



The ability of service quality in moderating transparency against muzakki's awareness of paying zakat

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ABSTRACT

Zakat is an obligation for Muslims and the responsibility of Muslims for the property they own. Handed over to managers who have been formed by the state with statutory regulations within the scope of statutory regulations, there are two organizations in managing zakat among the community. In North Sumatra, the zakat management body is referred to as North Sumatra BAZNAS having its address at Jl. Medan Estate Hajj Hospital, an institution where the people of North Sumatra province hand over their zakat wealth which entrusts the amil zakat agency in distributing and handing it over to people who become mustahiq. There is still a lack of public awareness in paying zakat, seen from the small amount of income each year compared to the number of Muslims in North Sumatra, which is 65%, although every year the receipt of zakat in Sumatra increases. Research Model used in this research is a tiered structure model and for test the proposed hypothesis is used SEM analysis technique (*Structural Equation Modeling*) which is operated via Partial Least Square (PLS) program. Transparency has a significant effect on muzakki's awareness of paying zakat, service quality affects muzakki's awareness of paying zakat, service quality does not moderate or does not strengthen and weaken the effect of transparency on the quality of muzakki's awareness of paying zakat.

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INTRODUCTION

One solution that can be used as poverty control in Indonesia is zakat where the more people who pay zakat, the more people will receive the benefits of zakat, this has become an obligation for every human being who practices Islamic religious law. Indonesia is a country where 85% of the population is Muslim. In terms of understanding zakat, of course, almost everyone understands the regulations and their implementation. Among the Indonesian people, the management of zakat has been regulated based on Law no. 23 of 2011 related to the management of zakat, zakat is a community problem, not a personal problem, so its management also requires assistance from the community. This has been carried out since the time of the Prophet Muhammad SAW. Zakat is an obligation for Muslims and the responsibility of Muslims for the property they own. Within the scope of laws and regulations, there are two organizations managing zakat in the community,

namely: the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ) are organizations to manage zakat established by the government.

BAZ consists of government and community elements. The task of BAZ is to collect, distribute and utilize zakat (including infaq, alms, and others) under the provisions of the Islamic religion. Whereas LAZ (Lembaga Amil Zakat) is a zakat management institution that was fully formed on the initiative of the community or private institutions engaged in da'wah, education, social and benefit of Muslims and received confirmation from the government. The availability of institutions in managing zakat in the community can increase people's confidence in good management and prevent jealousy not to misuse zakat funds because zakat is one part of social security rules in Islam, these social security rules are not well known, except in social narrow scope, namely job security, by helping groups of weak and needy people. In the Muslim community, zakat can be handed over to the regional BAZ or LAS, which later this institution will distribute it to those who are entitled to receive the zakat. North Sumatra BAZNAS North Sumatra is located at Jl. Medan Estate Hajj Hospital is an institution where the people of North Sumatra province hand over their zakat wealth which entrusts the mail zakat agency in distributing and handing it over to people who become mustahiq.

Transparency is openness in government management in the accountability of data information related to activities carried out in managing public resources to parties who need information. (Karina Karim et al., 2019) Transparency in the management of zakat is of course very necessary apart from involving the trust of muzakki who have submitted zakat as well as a medium for conveying the benefits of zakat that has been submitted and has been distributed to the right party, this also affects new muzakki in paying zakat to amil zakat institutions increasing the number of muzakki will be easier in alleviating poverty. Transparency in the management of zakat will be one of the principles that must be met by BAZNAS due to demands from the community for proper and good management of zakat.

From the data in the table above, zakat receipts from 2015 amounted to Rp. 2,211,456,217 but decreased in 2016 by 4% but increased again in 2017 by Rp. 1,190,509,030 increased by around 36% from the previous year, in 2018 it again increased by 29%, which was Rp. 1,324,801,673 and in 2019 there was an increase in zakat receipts of Rp. 1,924,638,202 or 29% worth. From the existing data, it can be felt that people's awareness of paying zakat every year has increased even though basically what is collected is not the maximum figure obtained by the North Sumatra National Amil Zakat Agency, there are still many muzakki who have not paid their zakat at the BASNAS of North Sumatra. Service quality has a positive effect on muzakki satisfaction, service quality with muzakki satisfaction is related to producing a positive relationship. (Rochman et al., n.d.) Transparency and Accountability Simultaneously influencing the collection of zakat, infaq and almsgiving, transparency has a positive effect on the collection of zakat, infaq and shadaqah. (Dina Fitriasia (2011), n.d.) There is an effect of transparency on muzakki's loyalty, in this case transparency is related to increasing muzakki's loyalty. (Kepercayaan et al., n.d.)

Public awareness of paying zakat will certainly greatly affect the amount of zakat collection, wherewith their awareness of the muzak will be directed to the delivery of zakat on time and without the need for anyone to remind them. will be willing to give zakat his assets without having his awareness. many tasks must be carried out to increase the awareness of muzakki to give zakat on assets that are owned in addition to purifying their assets and themselves, this zakat is very much needed by mustahiq because there are still many people from among the economically disadvantaged and even for daily consumption they also have to look first then you can feel the benefits. Awareness of paying zakat is a movement from within society with an obligation that is guided by religion to issue zakat consciously and not be influenced by other people, issuing zakat to be given to those who are entitled to receive it is a movement that can help the government in reducing the number poverty, awareness of paying zakat can be caused by

religiosity/worship, muzakki's knowledge of zakat, wealth or income, the role of the government, the role of the clergy and the credibility of amil zakat institutions.

Zakat is one of the obligations for humans who believe in and adhere to the teachings of Islam, namely issuing part of the assets that reach haul and nisab, for those who do not issue or pay zakat assets that have reached the specified conditions, the reward is also from Islamic religious teachings, namely sin and not purify themselves and their possessions that do not expend. (Astuty, n.d.)(Noor Achmad et al., n.d.)(Anwar et al., 2019)(Lubis et al., 2022) Zakat is an activity carried out by followers of the Islamic religion in purifying the assets they own and themselves from miserliness and jealousy, issued when they reach haul and nisab to be handed over to those entitled to receive zakat which has been determined by Islamic religious regulations.(Utami et al., n.d.)(Islam Riau, 2018)(Ridwan, 2019)(Ekonomika et al., n.d.)

Zakat is a social system because its function can reduce poverty and economic weakness, zakat can provide various kinds of solutions to problems that are often faced by society such as disasters and accidents, provide humanitarian assistance, and people who can help those who don't have, the strong help the weak, the poor and ibn sabil, reduce the difference between the rich and the poor. (Mualimah Kementerian Agama Kabupaten Demak & Kuswanto, 2019)(Nawawi et al., 2022a)(Indriyani & Guntur Wahyu, 2018) Zakat issued can bring wealth to those who are willing to pay zakat, it is said to be sacred because zakat can purify the owner of property from greed, shirk, miserliness, and akhil, zakat multiplies the reward for muzakki and helps difficulties for mustahik.(Nawawi et al., 2022b)(J. Nasution, n.d.)(Nawawi et al., 2022c)(Shobah & Rifai, 2020)

The Hanafi school of thought defines zakat as making a portion of a special property from a special property as the property of a special person, which is determined by the Shari'a because of Allah. According to the Syafa'i school of thought, zakat is an expression of releasing property or body especially. Meanwhile, according to the Hambali school, zakat is a right that must be issued from special assets for special groups.

Transparency is submitting reports to all parties openly, related to the operation of management by including all elements as the basis for decision-making and the process of implementing activities. Building transparency in zakat management will create a good control system between two parties, namely institutions, and stakeholders because it does not only involve internal organizations (zakat institutions) but rather external parties, namely muzakki or the wider community.(Akhmad Rifai & Priyono, 2020)(Rahayu et al., 2019)(Rahman, 2015)(Walidah & Anah, n.d.)

Transparency implies government openness in conveying information to parties who need it for a public resource management activity. The government in this context is a zakat institution conveying information on its management, both financial and other, to stakeholders, namely muzakki, while what is meant by information is information regarding every aspect of the institution that can be reached by the public.(Ardini et al., 2020)(Istikhomah & Asrori, 2019)(Kabib et al., 2021)(Kharisma et al., n.d.)(Yusuf & Masruchin, 2021)

Disclosure of information is expected to produce healthy institutional management based on the interests of society. In connection with accountability and transparency, it is always mentioned both in government and in institutional governance. The main elements of governance are: 1) Accountability, 2) Transparency, 3) Openness, 4) Rule of Law, 5) Management Competence, and 6) Human Rights. The indicators or principles of Good Financial Governance are: A budget prepared by an institution is said to be transparent if it meets the following criteria: 1. Budget documents are available and easily accessible 2. Timely accountability reports are available 3. There is a system for providing information to the public. The creation of transparency will be able to have a good impact on the supervision by muzakki of institutions.(Yuliafitri & Khoiriyah, 2016)(Hisamuddin, n.d.)

According to the Big Indonesian Dictionary, awareness is awareness, a state of understanding, something that is felt or experienced by someone. There are two kinds of consciousness, namely: passive consciousness and active consciousness. (Yuliafitri & Khoiriyah, 2016)(Kharisma et al., n.d.) Passive awareness is a state in which an individual accepts all stimuli given at that time, both internal and external stimuli. While active awareness is a condition in which a person focuses on initiative and seeks and can select the stimuli given.(Istikhomah & Asrori, 2019)(Ardini et al., 2020) Consciousness is a will accompanied by action from reflection on reality. Awareness is a process of learning from experience and collecting information received to gain self-confidence that encourages action.(Rahayu et al., 2019)(Rizki Hasanah Gurning Haroni Doli Hamoraon Ritonga, n.d.-a)

Awareness in terms of paying zakat is an attitude related to awareness of understanding and carrying out its obligations to pay zakat to the national amilzakat agency. Awareness of zakat is a condition in which a person knows, acknowledges, respects, and obeys regulatory provisions and understands the applicable zakat fiqh, and has the sincerity and desire to fulfill the obligation to pay zakat. (E. Y. Nasution, 2017)(Yang et al., n.d.)Awareness of paying zakat is interpreted as a form of moral attitude by contributing to the state, namely by issuing wealth as a religious obligation. As participation in reducing poverty and trying to comply with all regulations set by religion. (Rizki Hasanah Gurning Haroni Doli Hamoraon Ritonga, n.d.-b)(Riyadi & Hasanah, n.d.) Awareness of paying zakat is an awareness to fulfill religious obligations to purify assets owned based on religious regulations (*religious*) to move oneself personally in carrying out zakat obligations without any influence and coercion from other parties. Awareness of muzakki paying zakat is a form of participation in giving zakat and participating in introducing a good attitude towards giving zakat. The importance of awareness of paying zakat will help ease the burden of asnaf and participate in reducing poverty.(Kesadaran et al., n.d.)(*Kesadaran Membayar Zakat*, n.d.)(Rizki Hasanah Gurning Haroni Doli Hamoraon Ritonga, n.d.-c)

Service quality is simply stated as a measure of how well the quality of the service level presented can match customer expectations. (Bakti & Septijantini Alie, 2020)(Aryandi, n.d.)(Hadi & Nastiti, 2021) This means that the quality of service is determined by comparing the ability of a particular institution to meet the needs that are expected or desired based on the needs of customers/visitors.(Putu et al., 2015)(Wijaya et al., 2021)

In practice, good service has its characteristics and almost all companies use the same criteria to form the characteristics of good service. The characteristics of good service that must be followed by employees in charge of serving customers/customers, 1) Availability of good employees. 2) Availability of good facilities and infrastructure. 3) Be responsible to every Customer/Customer from Beginning to End. 4) Able to Serve Quickly and Accurately. 5) Able to communicate. 6) Guarantee the Confidentiality of Every Transaction. 7) Have good knowledge and ability. 8) Trying to understand Customer/Customer Needs. 9) Able to Give Trust to Customers.(Jalaludin, 2021)(Mariansyah & Syarif, 2020)(Putri et al., 1428)

There are five main dimensions of service arranged in order of relative importance and can be detailed, a. Reliability. b. Responsiveness. c. Confidence. d. Empathy (Empathy). e. Tangible.(Marlius & Ananda, 2020)(Penelitian et al., 2021)(Saputra & Ardani, 2020).

In the view of Islam, service is everything that must be done properly, neatly, orderly, and orderly. The process must be good. Everything should not be done carelessly. This is the main principle of Islamic teachings. Rasulullah SAW said in a hadith narrated by Imam Abi Ya'al.

RESEARCH METHOD

This study uses an associative approach, namely research that aims to determine the relationship between two or more variables. With this research, a theory can be built that can function to explain, predict, and control a phenomenon or event. The population that the authors wanted in this study was 120 muzakki people. Using the above formula is as follows:

$$n = \frac{120}{1 + (120 \times 0,5^2)}$$

$$n = \frac{120}{1,37}$$

$$n = 92,30$$

To facilitate this research, 92 muzakki will be rounded up, who are independent muzakki who pay their zakat at the North Sumatra national amil zakat agency as a research sample.

The data analysis technique used in this study uses the Partial Least Square (PLS) based Structure Equation Model (SEM) method which aims to perform path analysis with latent variables. The tool used is SmartPLS ver. 3 for windows. The following is a structural model of the formulation of the problem:

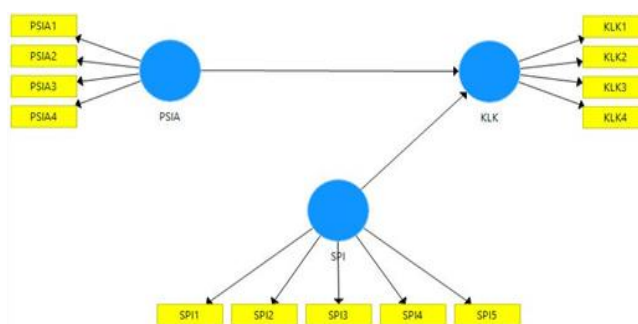


Figure 1: Figure PLS Structural Model

Model Evaluation

Path analysis in PLS-SEM explains the relationship between latent variables and indicators in the *outer* model. PLS-SEM aims to minimize the difference between the predictive and actual values of the dependent variable. The parameter estimates obtained with *Partial Least Square* (PLS) can be categorized as follows: the first category is *the weight estimate* used to create latent variable scores. the second category reflects the estimated path (*path estimate*) that connects latent variables and between latent variables and their indicator blocks (*loading*). The third category is related to *means* and parameter locations (regression constant values) for indicators and latent variables. To obtain these three estimates, *Partial Least Square* (PLS) uses a three-stage literacy process and in each, the steps to produce estimates are as follows: Generate weight estimates, Generate estimates for the inner model and outer model, Generates estimates of means and locations (constant).

Research Model which will be used in this research is a tiered structure model and to test the proposed hypothesis used SEM analysis technique (*Structural Equation Modeling*) is operated via Partial Least Square (PLS) program. The variables to be observed in this study are limited as follows: Awareness of Paying Zakat (Y), Transparency (X), and Quality of Service (Z).

RESULTS AND DISCUSSIONS

Table 2. Hypothesis Test

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1→Y	0.337	0.345	0.125	2,689	0.007
Z → Y	0.247	0.258	0.109	2,260	0.027
X1*Z→Y	0.122	0.131	0.2 19	0.555	0.579

The Effect of Transparency on Muzakki's Awareness of Paying Zakat

From the results of testing the hypothesis, the results show that transparency has a significant effect on muzakki's awareness of paying zakat supported by analytical evidence. The results of this study are supported by research that has previously been conducted research.(Kepercayaan et al., n.d.)(Dina Fitriasia (2011), n.d.) This shows that with the transparency

of zakat management institutions, the muzakki's awareness of paying zakat will be better. With good and good transparency and making it easier for muzakki to get information and easy access to transparency that is applied to zakat management institutions, it will increasingly raise muzakki's awareness of paying zakat. Transparency can raise awareness in muzakki to pay zakat every year or every time muzakki has assets until haul and nisab are reached.

In raising the awareness of muzakki in paying zakat, transparency of good zakat management institutions is also needed in terms of publishing information needed by users of information and easy access to access to reporting that may be needed by muzakki, both in terms of delivering information and this data is obtained from the results of the questionnaire indicated that the average independent muzakki agreed.

Service Quality Affects Muzakki's Awareness of Paying Zakat

From the results of the hypothesis testing carried out, it was found that the quality of service affects the awareness of muzakki in paying zakat. The results of this study are supported by the results of research that has been done before this research. (Rochman et al., n.d.) Based on the results of hypothesis testing, it is known that service quality has a significant effect on muzakki's awareness of paying zakat as assessed by a T statistic value of 2.260 which is greater than the t table value of 1.96. The probability value (p-value) obtained is significant at $0.024 < 0.05$. So the effect of service quality on muzakki's awareness of paying zakat is significant. This shows that with good service quality from zakat management institutions, muzakki's awareness of paying zakat will be better. With good and good service quality, it will increase the awareness of muzakki in paying zakat and the awareness of muzakki in paying zakat will be even better. The quality of zakat management services can foster awareness in the muzakki to pay their zakat every year or every time the muzakki has assets until haul and nisab are reached.

Service Quality as Accountability Moderating Variable

Based on the test results, it is stated that service quality does not significantly affect the effect of transparency on muzakki's awareness of paying zakat as indicated by the t-value of 0.555 which is smaller than the t-table of 1.96 and the probability value (p-value) obtained is not significant at $0.579 > 0,05$. This shows that the relationship between transparency and the awareness of muzakki to pay zakat is not significantly affected by the quality of service, this is due to the quality of service having its assessment or not being too related to the relationship between transparency and awareness of muzakki paying zakat. A good or weak relationship between transparency and awareness of muzakki to pay zakat is not closely related to service quality because it does not strengthen the relationship between transparency and awareness of muzakki to pay zakat.

From the results found in this study, it is explained that the statement relating to service quality "employees of the BAZNAS institution work professionally and with full dedication" was answered with a disagreement score of 41%, this shows that muzak does not trust the professionalism of the employees of the BAZNAS institution. Also shown by the statement "I see no reason to doubt the competence and ability of BAZNAS institution employees in carrying out their work" the answer to this 50% disagree value shows as many as 50% of respondents answered that they did not agree with the competence and ability of BAZNAS institution employees.

The statement "I can rely on the BAZNAS institution to manage the zakat that I pay" the answer to this question 48% of respondents answered that they did not agree, this shows that there are still many respondents who do not trust BAZNAS institutions. While the statement "in my opinion the BAZNAZ institution can be trusted and respected by various interested parties" disagreed with this statement as many as 47% of respondents meant that there were still many who doubted the trust or quality of BAZNAS.

The statement "people I know think that the BAZNAS institution can be trusted" who answered this statement disagreed as much as 42% of the respondents showed that there was still a

lack of trust from the people around muzakki towards BAZNAS. The question "if people know more about BAZNAS, they will be more interested in working with it" was answered by respondents who disagreed 39%, even though it was smaller than the answers who agreed, but the percentage was still quite large, indicating that muzakki still lacked trust in the quality of BAZNAS services. And the statement "if I want to pay zakat I will pay it through the BAZNAS institution" was answered by 38% disagreeing even though the percentage is smaller than the answer agreeing with the value is still relatively large.

The high number of respondents' answers with answers disagreeing with the statement for the service quality variable, the authors concluded, resulted in not moderating the relationship between accountability and transparency variables on muzakki's awareness of paying zakat, service quality was unable to strengthen and unable to weaken the influence between accountability and transparency variables on muzakki's awareness of paying zakat or in this study the quality of zakat management services is not properly used as a moderating variable. There may be other variables outside of this study that is suitable for moderating the relationship between accountability and transparency variables on the variable of muzakki's awareness of paying zakat.

CONCLUSION

Based on the results of research data processing, it can be concluded that some of the results in this study are as follows: 1) Transparency directly affects the basicity of muzakki in paying zakat, indicated by a positive number 2) Directly the quality of service affects the awareness of muzakki in paying zakat, indicated by a positive value. 3) The quality of service does not strengthen and does not weaken the relationship between the influence of transparency and the awareness of muzakki in paying their zakat. For future researchers on this research theme, they should add to the research population and examine the influence of productive zakat variables.

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