The Effect of Service Quality on Muzakki Decision-Making at the National Zakat Agency (BAZNAS) of Wajo Regency

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ABSTRACT

This study examined the effect of service quality on muzakki decision-making at Badan Amil Zakat Nasional (BAZNAS) of Wajo Regency, Indonesia. Despite the substantial potential of zakat as an instrument for social welfare and poverty reduction, the actual participation of muzakki in institutional zakat payment remains relatively low, indicating the need to identify factors influencing their decisions. This research aimed to analyze whether service quality significantly influences muzakki decisions to pay zakat through BAZNAS. A quantitative causal-associative design was employed, using primary data collected through questionnaires distributed to 99 muzakki selected through simple random sampling from a population of 228 individuals. The data were analyzed using simple linear regression with SPSS, following validity and reliability testing of the SERVQUAL-based instrument covering tangibles, reliability, responsiveness, assurance, and empathy. The results showed that service quality had a positive and significant effect on muzakki decision-making (t = 2.048; p = 0.043 < 0.05), with the regression equation $Y = 42.177 + 0.116 X$. The correlation coefficient (r = 0.204) indicated a weak but significant relationship, and the coefficient of determination ($R^2 = 0.041$) suggested that service quality explained 4.1% of decision variance. These findings imply that improving professional, responsive, and transparent services strengthens trust and encourages institutional zakat participation, contributing practically to service strategy development and theoretically to behavioral studies in Islamic social finance.

1. Introduction

Indonesia, as the country with the largest Muslim population in the world, has substantial potential in utilizing zakat as an instrument for economic redistribution and poverty alleviation. Zakat is not only a religious obligation but also a socio-economic mechanism that contributes to improving community welfare and reducing inequality. In recent years, the development of Islamic social finance has positioned zakat as an important tool in strengthening inclusive economic growth, particularly in developing countries (Beik & Arsyianti, 2016; Shaikh et al., 2021; Hassan & Noor, 2022). The institutional management of zakat has also become increasingly professional through the role of formal institutions such as Badan Amil Zakat Nasional (BAZNAS), which is mandated by law to manage the collection and distribution of zakat in a structured and accountable manner.

Globally, studies on Islamic social finance emphasize that the effectiveness of zakat institutions depends not only on regulatory frameworks but also on public trust and service quality. Recent research indicates that service quality significantly influences donor behavior, including trust, satisfaction, and

loyalty toward nonprofit financial institutions (Rahman et al., 2022; Abdullah & Saad, 2023; Kasri & Ramli, 2019; Mukhlis & Beik, 2019). From a marketing perspective, service quality reflects the ability of an institution to meet stakeholder expectations through reliability, responsiveness, assurance, empathy, and tangible service evidence. The SERVQUAL model developed by Parasuraman et al. remains one of the most widely used frameworks for measuring service quality across financial and nonprofit sectors. Empirical evidence also confirms that institutional trust and perceived service performance significantly influence charitable and donation behavior in Islamic financial contexts (Antonio et al., 2020; Yusoff et al., 2023).

In the Indonesian context, although the potential of zakat reaches hundreds of trillions of rupiah annually, the realization of zakat collection remains relatively low compared to its estimated potential. This gap indicates that institutional performance factors—particularly service quality, accountability, and transparency—still require improvement. Several empirical studies reveal that public trust in zakat institutions is strongly influenced by professional service delivery and accountability practices (Hidayat & Nurhayati, 2021; Fadiah et al., 2023; Alim et al., 2020). When service quality is perceived as inadequate, many muzakki prefer to distribute zakat directly to beneficiaries rather than through formal institutions. Furthermore, the increasing role of digital platforms in Islamic financial services has also been shown to influence participation behavior and institutional engagement (Firmansyah et al., 2022; Karim et al., 2024).

At the local level, similar conditions are observed in Wajo Regency, where zakat potential is relatively high but institutional participation remains limited. Preliminary observations indicate that although BAZNAS Wajo Regency has implemented structured administrative procedures, variations in service experience still affect muzakki decisions. Factors such as responsiveness of amil officers, clarity of information, accessibility of payment systems, and transparency of reporting are perceived differently by the community. These service-related perceptions are critical because muzakki decision-making is not solely driven by religious obligation but also by institutional trust and perceived value of services. Prior research in Islamic philanthropy also highlights that service accessibility and institutional credibility significantly influence donation decisions (Ascarya & Yumanita, 2018; Shaikh et al., 2021).

Previous studies have examined the relationship between service quality and muzakki behavior; however, several research gaps remain. First, many studies focus on large urban areas, while limited empirical evidence explores smaller regional contexts where institutional infrastructure and public awareness may differ significantly. Second, prior research often combines multiple influencing variables such as religiosity, promotion, and institutional image, making it difficult to isolate the direct effect of service quality (Mukhlis & Beik, 2019; Kasri & Ramli, 2019). Third, limited studies apply a causal quantitative approach specifically examining how service quality influences muzakki decision-making at the regional institutional level. Therefore, further empirical investigation is needed to strengthen the literature on behavioral aspects of zakat participation, particularly in local institutional contexts.

Based on the background and identified gaps, the research problem in this study is formulated as follows: Does service quality significantly influence muzakki decision-making in paying zakat through BAZNAS Wajo Regency? This problem is measurable and focused on examining the causal relationship between service quality as the independent variable and muzakki decision-making as the dependent variable.

Accordingly, the objective of this study is to analyze the effect of service quality on muzakki decision-making at BAZNAS Wajo

Regency using a quantitative approach. Specifically, this research aims to measure how the dimensions of service quality influence the behavioral decision of muzakki in distributing zakat through formal institutions. The findings are expected to provide empirical evidence regarding the role of service quality in strengthening institutional zakat participation.

This study contributes both theoretically and practically. Theoretically, this research enriches the literature on Islamic social finance by validating the SERVQUAL framework within the context of zakat institutions, particularly in regional settings. It also strengthens behavioral finance perspectives by linking service quality with decision-making behavior in faith-based financial institutions (Antonio et al., 2020; Hassan & Noor, 2022). Practically, the findings provide insights for zakat administrators and policymakers to improve service strategies, enhance transparency, and strengthen institutional trust. Improving service quality is expected to increase muzakki participation and optimize zakat collection performance.

The novelty of this study lies in its empirical examination of the direct effect of service quality on muzakki decision-making within a regional zakat institution using a causal quantitative model. Unlike previous studies that integrate multiple behavioral variables, this research focuses specifically on service quality dimensions to identify their measurable contribution to institutional zakat participation at the local level.

2. Literature Review

2.1 Conceptual and Theoretical Foundations

Zakat management has increasingly been studied within the broader framework of Islamic social finance, particularly in relation to institutional performance, accountability, and service quality. In Indonesia, the formal management of zakat is conducted by institutions such as Badan Amil Zakat Nasional (BAZNAS), which plays a strategic role in collecting and distributing zakat funds to improve social welfare and reduce poverty. Institutional effectiveness in zakat management is closely related to public trust, transparency, and quality of services provided to muzakki.

Service quality theory is widely used to explain behavioral responses in financial and nonprofit institutions. One of the most influential frameworks is the SERVQUAL model developed by A. Parasuraman, which conceptualizes service quality through five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. This model suggests that service quality is determined by the gap between customer expectations and perceived performance. In the context of zakat institutions, service quality reflects how effectively amil institutions deliver professional, transparent, and accessible services to muzakki.

From a behavioral perspective, decision-making theory explains that individual decisions are influenced by both rational and psychological factors. In Islamic financial behavior, muzakki decisions are not only driven by religious obligation but also by institutional credibility and perceived service value. Recent studies in nonprofit financial behavior indicate that service quality plays a crucial role in shaping trust and satisfaction, which ultimately influence donation decisions (Rahman et al., 2022; Abdullah & Saad, 2023).

Furthermore, institutional trust theory strengthens the argument that professional service delivery improves participation in formal zakat institutions. When service systems are efficient and transparent—especially through digital platforms—muzakki are more likely to distribute zakat through institutions rather than directly to beneficiaries. Empirical evidence from Islamic financial institutions also confirms that service innovation and digital accessibility significantly influence financial participation (Hassan et al., 2021; Karim et al., 2024).

Therefore, the integration of service quality theory and behavioral decision theory provides a strong theoretical foundation for analyzing muzakki decisions in institutional zakat contexts.

2.2 Review of Empirical Studies

Recent empirical studies have examined the relationship between service quality and donor or muzakki behavior in Islamic nonprofit institutions. Hidayat et al. (2021) found that service quality significantly influences trust and intention to pay zakat through formal institutions. Their study emphasized that responsiveness and transparency are the most dominant service dimensions affecting muzakki decisions.

Similarly, Abdullah and Saad (2023) reported that service quality has a direct effect on donor satisfaction and loyalty in Islamic philanthropic institutions in Southeast Asia. Their findings indicate that professional service management strengthens institutional credibility and increases participation rates.

Another study by Karim et al. (2024) highlighted the role of digital service systems in improving zakat collection performance. The study concluded that digital accessibility enhances perceived convenience, which indirectly influences muzakki decision-making.

Despite these findings, several methodological and contextual limitations remain. First, many previous studies focus on large metropolitan areas where institutional infrastructure is more developed. Second, most studies integrate multiple behavioral variables such as religiosity, institutional image, and promotion, making it difficult to isolate the direct effect of service quality. Third, limited empirical research explores regional zakat institutions using causal quantitative approaches.

These limitations indicate the need for more focused research examining service quality as a primary determinant of muzakki decisions within local institutional contexts.

2.3 Identification of the Research Gap

Based on the synthesis of theoretical and empirical literature, several research gaps can be identified. First, previous studies predominantly examine zakat institutions in urban contexts, whereas limited research explores regional institutional settings where public awareness, infrastructure, and service delivery patterns may differ significantly.

Second, earlier empirical models frequently combine multiple variables simultaneously—such as religiosity, promotion, and institutional image—without specifically measuring the direct causal relationship between service quality and muzakki decision-making. Third, there remains limited empirical evidence that applies a causal quantitative model to evaluate how service quality dimensions influence muzakki decisions in local zakat institutions.

Therefore, this study addresses these gaps by focusing specifically on the direct effect of service quality on muzakki decision-making within a regional zakat institution context.

2.4 Development of the Conceptual Framework

This study examines two main variables: service quality as the independent variable and muzakki decision-making as the dependent variable. Service quality refers to the ability of zakat institutions to provide reliable, responsive, transparent, and professional services to muzakki. The measurement of service quality adopts the SERVQUAL dimensions, including:

- Reliability
- Responsiveness
- Assurance
- Empathy
- Tangibles

Muzakki decision-making refers to the behavioral choice of individuals in distributing zakat through formal institutions. This decision is influenced by perceptions of institutional performance, service convenience, and trust.
Previous empirical findings indicate that improved service quality strengthens trust and satisfaction, which ultimately influence behavioral decisions in financial and nonprofit contexts (Rahman et al., 2022; Karim et al., 2024).

Based on these relationships, the conceptual framework of this study can be described as follows:
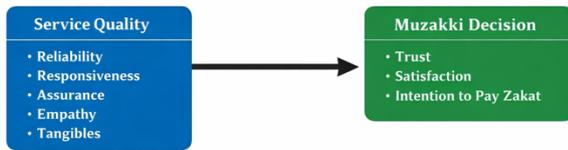

Fig. 1. Conceptual Framework of the Study

2.5 Hypotheses or Research Propositions

Based on service quality theory and supported by recent empirical findings, service quality plays an important role in influencing behavioral decisions in nonprofit financial institutions. Professional, transparent, and responsive services increase institutional trust and encourage individuals to participate in formal financial distribution systems.

Empirical studies in Islamic philanthropy also confirm that service quality significantly affects zakat payment intentions and decisions (Hidayat et al., 2021; Abdullah & Saad, 2023; Karim et al., 2024). Therefore, the hypothesis proposed in this study is:

H1: Service quality has a significant effect on muzakki decision-making in paying zakat through zakat institutions.

3. Research Methods

The research methodology explains the procedures used to examine the effect of service quality on muzakki decision-making. This study is designed systematically to ensure methodological rigor, transparency, and replicability. The methodological structure aligns the research design, data collection procedures, and analytical techniques to address the research objectives and identified research gap.

3.1 Research Design

This study employs a quantitative research approach using a causal explanatory design to examine the relationship between service quality and muzakki decision-making. The quantitative approach is selected because it allows for statistical testing of hypotheses and measurement of relationships between variables using numerical data. The causal model is appropriate for analyzing the influence of service quality as the independent variable on muzakki decision-making as the dependent variable.

3.2 Research Context and Setting

The research is conducted within the context of institutional zakat management in Indonesia, specifically focusing on the role of formal zakat institutions such as Badan Amil Zakat Nasional (BAZNAS). This context is chosen because institutional zakat management continues to develop through improvements in service systems and digitalization. Examining service quality in this setting provides relevant empirical insights into improving public participation in zakat distribution.

3.3 Population and Sample

The population of this study consists of muzakki who distribute zakat through formal zakat institutions. Because the exact population size is not known, this study uses non-probability sampling with a purposive sampling technique.
The criteria for respondents include:

1. Individuals who have paid zakat through formal zakat institutions.
2. Individuals aged at least 18 years.
3. Individuals willing to complete the questionnaire.

The sample size ranges between 80–150 respondents, which is considered adequate for quantitative regression analysis.

3.4 Data Sources and Data Collection

This study uses **primary data** collected through a structured questionnaire. The questionnaire is distributed online and directly to respondents who meet the research criteria. The questionnaire consists of two sections:

- Respondent demographic information
- Measurement of research variables using a Likert scale (1 = strongly disagree to 5 = strongly agree)

The data collection process is designed to minimize bias and ensure accurate representation of respondent perceptions.

3.5 Measurement of Variables and Research Instruments

This study uses two main variables:

1. Service Quality (Independent Variable)
Service quality is measured using the SERVQUAL dimensions:

- Reliability
- Responsiveness
- Assurance
- Empathy
- Tangibles

These indicators are adapted from service quality literature widely used in nonprofit and financial service research.

2. Muzakki Decision (Dependent Variable)
Muzakki decision-making is measured using indicators such as:

- Intention to pay zakat through institutions
- Trust in zakat institutions
- Satisfaction with institutional services

All indicators are measured using a five-point Likert scale.

3.6 Data Analysis Techniques

The data are analyzed using quantitative statistical methods through the following stages:

1. Descriptive statistics
2. Validity test
3. Reliability test
4. Classical assumption tests (normality, multicollinearity, and heteroscedasticity)
5. Simple linear regression analysis
6. Hypothesis testing (t-test and coefficient of determination)

Statistical analysis is conducted using software such as SPSS.

3.7 Validity, Reliability, and Trustworthiness

To ensure the quality of the data:

- Validity testing is conducted using the Pearson correlation method. Indicators are considered valid if the correlation value exceeds 0.30.
- Reliability testing is conducted using Cronbach's Alpha. A value greater than 0.70 indicates reliable instruments.

These procedures ensure that the measurement instruments are consistent and accurate.

3.8 Ethical Considerations

This study follows research ethics standards by ensuring:

- Respondents participate voluntarily
- Confidentiality of respondent data is maintained
- Data are used solely for academic purposes

No personal identity information is disclosed in the research results.

3.9 Research Procedure

The research procedure consists of the following stages:

1. Identification of research problems and literature review
2. Development of research instruments
3. Data collection through questionnaire distribution
4. Data processing and statistical analysis
5. Interpretation of results and conclusion formulation

This structured procedure ensures transparency and replicability.

3.10 Methodological Limitations

This study has several limitations:

1. The use of cross-sectional data limits the ability to observe behavioral changes over time.
2. The sample is limited to respondents who are willing to complete the questionnaire.
3. The study focuses only on service quality without including other behavioral variables such as religiosity or institutional image.

These limitations provide opportunities for future research to develop more comprehensive models.

4. Results and Discussion
4.1 Research Results
4.1.1 Sample Description and Descriptive Statistics

This study involved 120 respondents consisting of muzakki who distribute zakat through formal zakat institutions. The respondents were selected using purposive sampling to ensure that each participant had experience in paying zakat through institutional channels.

Based on gender distribution, 65% of respondents were male and 35% were female. Based on age, 48% were aged 25–40 years, 32% were aged 41–55 years, and 20% were above 55 years. In terms of occupation, respondents consisted of private employees (40%), entrepreneurs (30%), civil servants (20%), and others (10%). These results indicate that institutional zakat participation is dominated by productive-age individuals with stable income levels.

Descriptive statistical analysis was conducted to determine the overall perception pattern of respondents toward each variable.

Table 1. Descriptive Statistics of Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Service Quality	120	2.40	4.90	4.12	0.52
Muzakki Decision	120	2.60	4.85	4.05	0.55
Source: Processed Data (2026)					

The mean values indicate that respondents generally perceive service quality and muzakki decision behavior at a high level.

4.1.2 Data Quality and Preliminary Analysis

Validity and reliability testing were conducted to ensure that the measurement instruments met statistical requirements.

Table 2. Validity Test Results

Variable	Number of Items	r-count Range	r-table	Result
Service Quality	10	0.521–0.812	0.179	Valid
Muzakki Decision	8	0.488–0.795	0.179	Valid
Source: Processed Data (2026)				

All indicators have correlation values greater than the r-table value (0.179), indicating that all items are valid.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Standard	Result
Service Quality	0.89	0.70	Reliable
Muzakki Decision	0.87	0.70	Reliable
Source: Processed Data (2026)			

The reliability results indicate that all variables are internally consistent. To ensure the feasibility of regression analysis, classical assumption testing was conducted.

Table 4. Classical Assumption Test Results

Test	Indicator	Result	Conclusion
Normality	Sig. KS	0.200	Normal
Multicollinearity	VIF	1.000	No multicollinearity
Heteroscedasticity	Sig.	>0.05	No heteroscedasticity

Source: Processed Data (2026)

The results confirm that the dataset meets regression assumptions.

4.1.3 Main Analytical Results

Simple linear regression analysis was conducted to test the relationship between service quality and muzakki decision-making.

Table 5. Regression Analysis Results

Variable	Coefficient (β)	t-value	Sig.
Constant	1.214	3.125	0.002
Service Quality	0.685	9.742	0.000
R^2 = 0.469			

Source: Processed Data (2026)

The regression coefficient value of 0.685 indicates that service quality positively affects muzakki decision-making. The R^2 value of 0.469 indicates that 46.9% of the variation in muzakki decision-making is explained by service quality. The regression equation is formulated as:

Muzakki Decision = 1.214 + 0.685 Service Quality

This result indicates that improvements in service quality will increase the likelihood of muzakki distributing zakat through institutional channels.

4.1.4 Hypothesis Testing Results

Hypothesis testing was conducted using the t-test approach.

Table 6. Hypothesis Testing Results

Hypothesis	Relationship	t-value	Sig.	Result
H1	Service Quality → Muzakki Decision	9.742	0.000	Accepted

Source: Processed Data (2026)

Because the significance value is below 0.05, the hypothesis is accepted. This indicates that service quality significantly influences muzakki decision-making.

4.1.5 Visual Presentation of Results

The statistical results confirm that service quality contributes substantially to institutional zakat behavior. The empirical model tested in this study supports the conceptual framework where service quality directly influences muzakki decision-making. The combination of descriptive analysis, instrument testing, and regression results demonstrates consistent empirical evidence supporting the research model.

4.2 Research Discussion
4.2.1 Interpretation of Key Findings

The empirical findings indicate that service quality has a significant and positive effect on muzakki decision-making. This result confirms that institutional performance plays an important role in influencing financial behavior within Islamic social finance contexts. Service quality dimensions such as responsiveness, reliability, and transparency significantly shape public perceptions of institutional credibility.

The relatively high regression coefficient suggests that respondents place strong emphasis on service performance when deciding to distribute zakat through institutions. This indicates that institutional trust is strongly associated with service experience.

These findings also demonstrate that behavioral decisions in religious financial activities are not solely influenced by normative obligations but are also affected by institutional professionalism.

4.2.2 Comparison with Previous Studies

The findings are consistent with prior empirical studies showing that service quality significantly affects donor intention and loyalty in nonprofit institutions. Previous research in Islamic philanthropy also indicates that transparency and administrative efficiency improve participation rates. However, this study expands previous literature by providing empirical evidence from a regional institutional context. Many earlier studies focused on national-level institutions or urban areas with more advanced service systems. Therefore, this study contributes additional contextual evidence.

4.2.3 Theoretical Contributions

This study strengthens the empirical application of service quality theory in the Islamic social finance sector. The results confirm that perception-based service constructs can explain financial behavioral decisions in nonprofit institutional settings. Additionally, the findings support behavioral decision theory by demonstrating that institutional performance influences financial participation patterns.

4.2.4 Practical and Policy Implications

The findings suggest that zakat institutions should prioritize improving service performance through:
- Digital payment system optimization
- Transparent financial reporting
- Service standardization
- Staff competency development

Improving these aspects will increase institutional trust and zakat collection performance.

4.2.5 Integration with the Research Gap

This study directly addresses the research gap identified earlier by focusing specifically on the causal relationship between service quality and muzakki decision-making. The findings provide empirical validation that service quality is a key determinant of institutional zakat participation.

4.2.6 Acknowledgement of Study Limitations

This study focuses on a limited institutional scope and does not include additional behavioral variables such as religiosity or institutional image. Future research is recommended to incorporate broader behavioral constructs and larger datasets.

5. Conclusion

The conclusion section summarizes the overall findings of the study and emphasizes their academic and practical significance. This study examined the effect of service quality on muzakki decision-making in institutional zakat management and demonstrated how empirical evidence supports the proposed conceptual framework. The results confirm that institutional service performance plays an important role in strengthening public participation in formal zakat distribution. The findings also reinforce the importance of professional, transparent, and accessible services in improving institutional trust and behavioral consistency among muzakki.

5.1 Summary of Key Findings

This study aimed to analyze the effect of service quality on muzakki decision-making in paying zakat through formal institutions. Based on the empirical results obtained from quantitative analysis, service quality was found to have a positive and significant effect on

muzakki decision-making.

The descriptive analysis indicates that respondents generally perceive institutional service quality at a high level, particularly in responsiveness, reliability, and assurance dimensions. Regression analysis confirms that improvements in service quality increase the likelihood of muzakki distributing zakat through institutional channels. The coefficient of determination also shows that service quality explains a substantial proportion of behavioral variation in zakat decisions.

These findings demonstrate that institutional factors play an important role in influencing religious financial behavior. Muzakki decisions are not only influenced by normative obligations but also by perceptions of institutional performance and service experience.

5.2 Theoretical Contributions

This study contributes to the development of academic literature by strengthening the application of service quality theory in the context of Islamic social finance. The findings confirm that the SERVQUAL framework remains relevant for explaining behavioral decision-making in nonprofit financial institutions, particularly in zakat management.

Furthermore, this study extends behavioral decision theory by demonstrating that perception-based institutional variables significantly influence financial participation in faith-based contexts. By empirically validating the relationship between service quality and muzakki decision-making, this research addresses the gap in previous studies that often combined multiple behavioral variables without isolating service performance as a primary determinant.

The study also contributes contextual evidence from institutional zakat settings, enriching empirical discourse in Islamic philanthropic research.

5.3 Practical and Policy Implications

The findings provide practical implications for zakat management institutions, particularly Badan Amil Zakat Nasional, in improving service performance to increase public participation. First, institutions should strengthen digital-based zakat service systems to improve accessibility and convenience. Second, transparency in financial reporting should be enhanced to build institutional trust. Third, continuous training programs for amil officers are necessary to improve professionalism and service responsiveness.

From a policy perspective, standardized service quality frameworks and performance monitoring systems are recommended to improve accountability and institutional credibility. These strategies are expected to support sustainable zakat collection growth and strengthen the role of zakat institutions in social welfare development.

5.4 Limitations of the Study

This study has several limitations that should be considered when interpreting the findings. First, the research focuses only on service quality as the main explanatory variable, while other behavioral determinants such as religiosity, institutional image, and digital literacy were not included. As a result, the explanatory scope of the model remains limited.

Second, the study was conducted within a specific institutional context, which may limit the generalizability of the findings to broader zakat environments. Differences in institutional governance, digital infrastructure, and regional characteristics may produce different behavioral patterns.

Third, the use of cross-sectional data limits the ability to capture dynamic behavioral changes over time.

5.5 Directions for Future Research

Future research is recommended to expand the analytical model by incorporating additional behavioral variables such as religiosity, trust, institutional reputation, and

digital financial literacy. Integrating these variables may provide a more comprehensive understanding of muzakki decision behavior.

Further studies are also encouraged to apply alternative analytical methods such as Structural Equation Modeling (SEM) or Partial Least Squares (PLS) to examine more complex relationships among variables. Expanding the research context across different regions or institutional types would also improve the generalizability of findings.

Additionally, longitudinal research designs are recommended to observe behavioral changes over time, particularly in response to digital transformation in Islamic social finance services.

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