

ANALYSIS OF EDUCATIONAL CONTENT AND *WORD OF MOUTH* ON THE DECISION TO PAY ZAKAT WITH TRUST AS A VARIABLE INTERVENING IN THE NATIONAL ZAKAT COLLECTION INSTITUTION BAITULMAAL MUAMALAT

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Abstract

This study aims to analyze the influence of educational content and word of mouth on zakat payment decisions with trust as a mediating variable. The study used the Partial Least Squares approach with 85 respondents. The test results show that educational content has a significant effect on trust with a coefficient value of 0.585 and a direct effect on zakat payment decisions with a coefficient value of 0.448. Word of mouth also has a significant effect on trust with a coefficient value of 0.311 and influences zakat payment decisions with a coefficient value of 0.167. Trust is proven to have a significant influence on zakat payment decisions with a coefficient value of 0.265. The R-Square value for zakat payment decisions is 0.678 while the R-Square value for trust is 0.646 which indicates a strong predictive ability of the model. These findings confirm that educational content and word of mouth have an important role in shaping trust and encouraging muzakki decisions. The implications of the study recommend the need for informative and credible communication strategies to increase trust and zakat participation through formal institutions.

Keywords: Educational Content, *Word of Mouth*, Payment Decision, Trust, Zakat

INTRODUCTION

Zakat is an Islamic economic instrument that plays a strategic role in reducing poverty while promoting equitable social welfare (Huda et al., 2021). Conceptually, zakat is understood not only as an individual obligation for Muslims but also as a wealth distribution mechanism designed to create social justice and strengthen community solidarity (Amalia & Puspitasari, 2021). In the context of a country with the largest Muslim population in the world, such as Indonesia, zakat has enormous potential to become a sustainable source of social funding. However, the realization of national zakat collection to date remains far from its true potential (Chaerunnisa et al., 2025). According to a report by the National Zakat Agency (BAZNAS), the potential for zakat in Indonesia is estimated to reach IDR 327 trillion per year, but only around IDR 32 trillion has been collected nationally. This huge gap between potential and realization shows that zakat management in Indonesia still faces various structural, cultural, and institutional challenges that have not been fully resolved (Nasution, 2020).

This situation is also reflected at the regional level, including in North Sumatra Province. In the first half of 2024, zakat collection in this region was still relatively low compared to the economic potential and the existing Muslim population. The low level of participation of muzakki (payers of zakat) in distributing zakat through official institutions indicates that the various efforts undertaken by zakat institutions, including educational programs, social campaigns, and digital promotions, have not been fully effective in building public awareness and confidence. This indicates that zakat issues relate not only to the technical aspects of fundraising but also to the psychological and perceptual aspects of the community, particularly regarding the level of trust in zakat management institutions (Timur et al., 2023; Zulfikri et al., 2023).

Baitulmaal Muamalat North Sumatra, as one of the national zakat institutions, has implemented various innovations to improve zakat literacy and public participation. This institution actively organizes educational programs, empowers the community's economy, and builds collaborations with educational and social institutions, including a collaboration with the Indonesian Institute of Technology and Science in 2024. Various educational content has also been disseminated through digital media with the aim of increasing public understanding of the

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importance of zakat, its distribution mechanisms, and its resulting social impact. However, despite these intensive efforts, some muzakki still show hesitation in distributing zakat through official institutions. This hesitation is generally related to issues of accountability, transparency, and the effectiveness of zakat fund management, which ultimately leads to issues of public trust in zakat institutions (Nurfauziah & Jajuli, 2025; Rinaldi & Setiawan, 2026; Zuhri et al., 2023). Trust is a key factor in the success of zakat management by formal institutions. Without trust, people tend to choose to distribute zakat directly to those who mustahik (receiver) or through other informal channels. This choice is often driven by the perception that direct distribution is safer, faster, and more aligned with the individual intentions of the zakat payer. This phenomenon indicates that zakat collection institutions are not yet fully perceived as capable of optimally bridging the zakat payer's trust. Therefore, efforts to increase zakat collection cannot simply involve expanding service coverage or adding a variety of payment channels; they must also be directed at strengthening public trust through appropriate communication and education strategies.

Theoretically, individual behavior in paying zakat can be explained through the Theory of Planned Behavior proposed by Ajzen. This theory states that a person's intention to perform a behavior is influenced by three main components: attitude toward the behavior, subjective norms, and perceived ease or behavioral control (Andriansyah, 2024). In the context of zakat, the attitude of muzakki toward paying zakat through official institutions can be shaped through educational content that provides a rational and emotional understanding of the benefits of zakat. Subjective norms are reflected in the influence of the social environment, including recommendations from family, friends, religious leaders, and communities, which in practice are manifested through word of mouth (Firmansyah & Maulana, 2020). Meanwhile, the perception of ease of action is related to the ease of access to zakat services, both conventionally and digitally. These three factors interact in shaping the intention and decision of muzakki to distribute zakat through certain institutions.

On the other hand, *the Trust Theory* proposed by Mayer and colleagues emphasizes that trust is built through perceptions of the competence, integrity, and benevolence of the trusted party. In the context of zakat institutions, competence relates to the institution's ability to manage funds professionally and in accordance with sharia law. Integrity reflects consistency and honesty in carrying out its mandate, while *benevolence* demonstrates the institution's good intentions in serving the interests of the community and those who mustahik (the recipients of zakat). If any of these elements are not met, the level of trust of the zakat payer will decline. When trust weakens, no matter how good the educational content delivered and how intensive *the word of mouth* generated, its effectiveness will be limited.

In academic studies related to zakat and the behavior of zakat payers, several relevant research gaps remain that warrant further exploration. First, most previous studies tend to discuss zakat education in general terms without clearly distinguishing between formal educational content developed by institutions and organic *word of mouth* from the community. Yet, these two forms of communication have different characteristics, levels of credibility, and psychological influences on prospective zakat payers. Second, research on zakat is still dominated by studies within a national or regional context on the island of Java, resulting in relatively limited studies based on local contexts such as North Sumatra. This is despite the fact that local social, cultural, and religiosity factors significantly influence people's behavior in paying zakat. Third, although trust is often cited as an important factor in the decision to pay zakat, the role of trust as a mediating variable between educational content, *word of mouth*, and the decision to pay zakat has rarely been comprehensively tested using a quantitative approach (Andriansyah, 2024; Nurfauziah & Jajuli, 2025).

The development of digital technology in recent years has also changed the pattern of public interaction with zakat institutions. The digitalization of zakat services through social media, applications, and websites has opened up significant opportunities for zakat institutions to reach the public more widely and efficiently. Educational content can be delivered in a variety of more engaging and interactive formats, such as short videos, infographics, webinars, and digital testimonials (Ilham et al., 2022). Through digital media, zakat institutions can also establish two-way communication with muzakki (recipients of zakat), submit real-time activity reports, and showcase the tangible impact of zakat distribution programs. However, these opportunities also present new challenges, particularly regarding how to ensure that the content presented is truly credible, transparent, and able to foster public trust amidst the abundance of information circulating in the digital space (Pratomo, 2025; Sitompul et al., nd). In addition to formal educational content, *word of mouth* continues to play a crucial role in shaping the perceptions of potential zakat payers. Recommendations and experiences shared by those closest to them are often perceived as more honest, personal, and credible than official promotional messages from the institution. In the digital context, word of mouth develops in the form of *electronic word of mouth* through social media, chat groups, and other digital platforms. Positive testimonials can quickly enhance the image and credibility of a zakat institution, while negative experiences

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can spread rapidly and undermine public trust. Therefore, managing word of mouth, both in person and digitally, is an integral aspect of a zakat institution's communication strategy (Soleha et al., 2025). Based on this description, it can be concluded that the problem of zakat collection cannot be separated from the interaction between educational content, word of mouth, and the trust of zakat payers. Informative and engaging educational content is necessary to shape public understanding and positive attitudes. Word of mouth plays a role in strengthening or weakening public perception through shared social experiences. Meanwhile, trust is the primary foundation that determines whether zakat payers are willing to make the decision to distribute zakat through official institutions. These three elements are interrelated and form a complex decision-making mechanism. Therefore, this study is important to empirically analyze the influence of educational content and word of mouth on the decision to pay zakat, with trust as an intervening variable at Baitulmaal Muamalat North Sumatra. The results of this study are expected to not only provide academic contributions to the development of social marketing and consumer behavior studies in the context of zakat, but also provide practical implications for zakat collection institutions in designing more effective, transparent, and trust-building-oriented education and communication strategies.

LITERATURE REVIEW

Educational Content

Educational content is informational material designed to increase public knowledge, awareness, and understanding (Craven & Himle, 2018). In the context of zakat, content can include infographics, educational videos, distribution data, program documentation, and zakat payment simulations. The indicators for educational content are (1) Data/Facts; (2) Design; (3) Observation; and (4) Learning practices (Nurbaiti, 2018). The primary role of educational content is to increase zakat literacy and foster a positive attitude among zakat payers toward zakat institutions.

Word of Mouth

Word of mouth (WOM) is interpersonal communication that occurs either verbally, in writing, or digitally, which is carried out based on real customer experiences with a service (Kotler & Keller, 2012). WOM is considered more credible than advertising. The motivation for *word of mouth* (WOM) according to Sernovitz (2009) and Babin (2014) is as follows: (1) satisfaction and positive emotions; (2) the desire to help others; (3) social pride; and (4) involvement in the community (Sebayang et al., 2025). The indicators of *word of mouth* (WOM) can be abbreviated as 5T, namely: (1) *Talkers*; (2) *Topics*; (3) *Tools*; (4) *Talking Part*; and (5) *Tracking*. In zakat contests, WOM is very important because people trust more in recommendations from close people and digital testimonials (Syafiqah Dewi Ramadhani et al., 2025).

Customer Trust

Customer trust is the belief in the ability, integrity, and good intentions of the institution in managing funds in a trustworthy manner (Kotler & Keller, 2012; Mowen, 2011). The indicators of trust in this study are: (1) Competence; (2) Integrity; (3) Benevolence; and (4) Transparency). Trust is the main foundation for the sustainability of the relationship between muzakki and zakat institutions (Syafiqah Dewi Ramadhani et al., 2025).

Decision to Pay Zakat

The decision to pay zakat is a process of awareness, interest, desire, and the act of the muzakki distributing zakat through formal institutions (Kotler & Armstrong, 2016). The indicators in decision-making are: (1) *Attention*; (2) *Interest*; (3) *Desire*; and (4) *Action*. Decisions are influenced by education, WOM, trust, personal experience, the institution's reputation, and the ease of digital services.

Conceptual Framework

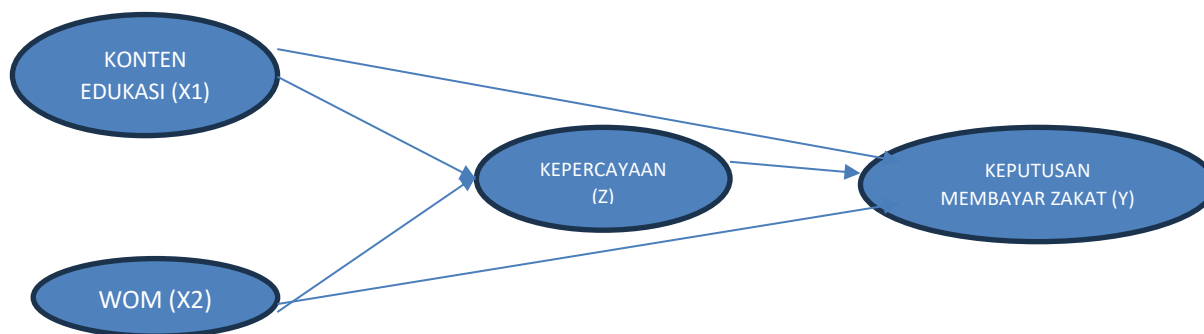


Figure 1. Conceptual Framework

Research Hypothesis

H1: Educational content has a positive and significant effect on the trust of muzakki in the National Zakat Collection Institution Baitulmaal Muamalat.

H2: Educational content has a positive and significant influence on the decision to pay zakat at the Baitulmaal Muamalat National Zakat Collection Institution.

H3: *Word of mouth* has a positive and significant influence on the trust of muzakki in the National Zakat Collection Institution Baitulmaal Muamalat.

H4: *Word of mouth* has a positive and significant influence on the decision to pay zakat at the Baitulmaal Muamalat National Zakat Collection Institution.

H5: Muzzaki's trust has a positive and significant influence on the decision to pay zakat at the Baitulmaal Muamalat National Zakat Collection Institution.

H6: Educational content has a positive and significant influence on the decision to pay zakat through muzzaki's trust in the Baitulmaal Muamalat National Zakat Collection Institution.

H7: *Word of mouth* has a positive and significant influence on the decision to pay zakat through muzzaki's trust in the Baitulmaal Muamalat National Zakat Collection Institution.

RESEARCH METHODS

Types of research

This study uses a quantitative approach with a survey method designed to examine the causal relationship between educational content, word of mouth, trust, and the decision to pay zakat. The quantitative approach was chosen because it provides an objective empirical picture of the influence between variables based on data obtained directly from respondents.

Research Location and Research Time

The research location was Baitulmaal Muamalat North Sumatra, a national zakat collection institution with a stable base of zakat recipients and intensive digital education activities. The study was conducted over three months, from October to December 2025.

Population and Sample

The study population included all zakat payers who regularly distribute zakat through the institution. Because the population size was relatively affordable and all respondents met the research criteria, a saturated sampling technique was used, resulting in a sample size of 200 zakat payers.

Research Data Sources

The data sources used in this study were primary data. Primary data were obtained through the distribution of questionnaires structured based on indicators for each variable using a *Likert scale*, making it easier for respondents to assess their perceptions.

Data Analysis Methods

Next, the collected data was analyzed using the Structural Equation Modeling approach with the help of SmartPLS software. The SEM–PLS method was chosen because it has the ability to test complex models, including mediating variables, even though the sample size is not too large. The analysis stages include testing the measurement model to ensure the validity and reliability of the indicators through outer loading, Average Variance Extracted, and Composite Reliability. After that, the structural model was tested to determine the strength of the relationship between variables through R-square, Q-square, path coefficients, and significance tests using bootstrapping techniques. All stages of the analysis were carried out to ensure the tested model has a good fit and can provide an accurate picture of the influence of the variables studied.

RESULTS AND DISCUSSION

Outer Model Analysis

Testing the measurement model, or outer model, aims to ensure the accuracy of the relationship between the latent construct and its constituent indicators. This evaluation includes testing convergent validity, discriminant validity, and instrument reliability to ensure that each indicator accurately and consistently represents the measured variable.

1. Convergent Validity

Convergent validity testing of a measurement model with reflective indicators is conducted to assess the extent to which each indicator represents the latent construct being measured. This assessment is based on the magnitude of the relationship between the indicator score and the latent variable score, as reflected in the outer loading value. In general, an indicator is considered to have good measurement quality if the loading value is above 0.70. However, in the context of developmental or exploratory research, indicators with loading values between 0.50 and 0.60 are still acceptable as long as they have a strong theoretical basis and contribute to the construct being measured.

Based on the results of the outer loading analysis, all indicators in this study showed loading values above the recommended minimum limit. No indicators were found with loading values below 0.60 or indicators that were statistically insignificant. This indicates that each indicator is able to adequately and consistently explain the latent construct. By meeting the convergent validity criteria, all indicators are declared valid and suitable for use in further testing. Next, the relationships between the latent variables in this study were analyzed using the structural model shown in the following figure.

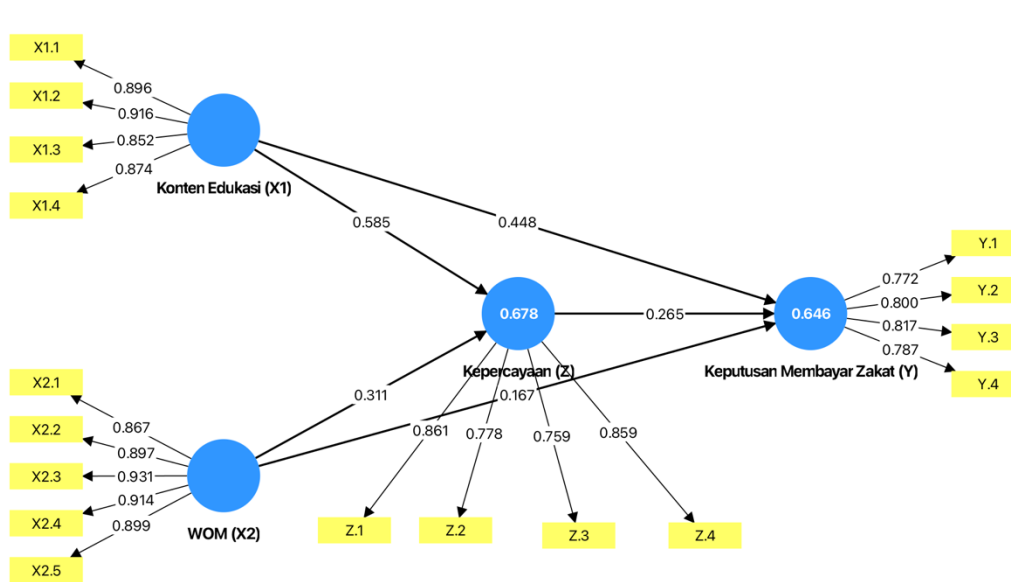


Figure 2. Outer Model

Source: Data processed by Smart PLS 4 researchers

The Smart PLS output for loading factors produces results with an equation model consisting of two substructures as follows:

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Substructure one:

$$Z = b_1X_1 + b_2X_2 + e_1$$

$$Z = 0.585 + 0.311 + e_1$$

Substructure two:

$$Y = b_2X_1 + b_4X_2 + b_3Z + e_2$$

$$Y = 0.448 + 0.167 + 0.265 + e_2$$

The details of the data processing results in outer loading stage 1 are as follows:

Table 1. Outer Loadings Stage 1.

	Educational Content (X1)	WOM (X2)	Zakat Payment Decision (Y)	Trust (Z)
X1.1	0.896			
X1.2	0.916			
X1.3	0.852			
X1.4	0.874			
X2.1		0.867		
X2.2		0.897		
X2.3		0.931		
X2.4		0.914		
X2.5		0.899		
Y.1			0.772	
Y.2			0.800	
Y.3			0.817	
Y.4			0.787	
Z.1				0.861
Z.2				0.778
Z.3				0.759
Z.4				0.859

Table 1 presents the outer loadings for each indicator used to measure the constructs of educational content, word of mouth, zakat payment decisions, and trust. Overall, the test results indicate that all indicators have loading values above the recommended minimum limit of 0.70. This indicates that each indicator is able to adequately and consistently represent its latent construct. For the educational content construct, all indicators showed high loading values, with a range of 0.852 to 0.916. These values reflect that respondents perceived the information, presentation, and substance of the educational material as integral to shaping their understanding of the educational content of zakat institutions. Thus, the educational content construct can be said to have excellent convergent validity.

The word of mouth construct also demonstrated strong measurement results. All indicators had loading values above 0.86, indicating that the experiences, recommendations, and social communication received by respondents consistently reflected the concept of word of mouth. These high values indicate that respondents considered informal communication an important part of their experience with zakat institutions. For the zakat payment decision construct, the indicators had relatively even loading values and were in the good category. This indicates that respondents' decision-making processes, from attention to action, were interrelated and collectively formed a coherent decision construct. Meanwhile, the trust construct also had loading values above the minimum required threshold. Indicators reflecting confidence in the integrity, transparency, and competence of zakat institutions adequately explained the trust construct. Based on these results, it can be concluded that the

measurement model in this study met the convergent validity criteria and is suitable for further structural model testing.

2. *Discriminant Validity*

The next testing step in this study is the evaluation of discriminant validity, which aims to ensure that each indicator better represents the latent construct it measures compared to other constructs in the model. Discriminant validity is assessed by comparing the cross-loading values of each indicator against all latent variables. An indicator is declared to meet the discriminant validity criteria if it has the highest cross-loading value on the construct it is supposed to measure compared to the loading values on other constructs. The test results show that all indicators in this study have higher cross-loading values on their respective latent variables. This finding indicates that each indicator has a strong relationship with the concept it represents and does not experience measurement overlap with other constructs. Thus, it can be concluded that each construct has distinct and conceptually separate characteristics. The following table details the comparison of cross-loading values between indicators and latent variables. These results indicate that the measurement model meets the discriminant validity criteria, ensuring that all indicators are retained and used in the structural model analysis in subsequent stages of this research.

Table 2. *Discriminant Validity*

	X1	X2	Y	Z
X1			0.886	0.899
X2	0.705		0.728	0.785
Y				0.880
Z				

Source: Smart PLS 4

Table 2 displays the results of the discriminant validity test between the constructs of educational content, word of mouth, the decision to pay zakat, and trust. The test results indicate that the relationship between educational content and word of mouth has a value of 0.705. This value is below the recommended maximum limit, indicating that the two constructs have clear conceptual differences despite being interrelated. The relationship between educational content and the decision to pay zakat shows a value of 0.886. This value is still within acceptable limits and indicates a strong relationship without causing overlapping measurements between the constructs. Furthermore, the relationship between word of mouth and the decision to pay zakat has a value of 0.728, indicating a moderate level of relationship and still reflects conceptual differences between the variables.

The correlation between educational content and trust was recorded at 0.899, indicating a high degree of closeness but still within the limits of discriminant validity. The correlation between word of mouth and trust had a value of 0.785, indicating that social communication contributes to the formation of trust without dominating the construct. Meanwhile, the correlation between the decision to pay zakat and trust showed a value of 0.880, indicating a strong and logical conceptual link. Based on these overall values, it can be concluded that each construct in this study has clear differences and meets the criteria for discriminant validity, so the measurement model is suitable for use in the structural analysis stage.

3. *Composite reliability*

Reliability assessment in this study was conducted by examining the internal consistency of each construct through several commonly used measures. One measure considered was composite reliability, which serves to assess the extent to which indicators within a variable provide stable and consistent results. A variable is considered reliable if its composite reliability value is above the range of 0.60 to 0.70. This value indicates that the indicator used is capable of providing reliable measurement results. In addition to composite reliability, this study also considered the Cronbach Alpha value as an additional indicator to determine the level of internal consistency. The higher the Cronbach Alpha value, the greater the level of reliability of the variable. Another test also considered was the Average Variance Extracted (AVE) value, which provides an overview of the indicator's ability to explain the variance of the latent construct. The following table displays the Cronbach Alpha value, composite reliability, and AVE obtained from the overall data processing results of this study.

Table 3. Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Educational Content (X1)	0.908	0.915	0.783
WOM (X2)	0.943	0.956	0.814
Decision to Pay Zakat (Y)	0.806	0.813	0.631
Trust (Z)	0.831	0.832	0.666

Source: Smart PLS 4

Table 3 presents the results of construct reliability and validity testing using three main measures: Cronbach's Alpha, composite reliability, and average variance extracted (AVE). These three measures are used to assess the level of internal consistency and the indicator's ability to explain latent variables. The educational content construct has a Cronbach's Alpha value of 0.908 and a composite reliability of 0.915. Both values indicate a very good level of consistency. The AVE value for this construct is 0.783, indicating that the indicator is able to adequately explain most of the construct's variance. The word of mouth construct shows a Cronbach's Alpha value of 0.943 and a composite reliability of 0.956. High values for these two measures reflect very strong measurement stability. The AVE value of 0.814 also demonstrates the indicator's ability to optimally explain construct variance.

The zakat payment decision construct had a Cronbach's Alpha value of 0.806 and a composite reliability of 0.813. An AVE value of 0.631 indicates that the indicators in this construct have met the recommended minimum threshold. These results indicate that this variable has adequate measurement consistency. The trust construct had a Cronbach's Alpha value of 0.831 and a composite reliability of 0.832. An AVE value of 0.666 indicates that the indicators are able to explain the construct's variance well. All results presented demonstrate that the four constructs in this study meet the reliability and validity criteria, making them suitable for use in the structural model analysis in the next stage.

Inner Model Analysis

1. Coefficient of Determination (R²)

Based on the results of data processing carried out using the *Smart PLS* version 4 application, the value of R² or R square is obtained as follows:

Table 4. R Square Results

	R-Square	R-Square Adjustment
Zakat Payment Decision (Y)	0.678	0.670
Trust (Z)	0.646	0.632

Source: Smart PLS 4

Table 4 displays the R-Square and Adjusted R-Square values for two endogenous constructs: zakat payment decisions and trust. These values are used to assess the extent to which the independent variables are able to explain the dependent variable in the research model. The zakat payment decision construct has an R-Square value of 0.678, meaning that the educational content, word of mouth, and trust variables are able to explain 67.8 percent of the variation in zakat payment decisions. The Adjusted R-Square value for this construct is 0.670. This value indicates the stability of the measurement results after taking into account the number of variables in the model. These two values reflect that the model has strong predictive ability to explain respondents' behavior in making zakat payment decisions.

The trust construct has an R-square value of 0.646. This value indicates that the educational content and word of mouth variables are able to explain 64.6 percent of the variation in the trust construct. The adjusted R-square value of 0.632 confirms the model's consistency in explaining these variables. Overall, both R-square values are in the strong category, so the research model can be declared to have good explanatory power and is suitable for use in the next stage of analysis.

2. Hypothesis Testing

Hypothesis testing in this study was conducted to determine the influence between the variables being tested. The results were obtained through bootstrapping analysis and are presented in the following table.

Table 5. Path Coefficients

	Original Sample (O)	Statistics (O/STDEV)	P Value	Results
X1 -> Y	0.448	3,993	0,000	Accepted
X1 -> Z	0.585	8,182	0,000	Accepted
X2 -> Y	0.167	2,313	0.001	Accepted
X2 -> Z	0.311	3,898	0,000	Accepted
Z -> Y	0.265	2,127	0.033	Accepted

Source: Smart PLS 4

Table 5 presents the estimated path coefficients used to examine the direct influence between variables in the structural model. Each relationship is evaluated using the original sample value, statistical value, significance value, and the hypothesis acceptance decision. The first result shows that educational content has an original sample value of 0.448 on zakat payment decisions. The statistical value of 3.993 with a significance value of 0.000 indicates that the influence of educational content on zakat payment decisions is significant. This finding demonstrates that improving the quality of educational content can improve respondents' decisions to distribute zakat.

The influence of educational content on trust has an original sample value of 0.585 with a statistical value of 8.182 and a significance value of 0.000. This value indicates that educational content plays an important role in increasing respondents' trust in zakat institutions. Furthermore, word of mouth shows an original sample value of 0.167 on zakat payment decisions. A statistical value of 2.313 with a significance value of 0.001 indicates that word of mouth has a significant direct influence although with a lower strength. The influence of word of mouth on trust has an original sample value of 0.311. A statistical value of 3.898 and a significance value of 0.000 confirms that communication and recommendations from the social environment can strengthen respondents' trust. The trust variable has an original sample value of 0.265 on the decision to pay zakat. A statistical value of 2.127 with a significance value of 0.033 indicates that trust has a significant influence on the decision to pay zakat. This finding demonstrates that respondents' belief in the credibility and reliability of zakat institutions plays a role in encouraging them to distribute zakat through these institutions. Overall, all paths in the research model show significant results, thus the structural model is deemed suitable for further analysis.

The results of the study indicate that educational content plays a significant role in influencing zakat payment decisions. This finding aligns with the Theory of Planned Behavior, which states that an individual's attitude toward a behavior is formed through understanding and evaluating the information received. Informative and easy-to-understand educational content can shape a positive attitude among zakat payers, thus encouraging the intention and decision to distribute zakat through official institutions. These results support previous research findings that zakat literacy and education play a significant role in increasing zakat payer participation by reducing uncertainty and enhancing rational belief. The influence of educational content on trust was also proven significant. This finding aligns with *Trust Theory*, which emphasizes that trust is built through perceptions of competence and integrity. Educational content that provides information on fund management, distribution programs, and the social impact of zakat signals the institution's professionalism. This strengthens zakat payers' confidence that the distributed funds are managed responsibly. Previous research also shows that transparency of information and educational communication are key factors in building trust in social fund management institutions (Putri et al., 2021).

The research results also show that *word of mouth* significantly influences trust. This finding supports interpersonal communication theory, which states that information derived from the direct experiences of others tends to be perceived as more credible. Recommendations from family, friends, or the community strengthen positive perceptions of zakat institutions and help shape the beliefs of muzakki (payers of zakat). Previous research confirms that informal communication plays a crucial role in building trust, especially in the context of value- and trust-based services such as zakat. Word of mouth has also been shown to have a direct influence on zakat payment decisions, albeit with less power than educational content. This suggests that social recommendations can drive decisions, but the final decision is still influenced by personal and rational considerations. This finding aligns with research suggesting that *word of mouth* functions more as an initial trigger than a primary determinant in decision-making (Fitrianingsi et al., 2024).

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Trust has been shown to significantly influence zakat payment decisions. This finding is consistent with various studies that confirm that trust is the primary foundation of the relationship between zakat payers and zakat institutions. Zakat payers who have confidence in the institution's credibility and accountability are more willing to distribute zakat through formal institutions. Therefore, this study's findings reinforce the role of trust as a key mechanism in bridging the influence of educational content and word of mouth on zakat payment decisions (Syafiqah Dewi Ramadhani et al., 2025).

CONCLUSION

This study shows that educational content has the strongest influence on increasing trust and zakat payment decisions. Clear and easy-to-understand information fosters respondents' confidence in the institution's credibility, thus influencing their decision to distribute zakat. *Word of mouth* also contributes to the formation of trust and zakat payment decisions, although its influence is not as strong as educational content. Recommendations and experiences shared within the social environment remain influential sources of information for zakat payers. Trust is proven to be a crucial factor in determining zakat payment decisions. Zakat payers who believe in the professionalism and transparency of an institution are more likely to distribute zakat through that institution. These findings emphasize that increasing zakat collection needs to be supported by strong education, positive social communication, and ongoing trust-building.

SUGGESTION

1. Improving the Quality and Consistency of Educational Content
Baitulmaal Muamalat needs to increase informative, transparent, and easy-to-understand educational content on the importance of zakat, fund management, and the impact of its distribution. Quality content can strengthen the understanding of zakat payers and increase trust in the institution.
2. Optimizing Word of Mouth (WOM) Strategy
Institutions can increase public trust through positive word-of-mouth (WOM) strategies, for example by engaging community leaders, Muslim influencers, and loyal zakat payers to share their experiences. Credible word-of-mouth (WOM) will encourage more individuals to pay zakat through Baitulmaal Muamalat.
3. Strengthening Transparency Systems to Increase Trust
To strengthen the role of trust as a mediating factor, institutions are advised to continuously improve the transparency of financial reports, zakat distribution reports, and real-time reporting via apps or websites. High transparency will increase the confidence of zakat payers and influence their decisions to distribute zakat.
4. Developing Muzakki-Friendly Programs and Services
Baitulmaal Muamalat should expand its service innovations, such as easy digital zakat payments, zakat consultation services, and zakat obligation reminder features. Easy and convenient services will enhance the experience of zakat payers, strengthen trust, and ultimately increase the decision to distribute zakat through the institution.

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