

The Impact Of Service Quality and Trust on The Satisfaction of Muzakki at The Amil Zakat Institution Baznas in Makassar City

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Abstract

This study adopts a quantitative research approach with the primary objective of investigating the impact of service quality and trust on the satisfaction of Muzakki (those who give zakat) at the Amil Zakat Institution of BAZNAS in Makassar City. The research sample was drawn from the BAZNAS office in Makassar City. The study relies on quantitative data, gathered through questionnaires specifically designed to address the research problem. The data collection process involved the distribution of questionnaires among 35 respondents. The study sources its data from both primary and secondary sources. The research instrument employed in this study utilizes the Likert scale method, providing a structured framework for respondents to express their perceptions and opinions. To analyze the data, the study employs the multiple linear regression test, which helps to understand the relationships between service quality, trust, and Muzakki satisfaction. After conducting statistical calculations using the Statistical Package for the Social Science (SPSS) version 22 application, the study concludes that there is a significant and positive correlation between service quality, trust, and Muzakki satisfaction at the Amil Zakat Institution of BAZNAS in Makassar City. The study highlights the pivotal role of service quality in shaping the institution's image and fostering trust among Muzakki. As a result, people are more inclined to place their trust in the service and are more likely to recommend it to others based on their positive experiences. This underscores the importance of maintaining high service quality standards to enhance trust and overall satisfaction within the context of the Amil Zakat Institution.

1. INTRODUCTION

As society becomes more discerning in selecting quality zakat institutions, the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ) are continuously innovating, pursuing effective strategies, and enhancing the quality of their respective organizations while also striving to introduce new breakthroughs.

Zakat holds a significant place as the third pillar of Islam. In terms of its performance, zakat is a social obligation for those who possess wealth beyond a certain threshold (nishab) and have held it for a full year. This principle underscores economic justice. Zakat is a cornerstone of Islamic economics, offering strategic potential as a source of funding for the betterment of society. The Qur'an directs that collected zakat should be distributed to the rightful recipients (mustahi) (Rofiq, 2012: 259).

Both the Amil Zakat Institution (LAZ) and the Amil Zakat Agency (BAZ) are government-established organizations operating under the Ministry of Religion. They operate at different levels, encompassing the nation, provinces, and districts/cities. Although LAZ is a community-

based institution, both organizations share the common mission of collecting, distributing, and utilizing zakat funds (Rapindo, Aristi, and Azhari, 2021).

In the South Sulawesi region, the Makassar City Zakat Agency (BAZNAS) is one of the organizations responsible for zakat management. Zakat, as Islam's third pillar, serves as a core teaching aimed at distributing wealth from the affluent to the needy, fostering justice and equity in society and elevating living standards. As a result, efficient management of zakat is essential to ensure a fair and equitable distribution system.

The awareness of muzakki (those who give zakat) in practicing zakat through LAZ and BAZ is crucial, especially given the significant amount of zakat funds involved. To engage muzakki and foster satisfaction within the organization, quality service must be prioritized, leading to increased muzakki loyalty and organizational advancement.

Hence, the quality of services plays a pivotal role in the growth of zakat organizations, optimizing zakat utilization. Ensuring the

satisfaction of muzakki necessitates providing adequate facilities, such as welcoming spaces, well-equipped administrative tools, and a comfortable environment, thus offering a conducive atmosphere. Meeting these standards ensures that muzakki feel at ease, and they will be satisfied when service processes align with their expectations and facilities are outfitted with optimal resources.

Customer satisfaction can be categorized into three levels: meeting expectations, exceeding expectations, and falling short of expectations. For muzakki satisfaction, the goal is to consistently achieve the highest level of satisfaction by delivering quality services and fulfilling their needs.

Physical attributes, including the appearance of buildings, equipment, and the overall demeanor of employees, significantly impact muzakki satisfaction. When muzakki perceive a welcoming and comfortable environment, it signals a commitment to quality service. This, in turn, reinforces the notion that superior service is synonymous with quality service, contributing to their overall satisfaction and loyalty.

2. LITERATURE REVIEW

2.1 Definition of Amil Zakat Institutions

The Amil Zakat Institution (LAZ), as outlined by (Amalia & Widiastuti, 2019), is an organization that was established by zakat administrators with strong involvement from individuals engaged in da'wah (Islamic preaching), education, social activities, and the Muslim community's interests. This institution is not only initiated by the community but also enjoys the support and protection of the government. In the course of its operations, the LAZ is required to submit regular reports to the government at various administrative levels, as stipulated by Article 31 of the KMA (Zakat Management Regulation).

2.2 Definition of Zakat

In the realm of language, the term "zakat" holds various meanings, including "al-barakah" (blessing), "al-namaa" (growth and

development), and "al-thaharah" (chastity). As articulated by Sayyid Sabiq, zakat is referred to as the portion of wealth that Muslims give to the less fortunate as an acknowledgment of Allah's blessings. While different scholars may offer varying interpretations of zakat, the fundamental concept remains consistent: zakat is a designated portion of one's wealth that Allah obligates the owner to provide under certain conditions. This obligation is fulfilled when specific conditions are met (Hafidudin, 2002: 30).

About base zakat law, there is in a number of word of Allah SWT in the Qur'an and Hadith, namely :

Allah SWT Says :

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Translation :

Take zakat from treasure they use _ clean and purify them, and pray For them. Indeed your prayers it (grows) peace soul for them. Allah is Great Listen, Maha Knowing. (QS At. Taubah Verse: 103)

The Hadith narrated by Abu Hurairah reports that Rasulullah (the Prophet Muhammad) conveyed, "Anyone who has been granted blessings by Allah in the form of wealth but fails to give zakat, shall face a male snake on the Day of Judgment. This snake will be extremely venomous and frightful, bearing two distinctive marks above its eyes." (Narrated by Bukhari).

2.3 Understanding Quality Service

Kasmir (2005) defines service as the actions or efforts of individuals or organizations to provide satisfaction to customers. Fandy Tjiptono and Gregory Chandra (2005) elaborate that a service-oriented approach places greater emphasis on the practices, policies, and procedures related to services within an organization.

Sangadji and Sopiah (2013) state that service quality refers to the expected level of excellence and the mastery of achieving a certain degree of excellence to meet customer expectations. Tjiptono (2011) describes service quality as the level of excellence expected and attained to satisfy customer expectations. Service quality involves fulfilling needs along with consumer desires and ensuring the accuracy of the delivery method to meet consumer expectations and satisfaction. Several criteria contribute to good service quality, including:

- a. Service speed, which includes minimizing waiting time during transactions and payment processes.
- b. Service accuracy, involving the reduction of errors during service and transaction procedures.
- c. Politeness and friendliness in delivering services.
- d. Ease of access to services, encompassing the availability of personnel to assist consumers and supporting facilities such as computers for checking product availability.

2.4 Definitions Trust

Trust can be defined as the belief that the actions of others or a group will align with one's expectations and beliefs about them. Belief is a significant factor influencing consumer behavior and purchasing decisions, where attitudes can shape beliefs and beliefs can shape behavior. Consumer trust is the result of the information conveyed by service providers. It reflects the positive response or connection a consumer has towards the products and services they receive. Trust has various dimensions, including:

- a. Credibility (reliability): Relates to the trustworthiness of the service provider, such as their reputation, track record, and accuracy of information provided. For example, providing accurate information to muzakki (those eligible to receive zakat).
- b. Competency (ability): Refers to the skills and knowledge possessed by the service

- provider in delivering services. For instance, motivating muzakki in a meaningful manner.
- c. Courtesy (ethical attitude): Encompasses kindness, care, and the demeanor of employees. For instance, displaying friendliness and politeness when serving muzakki.

Trust in the management of zakat funds is an essential factor for both managers and users of zakat services (muzakki). If zakat managers are not trusted, their ability to sustainably manage the funds and retain muzakki's support may be compromised. Trust is a key element in building long-lasting relationships between managers and muzakki.

2.5 Definition Satisfaction

Satisfaction refers to the level of contentment a person feels after comparing their perceived performance or results with their expectations. According to Kotler and Keller (2012), customer satisfaction is the perceived level of contentment a customer experiences after comparing their perceived service performance with their expectations. Vivi Ristiani et al (2011) added that customer satisfaction can be influenced by various factors, including product and service characteristics, customer emotions, service success or failure, and perceptions of fairness and justice. Several factors influence customer satisfaction:

- a. Service Features: When studying customer satisfaction, companies often identify important characteristics and attributes of their services that contribute to customer satisfaction. Balancing these service features is crucial to achieving customer satisfaction.
- b. Success or Service Failure: Customers evaluate a business or service differently based on whether they perceive success or failure in the service encounter. Building customer trust and maintaining a positive image are essential for success in business.
- c. Perception of Justice: Customer perception of fairness and justice can impact their satisfaction with a product or service. The perceived fairness of the treatment they

receive can influence their overall satisfaction.

- d. Emotional Factors: Customer emotions also play a role in their perceived satisfaction with products and services. Positive emotions can enhance satisfaction, while negative emotions can lead to dissatisfaction.

The opinions of customers, family members, colleagues, and others can influence how a customer evaluates a business. Positive or negative feedback from others can impact potential customers' decisions to engage with a business. In summary, customer satisfaction is influenced by a combination of service features, success or failure experiences, perceptions of fairness, emotional factors, and external feedback from peers and family members. Understanding and managing these factors can contribute to improving overall customer satisfaction levels.

3. RESEARCH METHODS

This research employs a quantitative approach with a research method involving numerical data, which is subsequently analyzed using statistical techniques as described by Sugiyono (2011: 7). The research location is chosen at BAZNAS Kota Makassar, located at Jln. Shady Shine No. 5, Gunung Sari, Makassar, South Sulawesi. This study is expected to commence from July to September 2022. The data sources consist of primary data obtained directly from muzakki at BAZNAS Makassar City, and secondary data collected through books, online news, magazines, and related articles.

The research population comprises 108 muzakki at BAZNAS Makassar City, with a sample size of 35 muzakki who are customers of BAZNAS Makassar City. Data collection techniques involve the use of closed-ended questionnaires administered to muzakki, as well as documentation involving the collection of data from theoretical characteristics, literature, previous research, or websites related to the research population. Additionally, the annual reports from the amil zakat organization (BAZNAS) Makassar City are also utilized as data sources.

4. RESULTS AND DISCUSSION

4.1 Research Results

The study encompasses various aspects of the research variables. First, the frequency responses of respondents for the Quality Services variable (X1) are depicted in Table 4.4, with five indicators. The analysis reveals that the type with the highest average score is X1.1 at 4.26%, while the type with the lowest average score is X1.5 at 4.00%. Similarly, the Frequency Answer Respondents for the Trust variable (X2) is shown in Table 4.5, comprising three indicators. The results indicate that the indicator with the highest average value is X2.2 at 4.34%, and the lowest average score is X2.3 at 3.91%. Furthermore, the Frequency Answer Respondents for the Satisfaction variable (Y) is depicted in Table 4.6, consisting of three indicators. The analysis reveals that the person with the highest average is Y.2 at a figure of 4.37%, while those with the lowest average is Y.3 at a figure of 3.94%.

The research instrument underwent tests for validity and reliability. The validity test aimed to assess the questionnaire's validity, and the criteria for validity were met when adjusted item-total correlations were greater than the r -table or $df = (N - 2) = 0.333$. The reliability test utilized Cronbach's alpha (α) as the measure, where values exceeding 0.60 indicated reliability. The reliability tests for all three variables—Quality of Services (X1), Trust (X2), and Satisfaction (Y)—yielded Cronbach's alpha values of 0.819, 0.829, and 0.818, respectively, confirming their dependability.

The study further employed the Multiple Linear Regression test to analyze the relationships. The regression equation $Y = 0.678 + 0.095X1 + 0.795X2$ indicates that both Quality of Services and Trust positively influence Satisfaction. The constant (a) of 0.678 represents the baseline satisfaction score. Moreover, the coefficient β_1 of 0.095 signifies the positive influence of Quality of Services on Satisfaction, implying that a one-unit increase in Satisfaction leads to a 0.095-unit increase in Quality of Services. Similarly, the coefficient β_2 of 0.795 indicates the positive effect of Trust on Satisfaction, signifying that a one-unit increase in Satisfaction results in a 0.795-unit increase in Trust.

The study proceeds to hypothesis testing. The F test shows that the regression model is valid for predicting Satisfaction, as $F_{count} > F_{table}$ and the significance value (sig.) is less than 0.05. This indicates that Quality of Services and Trust together have a positive and significant influence on Satisfaction at BAZNAS Makassar City. The t-test was then conducted to measure the partial influence of each independent variable on the dependent variable. Both Quality of Services and Trust were found to have a positive and significant influence on Satisfaction, as their t-values exceeded the t-table value, and their significance levels were less than 0.05.

Finally, the Coefficient of Determination was examined. The coefficient R^2 indicates that 79.5% of the variance in Satisfaction can be explained by the combined influences of Quality of Services and Trust. This suggests that these two variables significantly contribute to explaining the variance in Satisfaction at BAZNAS Makassar City.

4.2 Discussion Study

Based on the results of the statistical tests, it is evident that all independent variables exert an influence on the dependent variable. The influence exerted by both independent variables is statistically significant. This outcome aligns with the hypothesized propositions. The explanation of the impact of each variable is as follows:

4.2.1 Influence Quality Service To Satisfaction

The research yielded results from a sample of 35 respondents who participated in the distributed questionnaire, consisting of 20 male respondents and 15 female respondents. According to the data, the majority of the respondents were male. In terms of the frequency response for variable X1, the average value (mean) is 4.09%, with the highest score observed in statement X1.1 at 4.26% and the lowest in statement X1.5 at 4.00%. Upon analyzing the variable of service quality, the t-test produced a t-value of 2.854, which is greater than the critical t-value of 1.692, and the significance value (sig.) was found to be 0.008, which is less than 0.05.

This indicates that the variable of service quality has a positive and significant influence on the satisfaction with the facilities of the Amil Zakat Board (BAZNAS) in Makassar City. This effect is attributed to the friendly service provided by employees at BAZNAS Makassar City, along with adequate infrastructure, which collectively contribute to a comfortable experience for the muzakki.

4.2.2 Influence Trust To Satisfaction

The research gathered a sample of 35 respondents through a distributed questionnaire, comprising 20 male and 15 female respondents. Based on the provided data, the majority of respondents were male. In terms of the frequency response for variable X2, it was found that the average value (mean) is 4.13%. The highest average was observed in statement X2.2 at 4.34%, while the lowest was noted in statement X2.3 at 3.91%. Upon analyzing the variable of reliability, the t-test indicated a t-value of 14.362, which is greater than the critical t-value of 1.692, and the significance value (sig.) was determined to be 0.000, which is less than 0.05.

This suggests that the variable of reliability has a positive and significant impact on the satisfaction of muzakki at the Amil Zakat Agency of BAZNAS in Makassar City. This phenomenon can be attributed to the transparent and efficient handling of funds by BAZNAS Makassar City, which fosters trust among muzakki. As a result, muzakki feel confident in contributing their zakat through BAZNAS Makassar City as an intermediary, and this heightened level of trust corresponds to an elevated sense of satisfaction.

4 CLOSING

5.1 Conclusion

Based on the analysis and discussion of the data, the following conclusions can be drawn:

- Quality service has a positive and significant influence on the satisfaction of muzakki at the Makassar City BAZNAS Amil Zakat Institution.

b. Trust also has a positive and significant influence on the satisfaction of muzakki at the Makassar City BAZNAS Amil Zakat Institution.

5.2 Suggestions

- a. As a result of this study on the influence of quality service and trust on the satisfaction of muzakki at BAZNAS Makassar City, it is recommended that the findings be utilized as a crucial reference in the decision-making and judgment processes aimed at enhancing the quality of BAZNAS Makassar City. To achieve excellence, it is essential for Makassar City BAZNAS to provide top-notch service to all muzakki, paying attention to both major and minor details. Furthermore, actively welcoming input from muzakki can contribute to achieving their satisfaction.
- b. The services offered to muzakki should be consistently improved over time. This continuous improvement is pivotal in enhancing the satisfaction of muzakki and building their trust in contributing zakat to BAZNAS Makassar City. By continuously striving for excellence in service quality, muzakki will not only be more content but also more confident in their zakat contributions. This heightened level of satisfaction and confidence can lead to muzakki willingly recommending BAZNAS Makassar City to others, thus contributing to its positive reputation and growth.

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