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 muzakki 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. 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 has an impact on the potential for an extensive Zakah collection. In the publication of the Badan Amil Zakah 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 ones look at the realization of the national Zakah collection, it is still very 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 IDR 327.6 trillion. However, the realization has only reached Rp 71.4 trillion or around 21.7 percent. The immense potential in 2020 is corporate Zakah (Rp 144.5 trillion). There are Zakah 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 percent. Of this amount, IDR 61.2 trillion is not through the authorized Zakah Management Organization (OPZ), and only IDR 10.2 trillion is through the authorized OPZ. Based on these data, it shows that the official Zakah Management Organization (OPZ) has not been able to influence those who already distribute their Zakah through OPZ and those who have not paid Zakah to pay tithe (Rizky, 2021).

Zakah is one of the sources of funds available in the Islamic economic and financial system. Although Muslims must contribute to zakat, 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 not encouraging. This figure also shows a lack of motivation among Muslims to pay zakat to zakat management organizations (Muda et al., 2006).

This indicates that there is still a lack of public Trust in Zakah management institutions or organizations. Many people consider this a cultural issue where people 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 shows 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 the 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 internally and externally. Therefore, muzakki’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 muzakki 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 muzakki to encourage paying Zakah through OPZ.

Transparency and service quality are predictors that determine the decision of muzakki to pay Zakah in Zakah management organizations. (Amri & Marwiyati, 2019; Beik & Alhasanah, 2012; Muda et al., 2006) Furthermore, research (Triyawan & Aisyah, 2016) found that the Trust Factor influenced the interest of muzakki in paying Zakah in Zakah Management Organizations.

This study aims to analyze the effect of transparency and service quality on the decision of muzakki to use the services of a Zakat Management Organization either directly or indirectly through the trust factor. This study is different from previous studies where this study uses trust as an intervening variable that mediates the relationship between transparency and service quality on muzakki decisions. Trust is an essential factor that can motivate muzakki to decide to use the services of a Zakah management organization.

THEORETICAL REVIEW

Zakah

Zakah is one of the essential pillars of Islamic teachings. Etymologically, Zakah has the meaning of developing (an-namaa), purifying (athaharatu), and blessing (al-barakatu). Meanwhile, in terminology, Zakah means issuing some assets with definite conditions to certain groups (mustahik) with specific requirements (Hafidhuddin, 2002). Etymologically, Zakah in the al-Fighul-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, which, intentionally or unintentionally, has been included in our property.

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: the emergence of obligations, then internal and external information seeking. Two factors influence 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).

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 Consumer Decision Model is important in this study because it explains how muzakki decision-making is based on confidence or trust in a product or organization. Information seeking by muzakki about transparency and service quality of the Makassar City Zakah Management Organization (OPZ) has complicated or straightforward characteristics. The complex problem of muzakki requires seeking extensive external information about various aspects of the performance of the Zakah Management Organization (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 muzakki 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).

Research conducted by (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. Research (Nasim & Romdhon, 2014) found that financial statement transparency is a determining factor that can increase muzakki’s Trust in Zakah management institutions in Bandung. Thus the hypothesis proposed is.

H1: Transparency has a significant effect on trust.

Transparency to Muzakki Decisions

Information disclosure is a capital for Zakah Management Organizations (OPZ) to gain trust. Of course, this will influence and encourage muzakki in choosing Zakah institutions. In Islam, the concept of transparency is closely related to honesty. In conveying information, institutions must be honest. Nothing is hidden from the knowledge of the recipient of the information, i.e., muzakki.

Research conducted by (Asminar, 2017) found that understanding, transparency, the role of government, and motivation influence the decision of muzakki to use the services of the Zakah Management Organization (OPZ) in the city of Binjai. Research (Muda et al., 2006) shows that participation in Zakah is motivated by religious factors and self-satisfaction, and organizational factors, one of which is the transparency factor. Therefore, a hypothesis is proposed.

H2: Transparency has a significant effect on muzakki 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 proposed is

H3: Service quality has a significant effect on trust

Service Quality towards Decisions

The quality of services provided by the Zakah Management Organization (OPZ) can influence the community to decide to use the Zakah Management Organization (OPZ) in tithing. Service quality can be realized through 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 muzakki to pay Zakah at the Baznas Institution. (Amri & Marwiyati, 2019) research on the preferences of muzakki 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 muzakki to pay Zakah through Baitul Mal. Thus the hypothesis proposed is.

H4: Service quality has a significant effect on muzakki 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." Muzakki that have faith in an amil Zakah institution will continue to pay their Zakah to the amil Zakah institution. (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 muzakki’s 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 Muzakki’s decision

Transparency to Muzakki Decision as Mediated by Trust.

The behavior of 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 to use 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 proposed is 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. Research conducted by (Mustafa et al., 2013) found that service quality can increase the Trust of Zakah payers, one of the determinants of Zakah payers’ decisions. Thus the hypothesis proposed is H7: service quality has a significant indirect effect on muzakki’s decisions through the trust variable.

The trust and decision of muzakki in choosing a place to pay Zakah funds are related to various factors, both factors from the Zakah management organization such as service quality, transparency in Zakah management, and the muzakki environment itself. All of these factors can be seen as factors that influence the trust and decision of muzakki in utilizing the Zakah Management Organization (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 muzakki to use the services of the Zakah Management Organization (OPZ):

Figure 1. Conceptual Framework
METHODOLOGY

Research Design

This study uses a causality research design with a quantitative approach. This 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 muzakki and the wider community. 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 of Muzakki to people who pay their Zakah through the Zakah Management Organization (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. It is expressed in the accuracy of their delivery in balancing the expectations of muzakki. Service quality can be measured through several indicators consisting of Tangible, Reliability, Responsiveness, Assurance, Empathy (Nur’aini & Ridla, 2015).

Trust in this study is muzakki’s belief in the integrity and competence of the Zakah Management Organization (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, 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 (Suhannan, 2005). The decision indicators in this study are Stability/Belief in a product, product buying habits, and repeat purchases (Kotler Philip & Gary, 2016).

The analytical technique used in this study is Structural Equation Modeling (SEM) which is operated through the AMOS 23 programs. Structural Equation Modeling is a model of the structure of relationships that form or explain 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 that the researcher happened to meet. The sample is 180 people who are zakat payers or muzakki at the Zakat Management Organization in Makassar. The muzakki data were
obtained from two Amil Zakah institutions permitted to conduct research. The Zakah Management Organizations (OPZ) are the Badan Amil Zakah Nasional (BAZNAS) kota Makassar dan Lembaga Amil Zakah 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 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, or 70%, were women, while 54 people, or 30%, were men. The number of respondents aged over 50 is 85 people or 47.32%, aged 40-49 years, as many as 65 people or 36.11. Based on the latest education, it shows that the respondents consist of nine high school graduates (5%), two vocational graduates (1, 11%), 114 undergraduate graduates (63.33%), 51 masters graduates (28 .33%), and four doctoral graduates (2.22%). The description of the level of education shows that the most significant respondent is Muzakki, who has a bachelor's degree (S1) or has higher education. The teachers represent 54% of the data, followed by 63 people who are civil servants or 35.00%.
Thus, it is known that most respondents have jobs as teachers, with a total of 98 people. These characteristics can be inferred in Table 1.

*The Validity and Reliability of Research Instruments*

This study also presents the validity and reliability test by presenting the convergent validity of the data as in Table 2.

| Construct     | Correlation Value | Description | Cronbach’s Alpha | Description |
|---------------|-------------------|-------------|------------------|-------------|
| Transparency  |                   |             |                  |             |
| X1.1.1        | 0,753             |             |                  |             |
| X1.1.2        | 0,789             |             |                  |             |
| X1.2.3        | 0,800             |             |                  |             |
| X1.2.4        | 0,828             |             | Valid            | 0,874       | Reliable    |
| 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             |             |                  |             |
| Y2.2.4        | 0,889             |             | Valid            | 0,930       | Reliable    |
| Y2.2.5        | 0,862             |             |                  |             |
| Y2.2.6        | 0,865             |             |                  |             |

Source: Primary Data Processed (2021)

This value is then compared with the value of the \( r \) table at a significance level of 0.05. The Cronbach’s alpha of the constructs is well above 0.7, leading to a reliable conclusion. The recapitulation of the validity and reliability test can be seen in Table 2.

*Structural Equation Modelling (SEM)*

From the proposed model results, it turns out that there are no critical violations from various standards by this goodness of fits criterion.
Table 3 Goodness Of Fit dan Cut-Off Value – Full Model Final Stage

| Goodness of Fit Indices | Cut-off 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 Fit criteria so that the SEM model can be stated that those models are acceptable.

Hypothesis test

The results of the hypothesis test of the direct and indirect relationship will be presented in table 4.

Table 4 Hypotheses Testing the Direct Effect of Variables

| Code | Exogenous Variable | Intervening Variables | Endogenous Variables | Coeffient | 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 on muzakki trust shows that it has a positive and significant effect on muzakki Trust in Zakah Management Organizations in Makassar city. This means that transparency contributes to the level of trust of muzakki in the Zakah Management Organization in Makassar. The dominant indicator that forms the transparency variable is that the organization is open to muzakki. With current technological advances, it makes it easier for Zakah Management Organizations (OPZ) to convey information related to Zakah...
management to the public, both through the official website and social media of the Zakah Management Organization (OPZ).

The importance of transparency in administering Zakah funds dramatically affects the level of muzakki's Trust in Zakah institutions. Transparency has also become a community demand, so 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 Zakah Management Organization.

The results of this study are consistent with the research (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 (Nasim & Romdhon, 2014) emphasize that the transparency of financial statements is a determining factor in increasing muzakki Trust in Zakah management institutions. (Rahayu et al., 2019) confirmed that trust can be determined through 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 muzakki search for information about Zakat Management Organizations, one of which is the transparency of Zakah management.

Based on the analysis results, it shows that transparency has no significant effect on the decision of muzakki to use the Zakah Management Organization (OPZ) services in distributing Zakah in the city of Makassar. This means that transparency does not contribute to the level of muzakki decision to use the services of the Zakah Management Organization (OPZ) in the city of Makassar. This is in line with research conducted by (Kabib et al., 2021) which found that transparency had no significant effect on muzakki interest in paying Zakah at BAZNAS. This means that the transparency of BAZNAS does not encourage people to issue Zakah and prefers to distribute Zakah directly to relatives, neighbors, and relatives.

Based on the analysis results, it shows that service quality has a positive and significant influence on the trust of muzakki towards the Zakah Management Organization (OPZ) in the city of Makassar. This means that the quality of service contributes to the level of trust of muzakki towards the Zakah Management Organization (OPZ) in the city of Makassar.

The service quality variable in this study consisted of five indicators: Tangible, Reliability, Responsiveness, Assurance, and Empathy. The dominant indicator forming the service quality variable is empathy. Empathy includes ease in making relationships, excellent communication, personal attention, and understanding customers' needs. This is reflected in the attitude of the Zakah Management Organization (OPZ) employees, who are friendly and always maintain excellent manners in providing services. This supports research (Zainal et al., 2016). This study proposes a model related to factors that affect the trust of stakeholders in Zakah institutions, one of which is service quality.
Based on the analysis results, service quality has a positive and significant influence on the decision of muzakki to use the Zakah Management Organization (OPZ) services in the city of Makassar. This means that the quality of service contributes to the level of muzakki decisions on the Zakah Management Organization (OPZ) in Makassar. This finding is relevant to the research conducted by (Bahariska, 2021), which found that service quality had a significant effect on the decision of muzakki to pay Zakah at the Baznas Institution. These results also support research (Amri & Marwiyati, 2019) on the preference of muzakki to pay Zakah through Baitul Mal. Their assessment reveals several factors, one of which is the service factor, where the service is one of the factors that significantly determines the preference of muzakki 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 decision of muzakki to use the services of the Zakah Management Organization in the city of Makassar. This means that trust contributes to the level of muzakki’s decision to use the services of the Zakah management organization in the city of Makassar. The trust variable in this study consisted of five indicators, namely Exhibiting Trust, Achieving Results, Acting with Integrity, 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. 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 & Marwiyati, 2019), who found that the preference of muzakki to pay Zakah relies on trust.

Based on the analysis results, it shows that transparency has a significant influence on the decision of muzakki to use the services of the Zakah Management Organization in distributing Zakah in the city of Makassar through the trust variable. Transparency contributes to the level of trust and the decision of muzakki to use the services of the zakah management organization in the city of Makassar. This finding indicates that the transparency variable can predict the decision variable of muzakki using the services of the zakah management organization if the trust variable mediates it. This supports the research conducted by (Mustafa et al., 2013), which found that 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 is 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 is very important to be carried out per the public mandate in managing people’s funds. The evidence reveals how the Makassar zakah agency (Baznas) publishes all reports covering activities, work programs, and financial reports on the website or YouTube, Instagram,
Facebook, and WhatsApp. This is one proof that the Makassar National Amil Zakah Agency (Baznas) carries out the transparency principle of the Institute very 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 muzakki to use the services of the Zakat Management Organization in distributing Zakah in the city of Makassar through the trust variable. This means that the quality of service contributes to the level of trust and the decision of muzakki to use the services. This finding indicates that the service quality variable can predict the decision variable of muzakki using the services of the Zakat Management Organization in Makassar City if the trust variable mediates it.

This supports the research conducted by (Mustafa et al., 2013), which found that service quality can increase the Trust of Zakah payers and have a significant impact on Zakah payer decisions. This finding also confirms 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 the needs and then seeking information by muzakki, both internally and externally. Despite being and Islamic-based organization, the critical evaluation of the service quality and 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.

In general, it can be said that this research has implications for science in strengthening the Consumer Decision Model theory proposed by Engel, Kollat, and Blackwell. 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 study results found that muzakki’s trust in the Zakah Management Organization (OPZ) could mediate the relationship between transparency and service quality to use the Zakah Management Organization (OPZ) services in the city of Makassar. This research highlights the management of Zakah is explained by their transparency and service quality. Transparency and service quality are part of the good governance principle, which submits reports to all stakeholders. This quality will, in turn, impact the increasing public trust in Zakah Management Organization (OPZ). Thus, this article may shed light on the efforts to enhance further studies embracing psychological factors from the muzakki as Zakah payer.
Potential endeavours in the discussion also may present from the financial data conversation, the customers retention across state or public agencies, the word-of-mouth among the payers, and the specific recommendation for further uses. These suggestions are only a fraction of the potential use in the study’s discussions.

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