

## Factors That Influence Muzakki Intention to Pay Zakat at Zakat Institutions

Durratul Haninda Is'ad\*<sup>1</sup>, Ach. Yasin<sup>2</sup>

<sup>1,2</sup>Universitas Negeri Surabaya, Jl. Lidah Wetan, Surabaya, East Java, Indonesia

\*hanindaisad@gmail.com

Received: 2023-May-24

Rev. Req: 2023-June-16

Accepted: 2023-July-11



10.54956/eksyar.v10i1.428

---

How to cite this paper: Is'ad, D.H. & Yasin, A. (2023). Factors That Influence Muzakki Intention to Pay Zakat at Zakat Institutions. *EKSYPAR : Jurnal Ekonomi Syari'ah & Bisnis Islam (e-Journal)*, 10(1), 120-135. <https://doi.org/10.54956/eksyar.v10i1.428>

This is an Open Access article distributed under the terms of the Creative Commons Attribution 4.0 International license (<https://creativecommons.org/licenses/by/4.0/>)

---

**ABSTRACT:** *The public's interest in paying Zakat is high, as evidenced by the rising Zakat potential and national Zakat collecting performance yearly. However, the zakat collection at L.A.Z. remains suboptimal compared to the zakat collection outside the zakat institution. This study aims to see how Zakat's knowledge, service quality, and brand awareness influence Muzakki's intention to pay Zakat at YDSF Surabaya. This study uses quantitative research methodologies with a sample size of 100 respondents, using multiple linear regression analysis. The results of this study showed that both variables of zakat knowledge and brand awareness partially had a significant impact on the intention to pay Zakat. However, service quality did not significantly impact the intention to pay Zakat. With an R<sup>2</sup> of 53.4%, the three variables of zakat knowledge, service quality, and brand awareness simultaneously affected Zakat paying intention.*

Minat masyarakat membayar zakat yang tinggi dilihat dari potensi zakat dan hasil penghimpunan zakat nasional yang meningkat tiap tahunnya. Namun penghimpunan zakat pada LAZ masih belum optimal jika dibandingkan dengan zakat yang dihimpun diluar lembaga. Penelitian ini bermaksud untuk mengetahui pengaruh dari pengetahuan zakat, kualitas pelayanan, serta brand awareness terhadap minat muzakki membayar zakat di YDSF Surabaya. Penelitian ini menggunakan metode penelitian kuantitatif dengan sampel sebanyak 100 responden, dengan menggunakan analisis regresi linear berganda. Hasil penelitian ini menunjukkan bahwa pengetahuan zakat dan brand awareness secara parsial memiliki pengaruh signifikan terhadap minat membayar zakat, sedangkan kualitas pelayanan tidak memiliki pengaruh secara parsial terhadap minat membayar zakat. Ketiga variabel pengetahuan zakat, kualitas pelayanan, dan brand awareness memiliki pengaruh secara simultan dengan R<sup>2</sup> sebesar 53,4% terhadap variabel minat membayar zakat.

**Keywords:** *Brand Awareness, Intention to Pay Zakat, Service Quality, Zakat Knowledge.*

## I. INTRODUCTION

Zakat is a *maliyah ijtimaiyah* worship that plays a critical, strategic, and decisive role in both Islamic teachings and the development of people's welfare (Hafidhuddin, 2002). Zakat is one of the five pillars of Islam that every able-bodied Muslim must follow. Muslim jurists agree that Zakat is mandatory for all Muslims who have reached puberty, are intelligent, free, and have a minimum degree of income according to Sharia requirements, also known as *nisab*. Zakat is an unavoidable religious responsibility that Muslims have agreed upon from generation to generation, and it is widely acknowledged as the primary concept of Islam in both theory and practice (Qardhawi, 2011).

The potential for Zakat in Indonesia is very significant, given that the country has 86.93% of the Muslim population, or 238.09 million Muslim people (Dukcapil, 2021). The BAZNAS Center for Strategic Studies (BAZNAS, 2019) constructed an instrument designed to report zakat potential on a national and regional scale. According to the Zakat potential collection indicator (IPPZ) for 2019, Indonesia's zakat potential is worth IDR 233.8 trillion, or 1.72% of G.D.P. in 2018, which is worth IDR 13,588.8 trillion.

**Table 1. Growth of National Zakat Collection 2015-2021**

Year	Z.I.S. (Billion Rupiah)	Growth (%)
2015	3650	10.61
2016	5017.29	37.46
2017	6224.37	24.06
2018	8,117.60	30.42
2019	10,227.94	26.00
2020	12,429.25	42.16
2021	14,118.19	33.80

Source: BAZNAS (2023)

According to the data above, zakat collection in Indonesia is increasing dramatically yearly. It was stated that the increase in zakat collection climbed by 42% in 2020, compared to the previous year's increase of 26%, even if it declined somewhat in 2021, increasing by 33.8%. The increased ability to collect Zakat has much to do with the Zakat potential. The potential for Zakat can be seen in the rise in Zakat collection each year; if the increase in Zakat collection increases, so will the potential for Zakat. In addition to the enhanced Zakat collection, the potential for Zakat is intimately tied to BAZNAS and L.A.Z. Handling of zakat funds obtained.

**Tabel 2. Collection of National ZIS by Type of OPZ**

No	Tingkat OPZ	2020	%	2021	%
1	BAZNAS	385,126,583,224	3.1	517,594,705,948	3.67
2	BAZNAS Province	489,538,808,289	3.9	585,573,472,559	4.15
3	BAZNAS Regency/City	1,735,824,169,041	14	1,679,513,174,410	11.9
4	LAZ	4,077,297,116,443	32.8	4,357,597,586,344	30.8
5	O.P.Z. in coaching and unreported Zakat fitrah	5,741,459,770,472	46.2		
6	Z.I.S. & Fitrah Off Balance Sheet			4,912,914,506,197	34.8
7	Qurban & DSKL Off Balance			2,065,002,301,822	14.6

Sheet				
<b>Total</b>	12,429,246,447,469	100	14,118,195,747,280	100

Source: BAZNAS (2023)

Based on the data presented above, it is clear that the quantity of Zakat, Infaq, and Sadaqah (Z.I.S.) collected varies based on the type of Zakat Management Organization (O.P.Z.) that receives it. In 2020, O.P.Z. Collected the most Z.I.S. in encouraging and unreported zakat fitrah, totalling 5.7 trillion rupiahs. In 2021, Z.I.S. and Fitrah Off Balance Sheet collected the most money, totalling 4.9 trillion rupiah. Z.I.S. & Fitrah Off Balance Sheet is a subset of the previous report type, namely O.P.Z. in coaching and zakat fitrah, which is not reported (Baznas, 2023). It is apparent that the general people are tremendously interested in paying Zakat. However, the community has not contributed significantly to zakat management groups, particularly L.A.Z.

The *Yayasan Dana Sosial Al Falah* (YDSF) is one of the L.A.Z.s with a nationwide scope. At the same time, YDSF is a zakat organization that was founded on March 1, 1987. As one of the largest zakat institutions in Indonesia, YDSF has nine branches scattered across the country, including Sidoarjo, Gresik, Malang, Lumajang, Banyuwangi, Jember, Jakarta, Yogyakarta, and Semarang, with YDSF Surabaya serving as the centre. YDSF is an amil zakat agency whose mission is to gather funds for Muslims and distribute them for da'wah, Islamic education, and philanthropic activities. YDSF's program is not only related to zakat distribution but also focuses on empowering zakat distribution (YDSF, 2022). However, as new competitors or L.A.Z.s emerge, there are more institutions or places where muzakki can choose to distribute their Zakat, which may lessen Muzakki's interest in paying Zakat to YDSF. To avoid this, YDSF improves existing programs and service quality at YDSF.

According to the Baznas survey (2021), transparency and periodic updates on zakat distribution for an organization are among the most important variables in increasing service quality. The service quality at YDSF Surabaya is already good. However, one aspect has not been implemented optimally: periodic reporting on zakat distribution. Although YDSF Surabaya has supplied financial data on the receiving and distribution of Z.I.S. through magazines printed by YDSF Surabaya each month, these reports are limited to monthly reports, and numerous magazine files available online cannot be accessed (YDSF, 2022). This may impact the degree of service quality provided by YDSF Surabaya to muzakki and muzakki's motivation to pay Zakat to YDSF Surabaya.

Various factors can influence a muzakki's intention to pay Zakat. According to Lucas and Britt (2012), interest, desire, and conviction are several dimensions of interest. Muzakki's interest in a zakat institution will elicit a desire or incentive to contribute to such institution. A high level of interest in something is a powerful motivator for people to take action (Rakhmania, 2018). This study focuses on the interest in issuing Zakat at amil zakat institutions. Muzakki's passion for a certain institution is a powerful motivator for others to donate Zakat to that institution.

One of the factors influencing muzakki's interest in paying Zakat, as well as the reason why Zakat has not been optimally collected in amil zakat institutions, is that people's knowledge of assets for which Zakat is obligatory to pay Zakat is still limited to traditional sources that are clearly stated in the Al-Qur'an and hadith with certain requirements (Hafidhuddin, 2002). The main reason for the poor acquisition of zakat money is a lack of

public education on Zakat; also, most people only understand zakat fitrah, which is issued exclusively during Ramadan (BAZNAS, 2017). Furthermore, the amount of literacy can be used to assess the level of knowledge.

BAZNAS (2020) assesses millennials' zakat literacy; the findings show that millennials have a zakat literacy level of 66.78, which falls into the medium range. Whereas in the basic comprehension of Zakat, over 44.6% of millennials have a moderate understanding of Zakat. Meanwhile, 56.7% of millennials still have a limited comprehension when it comes to advanced zakat knowledge. According to that study's findings, Zakat's public literacy is still poor. Previous research indicates that knowledge favours muzakki's intention to pay Zakat (Sidiq et al., 2015; Hamzah et al., 2020; Sariningsih, 2019; Putri & Tho'in, 2019). This, however, contradicts the findings of Anggita and Yuliafitri (2020), who found that knowledge has no favourable effect on muzakki's intention to pay Zakat. Meanwhile, (Rosalinda et al., 2021) discovered that knowledge of Zakat had a beneficial effect on muzakki's interest in paying Zakat; the greater an individual's understanding of Zakat, the greater their desire to pay Zakat at amil zakat facilities.

The muzakki's intention to pay Zakat is also influenced by the quality of an institution's services. According to Brady & Cronin (2001) in Utami (2014), good service quality in customer service involves the quality of products, services, and the environment in which goods and services are offered. Muzakki's services not only prioritize the institution's competitive advantage but also provide comfort to muzakki, which might impact the expansion of amil zakat institutions (Aisyah & Sutejo, 2020). According to the findings of a Baznas survey (2021) on the dimensions of muzakki's service, muzakki values several aspects of service quality, including the ease of zakat consultation, amil knowledge, amil friendliness and courtesy, monthly zakat reminders, amil prayers when giving Zakat, and periodic reports on zakat distribution. According to Mahfud (2021), service quality has a major influence on muzakki's desire to pay Zakat because the quality of service offered can please muzakki, influencing the intention to pay Zakat at amil zakat institutions. Meanwhile, according to the findings of Anggita and Yuliafitri (2020), trust and service substantially influence interest in paying Zakat at amil zakat organizations.

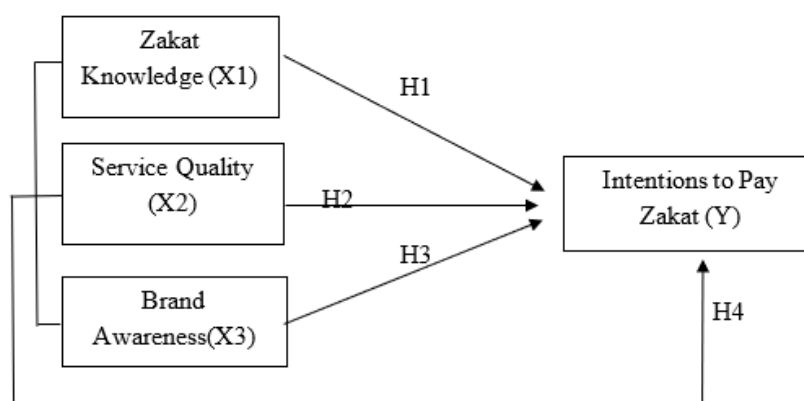
In addition to service quality, muzakki's interest in paying Zakat at amil zakat facilities is influenced by brand awareness. Customers like well-known companies because they feel safe with something they recognize and believe well-known brands, are reliable and accountable (Lee & Leh, 2011). Most muzakki will choose a known O.P.Z. to pay Zakat at, or they will pay Zakat at the closest location to where they live. According to a survey performed by Baznas (2021), 60% of the barriers to acquiring individual muzakki in Java are caused by the vast number of muzakki who prefer to channel their Zakat directly to mustahik rather than through O.P.Z. As indicated in Table 2, L.A.Z. received roughly 3 trillion rupiahs in Z.I.S. funding in 2019, which is unquestionably bigger than receipts from other categories of O.P.Z. However, in the next year, 2020, it was discovered that O.P.Z. received the most Z.I.S. monies in coaching and unaccounted zakat fitrah, totalling nearly 5 trillion rupiahs, while L.A.Z. only received Z.I.S. payments totalling approximately 4 trillion rupiahs. This demonstrates that many people are still unfamiliar with zakat management institutions, particularly Amil Zakat Institutions. According to Fachry et al. (2021), brand awareness substantially impacts Muzakki's decision to pay Zakat at the Amil Zakat Institution. According to the findings of research (Doddy et al., 2020;

Khairunnisa et al., 2020; Febiana et al., 2022; Sari, 2019), brand awareness have a substantial influence on people's decisions to donate Zakat to zakat organizations.

Based on the references provided, this study aims to investigate whether muzakki's interest in paying Zakat is related to knowledge, service quality, and brand awareness of Amil Zakat Institutions. The goal is to enhance muzakki interest in paying Zakat and improve zakat collection at amil zakat institutions, particularly YDSF Surabaya.

### Conceptual Framework

To evaluate the relationship between the factors that influence muzakki's interest in paying Zakat at zakat institutions, the researcher proposes the framework in this study as follows:



**Figure 1.** *Conceptual Framework*

Explanation:

H1: Zakat knowledge influences muzakki intention to pay Zakat.

H2: Service quality influences muzakki intention to pay Zakat.

H3: Brand awareness influences muzakki intention to pay Zakat.

H4: Zakat knowledge, service quality, and brand awareness simultaneously influence the intention to pay Zakat.

## II. METHOD

The research method employed in this study is survey research with a quantitative approach. In this study, a survey was done on muzakki, who pays Zakat at YDSF Surabaya, using a predetermined data-gathering technique. According to (Fraenkel & Wallen, 2012), survey research is a study that collects information from a sample using questionnaires or interviews in order to later define various elements of the population. Meanwhile, Sugiyono (2013) defines quantitative research as a research method based on the philosophy of positivism, used to examine specific populations or samples, data collection using research instruments, and quantitative/statistical data analysis, to test the hypothesis that has been established.

This study makes use of both primary and secondary data. The key data for this study came from a questionnaire about the effect of knowledge, service quality, and brand

awareness on Muzakki's intention to pay Zakat at YDSF Surabaya. While articles, books, previous literature, statistical data, and Baznas data were employed as secondary data in this study.

This study's population consists of 88,449 muzakki who pay Zakat at YDSF Surabaya (YDSF, 2022: 4). In this study, purposive sampling was used, namely a sampling technique used with certain considerations. The sample of this research is several muzakki people who pay Zakat at YDSF Surabaya with the following criteria:

1. Muzakki registered at YDSF Surabaya
2. Paying Zakat at YDSF Surabaya for approximately one year

The technique for determining the number of samples in this study uses the Slovin formula as follows (Sanusi, 2014):

$$n = \frac{N}{1 + N \cdot e^2}$$

$$n = \frac{88.449}{1 + 88.449(0,1)^2} = 99,88$$

The formula above is explained as follows: (n) is the size of the sample to be identified, (N) is the size of the known population, and (e) represents the accuracy allowance due to sampling error. In this study, the number of population (N) – 88,449 people, with a critical value (e) of 0.01, the sample size is 99.88, which is rounded up to 100 people.

A questionnaire was utilized to collect data for this study. Questions in the questionnaire will correspond to the characteristics of the research variables, specifically the zakat knowledge variable, service quality variable, brand awareness variable, and muzakki interest variable. The questionnaires will be disseminated through a Google form to the selected sample. For variable measurement and questionnaire completion on a Likert scale. The Likert scale employed in this study ranges from 1 to 5, with the order of the Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) on each indicator of the dependent and independent variables.

This study's data analysis technique employs data quality checks, namely data validity and reliability testing. The classical assumption test employs the normality, multicollinearity, and heteroscedasticity tests. And then using multiple linear regression analysis to evaluate the hypothesis along with the t-test, F-test, and R2 test.

### III. RESULT AND DISCUSSION

#### Characteristic of Respondents

Table 3. Characteristics of Respondents

Characteristic of Respondents	Amount	Percentage (%)
<b>Gender</b>		
Male	59	59%
Female	41	41%
<b>Age</b>		
26-35 years	13	13%
36-45 years	51	51%

≥46 years	36	36%
<b>Last Education</b>		
High School / Equivalent	33	33%
University/College	67	67%
<b>Profession</b>		
Entrepreneur (Own a Business)	13	13%
Private Sector	49	49%
Civil Servant	35	35%
Housewife	3	3%
<b>Income per Month</b>		
<Rp1,000,000	3	3%
Rp1,000,000 - Rp5,000,000	69	69%
Rp5,000,000-Rp10,000,000	26	26%
>Rp10,000,000	2	2%

Source: Processed data

According to the table above, most responders were male (59%), with only 41% being female. Respondents aged 36-45 made up 51% of the total, 13% of respondents aged 26-35, and 36% of those aged greater than or equal to 46 years. Most respondents had a higher education, accounting for 67% of the total, while 33% had a high school/equivalent education. Private employees comprised the majority of responses, accounting for up to 49% of the total. Following civil officials, which account for up to 35% of respondents, 13% of respondents are self-employed or own their own business, and 3% are housewives. Respondents were also separated into four categories based on their monthly income. Respondents with an income of IDR 1,000,000 - IDR 5,000,000 account for as many as 69 people (69%) of the total. Following that, 26 respondents (26%) had an income of IDR 5,000,000-IDR 10,000,000, 3 respondents had an income of <IDR 1,000,000 (3%), and those with the fewest replies had an income of >IDR 10,000,000.

### **Data Validity Test**

The results of the data validity test show that each question from each variable of zakat knowledge, service quality, brand awareness, and muzakki's interest in paying Zakat is declared valid. This is because the r-count of each question is greater than the r-table, which is 0.196.

### **Reliability Test**

The reliability test results on each variable are stated to be reliable. This is because the Cronbach's Alpha value for each variable is greater than 0.60, which can be seen in the following table.

**Table 4. Reliability test result**

Item	Cronbach's Alpha	
X1	0.844	0.60
X2	0.842	0.60
X3	0.816	0.60
Y	0.814	0.60

Source: Processed data

### **Classical Assumption Test**

### Normality Test

The normality test in this study used the Kolmogorov-Smirnov (K-S). The data distribution can be said to be normal if the significance value is  $> 0.05$ , using the Kolmogorov-Smirnov (K-S) (Ghozali, 2018).

Table 5. Normality test result

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		100
Normal Parameters, <sup>b</sup>	Mean	.0000000
	Std. Deviation	1.24455036
Most Extreme Differences	Absolute	.078
	Positive	.067
	Negative	-.078
Test Statistic		.078
Asymp. Sig. (2-tailed) <sup>c</sup>		.138

Source: Processed data

The significance value achieved is 0.138, which is greater than 0.05, as seen in the table above. It is possible to deduce that the data is regularly distributed.

### Multicollinearity Test

If the V.I.F. results are  $< 10$  and the Tolerance value is  $> 0.1$ , then the model has no multicollinearity (Ghozali, 2018).

Table 6. Multicollinearity test result

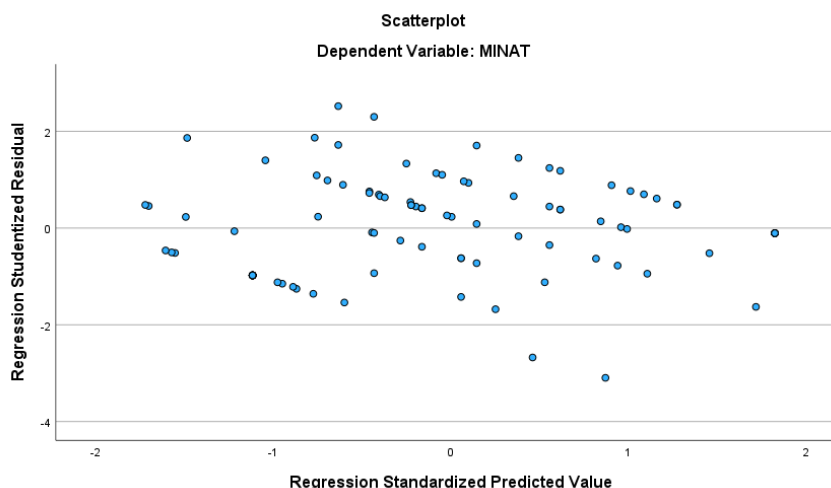
Items	Cronbach's Alpha		V.I.F.	
X1	0.661	0.1	1.512	10
X2	0.574	0.1	1.741	10
X3	0.632	0.1	1.581	10

Source: Processed data

The table above shows that each variable has a Tolerance value larger than 0.1 and a V.I.F. value less than 10. There is no multicollinearity among the variables of zakat knowledge (X1), service quality (X2), and brand awareness (X3).

### Heteroscedasticity Test Results

Using a scatterplot, a regression model that either has homoscedasticity or does not have heteroscedasticity.



**Figure 2.** Scatterplot

Figure 2 shows that the distribution points do not create a pattern and are randomly distributed throughout the box. As a result, the data does not exhibit heteroscedasticity and passes the classical assumption test.

### Hypothesis Test Results

#### *t Test (Partial Test)*

The partial test examines the independent variable's individual effect on the dependent variable. If the significance probability results are 0.05, it can be shown that there is a significant effect between the independent factors and the dependent variable (Ghozali, 2018).

**Table 7.** t Test Result

		Coefficients				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.551	1.730		3.210	.002
	ZAKAT KNOWLEDGE	.268	.073	.316	3.692	<.001
	SERVICE QUALITY	.035	.064	.051	.552	.582
	BRAND AWARENESS	.349	.063	.488	5.566	<.001

a. Dependent Variable: INTEREST

Source: Processed data

T table = 0.025 ; 100 – 3 -1

= 0.025 ; 96

= 1.984

According to the data in the table above, zakat knowledge and brand awareness significantly impact Muzakki's intention to pay Zakat. Meanwhile, the service quality variable has no significant impact on Muzakki's intention to pay Zakat.

#### *F Test (Simultaneous Test)*

The simultaneous test aims to determine whether the independent factors as a whole impact the dependent variable simultaneously (Sugiyono, 2013). When comparing the f count to the f table, the significance threshold is set at 0.05.

Table 8. F test result

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	175.658	3	58.553	36.657	<.001 <sup>b</sup>
	Residual	153.342	96	1.597		
	Total	329.000	99			
a. Dependent Variable: MINAT						
b. Predictors: (Constant), BRAND AWARENESS, ZAKAT KNOWLEDGE, SERVICE QUALITY.						

Source: Processed data

Table 8 shows that the significance value is 0.00 0.05 and the estimated F value is 36.657 > 2.70, implying that H4 is accepted, implying that there is effect between variables X1, X2, and X3 on the variable Y simultaneously.

### *R<sup>2</sup> Test (Coefficient of Determination)*

The coefficient of determination indicates the magnitude of the independent variable's (X) contribution to the variable (Y). If the coefficient of determination is modest or close to zero, the independent variable has little effect on the dependent variable (Widarjono, 2005).

Table 9. R<sup>2</sup> test result

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731 <sup>a</sup>	.534	.519	1.26385
a. Predictors: (Constant), BRAND AWARENESS, ZAKAT KNOWLEDGE, SERVICE QUALITY.				

Source: Processed data

Table 9 shows that the R square value is 0.534 or 53.4%, indicating that there is a simultaneous influence of 53.4% between the variables of zakat knowledge (X1), quality of service (X2), and brand awareness (X3) on zakat interest (Y). The remaining 46.6% is impacted by variables not included in this study.

### *Multiple Linear Regression Analysis*

In accordance with the data contained in Table 9, the following equations were obtained:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y = 5.551 + 0.268X_1 + 0.035X_2 + 0.349X_3$$

Information:

Y = Interest in muzakki

$\beta_0$  = Constant

$\beta_1, \beta_2, \beta_3$  = Regression coefficient for X1, X2, X3

X1 = Zakat knowledge

X2 = Quality of service

X3=Brand awareness

### **The Influence of Zakat Knowledge on Muzakki's Intention to Pay Zakat at YDSF Surabaya**

According to the results of the research, knowledge about Zakat has a positive and significant influence on muzakki's interest in paying Zakat. As a result, H1 is accepted, implying that there is a partial connection between the variable knowledge of Zakat and the variable intention in paying Zakat. According to these results, the greater the muzakki's knowledge about Zakat, the greater their interest in paying Zakat at YDSF Surabaya. Vice versa, the lower the knowledge of Zakat, the lower the muzakki's interest in paying Zakat at YDSF Surabaya.

Six indicators are used to assess zakat knowledge variables. These indicators include understanding the obligation to give Zakat, understanding the zakat maal and zakat fitrah requirements, understanding the benefits and wisdom of Zakat, understanding the obligatory zakat requirements, understanding the conditions for assets that must pay Zakat, and understanding the eight asnaf who are entitled to receive Zakat. In summary, the zakat knowledge variable is very high, indicating that the respondent has excellent zakat knowledge. This is due to the respondent characteristics, which include 67% having or having advanced higher education and 33% having advanced high school education/equivalent. As a result, the respondent's zakat knowledge grows in direct proportion to their level of education. This suggests that respondents are literate in knowledge because education is the primary factor in expanding information and knowledge, and the better the education, the easier it is to pick up information (Notoatmodjo, 2003).

The findings of this study are also consistent with the findings of (Hamzah & Kurniawan, 2020), which states that knowledge of Zakat has a significant positive effect on muzakki's intention to pay Zakat. The zakat knowledge component is crucial in zakat empowerment since one's understanding of something influences one's behaviour. However, the results of this study are not in line with the study of Anggita and Yuliafitri (2020), which stated that it did not positively affect muzakki's interest in paying Zakat.

### **The Influence of Service Quality on Muzakki's Intention to Pay Zakat at YDSF Surabaya**

The results of the research reveal that service quality has little effect on Muzakki's intention to pay Zakat. So H2 is rejected, implying no partial relationship exists between the service quality variable and the intent to pay zakat variable. This demonstrates that despite the high quality of services given by YDSF Surabaya, muzakki's desire to pay Zakat at YDSF Surabaya is unaffected.

There are various reasons that contribute to the fact that the quality of service has no significant effect. There are six indicators used for the service quality variable: the ease of zakat consultation, amil knowledge about Zakat, amil's friendliness and courtesy, monthly zakat reminders, amil's prayers when giving Zakat, and monthly and annual reports on zakat distribution. Each of these measures has an impact on Muzakki's satisfaction with the level of service offered by YDSF Surabaya, which makes them want to donate Zakat to the organization. But the influence of other indicators that are not used on the variable of service quality but are used on the variable of intention to pay Zakat is the factor that causes the quality of service not to affect the intention to pay Zakat. The intention to pay

zakat indicator, for example, is interested in delivering their Zakat at YDSF Surabaya because of the program, and the muzakki indicator is interested in YDSF Surabaya because of its strong reputation and achievements. This suggests that muzakki is concerned not only with the quality of service provided by amil but also with the programs offered by YDSF Surabaya, as well as with the reputation and achievements of YDSF Surabaya. It can be concluded that muzakki first see YDSF Surabaya in general or are interested in the offers that YDSF Surabaya provides, which creates an interest for muzakki to pay their Zakat to YDSF Surabaya, and only after they pay their Zakat at YDSF Surabaya can they feel the quality of service provided by YDSF Surabaya to muzakki. As a result, the quality of service has no direct impact on Muzakki's intention to pay Zakat at YDSF Surabaya.

This study's findings align with the findings of the Nur'aini & Ridla (2015) study, which found that service quality had no significant impact on muzakki's interest in distributing Zakat. According to the findings of Nur'aini and Ridla (2015), respondents in the interviews had never visited the zakat institution used as the subject of the study, PKPU Yogyakarta Branch, because muzakki did not pay directly to the office but through transfers.

### **The Influence of Brand Awareness on Muzakki's Intention to Pay Zakat at YDSF Surabaya**

The results of the research reveal that brand awareness has a favourable and large impact on Muzakki's intention to pay Zakat. So, H3 is accepted, implying that there is a partial influence between the brand awareness variable and the intention to pay zakat variable. It is possible to deduce that the greater muzakki's brand awareness of YDSF Surabaya, the greater muzakki's desire to distribute Zakat at YDSF Surabaya. The lesser the muzakki's brand awareness of YDSF Surabaya or the less knowledge muzakki has about YDSF Surabaya, the less interested the muzakki is in delivering Zakat at YDSF Surabaya.

As for several things that can affect the level of brand awareness seen from the indicators used, namely, muzakki understands the goals (vision and mission) of the institution, can recognize institutions among competing institutions, is aware of the existence of YDSF Surabaya as an amil zakat institution, knows the characteristics of the institution, namely the tagline YDSF Surabaya and YDSF Surabaya are one of the oldest amil institutions in Indonesia, and recognize the logo from YDSF Surabaya. Muzakki's significant awareness of YDSF Surabaya can be related to YDSF Surabaya's socializing to the public through social media, such that the public is aware of the existence of YDSF Surabaya as an amil zakat institution. Furthermore, the fact that YDSF Surabaya has been around for a long time, since 1987, could be another factor affecting Muzakki's strong brand awareness of YDSF Surabaya. According to a survey performed by Baznas (2021), muzakki will prefer a familiar O.P.Z. to disburse their Zakat or will only pay their Zakat at the location closest to them.

The results of this study are in line with recent research by Doddy et al. (2020), which found that brand awareness had a positive and significant effect on muzakki's intention to give Zakat to an institution. The more muzakki are aware of the existence of a zakat institution, the more likely they are to distribute their Zakat in that zakat organization. Furthermore, according to research findings (Khairunnisa et al., 2020; Febiana et al.,

2022; Sari, 2019), brand awareness has a substantial influence on people's decisions to channel their Zakat to a zakat institution.

### **The Influence of Zakat Knowledge, Service Quality, and Brand Awareness Simultaneously on Muzakki's Intention to Pay Zakat at YDSF Surabaya**

The results of the research reveal that zakat understanding, service quality, and brand awareness all have an influence on muzakki's intention to pay Zakat simultaneously. So it can be concluded that H4 is approved, which suggests that there is a simultaneous influence on interest in paying zakat factors of zakat knowledge, service quality, and brand awareness.

It can be stated that the variables of zakat knowledge, service quality, and brand awareness all have an impact on Muzakki's intention to pay Zakat at YDSF Surabaya. Although service quality has an insignificant impact on zakat intention, when paired with variable zakat knowledge and brand awareness, it can have a positive and significant effect on the intention of muzakki to pay Zakat at YDSF Surabaya.

## **IV. CONCLUSION**

According to the findings of the preceding discussion of this research, muzakki's interest in paying Zakat at YDSF Surabaya is influenced by their knowledge of Zakat. The greater the muzakki's understanding of Zakat, the greater the muzakki's desire to pay Zakat at YDSF Surabaya. The poorer the muzakki's knowledge of Zakat, the less interested the muzakki is in paying Zakat at YDSF Surabaya. But Muzakki's intention to pay Zakat at YDSF Surabaya is not influenced by service quality. This suggests that, in this study, even though the quality of services offered by YDSF Surabaya is good, it has no effect on Muzakki's intention to pay Zakat at YDSF Surabaya. However, muzakki's interest in paying Zakat at YDSF Surabaya is influenced positively and significantly by brand awareness. The more muzakki who are aware of YDSF Surabaya, the more interested they are in sending their Zakat to YDSF Surabaya. The lesser the muzakki's awareness of YDSF Surabaya, the less interested the muzakki is in channeling zakat at YDSF Surabaya. The intention of muzakki in paying Zakat at YDSF is simultaneously influenced by zakat knowledge, service quality, and brand awareness. Although service quality has no significant partial effect on muzakki's interest to pay Zakat at YDSF, it has an effect on muzakki's intention to pay Zakat at YDSF Surabaya when combined with zakat knowledge and brand awareness.

## **V. REFERENCES**

- [1] Aisyah, S., & Sutejo, B. (2020). Pengaruh Kualitas Pelayanan, Pengetahuan, dan Kepercayaan terhadap Keputusan Muzakki dalam Membayar Zakat di Lembaga Amil Zakat Nurul Fikri Zakat Center Area Sampit. *Keizai*, 1(1), 50-59.
- [2] Anggita Amelia, & Yuliafitri Indri. (2020). Pengaruh Pengetahuan, Kepercayaan Dan Pelayanan Lembaga Amil Zakat Terhadap Minat Membayar Zakat Di Lembaga Amil Zakat. In *ISEI Accounting Review: Vol. IV (Issue 1)*. <http://jurnal.iseibandung.or.id/index.php/iar>

- [3] Baznas, P. (2017). Indeks Zakat Nasional. Jakarta: Puskas BAZNAS
- [4] Baznas, P. (2019). Indeks Literasi Zakat: Teori dan Konsep. Jakarta Puskas BAZNAS.
- [5] Baznas, P. (2020). Indeks Literasi Zakat Nasional. Jakarta: Puskas BAZNAS
- [6] Baznas, P. (2021). Outlook Zakat Indonesia 2022. Jakarta: Puskas BAZNAS
- [7] Baznas, P. (2021). Survei Nasional: BAZNAS Daerah & Muzaki. Jakarta: Puskas BAZNAS
- [8] Baznas, P. (2022). Indeks Literasi Zakat 2022 Tingkat Nasional. Jakarta: Puskas BAZNAS
- [9] Baznas, P. (2023). Outlook Zakat Indonesia 2023. Jakarta: Puskas BAZNAS
- [10] Brady, M. K., & Cronin, J. J. (2001). Some New Thoughts on Conceptualizing Perceived Service Quality: A Hierarchical Approach. In Source: The Journal of Marketing (Vol. 65, Issue 3).
- [11] Direktorat Jenderal Kependudukan dan Pencatatan Sipil (Dukcapil), Kementerian Dalam Negeri. (2021). 273 Juta Penduduk Indonesia Terupdate Versi Kemendagri. Retrieved from <https://dukcapil.kemendagri.go.id/berita/baca/1032/273-juta-penduduk-indonesia-terupdate-versi-kemendagri>
- [12] Doddy, M., Ali, J., Hindardjo, A., & Ratnasih, C. (2020, December 23). The Influence of Brand Awareness, Perceived Quality, Brand Association, Brand Loyalty on Brand Equity of Zakat Institutions. <https://doi.org/10.4108/eai.26-9-2020.2302683>
- [13] Fachry, M., Darmawati, D., Rahmah, F., & Rahmatullah, N. (2021). Pengaruh Brand Awareness Dan Perceived Quality Terhadap Keputusan Muzakki Membayar Zakat Di Lembaga Amil Zakat Dana Peduli Ummat Kalimantan Timur. *Borneo Islamic Finance And Economics Journal*.
- [14] Febiana, N., Tanjung, H., & Hakiem, H. (2022). Pengaruh Literasi Zakat, Infaq, Shadaqah (ZIS), Kepercayaan, dan Brand Awareness terhadap Keputusan Menyalurkan Zakat dan Donasi Melalui Tokopedia: Studi pada Mahasiswa FAI. 5, 291.
- [15] Fraenkel, J. R., & Wallen, N. E. (2012). How to Design and Evaluate Research in Education.
- [16] Ghozali, I. (2018). Aplikasi analisis multivariete dengan program IBM SPSS 25. Badan Penerbit Undip.
- [17] Hafidhuddin, D. (2002). Zakat Dalam Perekonomian Modern. Gema Insani.
- [18] Hamzah, Z., & Kurniawan, I. (2020). Pengaruh Pengetahuan Zakat dan kepercayaan Kepada Baznas kabupaten Kuantan Singingi Terhadap Minat Muzakki Membayar Zakat. *Jurnal Tabarru' : Islamic Banking and Finance*, 3(1).

- [19] Khairunnisa, A. H., Ningrum, J. W., Huda, N., & Rini, N. (2020). Pengaruh Brand Awareness dan Kepercayaan Terhadap Keputusan Menyalurkan Zakat dan Donasi Melalui Tokopedia. *Jurnal Ilmiah Ekonomi Islam*, 6(2), 284. <https://doi.org/10.29040/jiei.v6i2.761>
- [20] Lee, G. C., & Leh, F. C. Y. (2011). Dimensions of customer-based brand equity: A study on Malaysian brands. *Journal of Marketing Research and case studies*, 2011(10), 1-10.
- [21] Lucas, D. B., & Britt, S. H. (2012). *Measuring advertising effectiveness*. McGraw-Hill, New York
- [22] Mahfud, M. (2021). Analisis Faktor Religiusitas, Kepercayaan Dan Kualitas Pelayanan Dalam Mempengaruhi Minat Muzzaki Untuk Membayar Zakat di LAZNAS YDSF Jember (Doctoral dissertation, Fakultas Ekonomi dan Bisnis Islam Jurusan Ekonomi Islam Program Studi Ekonomi Akuntansi Syariah).
- [23] Notoatmodjo, S. (2003). *Pendidikan dan Perilaku Kesehatan*. Rineka.
- [24] Nur'aini, H., & Ridla, R. (2015). Pengaruh Kualitas Pelayanan, Citra Lembaga Dan Religiusitas Terhadap Minat Muzakki Untuk Menyalurkan Zakat Profesi (Studi di Pos Keadilan Peduli Ummat Yogyakarta).
- [25] Putri, S. A. R., & Tho'in, M. (2019, October). Effect of income rate, education, religiosity to muzakki interest to pay Zakat; Case study of National Amil Zakat Board Central Java. In *2018 International Conference on Islamic Economics and Business (ICONIES 2018)* (pp. 406-409). Atlantis Press.
- [26] Qardhawi, Yusuf. (2011). *Fiqh Al Zakah (Volume I) A Comparative Study of Zakah, Regulations and Philosophy in The Light of Qur'an and Sunnah*. Jeddah: Scientific Publishing Centre
- [27] Rakhmania, N. A. (2018). Pengaruh pendapatan, religiusitas, kepercayaan, dan pengetahuan terhadap minat muzakki mengeluarkan zakat melalui lembaga amil zakat di kota malang. Universitas Brawijaya.
- [28] Rosalinda, M., Abdullah, A., & Fadli, F. (2021). Pengaruh Pengetahuan Zakat, Pendapatan Dan Kepercayaan Muzakki Terhadap Minat Pelaku Umkm Untuk Membayar Zakat Niaga Di Organisasi Pengelola Zakat Kota Bengkulu. *Jurnal Akuntansi*, 11(1), 67–80. <https://doi.org/10.33369/j.akuntansi.11.1.67-80>
- [29] Sanusi, Anwar. (2014). *Metodologi Penelitian Bisnis*. Salemba Empat. Jakarta
- [30] Sari, A. P. (2019). Pengaruh Brand Awareness, Kualitas Proyek Dan Kepercayaan Terhadap Keputusan Berdonasi Secara Online Pada Platform Crowdfunding Kitabisa. Com.

- [31] Sariningsih, D. (2019). Analisis Pengaruh Pengetahuan Zakat, Religiusitas, Dan Motivasi Membayar Zakat Terhadap Minat Membayar Zakat Profesi (Studi Kasus A.S.N. Di Kabupaten Semarang) (Doctoral dissertation, IAIN SALATIGA).
- [32] Sidiq, H. A., Utomo, Y. P., & Muhammad Muhtarom, S. H. (2015). Pengaruh Pengetahuan Zakat, Tingkat Pendapatan, Religiusitas Dan Kepercayaan Kepada Organisasi Pengelola Zakat Terhadap Minat Membayar Zakat Pada Lembaga Amil Zakat:(Studi Kasus Terhadap Muzakki Di Fakultas Agama Islam Dan Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Surakarta) (Doctoral dissertation, Universitas Muhammadiyah Surakarta).
- [33] Sugiyono, D. (2013). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Alfabeta.
- [34] Utami, C. W. (2014). Manajemen Ritel (2nd ed.). Salemba Empat.
- [35] Widarjono, A. (2005). Ekonometrika Teori dan Aplikasi untuk Ekonomi dan Bisnis. Ekonisia Fakultas Ekonomi Universitas Islam Indonesia.
- [36] YDSF.org. (2022). YDSF Tentang Kami. Retrieved on October 25, 2022. <https://www.ydsf.org/tentang-kami/sekilas-ydsf>