

# The impact of brand equity, service quality, and organizational performance on public trust in zakat institutions: evidence from Indonesia

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## Abstract

With an emphasis on the functions of organizational performance, service quality, and brand equity, this study attempts to explore the factors that influence public confidence in Indonesian zakat institutions. A survey questionnaire was used in a quantitative manner. Information was gathered from Indonesian zakat institutions' donors and recipients. The Partial Least Squares Structural Equation Modeling (PLS-SEM) method using SmartPLS 3.0 was used to examine the study model. The findings show that public trust is significantly positively impacted by organizational performance ( $\beta = 0.198$ ,  $p < 0.01$ ) and service quality ( $\beta = 0.771$ ,  $p < 0.001$ ). Remarkably, it was discovered that public trust was not significantly impacted by brand equity ( $\beta = -0.148$ ,  $p = 0.568$ ). With a significant explanatory power, the model accounts for 63.7% of the variation in public trust. In order to establish and maintain public trust, managers of zakat institutions should place a high priority on investments in excellent service delivery and strong internal governance, including accountability and transparency. Without these fundamental components, brand-building initiatives are insufficient. This study challenges the notion that brand equity has a direct impact on trust in religious charitable contexts by highlighting service quality as the most important driver of trust in Islamic social finance institutions.

**Keywords:** Zakat Institution, Public Trust, Service Quality, Organizational Performance, Brand Equity, PLS-SEM, Indonesia.

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## INTRODUCTION

Zakat, as one of the five pillars of Islam, literally means to grow and to increase, and is one of the five pillars of Islam (Qardhawi, 2000). It is an essential tool for social welfare and wealth redistribution in Muslim societies. Economic growth and social problem-solving are two critical functions in zakat (Qasim, 2020; Abdullah and Sapiei, 2018). Numerous empirical studies demonstrate the importance of Zakat in a nation's economic development (Altaf et al., 2022; Butt et al., 2022; Malik Shahzad Shabbir, 2018; Muhamat et al., 2013). According to these studies, Mustahik empowerment programs and Zakat receipts in Malaysia can greatly aid Mustahik in growing their business and, eventually, raise their standard of living. Furthermore, another study conducted in Pakistan by Abdullah et al. (2015) demonstrates that the best way to reduce poverty is through Zakat distribution. According to Miah (2021), zakat has effectively raised the standard of living for the impoverished in Bangladesh by supplying equity capital, healthcare and education services, clean water and sanitation, bolstering religious values, and increasing social awareness. Therefore, from a macro perspective, the Zakat money distribution system boosts community consumption and productivity (Owoyemi, 2020). Zakat institutions are essential to reducing poverty, empowering the economy, and fostering communal development in Indonesia, the biggest Muslim-majority nation in the world. However, the

actualization of zakat collection has only reached 4.28% of the potential of IDR 327 trillion (Saputra, 2024; Waningsih et al., 2024), despite the substantial potential of zakat funds estimated at billions of dollars annually based on data from the BAZNAS Center for Strategic Studies (2021). In contrast, 87% of Indonesia's population is Muslim (Bahri et al., 2021). Because of the public's ongoing lack of trust, many organizations find it challenging to maximize collection. Even the most well-meaning Zakat groups struggle to raise funds and fulfill their social missions without trust, which is the foundation of donor engagement.

Community trust is essential to their success since zakat and government-led initiatives to reduce poverty predate equity, dependability, and effective resource management (Koirala et al., 2018). Maintaining public trust requires transparency and fraud management, with adequate internal controls and transparent financial reporting significantly boosting confidence in zakat institutions. Maintaining public trust requires transparency and fraud management, with adequate internal controls and transparent financial reporting significantly boosting confidence in zakat organizations (Mutmainah, 2015). Concerns about organizational transparency and effectiveness, variable service quality, and a poor brand reputation are eroding public trust in Zakat institutions.

According to a study, donor confidence is shaped by brand equity, which is the intangible value obtained from public awareness and reputation. The variables of brand awareness, perceived quality, brand association, and brand loyalty have a considerable impact on brand equity, according to Doddy et al. (2020). Brand loyalty significantly impacts brand equity overall, per earlier research. To boost zakat fundraising, zakat institutions need to focus on the antecedents of brand equity because people are more inclined to donate to organizations they believe to be respectable and legitimate. However, the inclination of Muslims to carry out their Zakat duties through official channels is strongly impacted by service quality, which includes responsiveness, dependability, and donor satisfaction. Additionally, the effectiveness of fund distribution, accountability, and quantifiable social results are indicators of organizational performance.

Acts as a crucial factor in determining the legitimacy of an institution. According to a study by Zakiy et al. (2024), audit opinions demonstrating accountability and transparency can reduce the likelihood of information asymmetry and conflicts of interest between principals and agents. Thus, in terms of increasing fund collection and distributing zakat, infaq, and shadaqa monies creatively and efficiently, the organization's operational expertise, asset growth, and audit opinion can improve zakat performance. Few studies have empirically investigated the combined effects of brand equity, service quality, and organizational performance on public trust, especially in the Indonesian setting, even though prior research has analyzed Zakat management and governance. This disparity is significant given the nation's distinct socio-religious dynamics and the escalating competition among Zakat institutions for donors. This study aims to offer a comprehensive knowledge of the factors that influence trust in Zakat organizations by combining theories from nonprofit governance (organizational performance), marketing (brand equity), and service management (service quality).

The research's conclusions will not only further the scholarly conversation on Islamic generosity but also provide practical advice for Zakat organizations looking to improve donor relations, streamline operations, and boost their reputation. More broadly, increasing public confidence in Zakat organizations can increase their social impact and guarantee that more money is used efficiently to reduce poverty and advance sustainable development in Indonesia.

One of the five pillars of Islam, zakat, is essential for socioeconomic development and poverty alleviation. Empowerment initiatives lower the number of Mustahik living below the poverty line (Harianingrum et al., 2023). Stakeholders can guarantee the effective and fair allocation of zakat funding by encouraging cooperation, developing competencies, and adopting creative approaches. These initiatives are necessary to meet the socio-religious duties related to zakat and to optimize its capacity to reduce poverty and advance social welfare (Maisyarah & Hamzah, 2024). Zakat potential in Indonesia, the largest Muslim-majority nation in the world, is projected to be IDR 327 trillion (USD 20 billion) per year. Only 15-20% of zakat funds are collected through formal institutions, indicating that poor public confidence remains a

significant obstacle (Kasri & Chaerunnisa, 2022). This suggests a lack of trust between zakat institutions and donor participation (muzakki). Trust has been further damaged by several well-publicized instances of poor management and a lack of transparency; in BAZNAS, inefficiencies were 84.73% in 2013 and 75.14% in 2015. The research's contribution could be a tool for the Zakat Institution to assess how well it manages funds and sets up plans for more effective fundraising and channeling (Subardi et al., 2020). For example, specific organizations are criticized for their inadequate impact measurement, poor governance, and ineffective fund distribution (Saad et al., 2020). Because of this, a lot of Muslims prefer to provide zakat directly and informally, avoiding government agencies. This weakens Zakat's promise as a systematic instrument for social welfare.

Brand equity is essential to distinguish respectable zakat institutions from less respectable ones. In Islamic philanthropy, where religious and ethical considerations predominate, a strong brand is crucial because it increases perceived credibility, recognition, and loyalty (Aaker, 1996; Mohdali & Pope, 2014). For example, organizations such as BAZNAS (Badan Amil Zakat Nasional) and LAZ Dompet Dhuafa have increased donor confidence by establishing substantial brand equity through media presence, impactful activities, and constant Sharia compliance (Kasri & Chaerunnisa, 2022). Another essential element affecting trust is the quality of the services. According to Parasuraman et al. (1988), the following crucial factors influence service excellence: tangibility, assurance, responsiveness, empathy, and dependability. According to Wahab et al. (2016), the two most important factors affecting zakat payer satisfaction are responsiveness and compliance.

While the most potent factors affecting zakat recipients' pleasure are reliability, beneficiary feedback systems, payment convenience, and fund distribution transparency, they significantly impact donor satisfaction in zakat management. Research indicates that organizations implementing digital platforms (such as online zakat calculators and real-time reporting) enjoy greater trust because of improved accountability and accessibility. Zakat payers' intention to use online zakat payment services was positively and significantly correlated with zakat literacy, trust in zakat institutions, and prior experience (Rahman et al., 2025). Finally, organizational performance measured by distribution efficiency, program impact, and governance directly impacts public trust. Efficient zakat collection and disbursement reduce administrative waste, while impact reports and third-party audits strengthen institutional legitimacy. Research indicates that high-performing zakat institutions (e.g., LAZ Rumah Zakat) enjoy greater donor retention due to visible poverty-alleviation outcomes (Saad et al., 2020). The founders should gain zakat payers' trust by ensuring their credibility, integrity, and kindness. The zakat institution should provide quality service to its clients. Sharia compliance is a foremost pillar. Indeed, it should not engage in activities of interest and only invest in sharia-compliant financial institutions. Proximity, easy access, and an extended network can develop the collection of zakat by these institutions (Said et al, 2021)

To fill in the gaps in the research, this study empirically tests how organizational performance, service quality, and brand equity interact in Indonesia's zakat industry. Offering practical advice for boosting trust via better governance, service delivery, and branding. Policymakers, practitioners, and zakat regulators (such as BAZNAS) looking to maximize Indonesia's Islamic social finance ecosystem would find value in the findings

## LITERATURE REVIEW AND CONCEPTUAL DEVELOPMENT

### Public Trust

Effective zakat management in Indonesia, the largest Muslim-majority country in the world, is based on public confidence. The investigation reveals critical insights into measurement methodologies, geographic inequalities, trust drivers, and the intricate relationship between institutional credibility and religious obligation in influencing contribution behaviors. To improve zakat payers' trust and boost zakat payment compliance, zakat institutions had to prioritize the credibility variable (Feibriandika et al., 2023). Developing the Idea of Trust in Islamic Charity Zakat institutions' levels of trust go beyond

traditional organizational trust models by combining. The sacred character of zakat as a cornerstone of Islam is one of its theological and ethical aspects (Bhat, 2016). The religious significance of zakat, which is acknowledged as one of the pillars of Islam, is fundamental to trust. Because of its sacred status, zakat management is seen as a spiritual and financial or social duty. Therefore, trust includes faith in the organization's faithful stewardship, correct intention (niyyah), and devotion to divine guidance, all of which are necessary for the spiritual legitimacy of zakat distribution. The literature consistently affirms that zakat purifies the giver's wealth and intent and aims to foster a sense of moral accountability, community solidarity, and social justice. According to Quranic guidelines (such as the beneficiaries listed in Quran 9:60), zakat is a religious duty for qualified Muslims. It is strongly related to wealth redistribution and helping the weaker parts of society (Farzana et al., 2025).

Institutional duality: Simultaneous accountability to spiritual principles and earthly stakeholders. Zakat institutions are uniquely answerable to both supernatural power and earthly stakeholders. They must adhere to religious jurisprudence (Shariah compliance) while simultaneously fulfilling the requirements of contemporary government, legal norms, and societal transparency because of this dual framework. Because of this dual accountability, management must simultaneously sustain both practical accountability and religious validity, which places complicated expectations on institutional behavior.. Intergenerational trust transmission: cultural recollection of previous institutional achievements. To finance the entrepreneurs' various CSR initiatives (within the framework of shariah) that address poverty alleviation, humanitarian and disaster relief, health and sanitation, and environmental conservation all of which will ultimately aid in the pursuit of various SDGs, religious legitimacy and practical accountability are required (Hoque et al., 2023). Trust in zakat institutions is also influenced by collective memory, cultural recollections of historical performance, and institutional reliability. Stakeholder trust in these institutions can be shaped by their past performance or perception, which can occasionally take precedence over their current efficacy. Based on tale, reputation, and local history, this transmission guarantees trust or mistrust can endure throughout generations. Together, these characteristics suggest confidence in zakat institutions is multidimensional, combining spiritual, social, historical, and procedural dimensions that go much beyond what is seen in typical organizational trust models.

Another trust research a framework of Islamic estate planning of crypto assets in Malaysia (Wahab et al, 2024) It is posited that the Securities Commission Malaysia (SC) has a vital role to play in safeguarding the financial interests of digital asset holders and their beneficiaries and that implementation of this framework would align with and uphold the objectives of Shari'ah (maqasid al-shari'ah).

### **Brand Equity and Public Trust in Zakat Institutions**

Brand equity is defined as the brand's differential effect on consumer response. Enterprises that make larger levels of philanthropic expenditures have better reputations, and this effect varies widely across industries (Brammer & Millington, 2005). It is critical in shaping confidence in nonprofit organizations, especially Zakat institutions. In Islamic philanthropy, trust is intimately tied to an institution's reputation, trustworthiness, and perceived religious legitimacy (Doddy et al., 2020; Rahman et al., 2022). Studies indicate that outstanding brand equity boosts donor confidence, conveys reliability, and minimizes perceived risks (Bennett & Gabriel, 2003). In Indonesia, where various Zakat organizations compete for public funding, institutions with stronger brand awareness, such as BAZNAS (National Zakat Agency) and Dompet Dhuafa, tend to attract more contributions due to their established credibility.

The features are transparency, traceability, and security, which correspond well with the goals of zakat. As such, a new model has been proposed for the zakat management system, one empowered by blockchain technology that harmonises with the present system and enriches these features (Nazeri et al., 2023). trendiness, personalization, and word-of-mouth. These qualities of social media marketing directly influence brand loyalty and indirectly influence brand equity mediated via brand trust

(Ebrahim, 2019). However, brand equity in Zakat institutions differs from commercial contexts, as it involves spiritual and ethical components (Saad et al., 2021). Research implies that Islamic branding is founded on Sharia compliance. However, despite its significance, there is still little empirical research on the direct and indirect effects of brand equity on trust in Zakat institutions, especially in Indonesia. To boost zakat collection and institutional reputation, it is essential to focus on effective institutional administration, sufficient staff assistance, and the degree of faith that muzakki have in paying professional zakat (Amar et al, 2024).

### **Service Quality and Public Trust in Zakat Institutions**

Reliability, responsiveness, assurance, empathy, and tangibles are all indicators of service quality, which is crucial for retaining donors and earning their trust (Parasuraman et al., 1988). Service quality in zakat institutions encompasses more than just transactional effectiveness; it also includes beneficiary impact, transparency, and religious compliance (Mokhtar et al., 2020). Integrity procedures have a significant effect on the quality of services. According to Tamizi et al. (2024), integrity is a crucial component of the positive ideals that the organization promotes. Research indicates that donors prefer organizations that offer transparent reporting, simple payment methods, and prompt customer support. To increase millennial adoption of their AI chatbots and optimize them for customer service. To increase millennial adoption of their AI chatbots and optimize them for customer service. Some strategies include prioritizing trust-building techniques, utilizing social influence, improving the perceived utility of the chatbot's features, and ensuring that user interfaces are intuitive (Uddin et al., 2024). To attract a wider audience, especially younger generations who are more tech-savvy, zakat institutions must constantly improve the quality of their services, foster public trust, and create technological breakthroughs like digital zakat payment platforms. This study concludes that service quality and trust are two critical elements influencing the decision to pay zakat through formal institutions (Fahrozi et al., 2024).

Service ease significantly impacts trust in Indonesia, where digital zakat platforms like Kitabisa and GoPay Zakat are expanding. Highlighted how, except for tangible, all five dimensions of responsiveness, assurance, accessibility, empathy, and reliability majorly impact consumer happiness. With its strategic roadmap to identify areas for improvement and create forward-looking strategies that adjust to the constantly shifting environment of HRM service quality in the face of uncertain circumstances like the COVID-19 pandemic, this study offers managers crucial information for making decisions. In various areas of religion (Ibrahim et al., 2024), "customer satisfaction, customer loyalty, service quality, and the mediating function of trust in boosting customer loyalty" (Haron et al., 2020). Service quality is crucial, as evidenced by the fact that it positively affected Umrah pilgrims' contentment and that the marketing mix and service quality improved satisfaction (Junaedi et al., 2025). However, a lack of donor interaction and inefficient fund distribution might undermine trust (Muhamat et al., 2013). According to earlier studies, the relationship between institutional reputation and trust is mediated by service quality (Ebrahim et al., 2020), meaning that even Zakat institutions with strong brands must maintain operational excellence to keep donors loyal.

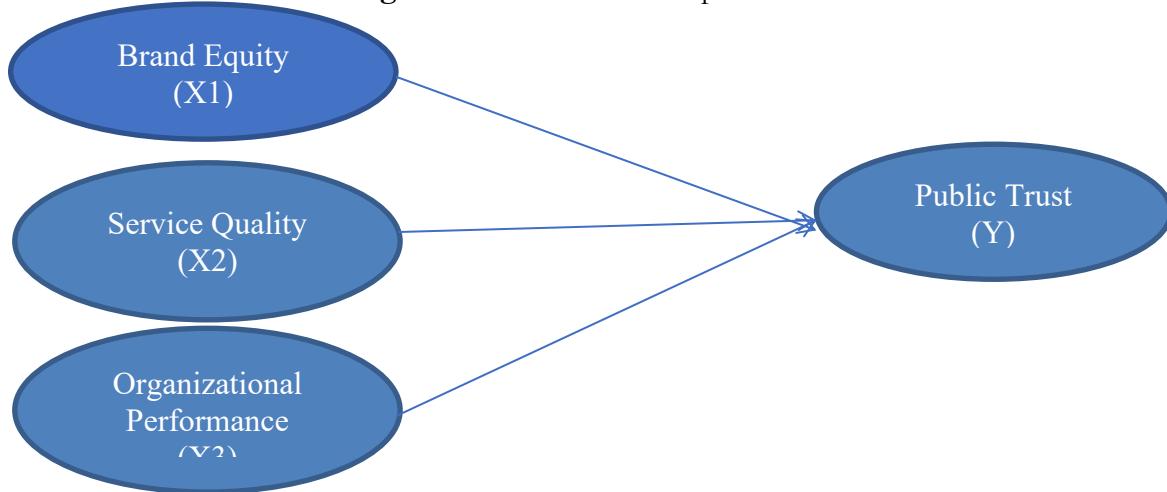
### **Organizational Performance and Public Trust in Zakat Institutions**

In Zakat institutions, organizational performance includes social impact, governance efficacy, and financial responsibility. Since contributors want evidence that their donations are reaching the intended recipients, transparency in fund management is crucial in fostering confidence (Alam & Said, 2020). By giving stakeholders a clear understanding of a company's financial commitment to sustainability projects, financial transparency positively impacts corporate sustainability activities (Alshehadeh et al, 2024). Research on Indonesian Zakat institutions shows that a lack of quantifiable results and bad governance are frequently the causes of public distrust (Fathurrahman et al., 2022). Entrepreneurial skills have the most significant impact on zakah compliance, with institutional capacities acting as a mediator between zakah regulation, leadership, and entrepreneurial competences (Razak et al., 2024)

When evaluating institutional credibility, performance indicators including audit quality, program sustainability, and poverty reduction rates are crucial (Sarea & Hanefah, 2021). The sentiment analysis's findings indicated moderate negativity (25.42%). This suggests that some people still believe that Indonesia's zakat regulation system and implementation are not yet at their best, necessitating an assessment of its governance and policy frameworks to enhance its performance to a more optimal level (Mu'adzah and Rachmad, 2024). According to research, zakat institutions that use blockchain and fintech to increase transparency report feeling more trusted (Nurhayati et al., 2023). There are still unanswered questions about how brand equity, service excellence, and organizational success combine to create long-term trust.

Few studies combine these elements into a cohesive framework, especially in the Indonesian Zakat industry, even though current literature recognizes the distinct roles that brand equity, service quality, and organizational performance play in developing trust. Technical inefficiency dominates scale inefficiency of Malaysian zakat institutions (Wahab and Rahman, 2012), service efficiency (Mokhtar et al., 2020), compliance (Nashwan et al., 2020), and other single aspects are the focus of the majority of previous research without considering their combined impact. This study closes this gap by proposing a comprehensive model that evaluates how these factors affect public confidence in Zakat institutions, providing managerial and theoretical insights into Islamic social finance. A conceptual model of public trust was developed based on a theoretical framework to investigate the elements that impact its development. Organizational performance, service quality, and brand equity are exogenous variables. Figure 1 shows the conceptual model in action.

**Figure 1:** Public trust conceptual model



As shown in Figure 1, this study posed three research questions: Do public trust and brand equity have a positive and significant relationship? Do service quality and brand equity have a positive and significant relationship? Do organizational performance and public trust have a positive and significant relationship?

## METHOD

The variables influencing public trust were investigated in this quantitative study. Questionnaires were distributed to donors participating in zakat to collect data. There were 250 responders in the sample. They were chosen through the sampling technique per the requirements for donor involvement in Indonesia's zakat governance bodies, including BAZNAS (The National Board of Zakat for the Republic of Indonesia).

According to Roscoe (1975), 250 is a reasonable choice for multivariate analysis, and sample sizes greater than 30 but less than 500 are suitable for most studies. The 10-times rule is a widely

accepted recommendation for PLS-SEM, which states that the sample size should be at least ten times the maximum number of structural routes aimed at any model construct. Kline (2015). For most SEM applications, a sample size of 200–400 is usually sufficient.

It is the perfect place to start when path modeling, unless the model is very complicated. As a result, questionnaires with 21 items and Likert scales were distributed to donors to gather data. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to conduct the test. Additionally, SmartPLS software processed the collected data. Descriptive analysis, measurement, and structural model evaluation were used to analyze the data. The purpose of the descriptive study was to highlight the traits of the respondents. PLS-SEM was utilized to evaluate the hypothesis. After that, a more thorough analysis of the connection between exogenous and endogenous variables was conducted (Farouk et al., 2018).

Hair et al. (2017) collected data on the validity and reliability of item variables using a measurement methodology. The internal consistency and indicator reliabilities, including convergent and discriminant validities, were assessed to ensure the measures reflectively. It was evaluated in light of Chin's (1998) research to demonstrate the importance and potency of the structural model. Three categories are involved: mild ( $r^2 = 0.19$ ), moderate ( $r^2 = 0.33$ ), and considerable ( $r^2 = 0.67$ ).

## RESULT

### Respondents' Profile

This study reported six factors related to donor participation: gender, age, education level, work experience, frequency of zakat payments, and amount of zakat payments. There were 250 respondents from Indonesia's donor involvement. Table 1 summarizes the characteristics of the donor participation.

Table 1: Respondent characteristics

No	Profile Reponden	Total	
		People	%
1 Gender	Men	140	56.0
	Women	110	44.0
	Total	250	100.0
2 Age	20-30 Years	93	37.0
	30-40 Years	70	28.0
	>40 Years	87	35.0
	Total	250	100.0
3 Education Level	Senior High		
	School	175	70.0
	Diploma Degree	40	16.0
	Bachelor's Degree	20	8.0
	Master's	15	6.0
4 Work Experience	Total	250	100.0
	<2 Years	113	45.0
	2-5 Years	75	30.0
	5-10 Years	43	17.3
	>10 Years	19	7.7
	Total	250	100.0

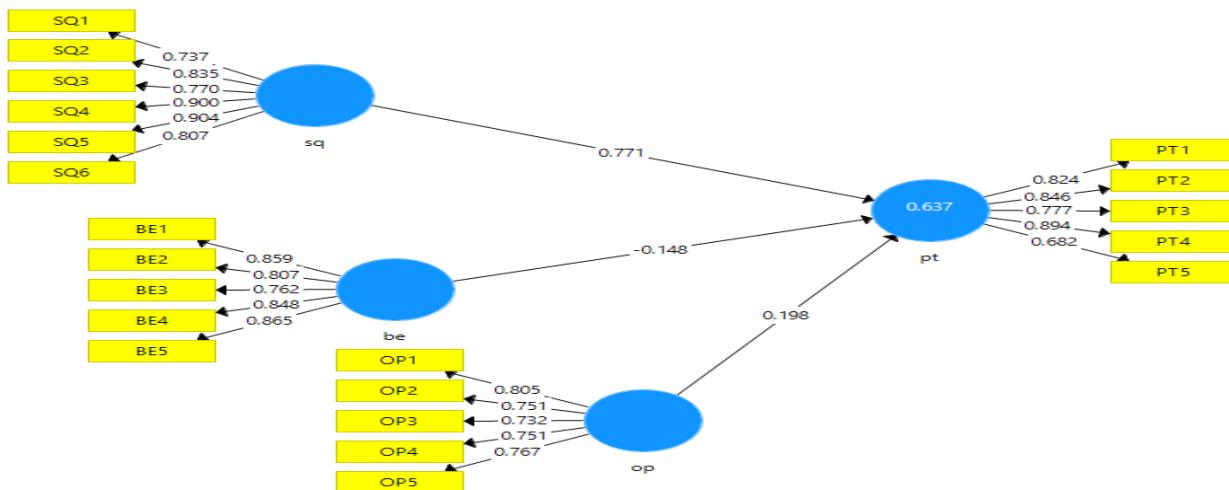
Source: Primary data

The survey had 250 respondents, as indicated in Table 1. Men comprised the majority 140 (56.0 percent) were male, and 110 (44.0 percent) were female. The age group of staff zakat institutions is dominated by the age group 20-40 years (65.0 percent), followed by ages >40 years (35 percent), those aged between 20-30 years consisted of 93 respondents (37.0 percent). Based on education, zakat institution staff with bachelor and master education with a percentage of 8.0 percent and 6.0 percent, respectively, most of zakat institution staff a working period majority of 0-5 years, with 75.0 percent followed by a working period of 5-10 years. With 17.3 percent, a working period of >10 years. With 7.7 percent.

### Evaluation of Measurement Model (Outer Model)

Finding out about the validity and reliability of the items in each variable is the goal of the measurement model assessment (outer model). A reflective technique is used in this investigation. A validity test tool with a loading factor value higher than 0.5 was created by Hair et al. (2019). A loading factor value larger than 0.6 was obtained from measuring 21 items about organizational performance characteristics, service quality, and brand equity. They were also categorized into legitimate groups. The following sections include the findings of the validity test.

**Figure 2:** Outcome of the PLS-SEM measurement model



Source: Smart PLS Report.

Making Use of SmartPLS Discriminant reliability was used to gauge construct reliability:

Composite Reliability (CR), Cronbach's Alpha, and Average Variance Extracted (AVE). Hair et al. (2019) found that the AVE, Cronbach's Alpha, and composite reliability all showed discriminant reliability higher than 0.5, 0.8, and 0.6, respectively. As indicated in Table 2, it was determined that the instrument items used to measure the variables were generally reliable based on the AVE, composite reliability, and Cronbach's Alpha. The outcomes of the Cronbach's Alpha, AVE, and CR calculations.

Table 2: Path Coefficient

	Cronbach's Alpha	rho_A	Composite Reliability (CR)	Average Variance Extracted (AVE)
Public Trust	0.865	0.881	0.903	0.653
Service Quality	0.907	0.911	0.929	0.686
Brand Equity	0.886	0.887	0.916	0.687
Organizational Performance	0.819	0.822	0.873	0.580

The link between the latent variables (exogenous and endogenous variables) is described by the structural model assessment (inner model). The  $r^2$  (goodness of fit) was used to test the model. Additionally, it was employed to ascertain the extent of influence on the hypothesis. According to the test results, the  $r^2$  score was 0.637, or 63.7%. It demonstrates that service quality, brand equity, and organizational effectiveness predict public trust in zakat institutions (0.637). On the other hand, the remaining factors are described by external exogenous variables.

A model's robustness can be determined by its R Square value. In this case, a robust model is indicated by an R-squared value of 0.75, a moderate model by 0.5, and a weak model by 0.25 (Ghozali & Latan, 2015; Hair et al., 2019). The variable Public Trust has an R-squared value of 0.637 based on the data processing outcomes. According to the processed data, 63.7% of public trust is influenced by Service Quality, Brand Equity, and Organizational Performance, with unproven variables accounting for the remaining 36.3%. The public trust model estimated in this study has a moderate R Square value of 0.637. Furthermore, the variable's R Square value falls within the moderate range for this study's model.

The three categories of  $f^2$  values are little influence ( $f^2 = 0.02$ ), moderate influence ( $f^2 = 0.15$ ), and substantial effect ( $f^2 = 0.35$ ), according to Cohen (1988). It aligns with recent studies by Ringle et al. (2014). The following are the  $f^2$  values for the exogenous and endogenous variables:

Table 3: Results of the effect size test ( $f^2$ )

Public trust	
Public Trust	
Service Quality	0.079
Brand Equity	0.002
Organizational Performance	0.027

Source: Data Processed Using SmartPLS

With values of  $f^2 = 0.079$ ,  $f^2 = 0.002$ , and  $f^2 = 0.027$ , respectively, service quality, brand equity, and organizational performance have a little to moderate influence based on Table 3. The three variables fall within the category of significant influence as well. The findings from testing the three hypotheses show that the three exogenous variables positively impact public trust in the zakat institution except brand equity.

Bootstrapping is a method for determining the level of significance or probability of direct effects, indirect effects, total effects, and other values. Using a subsample size of 1,000, this study evaluates the significance level of direct, indirect, and total effects. The relationship between the independent variables and the dependent variable can be determined based on the results of the significance test. If the relationship is positive, the independent variable has a positive effect on the dependent variable. If the sample value is negative, the relationship between the independent and dependent variables is in the opposite direction. The estimated model results for hypothesis testing are displayed in the following figure (output of the significance test at a 5% significance level and a critical t-value of 1.96).

Table 4: Significances Test Result

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Value
BE->PT	-0.148	-0.132	0.258	0.574	0.566
OP->PT	0.198	0.197	0.073	2.712	0.007
SQ->PT	0.771	0.757	0.225	3.432	0.001

The results of bootstrapping analysis for direct effects are as follows:

- -0.148 is the coefficient parameter for the effect of brand equity on public trust. This indicates that brand equity has a negative effect on public trust. A one-unit increase in brand equity will increase public trust by 14.8 percent. The estimated coefficient for the effect of brand equity on public trust is -0.148, with a t-value of 0.57 and a standard deviation of 0.25, according to the bootstrap method. The p-value is more than 0.05, as it is 0.566. Therefore, H1 is acknowledged, indicating that brand equity has no a significant direct influence on public trust.
- The coefficient parameter for organizational performance's effect on public trust is 0.198. This means that there is a positive influence of organizational performance on public trust. A one-unit increase in organizational performance will result in a 19.8% increase in public trust. Based on the bootstrap estimation, the coefficient estimation for organizational performance's effect on public trust is 0.198, with a t-value of 2.712 and a standard deviation of 0.073. The p-value is 0.007, which is less than 0.05. Therefore, H2 is supported, indicating a significant direct influence of organizational performance on public trust.
- 0.771 is the coefficient parameter for the effect of service quality on public trust. This indicates that service quality has a positive effect on public trust. A one-unit increase in service quality will increase public trust by 77.1 percent. The estimated coefficient for the effect of service quality on public trust is 0.771, with a t-value of 4.43 and a standard deviation of 0.22, according to the bootstrap method. The p-value is less than 0.05, as it is 0.001. Therefore, H3 is acknowledged, indicating that service quality has a significant direct influence on public trust

**H1** proposed that Brand Equity has a positive impact on Public Trust. The results show a negative and statistically insignificant path coefficient ( $\beta = -0.148, p = 0.568$ ). Therefore, H1 is not supported. This finding is intriguing and suggests that, in the context of zakat, a well-known brand name does not automatically translate into higher trust. The public may be more discerning, basing their trust on tangible interactions and proven performance rather than brand image alone.

**H2** proposed that Organizational Performance positively affects Public Trust. The result confirms this hypothesis, showing a positive and significant relationship ( $\beta = 0.198, p < 0.01$ ). This underscores the critical importance of good governance. When zakat institutions demonstrate transparency, accountability, and operational efficiency in their management of funds, they provide a concrete reason for the public to place their trust in them.

**H3** proposed that Service Quality positively affects Public Trust. This hypothesis received strong support, with Service Quality being the most potent predictor in the model ( $\beta = 0.771, p < 0.001$ ). This dominant effect highlights that the direct experience of donors and beneficiaries such as the ease of transaction, responsiveness of staff, and clarity of communication is the paramount factor in building trust. A positive service interaction serves as the most immediate and powerful proof of the institution's competence and care, as shown in Table 3.

Table 3: Hypotheses Result

Hypotheses	Relationship	Accepted or Rejected
Hypothesis 1	Brand Equity positively affects Public Trust (H1)	Rejected
Hypothesis 2	Organizational Performance positively affects Public Trust ((H2))	Accepted
Hypothesis 3	Service quality positively affects Public Trust (H3)	Accepted

## DISCUSSION

Tests were conducted on the elements that affect public trust, specifically organizational performance, brand equity, and service quality. All of the variables examined, service quality, brand equity, and organizational performance, positively impacted public trust in Indonesian zakat governance

institutions, according to the structural model (inner model) evaluated by the path coefficient. Additionally, public trust in zakat businesses is greatly impacted by three external factors: organizational success, brand equity, and service quality. As a result, every hypothesis in this investigation was approved.

However, assuming service quality is better, brand equity and organizational performance also tend to increase in zakat governance entities. It is in line with previous research, which stated that the service quality enhancing zakat collection and poverty alleviation (Swandaru, 2019), improves Mustahik Economy (Harianingrum et al., 2023), trust in charity organization (Aziz et al., 2024). Therefore, these qualities of social media marketing directly influence brand loyalty and indirectly influence brand equity mediated via brand trust (Ebrahim, 2019). However, brand equity in Zakat institutions differs from commercial contexts, as it involves spiritual and ethical components (Saad et al., 2021). It could be strengthened by making some standard regulations based on government regulations. It is an effort to maintain and increase Amil's loyalty to encourage increased performance. Finally, improved performance contributes to increasing the growth of zakat collection and distribution nationally.

Meanwhile, supposing service quality is better, public trust and organizational performance also increase in zakat governance entities. It is in line with Wahab et al. (2016), the two most important factors affecting zakat payer satisfaction are responsiveness and compliance. The relationship between institutional reputation and trust is mediated by service quality (Ebrahim et al., 2020). The results of this study are also consistent with those of Fahrozi et al. (2024). Their study concludes that service quality and trust are two critical elements influencing the decision to pay zakat through formal institutions. Zakat institutions that use blockchain and fintech to increase transparency report feeling more trusted (Nurhayati et al., 2023). Therefore, according to this result, Zakat institutions cannot rely on a single strategy, which instructs their entities to focus on organizational performance, brand equity, and service quality to develop long-term public trust. It is crucial to have an integrative and holistic approach: Deliver exceptional service with openness, distinctiveness, and branding that creates favorable impressions. Give evidence of your societal influence and measurable performance. Treat the trust that has been established as though it were the most precious resource. In order to maximize community empowerment and boost zakat payment compliance, it is intended that zakat institutions will improve public confidence by putting these research-based recommendations into practice.

## CONCLUSION

The effect size analysis reveals a critical narrative:

1. Service Quality is the Essential Hygienic Factor: It is the primary significant driver (high  $\beta$ ), but its unique effect size is only small. This often happens when a variable is so crucial that it becomes a "hygienic factor" – its absence destroys trust, but its presence alone does not uniquely explain a massive amount of additional variance beyond other related good practices (like strong organizational performance). For managers, this means achieving high service quality is the absolute baseline requirement for operating.
2. Organizational Performance is a Meaningful but Minor Contributor: It has a small, significant, but independent role in building trust. It adds value, but not as much as the raw path coefficient might have initially suggested.
3. Brand Equity is Irrelevant for Direct Trust Building: The analysis confirms that investments in brand equity, in isolation, are ineffective for directly building public trust in zakat institutions. Its  $f^2$  value confirms it should not be a strategic priority for trust-building.

Revised Strategic Recommendation for Zakat Institutions:

- Foundation: Build a solid foundation of high Service Quality. This is your non-negotiable operational priority.
- Differentiator: Strengthen Organizational Performance (transparency, governance) as a key differentiator to add a layer of trust that goes beyond basic service.

- De-prioritize: Do not invest heavily in Brand Equity campaigns *with the primary goal of increasing trust*. Brand awareness might be useful for other goals, but it does not directly translate into the credibility and benevolence that constitute trust.

In summary, the effect size analysis tempers the initial reading of the results. It shows that while Service Quality is the key driver, the model suggests other unmeasured factors (the 36.3% of variance not explained) or more complex relationships (like mediation) might be at play in fully understanding the drivers of Public Trust.

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