

THE DECISION TO ZAKAH: THE INTERACTING ROLES OF TRANSPARENCY, SERVICE QUALITY, AND TRUST

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ABSTRACT: This study aims to examine the effect of transparency and service quality on the decision of *muzakkis* to use the services of a *Zakah* Management Organization (OPZ) mediated by trust. This research was conducted for six months on 180 *zakah* payers at OPZ in Makassar, Indonesia. The survey data were analyzed by structural equation modeling using AMOS. The results showed that *muzakki's* Trust in *zakah* management organizations could mediate the relationship between transparency and service quality on *muzakki's* decisions to use OPZ services in Makassar. Thus, this study contributes to the literature on transparency and service quality in increasing the trust and decision of *muzakki* in using OPZ services in *zakah* distribution.

Keywords: Transparency; Service Quality; Trust; Decision; *Zakah*

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INTRODUCTION

Indonesia is one of the countries with the largest Muslim majority population globally. This predominance has an impact on the potential for an extensive collection of *zakah* (almsgiving). In a publication of the Badan Amil Zakat Nasional (BAZNAS), it was noted that there was an increase in zakah nationally in 2020 compared to the previous year. It is rated very well. Nevertheless, when examining the realization of the national zakah collection, it is still far from the potential of Indonesian zakah. Based on the Zakah Potential Mapping Indicator (IPPZ), joint research by BAZNAS and various institutions stated that the potential for zakah in 2020 reached Rp 327.6 trillion.

The immense potential in 2020 is corporate zakah (Rp 144.5 trillion). Zakah can be offered as income and services (Rp 139.07 trillion), money zakah (Rp 58.76 trillion), agricultural zakah (Rp 19.79 trillion), and livestock zakah (Rp 9.52 trillion). However, the amount that has been realized has only reached Rp. 71.4 trillion, or around 21.7%. Of this amount, only Rp 10.2 trillion has been collected through the authorized Zakat Management Organization (OPZ), leaving Rp 61.2 trillion collected through other means. Based on these data, the official OPZ has not been able to influence those who already distribute their zakah through OPZ and those who have not offered zakah to pay their tithe (Rizky, 2021).

Zakah is one of the sources of funds available in the Islamic economic and financial system. Although Muslims must contribute to zakah, the amount collected is relatively small. Recognizing that zakah is the basis of the financial structure in Islamic economics, the figures for zakah collection are discouraging. This low figure also shows a lack of motivation among Muslims to contribute to zakah management organizations (Muda et al., 2006).

The data indicate that there remains a lack of public trust in zakah management institutions and organizations. Many people consider zakah a cultural issue wherein they prefer to distribute their own zakah, which will not maximize the benefits. The low public trust in zakah management institutions will significantly impact community decisions in distributing zakah to zakah management institutions. This situation demonstrates that the trust factor is central in collecting zakah funds through the zakah management organization.

“Purchase decisions” are actions taken by consumers to purchase a product or service (Ansari, 2015). In consumer decision model theory, Engel, Kollat, and Blackwell state that the consumer decision-making process starts from the emergence of a need, followed by information-seeking, both internal and external. Therefore, a *muzakki's* (zakah giver's) decision is influenced by two factors. The first is individual variables consisting of motivation, knowledge, lifestyle, values, attitudes, and personality. Second, external environmental variables consist of culture, social class, the influence of others, family, situation, organization (Bahariska, 2021). Information related to the organization is one of the critical factors for consumers in deciding to use certain products or services. Good management of zakah management organizations, such as service quality and transparency, will form a trust that determines community decisions in paying zakah through OPZ.

The service quality of zakah management organizations is one of the keys to the strategy to win the trust of the muzakki (Satria & Ridlwan, 2019). Service factors have an important influence in understanding consumer attitudes and behavior in making a purchase decision (Nasikan & Begy, 2013).

The next factor influencing muzakkis to pay zakah to OPZ is transparency in zakah management. It is revealed that the practice of transparency is one of the antecedents that can increase the trust of zakah payers in OPZ (Mustafa et al., 2013; Nasim & Romdhon, 2014). Furthermore (Asminar, 2017) states that information disclosure, namely in the form of easy access for the community as a public responsibility and improving zakah management, will influence and increase the trust of muzakkis to encourage paying zakah through OPZ.

Transparency and service quality are predictors that determine the decision of a muzakki to pay zakah in zakah management organizations. (Amri & Marwiyati, 2019; Beik & Alhasanah, 2012; Muda et al., 2006) Furthermore, Triyawan and Aisyah (2016) found that the trust factor influenced the interest of muzakkis in paying zakah in zakah management organizations.

This study analyzes the effect of transparency and service quality on the decision of a muzakki to use the services of a zakah management organization either directly or indirectly through the trust factor. This study differs from previous research in that trust is employed as an intervening variable that mediates the relationship between transparency and service quality on muzakki decisions. Trust is an essential factor that can motivate muzakkis to decide to use the services of a zakah management organization

THEORETICAL REVIEW

Zakah is one of the essential pillars of Islamic teachings. Etymologically, "zakah" has the meaning of developing (*an-namaa*), purifying (*atthaharatu*), and blessing (*al-barakatu*). More precisely, zakah means issuing some assets with definite conditions to certain groups (*mustahik*) with specific requirements (Hafidhuddin, 2002). Etymologically, zakah in the *al-Fiqhul-Islami wa Adillatuhu* means growing and increasing, purifying from dirt and goodness. In terms of terminology, zakah means rights that must be removed from assets (Wahbah az-Zuhaili, 2001). Zakah is intended to clean other people's property that has been included in our property, intentionally or unintentionally.

Consumer Decision Model

The consumer decision model, often referred to as the Engel-Blackwell-Miniard Model, was first developed by Engel, Kollat, and Blackwell in 1968. The model is formed from a decision-making process encompassing the emergence of obligations, then internal and external information-seeking. Two factors influence a muzakki's decision. The first is the external environment variable consisting of culture, social class, the influence of other people, family, situation, organization. Second, individual variables consist of motivation, knowledge, lifestyle, values and attitudes, and personality (Bahariska, 2021).

The consumer decision model (CDM) is a model consisting of six variables that are interconnected with one another, including Information (F), Brand recognition (B), attitude (A), confidence (C), intention (I), and purchases (P) (Khoiruman & Warniati, 2017). The CDM is vital in this study because it explains how muzakki decision-making is based on confidence or trust in a product or organization. Information-seeking by muzakkis about transparency and service quality of the Makassar City OPZ has both complex and straightforward characteristics. The complex problem of the muzakki requires seeking extensive external information about various aspects of the performance of the OPZ.

Transparency of Trust

“Transparency” is a system of openness as control over the management of an organization or institution that involves internal parties and external parties outside the organization, such as muzakkis and the wider community. Transparency is part of the principles of Good Governance is to submit reports to all parties openly related to the operation of management by including all elements as the basis for decision-making and implementing activities. (Hasan, 2011).

Mustafa et al. (2013) reveals that the practice of transparency is one of the antecedents that can increase the trust of zakah payers towards zakah management institutions. A study by Nasim and Romdhon (2014) found that financial statement transparency is a determining factor that could increase a muzakki’s trust in zakah management institutions in Bandung. Thus, the hypothesis is proposed.

H1: Transparency has a significant effect on trust.

Transparency and Muzakkis’ Decisions

Information disclosure is a principal consideration for zakah management organizations to gain trust. This information disclosure will influence and encourage muzakkis in choosing zakah institutions. In Islam, the concept of transparency is closely related to honesty. In conveying information, institutions must be honest. No information should be concealed from the knowledge of the recipient, that is, the muzakki.

Research conducted by Asminar (2017) found that understanding, transparency, the role of government, and motivation influenced decisions of muzakkis to use the services of the OPZ in the city of Binjai. Moreover, a study by Muda et al. (2006) showed that participation in zakah is motivated by religious factors and self-satisfaction, and organizational factors, one of which is the transparency factor. Therefore, the following hypothesis is proposed.

H2: Transparency has a significant effect on muzakkis’ decisions.

Service Quality Against Trust

Service quality is a company’s way of working that seeks to continuously improve the quality of processes, products, and services produced by the company (Kotler & Keller, 2017). Service quality is an effort to fulfill consumer

needs and desires and the delivery accuracy in balancing consumer expectations (Tjiptono, 2009). Research conducted by Zainal et al. (2016) found a model related to factors that influence the trust of stakeholders in zakah institutions, one of which is service quality. Thus, the hypothesis is proposed.

H3: Service quality has a significant effect on trust

Service Quality towards Decisions

The quality of services provided by the zakah management organization can influence the community in deciding to use such an entity. Service quality can be realized by fulfilling consumer needs and desires as well as delivery accuracy to balance consumer expectations (Boediono et al., 2018)

Research conducted by Bahariska (2021) shows that service quality significantly affects the decision of a muzakki to pay zakah at the BAZNAS Institution. Amri and Marwiyati (2019) research on the preferences of muzakkis to pay zakah through Baitul Mal is approached by their assessment of several factors, one of which is the service factor, where the service is one of the factors that significantly determines the preference of a muzakki to pay zakah through Baitul Mal. Thus, the hypothesis is proposed.

H4: Service quality has a significant effect on muzakkis' decisions

Trust in Decisions

“Trust” is a person’s willingness to rely on others with whom we have faith. Trust is a mental condition based on a person’s situation and social context. “When a person makes a decision, he will prefer a decision based on the choices of people he can trust more than those whom he does not trust.” Muzakkis that have faith in an *amil* zakah institution will continue to pay their zakah to the *amil* zakah institutions (Nasim & Romdhon, 2014).

The emergence of consumer confidence in the products offered by the company needs to be maintained and continuously appropriately fostered. Trust in the use of these products can be a factor that then encourages consumers to make purchasing decisions on these trusted products (Hakim & Idris, 2017). The preference of muzakkis’ willingness to pay zakah through zakah management organizations relies heavily on trust (Amri & Marwiyati, 2019). Furthermore, trust and regulatory factors reinforce this relationship, resulting in the following proposition.

H5: Trust has a significant effect on muzakkis' decisions

Effect of Transparency in Muzakki Decision-Making as Mediated by Trust.

The behavior of a muzakki in paying zakah is undoubtedly related to many factors. Even though zakah is an obligation for every Muslim who has fulfilled the zakah obligation requirements, they are faced with some choices in paying zakah. This choice is related to zakah *mustahik*, the time of zakah payment. More importantly, the choice of distributing zakah directly to the desired *mustahik* or through zakah management institutions (Amri & Marwiyati, 2019). The trust of the muzakki is an essential factor that determines the muzakki’s use of the

services of a zakah organization or institution in distributing their zakah. Trust in zakah management organizations is strongly supported by the organization's performance, one of which is related to transparency. Research conducted by Mustafa et al. (2013) found that transparency can increase the trust of zakah payers and have a significant impact on the decision of zakah payers to use the services of zakah managers. Thus, the hypothesis is proposed.

H6: Transparency has a significant indirect effect on decisions through the trust variable.

Quality of Service on Muzakki Decisions as mediated by Trust

Measuring service quality can be done by comparing consumer perceptions of the services they receive for the services expected of a company. If the services received by consumers exceed consumer expectations, the service quality is also perceived. Conversely, if the service received does not match expectations, the service quality is next perceived as bad (Boediono et al., 2018). Suppose the service quality of a company is good. In that case, it will undoubtedly increase consumer confidence in the products or services of the company so that consumers decide to use the products of the company. In line with Mustafa et al. (2013), service quality can increase the trust of zakah payers, one of the determinants of zakah payers' decisions. Thus, the hypothesis is proposed.

H7: service quality has a significant indirect effect on muzakkis' decisions through the trust variable.

The trust and decision of a muzakki in choosing a place to pay zakah funds are related to various factors, including factors from the zakah management organization such as service quality, transparency in zakah management, and the muzakki environment itself. All these factors can be seen as influencing the trust and decisions of muzakkis in utilizing an OPZ as a place to pay zakah. Based on the description above, a theoretical framework can be built under the influence of transparency and service quality in the decision of a muzakki to use the services of an OPZ:

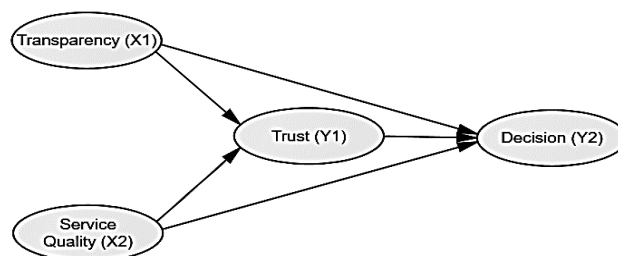


Figure 1. Conceptual Framework

METHODOLOGY

Research Design

This study uses a causality research design with a quantitative approach. The design analyses the causal relationship of variables. Causality design is used to determine the relationship of the variables studied to answer research

questions. Transparency in this study is the disclosure of information on organizational management that involves internal and external parties to the organization, such as muzakkis and the wider community. A muzakki is a form of *isim fa'il* from the word *zaka*, which means blessing, growing, clean, and sound. In terms of *fiqh*, muzakki are people who are obliged to pay zakah ((KBBI)). Muzakki is a person with property ownership that reaches the *nishab* (the threshold requirement of certain assets) (Bahariska, 2021). This study limits the term "muzakki" to people who pay their zakah through the OPZ.

The indicators of transparency in this study are that the organization is open to muzakki. The information must be disclosed honestly, and the provision of information also needs to be done moderately to all parties who need information (Abu-Tapanjeh, 2009). The quality of service is an effort to fulfill the needs and desires of consumers as expressed in the accuracy of their delivery in balancing the expectations of muzakkis. Service quality can be measured through several indicators consisting of tangibility, reliability, responsiveness, assurance, empathy (Nur'aini & Ridla, 2015)

"Trust" in this study is muzakki's belief in the integrity and competence of the OPZ. According to Shaw (1997), four elements are needed to measure a person's level of trust in the organization, as described below: exhibiting trust, achieving results, acting with integrity, and demonstrating concern (Lendra & Andi, 2007).

"Decision-making" is the process of choosing or determining various possibilities in uncertain situations. Decision-making occurs in situations requiring someone to make future predictions, choose one or more options, and make estimates or forecasts about the frequency of forecasts (Suharnan, 2005). The decision indicators in this study are stability/belief in a product, product buying habits, and repeat purchases (Kotler & Armstrong, 2016).

The analytical technique used in this study is structural equation modeling (SEM), which is operated through the AMOS 23 programs. SEM is a model of the structure of relationships that form or an explanation of the causality between factors (Ghozali, 2011). The goodness-of-fit and confirmatory model is presented.

Research Sample

This study uses non-probability sampling with the accidental sampling technique. This technique is a sample determination met by the researcher. The sample is 180 people who are zakah payers or muzakkis at the OPZ in Makassar. The muzakki data were obtained from two *Amil* zakah institutions permitted to conduct research. The OPZs include the Badan Amil Zakat Nasional (BAZNAS) and Lembaga Amil Zakat Muhammadiyah (LAZISMU), Makassar.

RESULTS

Characteristics of Respondents

The characteristics of respondents in this study are divided by their gender, age, last education, and occupation.

Table 1. Characteristics of Respondents Involved in the Research

Category	Description	Frequency	Percentage %
1 Gender	Man	54	30.00
	Woman	126	70.00
	Total	180	100
2 Age	< 29 Years	13	7.22
	30-39 Years	17	9.44
	40-49 Years	65	36.11
	> 50 Years	85	47.32
	Total	180	100
3 Education	Junior High School	0	0
	Senior High School	9	5.00
	D3	2	1.11
	S1	114	63.33
	S2	51	28.33
	S3	4	2.22
	Total	180	100
4 Work	Entrepreneur	5	2.78
	Teacher	98	54.44
	Lecturer	6	3.33
	Employee	8	4.44
	ASN	63	35.00
	Total	180	100

Source: Primary data, 2021

Of the 180 respondents studied, 126 people (70%) were women, while 54 (30%) were men. The number of respondents aged over 50 was 85 (47.32%), and aged 40-49 years was as many as 65 people (36.11%). Based on the latest education, respondents consisted of nine high school graduates (5%), two vocational graduates (1.11%), 114 undergraduate graduates (63.33%), 51 with master's degrees (28.33%), and four doctoral graduates (2.22%). The description of the level of education shows that the most significant respondent is a muzakki who has a bachelor's degree (S1) or has higher education. Teachers represent 54% of the data pool, followed by 63 people who are civil servants (35%). Thus, it is known that most respondents have jobs as teachers, with a total of 98 people. These characteristics can be seen in Table 1.

The Validity and Reliability of the Research Instruments

This study also presents a validity and reliability test by assessing the convergent validity of the data, as shown in Table 2.

Table 2. Validity and Reliability Test Results

Construct	Correlation Value	Description	Cronbach's Alpha	Description
Transparency				
X1.1.1	0.753			
X1.1.2	0.789			
X1.2.3	0.800	Valid	0.874	Reliable
X1.2.4	0.828			
X1.3.5	0.765			
X1.3.6	0.776			
Service Quality				
X2.1	0.818			
X2.2	0.796			
X2.3	0.843	Valid	0.885	Reliable
X2.4	0.847			
X2.5	0.837			
Trust				
Y1.1.1	0.877			
Y1.1.2	0.876			
Y1.2	0.869	Valid	0.927	Reliable
Y1.3	0.918			
Y1.4	0.862			
Decision				
Y2.1.1	0.879			
Y2.1.2	0.818			
Y2.2.3	0.855	Valid	0.930	Reliable
Y2.2.4	0.889			
Y2.2.5	0.862			
Y2.2.6	0.865			

Source: Primary data processed (2021)

The reliability of the constructs is well above 0.7, for reliable conclusion. The loading factor above 0.7 reveals the support for each scale.

Structural Equation Modelling (SEM)

From the proposed model results, it is seen that there are no critical violations from various standards considering the goodness-of-fit criterion.

Table 3 Goodness-of-Fit and Cutoff Value – Full Model Final Stage

<i>Goodness-of-Fit Indices</i>	Cutoff Value	Model Evaluation Results	Description
CMIN/DF	≤ 2.00	1.635	Good
RMSEA	≤ 0.08	0.060	Good
GFI	≥ 0.90	0.901	Good
TLI	≥ 0.95	0.965	Good
CFI	≥ 0.95	0.976	Good

Source: Primary data processed (2021)

Table 3 shows that the overall model evaluation of the construct has resulted in a critical value that meets the goodness-of-fit criteria so that the SEM model can state that the models are acceptable.

Hypothesis test

The results of the hypothesis test of the direct and indirect relationship is presented in Table 4.

Table 4 Hypotheses Testing the Direct Effect of Variables

Direct & Indirect Effect						
Code	Exogenous Variable	Intervening Variables	Endogenous Variables	Coefficient	p-Value	Description
H1	Transparency (X1)	-	Trust (Y1)	0.517	0.001	significant
H2	Transparency (X1)	-	Decision (Y2)	0.028	0.722	not significant
H3	Service quality (X2)	-	Trust (Y1)	0.302	0.001	significant
H4	Service quality (X2)	-	Decision (Y2)	0.261	0.001	significant
H5	Trust (Y1)	-	Decision (Y2)	0.419	0.001	significant
H6	Transparency (X1)	Trust (Y1)	Decision (Y2)	0.216	0.001	significant
H7	Service quality (X2)	Trust (Y1)	Decision (Y2)	0.127	0.002	significant

Source: Primary Data Processed (2021)

DISCUSSION

Analysis of transparency regarding muzakkis’ trust shows that it has a positive and significant effect on muzakkis’ trust in zakah management organizations in Makassar City. This result means that transparency contributes to the level of trust of muzakkis in the OPZ in Makassar. The dominant indicator that forms the transparency variable is that the organization is open to muzakkis. Current technological advances make it easier for OPZs to convey information related to zakah management to the public, both through the official website and social media of the OPZ.

The importance of transparency in administering zakah funds dramatically affects the level of muzakkis’ trust in zakah institutions. Transparency has also become a community demand; thus, it is a public concern for institutions that manage people’s funds (Hasrina et al., 2019). Disclosure of all facts related to zakah management activities, including financial information, must be easily accessible by interested parties. The information will significantly impact the formation of muzakki trust in the PPZ.

The results of this study are consistent with the research of Mustafa et al. (2013), which found that the practice of transparency is one of the antecedents that can increase the trust of zakah payers to zakah management institutions. The study results of Nasim and Romdhon (2014) emphasize that the transparency of

financial statements is a determining factor in increasing muzakki trust in zakah management institutions. Additionally, Rahayu et al. (2019) confirmed that trust can be determined by the level of credibility of an institution seen from the transparency carried out by the institution. Transparency is used to build muzakki trust as a source of funds for zakah management organizations. The consumer decision model explains how muzakki decision-making based on trust in a product or organization is influenced by the muzakkis' search for information about zakah management organizations, one of which is the transparency of zakah management.

Based on the results of the analysis, transparency has no significant effect on the decisions of muzakkis to use OPZ services in distributing zakah in the city of Makassar. This means that transparency does not contribute to the level of muzakki decision-making regarding the use of OPZ services in Makassar. This finding is in line with research conducted by Kabib et al. (2021), which found that transparency had no significant effect on muzakkis' interest in paying zakah at BAZNAS. This result means that the transparency of BAZNAS does not encourage people to issue zakah, and individuals prefer to distribute zakah directly to relatives, neighbors, and relatives.

The findings in this study show that service quality has a positive and significant influence on the trust of muzakkis toward OPZ in Makassar. This result means that the quality of service contributes to the level of trust of muzakki toward Makassar's OPZ. This study proposes a model related to factors that affect the trust of stakeholders in zakah institutions, one of which is service quality. The service quality variable in this work consisted of five indicators: tangibility, reliability, responsiveness, assurance, and empathy. The dominant indicator forming the service quality variable is empathy, which includes ease in making relationships, excellent communication, personal attention, and understanding customers' needs. This view is reflected in the attitude of the OPZ employees, who are friendly and always maintain excellent manners in providing services. Moreover, this finding supports the research of Zainal et al. (2016).

The results of the analysis demonstrate that service quality has a positive and significant influence on the decisions of muzakkis to use OPZ services in Makassar. This observation means that the quality of service contributes to the level of muzakki decisions regarding Makassar's OPZ. This finding is relevant to the research conducted by Bahariska (2021), who found that service quality had a significant effect on the decisions of muzakkis to pay zakah at the BAZNAS Institution. These results also support the findings of Amri and Marwiyati (2019) regarding the preference of muzakki to pay zakah through *Baitul Mal*. Their assessment reveals that service is one of the factors significantly determining the preferences of muzakkis to pay zakah through *Baitul Mal*.

This study discovers that trust in the Amil Zakah Agency/Institution has a positive and significant influence on the decisions of muzakkis to use the OPZ services in Makassar. This finding indicates that trust contributes to the level of muzakkis' choices in using the services of the OPZ in Makassar. The trust variable in this study consisted of five indicators, namely exhibiting trust,

achieving results, acting with integrity, and demonstrating concern. The dominant indicator forming the confidence variable is achieving results. An essential and urgent element to gaining trust in the business world or even more so in any situation that requires action and result is to involve one's performance in fulfilling obligations and commitments. For a climate of trust to exist, everyone needs to consider the company's success and survivability. Moreover, everyone in the organization must also be able to maintain the results per the commitments that have been promised. The results of this study are relevant to the research conducted by Amri and Marwiyati (2019), who found that the preference of muzakki to pay zakah relies on trust.

The results of the analysis show that transparency has a significant influence on the decision of muzakki to use the services of the OPZ to distribute zakah in the city of Makassar through the trust variable. Transparency contributes to the level of trust and the decision of muzakkis to use the services of the OPZ in Makassar. This finding indicates that the transparency variable can predict the decision variable of muzakkis to use the services of OPZ if the trust variable mediates it. This finding supports conclusions in a study by Mustafa et al. (2013) where transparency practices can increase the trust of zakah payers and have a significant impact on zakah payer decisions.

Research emphasizes that the principle of transparency in zakah management means the disclosure of information related to the management of zakah itself, starting from collecting zakah to distributing zakah to parties entitled to receive zakah (Yuliafitri & Khoiriyah, 2016). This transparency is crucial to be carried out per the public mandate for managing people's funds. The evidence reveals how the Makassar zakah agency BAZNAS publishes all reports covering activities, work programs, and financial reports on their website or YouTube, Instagram, Facebook, and WhatsApp. This example is proof that the Makassar BAZNAS executes the transparency principle of the institute well. Likewise, the Makassar LAZISMU Institute carries out the transparency practice by publishing all reports covering activities, work programs, and financial reports directly and through social media such as YouTube, Instagram, Facebook, and WhatsApp. The financial statements of these two institutions are also audited annually by independent auditors.

This study discovers that service quality has a significant influence on the decision of muzakkis to use the services of the OPZ in distributing zakah in the city of Makassar through the trust variable. This result means that the quality of service contributes to the level of trust and the decisions of muzakkis to use the services. This finding also indicates that the service quality variable can predict the decision variable of muzakkis whether to use the services of the OPZ in Makassar if mediated by the trust variable.

This finding supports research conducted by Mustafa et al. (2013), which found that service quality can increase the trust of zakah payers and has a significant impact on zakah payer decisions. These conclusions also confirm the consumer decision model theory, which asserts that decision-making consists of six stages, namely: (1) need recognition, (2) information search, (3) alternative evaluation, (4) purchase, (5) consumption, and (6) evaluation after purchase (Hidayat, 2017).

The decision-making process starts from identifying needs and then information-seeking by the muzakki, both internally and externally. Despite being an Islamic-based organization, the critical evaluation of the service quality and the integrity of the zakah organization becomes a foundational aspect in the service selection (Alwi et al., 2021; Aribi & Gao, 2011; Haniffa & Hudaib, 2007; Kasri & Ahmed, 2015). Furthermore, the evaluation of information becomes a solid basis for trusting and deciding to use the services of zakah management organizations.

This research has general implications for science in strengthening the consumer decision model theory proposed by Engel et al. (1968). The information search stage related to the performance of zakah management organizations related to transparency and service quality is a stimulus that can trigger an increase in muzakki trust and have a significant impact on the decision of muzakki to pay zakah in zakah management organizations.

FURTHER STUDY

The results in this study indicate that muzakkis' trust in the OPZ can mediate the relationship between transparency and service quality regarding the use of OPZ services in the city of Makassar. This research highlights that the management of zakah is explained by the transparency and service quality of the OPZ, which is a part of the good governance principle where reports are submitted to all stakeholders. This quality will in turn impact the increasing public trust in the OPZ. Thus, this article illuminates pathways to future research embracing psychological factors from the muzakki as a zakah payer. Potential endeavors in the discussion may arise from conversations on financial data, the customers' retention across state or public agencies, word-of-mouth among the payers, and specific recommendations for further uses. These suggestions are only a fraction of the potential use of this study's discussions.

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