	4,642%	59,837%
4	1,245	3,661%	63,498%
5	1,047	3,079%	66,577%
6	1,006	2,958%	69,535%

Source: SmartPLS Processed Data, 2026.

Harman's Single-Factor Test was carried out to find out whether there were any Common Method Bias (CMB) issues in the research data. Based on the test results, the first factor had an eigenvalue of 16.645 and was able to explain 48.956% of the variance. This value is below the 50% threshold used as a criterion in the Harman's Single-Factor Test. Therefore, it can be concluded that the first factor does not dominate the overall data variance. These results indicate that there is no significant Common Method Bias (CMB) problem in this research. So, the data used in the study can be considered free from dominant common method bias and is suitable for further analysis.

Evaluation of Measurement Models (Outer Model)

Convergent Validity Test

As shown in Table 5, the convergent validity test results demonstrated that every indicator had an outer loading value greater than 0.70 and an AVE value greater than 0.50.

Table 5. Convergent Validity Test Results

Variable	Outer Loading	AVE	Remarks
Sharia Financial Literacy	0,721–0,892	0,648	Valid
Financial Statement Transparency	0,703–0,865	0,612	Valid
Shariah Compliance	0,734–0,901	0,671	Valid
Muzakki's Ongoing Interest	0,756–0,918	0,705	Valid

Source: SmartPLS Processed Data, 2026.

As seen in Table 5, the entire construct meets the criteria of convergent validity. This shows that the indicator used actually represents the latent construct being measured.

Reliability Test

The results of the reliability test through Cronbach's Alpha and Composite Reliability are presented in Table 6.

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Table 6. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Remarks
Sharia Financial Literacy	0,891	0,914	Reliable
Financial Statement Transparency	0,864	0,902	Reliable
Shariah Compliance	0,903	0,926	Reliable
Muzakki's Ongoing Interest	0,918	0,939	Reliable

Source: SmartPLS Processed Data, 2026.

The reliability value of all variables was above 0.70 (Table 6), so it can be concluded that the research instrument has excellent internal consistency.

Coefficient of Determination (R^2)

Table 7. R-Square Value

Endogenous Variable	R^2
Shariah Compliance (Z)	0,705
Muzakki's Ongoing Interest (Y)	0,852

Source: SmartPLS Processed Data, 2026.

Based on Table 7, 70.5% of the variation in Sharia Compliance can be explained by Literacy and Transparency. Meanwhile, 85.2% of the variation in Sustained Interest can be explained by Literacy, Transparency, and Compliance. This value shows that the model has a very strong descriptive power.

Hypothesis Test

The next step is to use path coefficient analysis to examine the causal links between variables after determining the model's overall strength. The purpose of this test was to ascertain the statistical significance, the direction of effect, and the size of the coefficient for each relationship that was developed in the research hypothesis. Table 8 below displays the direct effect test findings.

Table 8. Direct Impact Test Results

Relationships	Coefficient (β)	t-stat	p-value	Verdict
Sharia Financial Literacy->Muzakki's Ongoing Interest	0,480	3,425	0,001	Accepted
Financial Statement Transparency - Muzakki's Continuing Interest >	0,046	0,496	0,620	Rejected
Sharia Financial Literacy - Sharia > Compliance	0,647	3,347	0,001	Accepted
Shariah Compliance Financial Statement Transparency >	0,221	1,081	0,280	Rejected
Sharia Compliance -Muzakki's Ongoing Interest >	0,444	4,042	0,000	Accepted

Source: SmartPLS Processed Data, 2026.

Table 8 shows that Muzakki's Sustainable Interest is positively and significantly impacted by Sharia Financial Literacy. This demonstrates that the muzakki's commitment to keep paying zakat increases with their level of sharia learning. However, interest is not much impacted by the transparency of financial statements. This phenomenon demonstrates that religious considerations predominate over administrative ones in the context of zakat as worship. Sharia compliance is significantly impacted by literacy as well. This implies that a thorough comprehension boosts adherence to zakat regulations. Sustainable Interest is significantly impacted by Sharia compliance, demonstrating that persistent zakat conduct is based on the absorption of Islamic principles.

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Mediation Test

To understand the mechanism of influence in more depth, indirect influence testing (mediation) was carried out. The goal of the mediation analysis is to determine whether the Sharia Compliance variable can act as a mediator in the interaction between independent and dependent variables. Table 9 below displays the mediation test findings.

Table 9. Indirect Influence Test Results

Relationships	Coefficients	t-stat	p-value	Remarks
Sharia Financial Literacy->Sharia Compliance ->Muzakki's Ongoing Interest	0,287	2,312	0,021	Partial Mediation
Financial Statement Transparency-Sharia Compliance > ->Muzakki's Continued Interest	0,098	1,058	0,291	Insignificant

Source: SmartPLS Processed Data, 2026.

Based on Table 9, Sharia Compliance partially mediates the influence of Literacy on Sustainable Interest. This shows that literacy functions as a direct factor as well as a factor in shaping religious obedience. In contrast, mediation on the Transparency to Interest relationship is not significant.

Structural Equations

Based on the results of the analysis, the structural model of the research can be formulated in two sub-structures as follows:

$$\text{Sub-Structure 1: } Z = 0.647X1 + 0.221X2$$

$$\text{Sub-Structure 2: } Y = 0.480X1 + 0.046X2 + 0.444Z$$

The equation shows that the largest contribution to Sharia Compliance comes from Sharia Financial Literacy, while the largest contribution to Muzakki's Sustainable Interest comes from Literacy and Compliance. Transparency has a relatively small contribution in the model.

Conceptually, these results confirm that the sustainability of zakat payments is more influenced by internal factors based on understanding and religiosity than by external administrative factors. This model reinforces the argument that in Islamic social finance, the cognitive and spiritual dimensions have a central role in shaping sustainable economic behavior.

DISCUSSION

The research model has a very strong explainability, as indicated by the determination coefficient value. 70.5% of the variation in Sharia Compliance could be explained by the variables of Sharia Financial Literacy and Financial Statement Transparency (R^2 = 0.705). Concurrently, 85.2% of the variation in Muzakki's Sustainable Interest could be explained by Sharia Financial Literacy, Financial Statement Transparency, and Sharia Compliance (R2 = 0.852). This value implies that the construct in the model has a high predictive power in predicting the behavior of sustainable zakat in the Riau Province BAZNAS muzakki.

The hypothesis test revealed that Muzakki's Sustainable Interest was positively and significantly impacted by Sharia Financial Literacy (β = 0.480; t = 3.425; p = 0.001). These findings show that understanding the concepts of zakat, nisab, haul, and the principle of zakat distribution are important factors in forming the muzakki's

Journal : Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan (JAKPT)
Publisher : Yayasan Nuraini Ibrahim Mandiri
ISSN : e-ISSN 3026-6505
Volume / Issue / Year/ Page : 4/ 1 /2026 : September / 460-359

commitment to continue paying zakat. Theoretically, these findings are in line with the Theory of Planned Behavior which states that cognitive beliefs and understanding shape positive attitudes and behavioral intentions. These results also strengthen previous research that stated that zakat literacy increases zakat payment intention.

On the other hand, the Transparency of Financial Statements did not have a significant effect on Muzakki's Sustainable Interest (β = 0.046; t = 0.496; p = 0.620). Although theoretically transparency serves to reduce information asymmetry, in the context of zakat as worship, religious motivation seems to be more dominant than administrative considerations. This shows that muzakki's trust in the institution has been formed so that transparency is no longer the main driving factor in maintaining interest in zakat payments.

Additionally, it has been demonstrated that Sharia Financial Literacy significantly and favorably affects Sharia Compliance (β = 0.647; t = 3.347; p = 0.001). These results suggest that a person's normative knowledge to fulfill zakat responsibilities in accordance with sharia principles increases with literacy.

Meanwhile, Financial Statement Transparency did not have a significant effect on Sharia Compliance (β = 0.221; t = 1.081; p = 0.280). Although the direction of the relationship is positive, the influence is not statistically strong enough. This shows that sharia compliance is more influenced by internal factors such as religious understanding and personal beliefs than external factors in the form of financial statement information.

Muzakki's Sustainable Interest has been demonstrated to be positively and significantly impacted by sharia compliance (β = 0.444; t = 4.042; p = 0.000). The model's greatest t-statistic value indicates that compliance has a significant role in developing consistent zakat behavior. This means that the higher the level of conformity to sharia principles, the stronger the commitment of the muzakki to continue to give zakat in a sustainable manner.

The results of the mediation test showed that Sharia Compliance partially mediated the influence of Sharia Financial Literacy on Muzakki's Sustainable Interest (indirect β = 0.287; t = 2.312; p = 0.021). This means that literacy not only has a direct effect on interests, but also through increased compliance. The total influence of Literacy on Interest reached 0.767, making it the most dominant variable in the research model. In contrast, the indirect effect of Transparency through Compliance was not significant (β = 0.098; p = 0.291), which confirms that transparency has not been able to form compliance strong enough to increase interest in sustainable zakat.

Overall, the results of this study confirm that sustainable zakat behavior is more influenced by internal factors based on religious understanding and values than by institutional administrative factors. With an R^2 value of 0.852 in the Muzakki's Sustainable Interest variable, this model has a very strong and relevant explanatory power to explain the dynamics of muzakki behavior in the context of regional zakat management institutions.

CONCLUSION

This study aimed to evaluate the direct and indirect effects of financial statement transparency and Sharia financial literacy on Muzakki's sustainable interest in paying zakat through BAZNAS Riau Province, with an emphasis on the mediating function of Sharia compliance in bridging these relationships. Based on the analysis, the

conclusions are as follows:

The study's findings show that, either directly or through Sharia compliance as a mediating factor in BAZNAS Riau Province, Sharia Financial Literacy significantly influences Muzakki's Continued Interest in Paying Zakat. Additionally, Sharia compliance has been shown to strengthen muzakki's consistency in paying zakat. These findings confirm that internal factors in the form of literacy and religious awareness are more dominant than external factors in the form of transparency of financial statements.

This study was limited to one institution and three main variables with a perception-based quantitative approach. Theoretically, the results of the study strengthen the muzakki behavior model in the perspective of Islamic financial management.

Practically, it is suggested that the Riau Province BAZNAS prioritize strengthening literacy and fostering sharia compliance, as well as further research to expand objects and variables so that the model is more comprehensive. Because this investigation was restricted to a single regional institution (BAZNAS Riau Province), a sample of 90 individual muzakki, and three key explanatory constructs using perception-based survey data, future research should expand the empirical scope. Scholars are encouraged to incorporate broader geographical areas, include multiple zakat management organizations (such as LAZ), test additional institutional or psychological variables, and utilize longitudinal research designs to yield a more comprehensive model of sustainable donor behavior.

Statement regarding the Use of Artificial Intelligence (AI)

AI is used in the preparation of this manuscript. The author uses artificial intelligence tools solely to assist with language improvement, grammar checking, and editing for clarity and readability. The author remains fully responsible for the accuracy, originality, integrity, and academic content of the manuscript. All AI-assisted content has been reviewed and verified by the author before the manuscript was submitted.

Conflict of interest

The author states that there is no conflict of interest. Author contributions. Conceptualisation, Asri Aminun, Kamaliah, and Rosyetti; data collection, Asri Aminun; data validation, Asri Aminun; formal analysis, Kamaliah and Rosyetti; writing—initial draft preparation, Asri Aminun; writing—review and editing, Asri Aminun; visualisation, Asri Aminun. All authors have read and approved the final version of this manuscript.

Acknowledgments

The authors gratefully acknowledge Universitas Riau and Badan Amil Zakat Nasional (BAZNAS) Province Riau for the facility support of this research.

Journal : Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan (JAKPT)
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ISSN : e-ISSN 3026-6505
Volume / Issue / Year/ Page : 4/ 1 /2026 : September / 460-359

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