

The Role Of Service Quality And Trust In Zakat Payment Decisions At Formal Institutions

Peran Kualitas Pelayanan Dan Kepercayaan Terhadap Keputusan Membayar Zakat Di Lembaga Formal

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ABSTRACT

Zakat is one of the pillars of Islam with both spiritual and social dimensions, serving to reduce economic disparities and improve societal welfare. This study aims to analyze the influence of service quality and trust on individuals' decisions to pay zakat through formal institutions, such as the National Amil Zakat Agency (BAZNAS) or Amil Zakat Institutions (LAZ). A quantitative approach with a survey method was employed in this research. Data were collected using questionnaires from 200 respondents who had paid zakat through formal institutions. The analytical technique used was multiple linear regression to examine the relationships among the studied variables. The findings reveal that service quality, encompassing ease of access, transparency, and responsiveness, positively influences the decision to pay zakat. Furthermore, trust in zakat institutions based on transparency in fund management, accountability in reporting, and institutional reputation also significantly drives individuals (muzakki) to channel their zakat through formal organizations. These results suggest that zakat institutions must continuously enhance their service quality, build public trust, and develop technological innovations, such as digital zakat payment platforms, to reach a broader audience, particularly younger generations familiar with technology. This study concludes that service quality and trust are key factors influencing the decision to pay zakat through formal institutions. The practical implication of this research is the necessity for strengthening the management of zakat institutions to support more optimal and sustainable zakat administration.

Keywords: Service Quality, Trust, Decision to Pay Zakat

ABSTRAK

Zakat merupakan salah satu rukun Islam yang memiliki dimensi spiritual dan sosial, berfungsi untuk mengurangi ketimpangan ekonomi dan meningkatkan kesejahteraan masyarakat. Penelitian ini bertujuan untuk menganalisis pengaruh kualitas pelayanan dan tingkat kepercayaan terhadap keputusan individu untuk membayar zakat melalui lembaga formal, seperti Badan Amil Zakat Nasional (BAZNAS) atau Lembaga Amil Zakat (LAZ). Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Data dikumpulkan melalui kuesioner dari 200 responden yang telah menyalurkan zakat melalui lembaga formal. Teknik analisis yang digunakan adalah regresi linear berganda untuk menguji hubungan antara variabel-variabel yang diteliti. Hasil penelitian menunjukkan bahwa kualitas pelayanan yang meliputi kemudahan akses, transparansi, dan kecepatan respons memiliki pengaruh positif terhadap keputusan membayar zakat. Selain itu, tingkat kepercayaan terhadap lembaga zakat, yang didasarkan pada transparansi pengelolaan dana, akuntabilitas pelaporan, dan reputasi lembaga, juga berperan signifikan dalam mendorong muzakki untuk menyalurkan zakat mereka melalui lembaga formal. Temuan ini mengindikasikan bahwa lembaga zakat perlu terus meningkatkan kualitas layanan mereka, membangun kepercayaan publik, serta mengembangkan inovasi teknologi, seperti platform pembayaran zakat digital, untuk menjangkau lebih banyak muzakki, terutama generasi muda yang lebih akrab dengan teknologi. Penelitian ini menyimpulkan bahwa kualitas pelayanan dan kepercayaan merupakan faktor utama yang memengaruhi keputusan membayar zakat melalui lembaga formal. Implikasi praktis dari penelitian ini adalah pentingnya penguatan manajemen lembaga zakat untuk mendukung pengelolaan zakat yang lebih optimal dan berkelanjutan.

Kata Kunci: Kualitas Pelayanan, Kepercayaan, Keputusan Membayar Zakat.

1. Introduction

Zakat is one of the pillars of Islam that holds an important position in the real world. The role of zakat, whether it is zakat on wealth or zakat al-fitr, serves as a primary communication medium between the affluent and the less fortunate members of society. Through this zakat system, managed by zakat institutions, it is hoped that income distribution will become more equitable, provided it is connected, implemented properly, and targeted effectively. Zakat, as an act of worship, has its own distinctiveness compared to other forms of religious observance. It does not only encompass the narrow concept of worship (ibadah mahdhah) but is also rich in social and economic aspects of worship (Muhammad Daud Ali, 2018). The National Amil Zakat Agency (BAZNAS) targets the collection of zakat, infak, and sadaqah (ZIS) nationwide to reach IDR 50 trillion in 2025, as outlined in the BAZNAS National Coordination Meeting Resolution for 2024. Generally, the national zakat collection performance has shown a positive trend each year. In 2022, zakat collection reached IDR 22.475 trillion, supported by improving zakat performance and increasing public awareness in paying zakat through official zakat institutions. Meanwhile, zakat has been distributed to 33.9 million beneficiaries (mustahik), with 463,154 individuals successfully lifted out of poverty based on the poverty line, and 194,543 of them categorized as living in extreme poverty (BAZNAS, 2024).

Zakat is one of the pillars of Islam, playing a vital role in the lives of Muslims both individually and socially. As an obligation for every capable Muslim, zakat serves not only as a form of worship to purify wealth but also as a social instrument to reduce economic inequality and improve community welfare. In practice, many zakat payers (muzakki) channel their zakat through formal institutions, such as the National Amil Zakat Agency (BAZNAS) or Amil Zakat Institutions (LAZ), which are responsible for collecting, managing, and distributing zakat to eligible recipients (mustahik). However, the decision of muzakki to pay zakat through these institutions is significantly influenced by external factors, such as the quality of services provided by the institutions and the level of trust that the public has in these zakat organizations (Nurhakim & Budimansyah, 2024).

The quality of services provided by zakat institutions plays a crucial role in shaping the decisions of zakat payers (muzakki) to channel their zakat through these organizations. High-quality services, including ease of access, responsiveness, and transparency in managing zakat funds, significantly enhance muzakki satisfaction and encourage them to pay zakat more regularly. Conversely, poor or non-transparent services can reduce muzakki's willingness to entrust their zakat to formal institutions. This factor is particularly important as most muzakki seek assurance that their zakat contributions will be appropriately utilized and aligned with religious principles (Sutomo et al., 2015).

In addition to service quality, the level of trust in zakat institutions also influences individuals' decisions to pay zakat. This trust is built through transparency in fund management, clear reporting on zakat distribution, and the integrity of zakat institutions in fulfilling their entrusted responsibilities. When zakat institutions successfully establish trust among muzakki, individuals are more likely to channel their zakat through these organizations. Conversely, mistrust, whether due to fund mismanagement or lack of clarity in zakat utilization, can discourage muzakki from engaging with formal institutions (Putra & Irawan, 2023).

Despite the significant potential of zakat institutions to mobilize zakat contributions, challenges persist in increasing the participation of Muslims in paying zakat through formal channels. These challenges include a lack of understanding of zakat obligations, limited access to zakat services, and doubts about the credibility of zakat institutions. Therefore, it is essential for zakat organizations to continuously improve their service quality and strengthen their

relationship with muzakki through educational programs and awareness campaigns about the importance of zakat.

Research on zakat management shows both alignment and differences in the findings from various previous studies. For instance, a study by Riyanto & Tesmanto (2022) found that zakat management in BAZDA Bekasi City was not effective due to a lack of transparency and professionalism, which led to an increase in the number of mustahik each year. This finding aligns with the study by Hidayatullah & Priantina (2018), which also highlighted challenges in the implementation of Law No. 38 of 1999 on Zakat Management, particularly in the institutional context. On the other hand, research by Alam et al., (2022) showed that the provision of productive zakat could have a positive impact on increasing the income of the poor, which contrasts with earlier findings that emphasized issues in the management and distribution of zakat. Therefore, while there is agreement in identifying challenges in zakat management, there are significant differences in the impact and effectiveness of productive zakat programs, which need further investigation to comprehensively understand these dynamics.

The novelty of this research lies in its more comprehensive approach to analyzing the influence of service quality and trust levels on the decisions of muzakki to pay zakat through formal institutions. Unlike previous studies that often focused on specific aspects, this research integrates various factors affecting the muzakki's decision, including service dimensions, transparency, and accountability of zakat institutions. Additionally, this study will explore the impact of the digitalization of zakat services in enhancing accessibility and convenience for muzakki, in line with the growing trend of digital platform use among the public. Thus, this research is expected to contribute significantly to the development of more effective and responsive zakat management strategies, addressing community needs, and increasing awareness and participation in fulfilling zakat obligations.

This study aims to analyze how the quality of services provided by zakat institutions and the level of public trust in these organizations influence the decision to pay zakat through formal channels.

2. Literature Review

Service Quality

Service quality is a key element in fostering a positive relationship between service providers and customers. According to Zeithaml, Parasuraman, and Berry, service quality is defined as the gap between customer expectations and their perceptions of the services received (Sinollah & Masruro, 2019). This includes several dimensions: reliability, responsiveness, assurance, empathy, and tangible elements. Reliability refers to the ability of service providers to deliver promised services consistently and accurately. Responsiveness is the willingness and ability of employees to assist customers and provide prompt services. Assurance encompasses the knowledge and courtesy of employees, as well as their ability to instill trust and confidence in customers. Empathy involves providing individualized attention to customers, while tangible elements include all physical aspects visible to customers, such as facilities, equipment, and communication materials. High-quality service not only enhances customer satisfaction but also contributes to long-term customer loyalty and a positive organizational reputation (Mahmudin, 2022).

Service quality in zakat institutions has a significant impact on the decisions of muzakki to pay zakat. Research by (Faruq et al., 2024) shows that good service quality, including accountability and transparency, positively contributes to the decision of muzakki to channel their zakat through BAZNAS. High-quality service includes aspects such as responsiveness, accessibility, and clear information about the use of zakat funds, all of which can enhance

muzakki satisfaction and encourage more frequent contributions. Additionally, a study by Fadiyah et al., (2023) also found that service quality positively and significantly affects muzakki's decision to pay zakat, with increased trust in zakat institutions being achieved through transparent and accountable services. These findings align with the research in Pinrang Regency, which showed that service quality significantly influences muzakki's interest in paying zakat (Satria & Ridlwan, 2019). Therefore, it can be concluded that improving service quality in zakat institutions not only enhances muzakki satisfaction but also has the potential to increase their participation in fulfilling zakat obligations, thus contributing to poverty alleviation and overall community welfare.

Trust

Trust is the foundation of healthy interpersonal and organizational relationships. Mayer, Davis, and Schoorman define trust as the willingness to be vulnerable to the actions of another party based on positive expectations of their behavior. Three key factors build trust: ability, benevolence, and integrity (Elpina & Lubis, 2022). Ability refers to an individual's skills and competencies in meeting others' expectations. Benevolence denotes an individual's genuine intent to act in others' best interests without expecting immediate returns. Integrity relates to the consistency between words and actions and the adherence to moral principles. Trust is essential not only in social contexts but also in business, where it influences purchasing decisions and customer loyalty. Well-established trust fosters strong bonds between parties, facilitating more effective collaboration (Irwanda et al., 2024).

Research by Elpina & Lubis (2022) found that trust has a significant impact of 38.1% on the decisions of muzakki to pay zakat. This indicates that the higher the level of trust muzakki have in zakat institutions, the more likely they are to channel their zakat through these institutions. Trust is built through transparency in the management and reporting of zakat funds, which assures muzakki that their contributions will be used appropriately and in accordance with sharia principles (Ramadan et al., 2024). Additionally, research by Hotimah & Suprayogi (2023) also confirmed that trust has a positive and significant effect on muzakki's decision to pay zakat, with transparency and accountability of zakat institutions being key factors in building this trust. Therefore, it can be concluded that enhancing public trust in zakat institutions through sound and transparent management practices can contribute to increased participation by muzakki in fulfilling their zakat obligations.

The Decision to Pay Zakat

The decision to pay zakat is a significant religious and social act for Muslims. Zakat, one of the pillars of Islam, is obligatory for every eligible Muslim. According to consumer behavior theory, the decision to pay zakat is influenced by various factors, including individual intention, understanding of zakat obligations, and social influence from the surrounding environment. An individual's intention to pay zakat is often driven by spiritual beliefs and an understanding of the societal benefits of zakat (Pertiw, 2021). Additionally, factors such as religious education, personal experiences with zakat, and influence from family or community also play an important role. Studies indicate that the higher a person's understanding of zakat and its benefits, the more likely they are to fulfill this obligation. Moreover, the accessibility of zakat payment through digital platforms has increased public participation in paying zakat promptly. Therefore, the decision to pay zakat reflects not only an act of worship but also an individual's social commitment to the welfare of society (Safitrie & Hidayati, 2024).

3. Research Methods

The research employed a quantitative approach, using surveys as the primary data collection method. The population for this study consisted of individuals who had paid zakat through formal zakat institutions, such as the National Amil Zakat Agency (BAZNAS) or other Amil Zakat Institutions (LAZ). A purposive sampling technique was applied to select participants based on specific criteria: individuals who were actively channeling their zakat through these institutions. Data were collected using a questionnaire designed to measure the variables of service quality, trust, and the decision to pay zakat. The questionnaire contained items assessing respondents' perceptions of the service quality provided by zakat institutions, the level of trust they placed in these organizations, and the factors influencing their decision to fulfill their zakat obligation.

Data analysis was carried out using both descriptive and inferential statistical methods. Descriptive analysis was employed to provide an overview of the respondents' characteristics and their perceptions of service quality and trust in zakat institutions. Meanwhile, inferential analysis, specifically multiple linear regression, was used to test the research hypotheses and determine the extent to which service quality and trust influenced individuals' decisions to pay zakat through formal institutions.

4. Results and Discussions

The results of this study are shown in the image below.

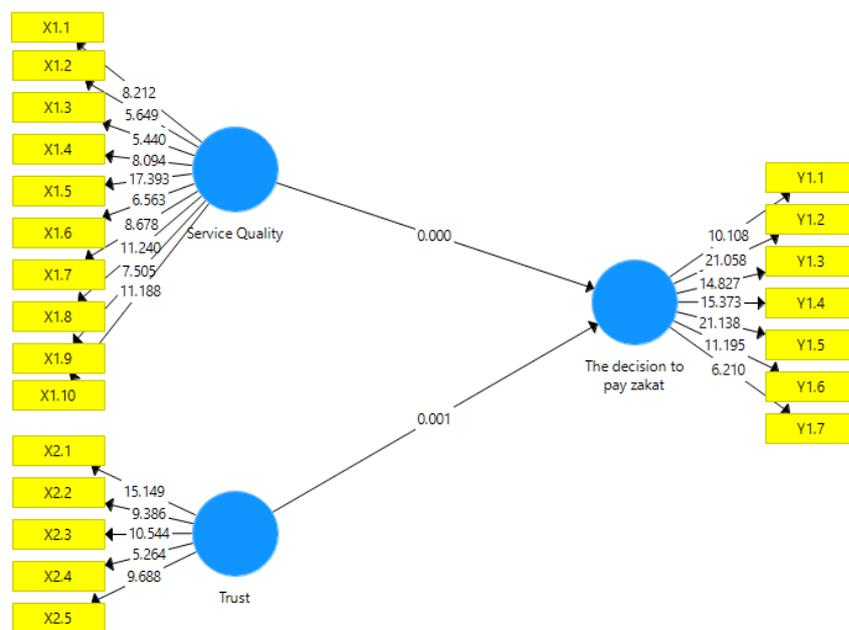


Figure 1. Uji Hypotesis

The image presents a path model illustrating the relationship between service quality, trust, and the decision to pay zakat. Based on the data, the path coefficient for service quality and the decision to pay zakat shows a statistically significant result (0.000), indicating a strong positive impact of service quality on the decision to pay zakat. Service quality elements such as responsiveness, accessibility, and transparency in zakat fund management influence the muzakki's decision-making process. Similarly, the path coefficient for trust and the decision to pay zakat is also statistically significant (0.001), demonstrating that higher trust in zakat institutions, built through accountability and integrity, significantly affects the likelihood of muzakki paying zakat. The results underscore the importance of both service quality and trust

in encouraging greater public participation in zakat payments, highlighting their critical roles in influencing the decision-making process. The values on the paths (e.g., 8.212 for X1.1, 15.149 for X2.1) suggest that the specific elements of service quality and trust were measured and show the extent to which each factor contributes to the overall decision.

The results of this study provide in-depth insights into the factors that influence muzakki's decision to pay zakat through formal zakat institutions. Overall, this study confirms that service quality and level of trust are two main factors that can increase community participation in paying zakat through formal institutions. These two factors not only influence community perceptions of zakat institutions, but also play a role in forming long-term loyalty that can increase accountability and sustainability of zakat collection.

The results of the study show that the quality of service provided by zakat institutions greatly influences the satisfaction of muzakki. Efficient and friendly service can strengthen the intention of muzakki to pay zakat continuously, because they feel appreciated and benefited by the convenience provided. Factors such as ease of access to deposit zakat, either directly or through a digital platform, as well as the speed of response to questions or complaints from muzakki, contribute to improving their experience. In addition, transparency in the management of zakat funds is also an important aspect that supports the quality of service. Muzakki tend to be more trusting and feel safe when they know that the zakat funds they pay will be used appropriately in accordance with the expected sharia and social goals (Gunawan, 2018). The results of this study are consistent with prior research, such as that by Fatmasari et al., (2024), which emphasizes that service quality and transparency play a significant role in increasing muzakki satisfaction and trust in zakat institutions. The study corroborates findings by Aligarh et al., (2023) who also found that innovations in service, such as online platforms, contribute to greater convenience and trust. This supports the notion that efficient, transparent, and user-friendly services strengthen the relationship between muzakki and zakat institutions, encouraging regular zakat payments.

This transparency is very important because it will form a positive perception of the integrity of the zakat institution. Muzakki wants to know how the zakat funds they provide are distributed and how much impact they have on the welfare of the mustahik. Zakat institutions that routinely issue clear and accountable financial reports demonstrate their commitment to professional and trustworthy fund management. This will reduce doubts or concerns from muzakki, so that they are more confident in channeling their zakat through the institution. Along with that, innovations in service, such as a more modern and practical payment system through an online application or platform, provide additional convenience that increases the comfort and trust of muzakki (Yusra & Riyaldi, 2020). The study highlights the importance of transparency in zakat fund management, aligning with Mohammad Qutaiba et al., (2024) who notes that long-standing zakat institutions with good track records are more likely to gain the trust of the public. Furthermore, the study reaffirms the findings of Alshehadeh et al., (2024), who argues that clear and consistent reporting is vital for maintaining the credibility and trust of muzakki, particularly in terms of ensuring zakat funds are used effectively for poverty alleviation and community development.

In addition to the quality of service, the level of public trust in zakat institutions has also been shown to have a significant influence. This trust is closely related to factors such as transparency, accountability, and integrity of zakat institutions in managing the funds received. In this case, trust not only includes the belief of muzakki that zakat institutions will manage zakat safely and efficiently, but is also related to the reputation of the institution in the eyes of the community. Zakat institutions that have been operating for a long time and have a good track record tend to gain trust more easily, because the community already feels confident in their credibility and commitment to the zakat mandate (Nugraha, 2019).

This belief is also related to the social impact felt by muzakki. Muzakki who feel that their zakat provides real benefits for zakat recipients (mustahik) will be more likely to pay zakat through the institution. Conversely, the lack of clarity in the purpose of using zakat or the inability of zakat institutions to provide adequate reports can damage the level of public trust. Therefore, zakat institutions need to continue to improve reporting mechanisms and ensure that zakat funds are used optimally in accordance with the stated goals, such as to alleviate poverty, improve education, or finance health programs for mustahik (Rahmad, 2023) .

In addition to service quality and trust, this study also found that demographic factors play an important role in the decision of muzakki to pay zakat. For example, younger and more educated individuals showed a greater tendency to choose formal zakat institutions as their zakat payment channel. This may be influenced by a higher level of social awareness and easier access to information about zakat through digital technology. On the other hand, muzakki with higher incomes pay more attention to the transparency and accountability of zakat institutions in managing their funds, as they tend to be more skeptical of the use of large funds. Thus, zakat institutions must pay attention to this market segmentation and adjust their approaches, both in terms of communication, service, and technological innovation, to increase participation from various community groups.

The findings also reveal the importance of diversity in the approach of zakat institutions to the community. While most respondents prefer to pay zakat directly to zakat institutions through cash transactions or bank transfers, there is also a younger and more technologically connected segment that prefers to use digital applications or online platforms. This suggests that zakat institutions need to adapt to technological developments to reach a wider community, especially the younger generation who are more comfortable transacting digitally. Developing a user-friendly zakat application that allows muzakki to access zakat-related information transparently can be an effective strategy in increasing participation and expanding the reach of zakat collection.

Overall, the results of this study confirm that service quality and trust in zakat institutions are key factors in increasing individual decisions to pay zakat through formal institutions. To maximize zakat collection, zakat institutions must continue to improve their service quality, build and maintain public trust, and adopt the latest technology to facilitate the zakat payment process. Thus, zakat institutions will not only be more effective in collecting zakat, but can also play a greater role in the social and economic empowerment of Muslims, which in turn can strengthen the role of zakat in socio-economic development in Indonesia.

Despite its valuable insights, this study has several limitations that should be considered when interpreting its findings. First, the geographical scope of the research may limit its generalizability, as the study likely focused on urban areas with better access to formal zakat institutions and digital platforms. Consequently, the findings may not fully reflect the preferences and behaviors of muzakki in rural or underserved regions, where access to such services may be limited. Second, the use of purposive sampling, while effective in targeting active zakat payers, may introduce selection bias and restrict the generalizability of the results to the broader population of muzakki. Additionally, the study employed a cross-sectional design, which only captures data at a single point in time. This approach limits the ability to assess changes in the factors influencing zakat payment decisions over time, making it difficult to understand the long-term effects of service quality and trust on muzakki behavior. Lastly, while the study focused on service quality and trust, other potential factors influencing zakat payment decisions, such as religious motivation, social influence, and community involvement, were not explored in depth. Future research could address these gaps by considering a broader range of variables and using longitudinal designs to capture the evolution of muzakki's perceptions and behavior.

5. Conclusion

This study concludes that service quality and trust are crucial factors influencing individuals' decisions to pay zakat through formal institutions. Efficient, transparent, and responsive services, along with trust built on accountability and integrity, significantly enhance muzakki participation. Moreover, technological innovations, such as zakat payment applications, play a vital role in reaching a wider audience, especially the younger generation. Therefore, zakat institutions should continue improving service quality, maintaining public trust, and adopting modern technology for better zakat management.

Future research could explore the impact of additional factors such as religious motivations, social influences, and community involvement on zakat payment behavior. Longitudinal studies could also provide deeper insights into the long-term effects of service quality and trust on muzakki's decisions. Furthermore, expanding the scope to include rural areas and underserved populations would offer a more comprehensive understanding of zakat payment dynamics across diverse communities.

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