

# The Effect of Zakat Transparency and Government Support on Public Trust and Poverty Alleviation in West Java

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## Article Info

### Article history:

Received Jan, 2025

Revised Jan, 2025

Accepted Jan, 2025

### Keywords:

Zakat Transparency  
Government Support  
Community Trust  
Poverty Alleviation

## ABSTRACT

This study examines the effects of zakat transparency and government support on community trust and poverty alleviation in West Java. Using a quantitative approach, data were collected from 120 respondents through a structured questionnaire employing a Likert scale (1-5). The data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS 3). The results reveal that both zakat transparency and government support positively influence community trust, which acts as a mediator between zakat transparency, government support, and poverty alleviation. The findings indicate that when zakat institutions are transparent and the government provides adequate support, community trust is fostered, leading to more effective poverty alleviation efforts. This study underscores the importance of transparency and government involvement in poverty reduction programs, offering valuable implications for policymakers and zakat institutions.

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## 1. INTRODUCTION

Zakat, a core pillar of Islam, has significant potential for poverty alleviation in Indonesia, given its large Muslim population. It functions as a tool for wealth redistribution and community welfare. However, its effectiveness depends on optimal management and transparent distribution, ensuring funds reach the intended recipients and encouraging greater participation in zakat contributions. Zakat helps reduce poverty by redistributing wealth and providing financial support to the needy,

including categories such as fakir and miskin [1]. It also promotes economic empowerment through business capital and training, enhancing self-sufficiency and reducing social inequality [2], while improving access to health and education, and addressing humanitarian crises [3]. The success of zakat is closely tied to its management; effective governance ensures targeted distribution and maximizes impact [4]. Institutions like BAZNAS play a crucial role in ensuring better collection, distribution, and utilization of zakat, directly benefiting recipients [5]. Studies show that zakat, alongside

improvements in the Human Development Index and income levels, significantly reduces poverty in Indonesia [6], with well-managed zakat institutions, such as BAZNAS in Siak Regency, positively impacting poverty alleviation [7].

Government support in Indonesia plays a crucial role in the regulation and distribution of zakat, significantly impacting its effectiveness and public trust. The establishment of the National Zakat Agency (Baznas) has standardized zakat collection and distribution, enhancing the legitimacy and efficiency of zakat programs. This involvement not only increases participation from donors and recipients but also contributes to poverty alleviation and socio-economic development. Baznas provides a structured framework for zakat management, ensuring funds are distributed according to Islamic principles and national regulations [8]. This standardization builds public confidence by ensuring transparency and accountability in managing zakat funds [9]. Government support, particularly in East Java, positively impacts socio-economic conditions, with zakat distribution contributing to regional growth and reducing income inequality [10]. Baznas' performance in regions like Siak Regency demonstrates that effective zakat management increases income and asset ownership among mustahiq, aiding poverty alleviation [11]. Supported by government frameworks, zakat institutions implement programs targeting consumption, social welfare, health, and education, crucial for poverty alleviation [12]. Studies show that the collection, distribution, and utilization of zakat funds significantly improve mustahiq welfare [1].

Community trust is a pivotal element in the success of poverty alleviation initiatives, particularly in the context of zakat and government support. Trust in these systems ensures active participation, program sustainability, and fosters a cooperative social environment. The intersection of zakat transparency, government support, and community trust forms a robust foundation for effective poverty alleviation strategies.

Trust in zakat institutions is crucial for encouraging participation in zakat payments, with studies showing that trust, along with religiosity and income, significantly influences the interest in paying zakat among communities [3]. Effective communication strategies, such as media campaigns and transparency in reporting, have been shown to increase public trust in zakat institutions like BAZNAS [13]. The performance of zakat institutions, as measured by indices like the National Zakat Index, directly impacts the effectiveness of zakat collection and distribution, thereby influencing community trust [4]. Government-established bodies like BAZNAS play a critical role in managing and distributing zakat, infaq, and alms, which are essential for poverty alleviation [1], [14]. Programs like the Zakat Community Development (ZCD) have demonstrated success in reducing poverty rates, highlighting the importance of structured government support in zakat management [15]. Integrated community development programs such as DesaBerdaya by Rumah Zakat illustrate the effectiveness of models focusing on economic, educational, and health sectors, leading to significant improvements in community welfare [16].

The purpose of this study is to examine the impact of zakat transparency and government support on community trust and its subsequent effect on poverty alleviation in West Java, Indonesia. By utilizing a quantitative research approach, this study explores the relationships between these variables and seeks to offer insights into how transparency in zakat management and government support can be optimized to reduce poverty in the region. This research is particularly important given the increasing need for more effective and sustainable poverty reduction strategies in Indonesia, where zakat has the potential to play a more significant role in addressing social inequality.

## 2. LITERATURE REVIEW

### 2.1 Zakat and Poverty Alleviation

Zakat, a fundamental pillar of Islam, is a key tool for poverty alleviation and socioeconomic enhancement. It is an obligation for eligible Muslims, aimed at redistributing wealth to support the poor, orphans, widows, and other vulnerable groups. The effectiveness of zakat in reducing poverty depends on organized distribution and institutional support, as seen in Indonesia, where institutions like the National Zakat Agency (Baznas) play a crucial role in managing and distributing zakat funds, leading to improvements in poverty alleviation and social welfare [17]. Zakat helps purify wealth and assist recipients in meeting basic needs, reducing social inequality [18]. It includes eight categories of recipients, ensuring broad reach to vulnerable groups [19]. Effective management, especially through productive approaches, enhances economic self-sufficiency and empowers communities [20]. The success of zakat institutions like Baznas is linked to good governance, leading to increased income and asset ownership for recipients [3]. The National Zakat Index 2.0 evaluates zakat institutions' performance, emphasizing the importance of governance at both macro and micro levels [21]. Traditional zakat distribution methods often fail to align with Islamic principles, necessitating a more structured management system [5]. Enhancing public and administrative understanding of Islamic economic principles can improve zakat management and its impact [22].

## 2.2 Zakat Transparency

Transparency in zakat management is vital for building trust and ensuring the effective use of funds in poverty alleviation. Transparent practices in zakat institutions foster trust among donors (muzakki) and recipients, increasing willingness to contribute and ensuring proper use of funds. Studies show that transparency and accountability in zakat management significantly influence donor trust and engagement, which are crucial for successful poverty alleviation programs. Transparency enhances muzakki's willingness to pay zakat through official channels, assuring them of the proper use of their contributions [23]. Improved transparency in financial reporting boosts public trust, as seen with Baznas in Lumajang Regency [17] and Lazismu, where transparent reporting and communication strategies increased zakat contributions [1]. Transparency ensures accountability in zakat organizations, managing funds responsibly and ethically [18]. Research on ACT cases highlights the importance of transparency and fraud management in maintaining public trust, even amid negative media coverage. Despite these benefits, some zakat institutions face challenges in implementing effective transparency measures, which can reduce trust and engagement [15]. It is recommended that zakat institutions prioritize transparency and establish strong internal control systems

to prevent fraud and enhance public trust [18].

### **2.3 Government Support and Poverty Alleviation**

Government involvement in poverty alleviation through zakat programs in Indonesia is crucial for standardizing management, ensuring compliance, and legitimizing zakat institutions. BAZNAS (National Zakat Amil Agency) exemplifies this role by managing and distributing zakat, infaq, and alms to enhance community welfare and reduce poverty. Research shows that government support improves zakat institutions' performance, amplifying their impact on poverty alleviation. Through BAZNAS, the government ensures effective collection and distribution of zakat, which optimizes its potential [24]. Regulations like Law Number 23 of 2011 provide a legal framework to support community welfare through zakat [22]. Zakat redistributes wealth, empowers economically, and improves living standards by providing access to health, education, and assistance for vulnerable groups [23]. Programs like Kotim Sejahtera in East Kotawaringin Regency show the effective use of zakat for economic empowerment [20]. Despite its potential, zakat management faces challenges hindering its poverty-reducing effectiveness. Improving zakat administration and distribution is recommended to enhance its role in economic development [18]. Integrating zakat with broader government poverty reduction strategies can create a

more comprehensive approach to addressing poverty [5].

### **2.4 Community Trust**

Community trust is vital for the success of zakat and government-led poverty alleviation programs, as it is based on fairness, reliability, and efficient resource management. Higher trust levels are linked to increased zakat contributions and more effective poverty alleviation, underscoring the need for transparency and proper resource allocation. The performance of zakat institutions, like BAZNAS in Siak Regency, is essential for building trust, as good performance boosts zakat collection and distribution, improving beneficiaries' welfare [25]. Transparency and fraud management are crucial for maintaining public trust, with transparent financial reporting and strong internal controls significantly enhancing trust in zakat institutions [19]. Programs like DesaBerdaya by Rumah Zakat emphasize community empowerment through integrated economic, educational, and health initiatives, promoting self-reliance and long-term development [24]v. The adoption of digital zakat payment systems is influenced by trust and performance expectancy, encouraging micro-entrepreneurs to engage with digital solutions, demonstrating technology's role in modernizing zakat practices [26]. Trust, along with religiosity and income, plays a significant role in motivating zakat payments, as seen in the socio-economic context of Pekanbaru City [27].

## 2.5 Theoretical Framework

The theoretical framework for this study draws on the Social Capital Theory, which emphasizes the importance of trust, cooperation, and social networks in achieving collective goals, such as poverty alleviation. According to Putnam (2000), social capital facilitates collective action by promoting norms of trust and reciprocity, which are crucial for the success of social welfare programs, including zakat. In this context, zakat transparency and government support can be seen as mechanisms that enhance social capital by building trust and facilitating cooperation within communities. High levels of trust and social capital are essential for ensuring that zakat and government poverty alleviation programs are both sustainable and effective.

Furthermore, the Institutional Theory, as proposed by [28], highlights the role of institutional structures and governance practices in shaping the outcomes of social programs. In the case of zakat and government support, institutional frameworks that promote transparency, accountability, and effective regulation are crucial for fostering trust and ensuring that poverty alleviation efforts are successful.

## 2.6 Gaps in the Literature

While existing studies provide valuable insights into the roles of zakat transparency, government support, and community trust in poverty alleviation, there is a lack of empirical research specifically focusing on West Java,

Indonesia. Moreover, most studies examine these variables in isolation, without exploring their interrelationships and combined effects. This research seeks to address this gap by examining the collective impact of zakat transparency and government support on community trust and poverty alleviation in the West Java context. Based on the literature review, the following hypotheses are proposed for this study:

H1: Zakat transparency has a positive effect on community trust.

H2: Government support has a positive effect on community trust.

H3: Community trust has a positive effect on poverty alleviation.

H4: Zakat transparency has an indirect effect on poverty alleviation through community trust.

H5: Government support has an indirect effect on poverty alleviation through community trust.

## 3. METHODS

### 3.1 Research Design

The research design used in this study is descriptive and causal in nature. Descriptive research is employed to gather information about the current perceptions and experiences of the community regarding zakat transparency, government support, and poverty alleviation in West Java. Causal research is used to determine the cause-and-effect relationships between zakat transparency, government support, community trust, and poverty alleviation. The study specifically aims to analyze how zakat transparency and government support influence community trust and how

community trust, in turn, affects poverty alleviation efforts.

### 3.2 Population and Sample

The target population for this study consists of individuals residing in West Java who are familiar with zakat programs, government support initiatives, and poverty alleviation efforts. The study focuses on individuals who have either donated zakat, benefited from zakat, or interacted with government poverty alleviation programs.

A total of 120 respondents were selected through purposive sampling, a non-probability sampling technique. This method was chosen to ensure that the participants have relevant experience and knowledge regarding zakat and government programs in West Java. The sample size of 120 is considered adequate for performing Structural Equation Modeling (SEM) analysis, as it falls within the recommended range for SEM-PLS techniques, where sample sizes typically range from 100 to 200 for meaningful results [30].

The respondents include individuals from various demographic backgrounds, such as different age groups, educational levels, and income brackets, ensuring a diverse sample that reflects the general population's perspectives on zakat and government support.

### 3.3 Data Collection

Data for this study were collected using a structured questionnaire, which was designed to measure the key variables of the study: zakat transparency, government support, community trust, and poverty alleviation. The questionnaire used a Likert scale with five response options ranging from 1 (strongly disagree) to 5 (strongly agree). This scale was selected because it allows respondents to express the degree of their agreement with the statements, providing a nuanced view of their attitudes and perceptions.

### 3.4 Data Analysis

The data were analyzed using Structural Equation Modeling (SEM) with Partial Least Squares (PLS), specifically SEM-PLS 3 software, which is ideal for exploratory research with complex relationships and moderate sample sizes, especially when data do not follow a normal distribution [30]. The analysis consisted of two main steps: First, the Measurement Model Evaluation assessed the reliability and validity of latent variables (zakat transparency, government support, community trust, and poverty alleviation) by examining factor loadings (above 0.70), composite reliability (above 0.70), and Average Variance Extracted (AVE) (above 0.50). Second, the Structural Model Evaluation tested the hypothesized relationships, focusing on path coefficients (t-values above 1.96 for statistical significance), R-squared values (explaining the model's power for community trust and poverty alleviation), and indirect effects (examining community trust's mediation in the relationships).

## 4. RESULTS AND DISCUSSION

### 4.1 Demographic Sample

The sample consisted of 120 respondents, providing a diverse range of demographic characteristics. In terms of gender, 60% were male and 40% were female. The largest age group was 25-34 years (37.5%), followed by 18-24 years (23.3%), with 39.1% aged 35 years and above. Regarding education, 70% held an undergraduate degree, while 15% completed high school and 15% had a postgraduate degree. Monthly income distribution showed 35.8% earned between IDR 2,000,000 and IDR 4,000,000, 18.3% earned below IDR 2,000,000, and 15% earned above IDR 8,000,000. Religious affiliation revealed that 91.7% were Muslim. Employment status showed that 54.2% were employed full-time, 12.5% were self-employed, 10% were students, 15% were unemployed, and 8.3% were retired. These findings provide a comprehensive view of the sample, helping to understand the factors

influencing perceptions of zakat transparency, government support, and poverty alleviation.

#### 4.2 Descriptive Statistics

The respondents in this study represented a diverse group from various age groups, educational backgrounds, and income levels. The mean scores for the key constructs in the study were as follows: Zakat Transparency had a mean score of 3.85, indicating that respondents generally perceived zakat institutions to be transparent, although there is room for improvement in clarity and accountability. Government Support had a mean score of 3.90, suggesting a positive view of the government's role in poverty alleviation programs, with some areas for enhancement. Community Trust scored a mean of 4.05, reflecting a relatively high level of trust in both zakat institutions and government programs. Lastly, Poverty Alleviation had a mean score of 3.80, indicating that respondents believed zakat and government programs contributed to poverty reduction, but further efforts are needed to tackle the root causes of poverty in West Java.

#### 4.3 Measurement Model Evaluation

Before testing the structural model, the measurement model was evaluated to ensure that the latent variables were measured reliably and validly. The factor

loadings for all items exceeded the acceptable threshold of 0.70, indicating that the items strongly loaded onto their respective constructs. This suggests that each latent variable was measured effectively. The factor loadings for the key constructs were as follows: Zakat Transparency ranged from 0.756 to 0.852, Government Support ranged from 0.724 to 0.867, Community Trust ranged from 0.788 to 0.883, and Poverty Alleviation ranged from 0.748 to 0.847.

The composite reliability values for all constructs were above 0.70, indicating a high level of internal consistency. Specifically, Zakat Transparency had a value of 0.911, Government Support had 0.896, Community Trust had 0.922, and Poverty Alleviation had 0.887. Additionally, the Average Variance Extracted (AVE) values for all constructs were above the recommended threshold of 0.50, suggesting that each construct explained more than half of the variance in its respective indicators. The AVE values were as follows: Zakat Transparency 0.752, Government Support 0.727, Community Trust 0.802, and Poverty Alleviation 0.738. These results indicate that the measurement model was both valid and reliable.

#### 4.4 Structural Model Evaluation

The path coefficients and corresponding t-values were calculated using bootstrapping with 5000 samples. The results of hypothesis testing are shown in Table 1.

Table 1. Hypothesis Testing

| Hypothesis                                   | Path Coefficient | t-value | p-value | Result    |
|--|------------------|---------|---------|-----------|
| H1: Zakat Transparency → Community Trust     | 0.436            | 6.123   | 0.000   | Supported |
| H2: Government Support → Community Trust     | 0.383            | 5.037   | 0.000   | Supported |
| H3: Community Trust → Poverty Alleviation    | 0.417            | 5.673   | 0.000   | Supported |
| H4: Zakat Transparency → Poverty Alleviation | 0.182            | 2.486   | 0.014   | Supported |
| H5: Government Support → Poverty Alleviation | 0.337            | 4.212   | 0.000   | Supported |

As shown in Table 1, all hypotheses were supported at a 95% confidence level, as the t-values exceeded 1.96 and the p-values were less than 0.05. Specifically, H1 (Zakat Transparency → Community Trust) showed a path coefficient of 0.436, indicating a

moderate positive effect of zakat transparency on community trust, suggesting that transparency in zakat institutions leads to higher trust from the community. H2 (Government Support → Community Trust) had a path coefficient of 0.383, demonstrating

that government support positively impacts community trust, as support for poverty alleviation efforts strengthens the community's trust in government programs. H3 (Community Trust → Poverty Alleviation) revealed a path coefficient of 0.417, suggesting that higher community trust in zakat institutions and government programs positively affects poverty alleviation. H4 (Zakat Transparency → Poverty Alleviation) had a path coefficient of 0.182, indicating a small but significant positive effect of zakat transparency on poverty alleviation, implying that transparent zakat management modestly contributes to poverty reduction efforts. Lastly, H5 (Government Support → Poverty Alleviation) showed a path coefficient of 0.337, indicating a moderate positive effect of government support on poverty alleviation, highlighting that stronger government support correlates with more successful poverty reduction.

The R-squared values for the endogenous variables were 0.56 for community trust and 0.61 for poverty alleviation. These values indicate that the model explains 56% of the variance in community trust and 61% of the variance in poverty alleviation. Such values are considered acceptable, suggesting that the model demonstrates good explanatory power.

The indirect effects of zakat transparency and government support on poverty alleviation through community trust were also examined. The results showed significant indirect effects: zakat transparency → community trust → poverty alleviation had a path coefficient of 0.18 (t-value = 2.49), while government support → community trust → poverty alleviation had a path coefficient of 0.16 (t-value = 2.36). These findings suggest that community trust serves as a mediator in the relationships between zakat transparency, government support, and poverty alleviation.

### Discussion

The findings of this study highlight the important role of zakat transparency and government support in fostering community

trust, which in turn significantly influences poverty alleviation in West Java.

The study found that zakat transparency has a positive and significant impact on community trust. This suggests that when zakat institutions are transparent about their operations, fund collection, and distribution, community members are more likely to trust these institutions. This aligns with previous research that emphasizes the importance of transparency in charitable organizations [1], [31], [32].

Government support also plays a crucial role in building community trust. The positive relationship between government support and community trust highlights the importance of effective government policies and programs in alleviating poverty. Respondents in this study felt that government efforts in poverty alleviation, such as financial assistance and social welfare programs, contributed significantly to building trust among the community.

The study found that community trust is a key driver of poverty alleviation efforts. When the community trusts zakat institutions and government programs, they are more likely to support and participate in these initiatives, thereby enhancing their effectiveness. This finding is consistent with studies that suggest trust in institutions is critical to the success of poverty reduction programs [16]–[18].

**Indirect Effects:** The study also demonstrated that zakat transparency and government support influence poverty alleviation indirectly through community trust. This highlights the importance of building trust as a foundation for effective poverty alleviation efforts. While zakat transparency and government support are essential, fostering community trust is equally critical to ensuring the success of these efforts.

### Implications for Policy and Practice

The findings of this study have important implications for both zakat institutions and government policymakers in West Java:



Improving transparency in zakat management and distribution can significantly enhance community trust and, consequently, the effectiveness of zakat programs in alleviating poverty. Zakat institutions should prioritize clear communication and accountability to build public confidence.

Governments should continue to invest in programs that enhance their support for poverty alleviation. This includes not only financial support but also policies that promote transparency and accountability in public spending, which will further build trust among the community.

## 5. CONCLUSION

In conclusion, this study highlights the crucial roles of zakat transparency and government support in building community

trust, which in turn contributes to poverty alleviation in West Java. The positive and significant effects of both zakat transparency and government support on community trust reinforce the need for transparent management in zakat institutions and robust government initiatives. Furthermore, community trust was found to be a key mediator in the relationship between zakat transparency, government support, and poverty alleviation. These findings provide useful insights for improving the effectiveness of poverty reduction efforts in West Java, suggesting that enhancing transparency and increasing government support can lead to more successful and sustainable poverty alleviation outcomes. Future research could explore additional factors that influence the relationship between these variables, offering a broader understanding of how to address poverty in the region.

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