

THE ROLE OF TRUST IN MEDIATING THE INFLUENCE OF STRATEGIES ON MUZAKKI AWARENESS AT LAZISMU BANJARMASIN

Muzahid Akbar Hayat¹, Decky C. Kananto Lihu², Parihin³

Universitas Islam Kalimantan Muhammad Arsyad Al Banjarmasin

E-mail: m.akbarhayat@gmail.com¹, deckylihu@gmail.com², miftahfarih77@gmail.com³

Received : 29 October 2025

Published : 28 December 2025

Revised : 20 November 2025

DOI : <https://doi.org/10.54443/morfaiv6i1.4875>

Accepted : 15 December 2025

Publish Link : <https://radjapublika.com/index.php/MORFAI/article/view/4875>

Abstract

This study aims to analyze the influence of communication strategies on the awareness of muzakki with muzakki trust as a mediating variable at LAZISMU Banjarmasin City. The study used a quantitative approach with a survey method. The study population was muzakki who had distributed zakat through LAZISMU Banjarmasin City, with a sample of 150 respondents determined using a purposive sampling technique. Data were collected through a questionnaire with a five-level Likert scale and analyzed using Structural Equation Modeling based on Partial Least Square (SEM-PLS). The results showed that communication strategies had a positive and significant effect on muzakki awareness and muzakki trust. In addition, muzakki trust also had a positive and significant effect on muzakki awareness. The results of the mediation test showed that muzakki trust was able to partially mediate the influence of communication strategies on muzakki awareness. These findings indicate that effective, transparent, and credible communication strategies play an important role in building muzakki trust and increasing awareness in paying zakat through official zakat institutions.

Keywords: *communication strategy, muzakki's trust, muzakki's awareness, zakat, SEM-PLS*

INTRODUCTION

The Muhammadiyah Zakat, Infak, and Alms Institution (LAZISMU) is a zakat management institution whose goal is to realize and improve the economic welfare of those who mustahik (Kalimah, 2019). Indonesia is a country with a Muslim majority, with 195,500,708 people or 87.21% of the total population (Kristianti et al., 2021). Around 26 million Indonesians need assistance from the government and the community to lift them out of poverty. One way to help these poor is through zakat (alms), infaq (donation), and alms (sadaqah) (Sundari, 2018). Zakat adalah bagian tertentu dari harta yang wajib dikeluarkan oleh setiap muslim apabila telah mencapai syarat yang ditetapkan (Hakim, 2020).

LAZISMU Banjarmasin City, as a zakat collection institution, has undertaken various communication efforts, such as zakat socialization through digital media, publicizing fund distribution activities, and educating the public about zakat (Ramadhan, 2024). However, the number of muzakki (payers of zakat) who consistently pay zakat through LAZISMU has not shown significant growth (Jajuli, 2025). This phenomenon indicates that the communication strategy implemented needs to be scientifically evaluated to determine its effectiveness in building trust and raising awareness of muzakki (Laela, 2021). In addition to communication strategies, zakat payers' trust in the institution is a key factor influencing the public's willingness to distribute zakat through official institutions. Trust is built through transparency in fund management, institutional accountability, professionalism of managers, and the institution's reputation in the public eye. Zakat payers with a high level of trust tend to have a stronger awareness and commitment to paying zakat sustainably (Khairunnisa, 2025).

LAZISMU Banjarmasin City, as a zakat collection institution, has undertaken various communication efforts, such as zakat outreach through digital media, publicizing fund distribution activities, and educating the public about zakat. However, the number of muzakki (payers of zakat) who consistently pay zakat through LAZISMU has not shown significant growth. This phenomenon indicates that the communication strategy implemented by the Muhammadiyah Zakat, Infak, and Alms Collection Institution (Lazismu) is a zakat management institution whose goal is to realize and improve the economic welfare of mustahik (Kalimah, 2019). Since 2021, the Zakat Collection Agency (BAZNAS) has experienced significant growth, and it is expected to effectively manage zakat. However, on the other hand, it has encountered several obstacles, particularly the community's lack of understanding regarding

the obligation to pay zakat and the types of assets that must be paid. Some Muslims still believe that zakat is only a type of zakat, Zakat Fitrah, and there are no other types (Kusnadi et al., 2021). In South Kalimantan, especially in Banjarmasin City, based on data collection conducted by LAZISMU Banjarmasin City, the potential for zakat is estimated to reach 7 billion per year, while the new zakat collected by Kl-Lazismu Al-Ummah in 2024 was only Rp. 691,005,882. Looking at the potential for zakat in Banjarmasin and the realization of zakat, infaq, and sadakah collection carried out by Lazismu, it can be said that it is not optimal.

Furthermore, some still distribute zakat directly to those who are entitled to it (direct giving). This type of distribution is not prohibited, but it has less significant impact on poverty alleviation. Direct giving, which has a significant impact on poverty alleviation, is through effective, efficient allocation and long-term planning (Aditya, 2022). One of Lazismu's important tasks is collecting zakat funds. Therefore, Lazismu is required to be able to carry out zakat fundraising effectively. Fundraising is a benchmark for the success of zakat management institutions. It is a way to influence the community, both individuals and organizations, to become familiar with the institution itself, thereby generating interest in the community and then channeling their donations or zakat to the institution (Ulpah & Haffifi, 2021).

In optimizing the collection of zakat potential, Lazismu Al-Ummah Banjarmasin must implement a strategy that is able to overcome the problems of collecting zakat, infak and alms funds, as well as optimizing the existing Zakat Collection Unit (UPZ) to be more creative and innovative in increasing the number of muzakki (people who pay zakat). Based on the above description, it can be concluded that the relationship between communication strategies, muzakki's trust, and zakat paying awareness is an important issue to be studied empirically. Therefore, this study uses a quantitative approach to measure the influence of LAZISMU's communication strategies on muzakki's awareness in paying zakat, with muzakki's trust as a mediating variable, so that an objective picture is obtained regarding the factors that influence muzakki's behavior in Banjarmasin City.

LITERATURE REVIEW

Zakat, Infaq & Sadaqah

Zakat is an obligation for every Muslim who meets certain requirements to distribute a portion of their wealth to those entitled to receive it, in accordance with Islamic law. Zakat serves as an instrument for purifying wealth and souls, as well as a means of equitable social welfare. In addition to its religious dimension, zakat also plays a crucial role in reducing economic disparities and fostering solidarity within society (Safradji, 2018). Infaq is the voluntary act of spending one's wealth in the way of Allah for charitable and social purposes. Unlike zakat, infaq is not bound by specific conditions regarding the amount, timing, or specific recipients, making it more flexible in its implementation. Through infaq, individuals demonstrate generosity, social responsibility, and concern for the welfare of others and the wider community. (Uyun, 2015). Sadaqah is a voluntary act of charity given sincerely for the sake of Allah without any obligation or fixed amount. It can be offered at any time and in various forms, including money, goods, or even non-material acts such as kindness and assistance to others. Sadaqah reflects a person's compassion, generosity, and willingness to help those in need. It also serves as a means of strengthening social bonds and promoting mutual care within the community. In Islamic teachings, sadaqah is believed to bring spiritual rewards and blessings to the giver. Moreover, it plays an important role in supporting social welfare and reducing social inequality (Nofiaturrahmah, 2018).

Communication Strategy

Communication strategy can be understood as a series of planning and management of messages that are arranged in a directed manner to achieve certain communication goals, both in shaping the understanding, attitudes and behavior of the target audience. In the context of an organization, communication strategy functions as a tool to influence the attitudes and behavior of the audience in a directed manner (Fridayani, 2021). Communication involves two people, communication occurs when there is a common meaning. According to the definition, basically a person communicates to achieve a common meaning between the people involved in the communication that occurs, where the understanding in the minds of the communicator (message sender) and the communicant (message recipient) regarding the message delivered must be the same so that what the communicator means can also be understood well by the communicant so that communication runs well and effectively (Anggar Putri & Suranto, 2018). In zakat management, the communication strategy of zakat institutions aims not only to convey information regarding zakat obligations, but also to build understanding, establish positive perceptions, and encourage the public to distribute zakat through official institutions. A good communication strategy is characterized by clarity of message, appropriate media, credibility of the communicator, communication intensity, and the institution's responsiveness to the

information needs of zakat payers. Therefore, LAZISMU's communication strategy is seen as a crucial variable that can influence the level of trust and awareness of zakat payers. One way to ensure that a zakat institution's service communication is superior to its competitors is by providing high-quality communication that meets the needs of consumers or zakat payers. The level of zakat payers' needs for the services they receive can be determined by their experiences and the communication advice they receive. Zakat payers provide their funds based on their needs, and after enjoying the service, they tend to compare it with their expectations (Ismail et al., 2025). In this case, that can find out by comparing the perceptions of muzakki regarding the services provided or received with the services they actually expect/want regarding the service attributes of a zakat institution. If the service received or felt (perceived service) is in accordance with expectations, then the quality of increasing awareness of muzakki is perceived as good and satisfactory. If the service received exceeds muzakki's expectations, then the service is perceived as very good and high quality. Conversely, if the service received is lower than expected, then the quality of perceived assistance to zakat institutions is perceived as poor.

Trust

Trust is an individual's belief in another party that they will act honestly, transparently, and responsibly. This trust is formed through consistent behavior, integrity, and positive experiences in previous interactions. In both social and organizational contexts, trust plays a crucial role as the foundation for effective and sustainable collaboration. (Muhamram, 2023). In the context of zakat institutions, the trust of zakat payers is formed through several aspects, including transparency in fund management, accountability of the institution, professionalism of the management, reputation of the institution, and security of the payment system. Zakat payers with a high level of trust will be more confident that the zakat funds distributed are managed responsibly and appropriately. Therefore, the trust of the zakat payer is positioned as a mediating variable that bridges the influence of communication strategies on the awareness of zakat payers. Trust plays a crucial role in determining how effectively communication messages delivered by LAZISMU are received, interpreted, and internalized by zakat payers. When communication strategies are perceived as clear, transparent, and credible, they strengthen trust, which in turn enhances awareness regarding zakat obligations and programs. Thus, the awareness of zakat payers is not only a direct outcome of communication strategies but also an indirect result shaped through the level of trust established. Consequently, zakat payer awareness is viewed as a dependent variable influenced by both communication strategies and trust in LAZISMU.

METHOD

This study employed a quantitative approach with a survey method (Sugiyono, 2014). This quantitative approach was used because the study aimed to measure the influence and causal relationships between variables, namely communication strategies, zakat payers' beliefs, and zakat payers' awareness of zakat, and is suitable for predictive and exploratory research. Data analysis in this study was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS). SEM based on Partial Least Squares (PLS) was chosen because this method allows for simultaneous testing of relationships between latent variables, including direct and indirect influences, and provides greater flexibility regarding sample size and data distribution. The population in this study was all zakat payers residing in Banjarmasin City who had distributed zakat, infaq, or sadaqah through LAZISMU Banjarmasin City. Because the exact population size was unknown, the sample size in this study was determined based on SEM-PLS requirements, which is a minimum of 10 times the largest number of indicators for a single variable. The variable with the largest number of indicators in this study had 14 indicators, so the minimum sample size was set at 150 respondents to increase the power of the analysis.

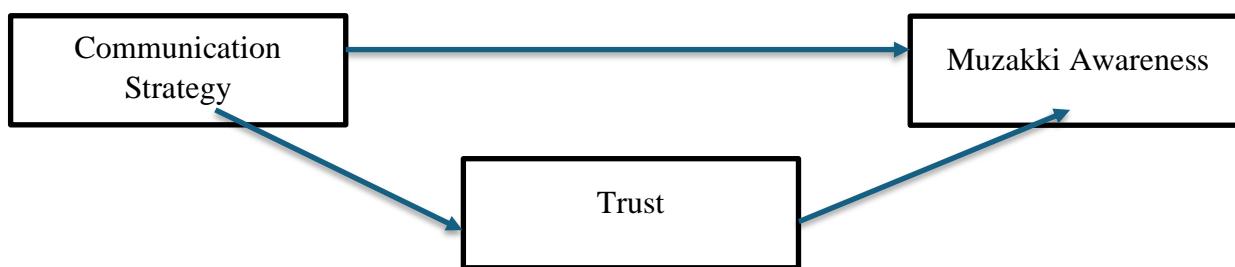


Figure 1. Research Framework

This research framework shows that the communication strategies implemented by LAZISMU of Banjarmasin City have a direct influence on muzakki awareness in fulfilling zakat obligations. In addition to this direct effect, communication strategies also have an indirect effect through muzakki trust as a mediating variable. Effective, informative, and transparent communication strategies enhance the level of trust muzakki place in LAZISMU. The trust that is built then plays a role in strengthening muzakki awareness of the importance of paying zakat through an official institution. Thus, muzakki awareness is influenced both directly by communication strategies and indirectly through the trust established by LAZISMU of Banjarmasin City. Based on the conceptual framework, the hypotheses of this study are formulated as follows:

H1: LAZISMU's communication strategy has a positive and significant effect on muzakki awareness in paying zakat.

H2: LAZISMU's communication strategy has a positive and significant effect on muzakki trust.

H3: Muzakki trust has a positive and significant effect on muzakki awareness in paying zakat.

H4: Muzakki trust mediates the effect of LAZISMU's communication strategy on muzakki awareness in paying zakat.

RESULTS AND DISCUSSION

Overview of the Research Site

The respondents in this study were 150 muzakki (alms payers) residing in Banjarmasin City who had distributed zakat through LAZISMU Banjarmasin City. Respondent characteristics were obtained from distributed questionnaires. The majority of respondents in this study were male, followed by female respondents. This indicates that male respondents were more dominant in this study.

Research Results

Based on the results of data processing using SEM-PLS, the displayed graph indicates that the multiple regression model in this study is free from heteroscedasticity problems. This can be observed from the random distribution of data points spread above and below, as well as around the zero value. Furthermore, the data points do not cluster on only one side, either above or below the zero line, and do not form a specific pattern. Therefore, it can be concluded that the regression model used is appropriate and meets the assumptions required for this study

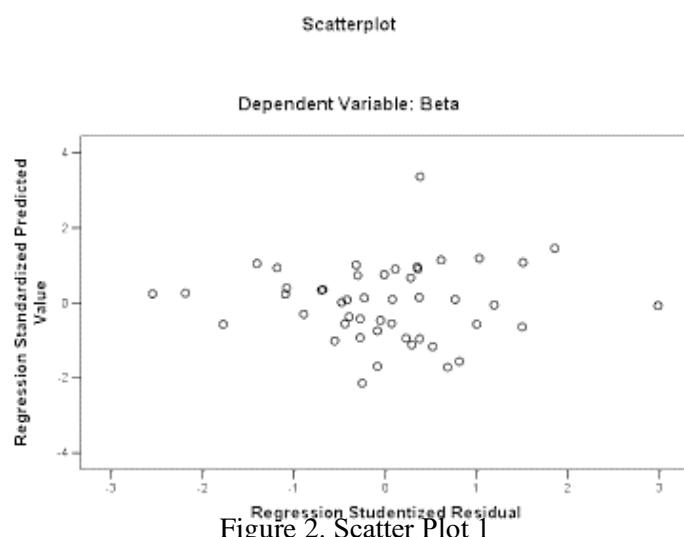


Figure 2. Scatter Plot 1

The Scatterplot Output can be seen in the figure below. The normality test was conducted using a probability plot (P-P Plot), which compares the cumulative distribution of the residual data with a normal distribution. If the residual data are normally distributed, the data points will spread around the diagonal line and follow its direction. Based on the results of the P-P Plot test for the dependent variable, namely performance accountability of LAZISMU of Banjarmasin City, the data points are observed to spread around and follow the direction of the diagonal line. Therefore, it can be concluded that the data used in this study meet the assumption of normality.

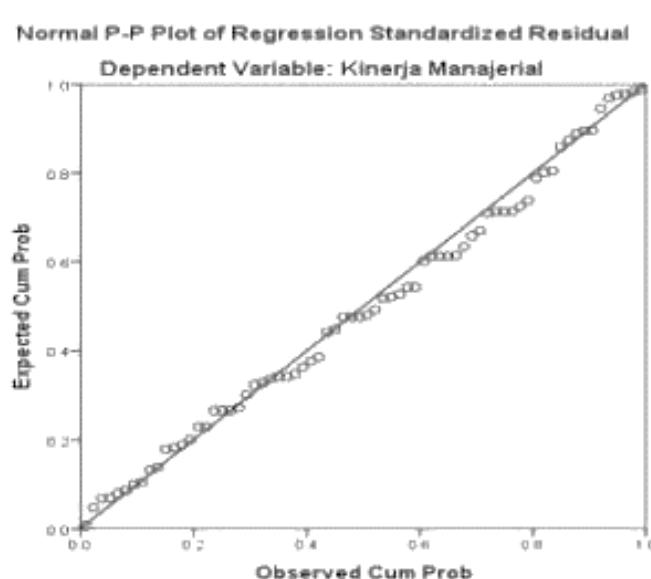


Figure 3. Scatter Plot 2

This multicollinearity test is used to determine whether there is a correlation between independent variables. If a correlation occurs, it is said to be a multicollinearity problem. To determine whether there is multicollinearity between variables, the Variable Inflation Factor (VIF) value is calculated from the tolerance value of each independent variable and the dependent variable, as shown in Table 5.17 below:

Table 1. Comparison of Inflation Factor (VIF) Variable Values and Tolerance Values

Variable	VIF	Description
(X1) Effect of Communication	6,74	Increased
(X2) Employee Performance	7,03	Increased
(Y) Increasing Muzakki Awareness	0,62, increased to 68%	Muzakki Trust

From the table above, it can be concluded that the results of the multicollinearity test through the Variance Inflation Factor (VIF) show a relationship between the 3 variables resulting in the muzaki's trust that his funds are distributed to the mustahik.

Table 2. Summary of Multiple Linear Regression Analysis

Variable	Regresion Coefisien (bi)	t count	t table	Beta	sig
Constant	7478	3,038	-	2.461	0,19
Communication (X1)	483	168	436	2.880	0,07
Trust (X2)	218	099	334	2.204	034
Constant =8,588		F count = 12,687			
Multiple R =0,576		F table = 3,180			
R square (R ²) =0,332		Sig =0,000			

In Table 2, it can be seen that the R Square value is 0.332, which means that the contribution of the independent variables to the dependent variable is 33.2%, while the remaining 66.8% is explained by other factors outside this study. An R Square value of 0.332 (33.2%) indicates that the remaining 66.8% is influenced by other variables not examined in this research.

The R Square value of 0.332 or 33.2% indicates the correlation between the variables Communication Strategy (X1) and Trust (X2) on Muzakki Awareness (Y) at Lazismu, Banjarmasin City.

Based on the results shown in the table above and the regression analysis conducted, the basic regression equation can be formulated as follows:

$$Y = 7.478 + 0.483X_1 + 0.218X_2 + e_i$$

a (Constant) = 7.478

This constant value indicates a fixed value, meaning the level of muzakki awareness when the values of communication strategy and trust are equal to zero. This result shows that the independent variables have a significant influence on the dependent variable.

b (Regression coefficient of X₁) = 0.483

This value indicates the elasticity between the communication strategy variable and muzakki awareness. The first regression coefficient means that for every one-unit increase in communication strategy, muzakki awareness increases by **0.483**.

c (Regression coefficient of X₂) = 0.218

This value indicates the elasticity between the trust variable and muzakki awareness. This regression coefficient means that for every one-unit increase in trust, muzakki awareness increases by **0.218**

Table 3. Comparison of t-Calculation Results with t-Table

Variable	Tcount	Ttable
Influence of communication	2,880	2,045
Trust	2,204	2,045

Based on the test results, the partial hypothesis testing can be described as follows:

- Effect of Communication (X1) on Muzakki Awareness (Y)

The test results for variable X1 on Y, namely the effect of communication (X1) at Lazismu, Banjarmasin City, can be seen from the comparison where the calculated t value is greater than the t table value ($t_{calculated} = 2.880 > t_{table} = 2.045$) or the significance value is $p < 0.05$ ($0.001 < 0.05$). Based on these results, the first hypothesis (H1) is accepted, indicating that communication has a significant partial effect on muzakki awareness.

The magnitude of the influence of the communication variable on muzakki awareness at Lazismu Al-Ummah, Banjarmasin, can be seen from the standardized coefficients, which indicate an effect of 43.6%.

- Effect of Trust (X2) on Muzakki Awareness (Y)

The test results for variable X2 on Y show that trust (X2) has a significant effect on increasing muzakki awareness (Y) at Lazismu Al-Ummah, Banjarmasin City. This is evidenced by the comparison where the calculated t value is greater than the t table value ($t_{calculated} = 2.204 > t_{table} = 2.045$) or the significance value is $p < 0.05$ ($0.001 < 0.05$).

Based on these results, the first hypothesis (H1) is accepted, indicating that trust has a significant partial effect on muzakki awareness at Lazismu Al-Ummah, Banjarmasin City. The standardized coefficients indicate that trust contributes 33.4% to the increase in muzakki awareness.

Discussion

Based on the results of the study on the effect of communication strategy on muzakki awareness with muzakki trust as a mediating variable at LAZISMU Banjarmasin City, it can be concluded that communication strategy plays a crucial role in increasing muzakki awareness in fulfilling zakat obligations. A well-designed communication strategy, supported by clear and persuasive messages and delivered through appropriate media, is proven to enhance muzakki understanding, thereby encouraging compliance and participation in paying zakat through official institutions such as LAZISMU. Furthermore, the findings indicate that communication strategy has a positive and significant effect on muzakki trust. Transparent, consistent, and informative communication helps build positive perceptions of LAZISMU as a trustworthy, professional, and accountable zakat management institution. The better the communication strategy implemented, the higher the level of trust muzakki place in the institution, which ultimately strengthens the relationship between muzakki and LAZISMU. In addition, muzakki

trust is found to have a positive and significant effect on muzakki awareness. Muzakki who have a high level of trust tend to be more aware of their zakat obligations, more compliant in fulfilling them, and more consistent in channeling their zakat through LAZISMU. This finding indicates that trust is a critical psychological factor in shaping muzakki attitudes and behavior toward zakat compliance. Moreover, this study confirms that muzakki trust partially mediates the relationship between communication strategy and muzakki awareness. This means that communication strategy not only has a direct effect on muzakki awareness but also an indirect effect through the enhancement of muzakki trust. Therefore, an effective communication strategy that is trust-oriented and well-managed becomes a key factor in increasing zakat awareness and compliance through official zakat institutions such as LAZISMU Banjarmasin City.

CONCLUSION

Based on the results of the study and the discussion regarding the effect of communication strategy on muzakki awareness with muzakki trust as a mediating variable at LAZISMU Banjarmasin City, the following conclusions can be drawn:

1. Communication strategy has a positive and significant effect on muzakki awareness in fulfilling zakat obligations through LAZISMU Banjarmasin City. This indicates that clear and persuasive messages, delivered through appropriate media, are able to enhance muzakki understanding and compliance in paying zakat.
2. Communication strategy has a positive and significant effect on muzakki trust. The better the communication strategy implemented by LAZISMU, the higher the level of trust muzakki place in the institution as a trustworthy and professional zakat management organization.
3. Muzakki trust has a positive and significant effect on muzakki awareness. Muzakki who have a high level of trust tend to be more aware, compliant, and consistent in fulfilling their zakat obligations through LAZISMU.
4. Muzakki trust is proven to partially mediate the effect of communication strategy on muzakki awareness. This indicates that communication strategy influences muzakki awareness not only directly but also indirectly through the enhancement of muzakki trust.

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