

# Analysis of Bandung City Muzaki Satisfaction with the Services of the National Amil Zakat Agency (BAZNAS)

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## Abstract

The National Amil Zakat Agency in Indonesian “Badan Amil Zakat Nasional” (BAZNAS) in Bandung City places a high priority on measuring muzakki satisfaction in all aspects of service delivery. In order to increase the muzakki's (those who pay zakat) trust in BAZNAS in Bandung City, it is obvious that service improvement is required. This study has a descriptive study design and a quantitative methodology. Its goals are to assess the level of community satisfaction with the services supplied by the local institution, explain and comprehend the quality of services offered, and gauge how closely community satisfaction corresponds to the institution's actual performance of services. Purposive sampling is the method of sampling that was used, and 344 respondents made up the sample. The measurement method for the public service satisfaction index and the calculation described in the Regulation of the Minister of State Apparatus Empowerment and Bureaucratic Reform of the Republic of Indonesia Number 14 of 2017 regarding Guidelines for Preparing Public Service Organizer Satisfaction Surveys and SERVQUAL are combined in the analysis method used to calculate the muzakki satisfaction index for BAZNAS in Bandung City. 90% of the muzakki express concern and high concern for BAZNAS activities, despite the fact that they have no direct interaction with BAZNAS in Bandung City, according to an analysis of muzakki perceptions of zakat administration by BAZNAS in that city. 50.56% of the muzakki reported that the “Unit Pengumpul Zakat” UPZ (collecting and distribution units) at their individual universities are how they find out about BAZNAS initiatives. Information is accessed by the remaining 49.49% of the muzakki via various digital channels. About 60% of the muzakki in Bandung City believe that BAZNAS' official website and social media pages are “informative” in how they publish their activity reports. 85% of the muzakki in Bandung say that the needy and poor groups should be the focus of the zakat distribution carried out by BAZNAS. Bandung Sehat, Bandung Taqwa, Bandung Makmur, Bandung Cerdas, and Bandung Peduli are the five BAZNAS projects in Bandung City that earn the maximum support from the muzakki, each receiving 43.56%. Almost all of the components (indicators) of the muzakki satisfaction measurement fall into the “good” category, scoring between 3 and 4. Only one indication receives a score of 4.01 or above, which is in the trust area and represents a very good result. One more indication, rating 3.69 (good), is above 4.00 in the satisfaction category. The Bandung City Muzakki's impression of service quality was used to calculate the BAZNAS Service Quality Index, and the outcome is 77.03. In general, the muzakki rate the zakat management and distribution services offered by BAZNAS in Bandung City as being pretty satisfactory.

*Keywords:* Public Service, Muzakki, Mustahik, Satisfaction Index.

## A. INTRODUCTION

The public frequently questions the effectiveness of government organizations in the information age, particularly the National Amil Zakat Agency (BAZNAS), which works in the social sector. As a national zakat organization, BAZNAS is answerable to the government as well as the *muzakki* (donors), particularly

government employees “Aparatur Sipil Negara” (ASN), who are *muzakki* as they are the primary funders of BAZNAS's zakat collection program.

The quality of services offered as well as the amount of money distributed are used to determine how successful BAZNAS is as a Zakat institution in Bandung City. Satisfied *mustahiq* (beneficiaries) are anticipated to boost confidence in BAZNAS, particularly among *muzakki*, in order for them to voluntarily and confidently give their zakat to BAZNAS in Bandung City.

BAZNAS has a responsibility, similar to other government organizations, to periodically perform a Public Satisfaction Survey for its clients, or the *muzakki*, as one of the institutions under the government. The people Satisfaction Survey collects data on the general people's satisfaction with the services received from public service providers. The survey may employ suitable methodologies and procedures in light of the varied nature and characteristics of public services.

The General Guidelines for Creating the Public Satisfaction Index for Government Service Units, Decision Number: KEP/25/M.PAN/2/2004, issued by the Ministry of State Apparatus Empowerment, have been followed by the Public Satisfaction Survey up until this point. The Law Number 25 of 2009 about Public Services and the Law Number 12 of 2011 concerning the Formation of Legislation, however, have not been in accordance with it. The survey now cites Republic of Indonesia Ministry of State Apparatus Empowerment and Bureaucratic Reform Regulation No. 14 of 2017 about Guidelines for the Public Satisfaction Survey Toward Public Service Providers.

The effectiveness and efficiency of the services offered by BAZNAS in Bandung City are largely dependent on the measurement of muzakki satisfaction. In order to increase the muzakki's faith in BAZNAS in Bandung City, it is likely that service modifications are required if they are dissatisfied with the services. The alignment of service expectations, convenience of receiving services, and desire to promote them to others are characteristics that make up contentment. p. 128; M. Taufik Amir, op. cit. It is anticipated that stakeholders (Muzakki) who are pleased with how zakat is distributed will have more faith in the zakat institution, and the opposite is also true (Bakar et al., 2016).

Studies on public service satisfaction have caught the attention of both academics and practitioners. Prananda et al. (2019) examined customer satisfaction using the Service Quality (SERVQUAL) approach, whereas Lubis et al. (2019) used the Servqual method for a courier service company in the Pekanbaru City region. Putro (2017) used the Servqual approach in a similar study on outpatient clinic services to examine patient satisfaction.

## B. LITERATURE REVIEW

### 1. *Muzakki*

When a person reaches the *Nisab* (minimum wealth threshold) and Haul (a predetermined amount of time), they become a *Muzakki*, and they pay Zakat. Zakat, a type of charity given to the underprivileged and impoverished, is something that

*Muzakki* are required to provide (KBBI, n.d.). Despite being regarded as a relatively new sort of zakat, zakat on professional income has the potential to become a new force that can help lower the poverty rate if it is treated seriously and vigorously promoted. Without undermining the zakat's overall advantages, zakat on professional income is anticipated to promote social welfare (Mth, 2007).

## **2. Public Services**

According to Law No. 25 of 2009, "public service" is defined as "an activity or a series of activities aimed at fulfilling the service needs of every citizen and resident in accordance with legal regulations, providing goods, services, and/or administrative services provided by public service providers." Four traits define public service: policy-driven, offering public services, redistributive, and based on trust (Spicker, 2009). Challenge, efficacy, friendliness, empowerment, and service are five positive aspects of public service (Jones, 2021). Public service should be focused on the needs and values of the general public, public employees shouldn't be value-free, the system and process should be participatory and empowering, quick, flexible, and welcoming, economical, socially and environmentally just, accountable, responsive, and transparent, and public employees' actions should take specific ethical considerations into account. Finally, the system and process should be based on specific rules, laws, and agreements (Alamsyah, 2011). Generally speaking, government operations carried out in the public interest are referred to as "public service" (Spicker, 2009).

Government rules are used to guide public service activities, with the primary goal of ensuring the community's welfare and fundamental necessities are met. The Law Number 25 of 2009 on Public Services has four goals: to establish boundaries and relationships regarding each party's rights, obligations, and authority in the provision of public services; to realize public services based on good governance and corporations; to ensure that public services are provided in accordance with the law; and to provide protection and legal certainty for the general public in relation to public services. In order to deliver public services, service providers must adhere to twelve requirements. Implementing services in accordance with service standards is one of them. The quality of public services is measured by service standards, which are a reflection of the values that the public and the government, at both the organizational and individual levels, uphold. The credibility of the organization, which includes people who have been and should be involved in the formulation of these public service standards, is crucial to the execution of public service standardization and application. Due to the differences between public and private goods and services, the criteria for public services must be approached differently. When designing public services, certain incentives and motives must be taken into account while preserving the balance of other subsystems (Wirijadinata, 2007). As the obligation and promise of service providers to the public to offer quality, quick, simple, inexpensive, and systematic services, service standards serve as guidelines for the provision of services and as a reference for assessing service quality (Ratna Dewi, 2021). According to a

study done at the Suruh branch of Lazis Mu, service quality affects the muzakki's decision to pay zakat (Sofiyani & Kristiyono, 2020).

### 3. Customer Satisfaction

The success of public services delivered by public service providers is measured by customer satisfaction (Rukayat, 2017). Kotler and Keller (2009) define satisfaction as the emotion of pleasure or disappointment that results from evaluating how well a product (or output) performs in comparison to the customer's own expectations.

Griffin, as cited by Fikri et al., claims that customers are an accurate indicator of future sales growth, and that customer loyalty can be determined based on consistent consumer buying behavior, which includes: 1) regular repeat purchases, 2) purchases across various product and service lines, 3) referrals, and 4) displaying resistance to rivals' products. A comparable viewpoint on customer recommendations is presented as follows: Customers who are pleased with a service or product are more likely to remain loyal and recommend it to others (Gunawan, 2018).

According to Fikri's research, loyalty is influenced by the caliber of the services provided. Loyalty is impacted by service quality and satisfaction, respectively (Fikri et al., n.d.). According to Fikri's research, good service results in client happiness, which then leads to loyalty (or customer attachment). Service quality, which consists of five latent variables: dependability, assurance, tangibility, empathy, and responsiveness, is a factor that affects satisfaction (Parasuraman et al., 1994). The results of the study demonstrate that muzakki satisfaction is positively and significantly impacted by service quality. Muzakki loyalty is positively and significantly impacted by muzakki satisfaction (Musqari & Huda, 2018).

### 4. BAZNAS

According to Presidential Decree No. 8 of 2001, the National Amil Zakat Agency (BAZNAS) is the only recognized organization created by the government with the responsibility of receiving and distributing zakat (alms), *infaq* (donations), and *sedekah* (charitable contributions) on a national scale. BAZNAS's status as the organization authorized to manage zakat on a national basis has been further cemented by the adoption of Law No. 23 of 2011 on Zakat Management. This law declares BAZNAS to be a non-structural government agency that is independent and answerable to the President via the Minister of Religious Affairs. BAZNAS, along with the government, is in charge of monitoring the administration of zakat in accordance with Islamic law, as well as reliability, benefit, justice, certainty of the law, integration, and accountability.

### C. METHOD

A quantitative technique and a descriptive research strategy are used in this study. Because it enables the researcher to record and analyse data including numbers or scores from questionnaires as instruments in quantitative research for statistical

analysis, the quantitative approach was chosen for this study. Purposive sampling is the sampling method employed, in which a sample is chosen from a population based on predetermined criteria. This method was picked because it fits with the study's goals. 344 respondents make up the sample size for the Muzakki and Mustahik Public Service BAZNAS Satisfaction Survey in Bandung City.

The Public Service Satisfaction Index measurement method and the calculation described in the Regulation of the Minister of State Apparatus Empowerment and Bureaucratic Reform of the Republic of Indonesia Number 14 of 2017 on Guidelines for the Preparation of Public Service Provider Satisfaction Surveys and SERVQUAL were combined to create the analysis method used to calculate the satisfaction index of Muzakki in BAZNAS in Bandung City.

The methodology for calculating and measuring the Public Service Satisfaction Index is outlined in the Regulation of the Minister of State Apparatus Empowerment and Bureaucratic Reform of the Republic of Indonesia Number 14 of 2017 on Guidelines for the Preparation of Public Service Provider Satisfaction Surveys. This regulation highlights the requirements, systems, mechanisms, processes, timelines, costs/tariffs, product details, service product types, implementers' competency, implementers' conduct, handling of complaints, suggestions and inputs, facilities, and infrastructure. The SERVQUAL model was created by Parasuraman, Zeithaml, and Berry (1988) as a way to gauge service quality. The five SERVQUAL aspects of Reliability, Assurance, Tangible, Empathy, and Responsiveness (sometimes abbreviated as RATER) are used to gauge the quality of services. Reliability gauges how dependable a service is, for instance, whether the service providers can be depended upon to perform the desired service (having the necessary expertise and experience).

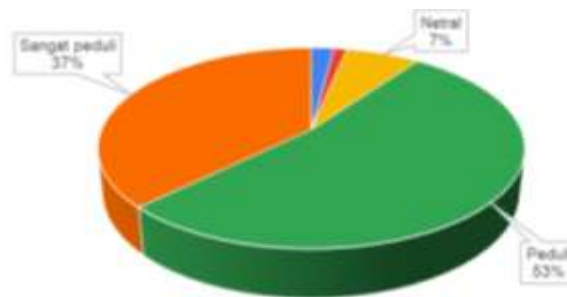
Measures whether a service matches the expected service standards and the level of service assurance offered. Measures that are tangible focus on the outward appearance of service components, including the service providers, the location or facility where the service is delivered, and the tools employed. Empathy gauges the degree of sympathy that service providers have for the client. Response time evaluates how quickly service providers respond to customer service inquiries. The speed at which service providers offer their services is one factor considered in responsiveness.

#### **D. RESULT AND DISCUSSION**

The perception of the muzakki respondents is described through a number of aspects regarding the services provided by BAZNAS in Bandung City, including the muzakki's response to the zakat distributed by BAZNAS in Bandung City, the muzakki's response based on the zakat distribution target, the source of information used by the muzakki to learn about the activities of BAZNAS in Bandung City, the muzakki's goals for paying.

### The Concern of Muzakki Towards the Programs and Distribution of Zakat by BAZNAS in Bandung City

The question about muzakki's worry about the way BAZNAS distributes zakat in Bandung City is found in the questionnaire section. The questions in this part are predicated on the idea that muzakki will look for information about BAZNAS's actions if they are concerned about the zakat distribution by BAZNAS in Bandung City. BAZNAS will be encouraged by this information search to provide information about its actions via a variety of media, including news outlets, corporate websites, and social media profiles. Muzakki's care and initiative in looking for details regarding BAZNAS's operations in Bandung City are essential because concern breeds a sense of ownership. This sense of ownership is followed by a lot of involvement, and it's anticipated that this would motivate muzhikis to donate their zakat to BAZNAS in Bandung City. The following are the muzakki's concerns over the zakat distribution by BAZNAS in Bandung City: Very concerned, 37%; neutral, 7%; and concerned, 53%. At least 90% of muzaki express "Concerned" or "Very Concerned" sentiments on their concern for the activities and zakat distribution by BAZNAS in Bandung City, which is an encouraging figure even though they are not totally in the "Very Concerned" position.



**Figure 1: Muzakki's Concern Towards Zakat Distribution by Baznas in Bandung City**

*Source: Primer Data, Processed*

### Sources of Information Obtained by Muzakki Regarding the Activities of Baznas in Bandung City

In this section of the inquiry, we want to know who the muzaki also distribute their zakat to in addition to the UPZ through whom they channel it. To identify Baznas' "competitors" in Bandung City, it is crucial to do this. Baznas in Bandung City can develop methods to persuade muzakki to channel their zakat through Baznas in Bandung City by studying these rivals. The number of zakat (and infaq) payments made through Baznas in Bandung City may be increased rather than altogether ceasing to be made elsewhere in the world.

**Table 1. Sources of Information for Muzakki Regarding the Activities of Baznas in Bandung City**

No	Resources	Number of Respondents	%
1	Baznas social media account for the city of Bandung	31	9.01
2	Mass media	30	8.72
3	UPZ Agencies/Offices/Institutions	198	57.56
4	Via Posting social media user accounts	12	3.49
5	Baznas website for the city of Bandung	37	10.76
6	WhatsApp Group	29	8.43
7	Other	7	2.03
<b>Total</b>		<b>344</b>	

*Source: Primer data, Processed*

With a total of 198 respondents, or 57.56% of all respondents, it is clear from the table above that more than half of the respondents learn about the activities of Baznas in Bandung City from UPZ offices, agencies, or institutions. The website of Baznas in Bandung City, which is used by 37 respondents, or 10.76% of the total, is the next most often used medium by muzakki. Print media, social media profiles of Baznas in Bandung City, and WhatsApp groups come in third, fourth, and fifth place, with 31 respondents (9.01%), 30 respondents (8.72%), and 29 respondents (8.43%), respectively. With 12 responses (3.49%) and 7 respondents (2.03%), respectively, posting on users' social media accounts and other media rank as the two least used forms of media by muzakki.

In conclusion, the vast majority of muzakki distribute their zakat to deserving individuals personally. By proving that through Baznas activities, zakat and infaq will have a wider reach and impact, Baznas in Bandung City will be able to pique the interest of muzakki and encourage them to channel their zakat and infaq through Baznas.

### **Responses of Muzakki in Zakat Distribution**

Informing Muzakki about the programs of BAZNAS Bandung City is one way to pique their interest in paying Zakat and giving infaq through the organization. As a marketing tool for BAZNAS Bandung City, this information is essential. Because BAZNAS must outbid other organizations that manage zakat and infaq in order to pique the interest of the Muslim community and persuade them to channel their zakat through BAZNAS.

**Table 2. Responses of Muzakki in Zakat Distribution**

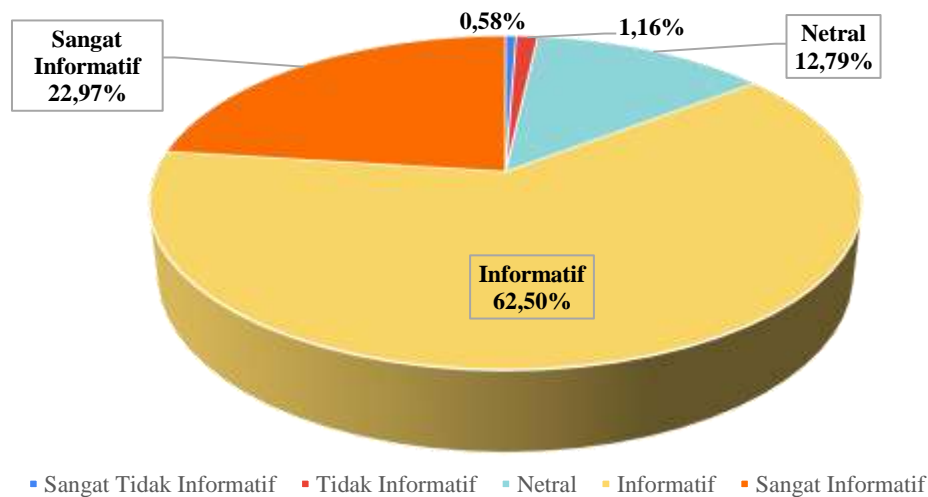
No	How to Pay Zakat	Number of Respondents	%
1	Directly to those entitled to receive zakat	160	46.51
2	Go directly to BAZNAS Bandung City	110	31.98
3	Directly to BAZNAS Bandung City, directly to those entitled to receive zakat, private ZIS management bodies	39	11.05
4	No filling	2	0.58
5	BAZ Residential environment/DKM Mosque	20	0.58
6	Zakat collection committee	2	0.58
7	Foundation/Orphanage	3	0.58
8	Online application	1	0.29
9	Direct zakat recipients/via M-Banking	7	0.29
<b>Total</b>		<b>344</b>	

*Source: Primer Data, Processed*

As seen in the above table, the majority of respondents (46.51% or 160 respondents) personally deliver their zakat to those who are eligible to receive it. While 110 respondents, or 31.98% of the total, donate their zakat directly to BAZNAS Bandung City. Online applications receive the least amount of respondents (one, or 0.29%) when it comes to zakat payment methods. As a result, it is clear that the zakat collection unit (UPZ) in each institution is the muzakki's main information source, followed by social media accounts (Facebook and Instagram), the official website of BAZNAS Bandung City, WhatsApp groups, and the news media. The final four sources of information are websites that publish news stories. In order to reach a larger audience in the community, BAZNAS Bandung City must take its responsibility to disseminate information through internet channels more seriously.

**The degree of information provided on BAZNAS Bandung City's official website**

To ascertain if the activity reports offered by BAZNAS Bandung City are sufficiently instructive for the responders, an evaluation of muzakki's response to the activity reports on the website is being conducted. Furthermore, this can assist in determining whether BAZNAS Bandung City's online activity reports require any additional refinement. In the graph below, Muzakki's views on the BAZNAS Bandung City activity reports on the website are depicted.



**Figure 2. Opinions of muzakki regarding the level of informativeness of the official website of BAZNAS Bandung City**

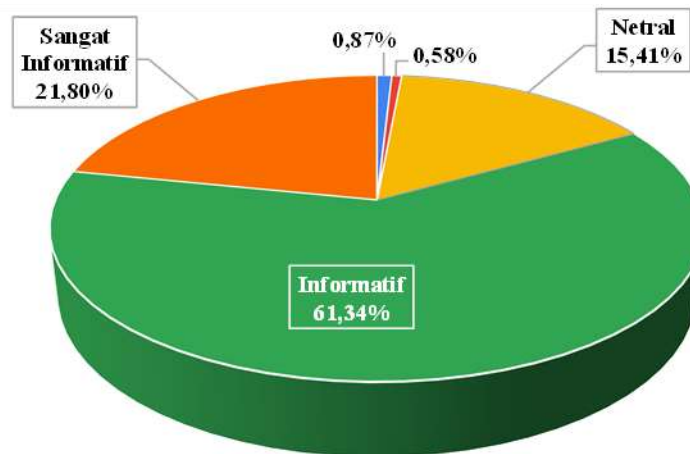
*Source: Primer Data, Processed*

As seen in the graph above, the majority of respondents believe that the activity reports posted on the BAZNAS Bandung City website are already informative. This is clear from the fact that 22.97% (79 respondents) and 62.5% (215 respondents) respectively, of respondents who responded to the survey, said the activity reports on the website are extremely informative. However, some respondents continue to feel that BAZNAS Bandung City's online activity reports might be improved. This is demonstrated by the fact that 1.16% (4 respondents) and 0.58% (2 respondents), respectively, said that the activity reports on the website are not at all informative. In addition, 44 respondents, or 12.79%, express neutrality.

Due to muzakki's perception that the information about BAZNAS activities on BAZNAS Bandung City's official website is considered "informative" and "very informative," it is now the responsibility of BAZNAS Bandung City to at the very least maintain or even improve the content of its official website in order to give muzakki up-to-date activity reports.

### **Muzakki's Response to the Social Media Account of BAZNAS Bandung City**

It is intended to ascertain whether the activity reports provided are sufficiently informational for the respondents by analyzing the muzakki's reaction to the reports of Baznas Bandung City's activities on the social media account. This can also be used to determine whether Baznas Bandung City's social media activity reports need to be improved. The graph below shows the thoughts of muzakki respondents regarding the reports of BAZNAS Bandung City's social media activity.



**Figure 3. Muzakki's Response to the Social Media Account of BAZNAS Bandung City**

*Source: Primer Data, Processed*

The majority of respondents believe that the activity reports posted by Baznas Bandung City on social media accounts are already sufficiently informational, as can be seen from the above image. This is clear from the fact that 21.8% (75 respondents) and 61.34% (211 respondents) respectively deemed the activity reports on the website to be highly informative. The activity reports on social media accounts, according to some respondents, might still use improvement. This is seen from the 0.58% (2 respondents) and 0.87% (3 respondents) respondents who said the website's reports are not informative and highly uninformative, respectively. In addition, 53 respondents, or 15.41%, opted for the neutral choice.

This remark is comparable to how the muzakki rated the BAZNAS Bandung City official website. The next task facing BAZNAS Bandung City is to raise the informativeness on both online platforms (the website and social media) so that it advances from "Informative" to "Highly Informative".

The decision of the muzakki to pay zakat online using fintech platforms is positively and significantly impacted by perceptions of utility, simplicity of use, security and privacy, as well as the level of trust (Mytha Chandra Dew, 2022).

**The proposed targets for the distribution of zakat by BAZNAS Bandung City as suggested by the muzakki**

The muzakki are required to select the zakat recipients (as per Surah At-Tawbah, verse 60) they feel most urgently require aid in this section of the questionnaire. It is clear from the diagram below that the majority of muzaki select the impoverished category (25%), followed by the fakirs (60%). These data results can be utilized to compare the current zakat distribution by BAZNAS Bandung City with the respondents' preferences to see if there is any substantial deviation from those choices.



**Figure 4. Recipients of Zakat Chosen by Muzakki**

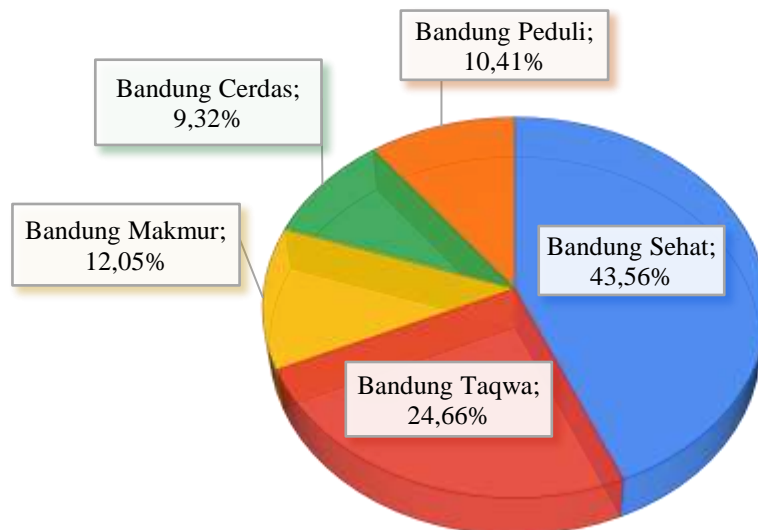
*Source: Primer Data, Processed*

### **Muzakki's Response to the Programs of BAZNAS Bandung City**

Bandung Sehat, Bandung Taqwa, Bandung Makmur, Bandung Cerdas, and Bandung Peduli are the five main zakat and infaq distribution initiatives run by BAZNAS Bandung City. The following are descriptions of each program:

1. Bandung Sehat: Provides comprehensive healthcare assistance to all underprivileged communities, enabling them to live healthy, productive, and prosperous lives
2. Bandung Taqwa: The distribution of zakat, infaq, and sadaqah from donors carried out by the Dakwah-Advocacy Division of BAZNAS Bandung City
3. Bandung Cerdas: Offers educational assistance to beneficiaries from financially disadvantaged families or eligible children according to the applicable regulations
4. Bandung Makmur: An economic empowerment program for mustahik (zakat recipients) through financial assistance for business ventures and utilization
5. Bandung Peduli: Focused on personal and environmental improvement and preparing adopted areas to become subjects of betterment.

Data dari hasil kuesioner menunjukkan bahwa muzakki menyukai program The Bandung Sehat program is preferred by muzakki (44%), followed by Bandung Taqwa (25%), Bandung Makmur (12%), Bandung Peduli (10%), and Bandung Cerdas (9%), according to survey data. This summary suggests that the main program concentration of BAZNAS Bandung City is Bandung Sehat, which muzakki like. It could be required to carry out more extensive education on these initiatives so that muzakki can better comprehend the advantages of each and contribute to them with their zakat and infaq funds.



**Figure 5. The BAZNAS Bandung City Programs Chosen by Muzakki**

*Source: Primer Data, Processed*

The muzakki's assessment of the BAZNAS Bandung City service quality is broken down into a number of characteristics, including muzakki satisfaction, BAZNAS Bandung City transparency level, trust level towards BAZNAS Bandung City, and intention aspect towards BAZNAS Bandung City. We'll go over each indicator's impacting factors in detail.

The majority of muzakki respondents don't interact directly with BAZNAS Bandung City, as was previously said, hence their satisfaction with the organization is low. These muzakki are government employees (ASN) who pay zakat through the Zakat Management Unit (UPZ) of their various agencies or offices. The UPZ then gives BAZNAS Bandung City a percentage of the zakat that was paid. Customer expectations, muzakki recommendations of BAZNAS to others, future plans to pay zakat directly to BAZNAS Bandung City - without going through UPZ (as a sign of high satisfaction level), and full support for the transfer of a portion of zakat funds from UPZ to BAZNAS Bandung City are the four indicators used to gauge muzakki satisfaction. As mentioned in the questionnaire, there are four factors that determine satisfaction:

1. Meeting Expectations - As mentioned in the questionnaire, "The zakat distribution program of BAZNAS Bandung City meets my expectations"
2. Recommendation to Others: As mentioned in the survey, "I advise family and friends to channel zakat to BAZNAS Bandung City"
3. Intention to Pay Directly to BAZNAS - As indicated in the questionnaire: "In the future, I might pay zakat directly via BAZNAS Bandung City"
4. Supporting the Transfer of Zakat Funds - As indicated in the questionnaire, "I agree that a portion of the zakat I pay via the UPZ office/agency where I work is handed over to BAZNAS Bandung City"

The following table shows the results of an evaluation of muzaki satisfaction with BAZNAS Bandung City:

**Table 3. Muzakki's Perception (Number and Percentage) of Satisfaction Indicators at BAZNAS Bandung City**

No	Element	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
S1	The zakat distribution program of BAZNAS Bandung City meets my expectations	3 0,87	9 2,62	66 19,19	215 62,50	51 14,83
S2	I recommend to family and friends to channel zakat to BAZNAS Bandung City	3 0,87	7 2,03	109 31,69	173 50,29	52 15,12
S3	In the future, I might pay zakat directly via BAZNAS Bandung City	5 1,45	14 4,07	100 29,07	187 54,36	38 11,05
S4	I agree that a portion of the zakat I pay via the UPZ office/agency where I work is handed over to BAZNAS Bandung City	3 0,87	3 0,87	91 26,45	193 56,10	54 15,70

*Source: Primer Data, Processed*

Respondents are generally happy with the services offered by BAZNAS Bandung City. The overwhelming majority of replies were "agree" or "strongly agree," with very few people responding "disagree" or "strongly disagree" with the stated satisfaction components.

With 215 respondents, or 62.5%, respondents said that they agreed with the first part, while only 3 respondents, or 0.87%, strongly disagreed. The majority of respondents (173 or 50.29%) selected agree for the second aspect, while only three respondents (or 0.87%) selected strongly disagree. With 187 respondents, or 54.36%, the majority of respondents responded in favor of the third element, while only 5 respondents, or 1.45%, strongly disagreed. With respect to the last component, the majority of respondents 193 or 56.1%—said they agreed, while the fewest 3 or 0.87% said they disagreed and strongly disagreed.

### **Muzakki's Perception of the Transparency Level of BAZNAS Bandung City**

According to muzakki, there are six factors that have an impact on how transparent BAZNAS Bandung City is: availability of regular reports, ease of access to reports, reports that are simple to understand, reports that are widely available to the public, reports that are available online, and transparency in financial policies. The following six criteria are listed in the form of a questionnaire:

1. Availability of regular reports - stated in the questionnaire: "The management reports of zakat funds by BAZNAS Bandung City are available regularly"
2. Reports of zakat fund management by BAZNAS Bandung City can be easily accessed
3. Reports are easy to understand - stated in the questionnaire: "The zakat management reports provided by BAZNAS Bandung City are easy to understand"
4. Reports are widely disseminated to the public - stated in the questionnaire:

"The annual financial reports of BAZNAS Bandung City are announced through print media/electronic media"

5. Reports are available on online channels - stated in the questionnaire: "The annual financial reports of BAZNAS Bandung City are announced through social media/BAZNAS Bandung City's website"
6. Financial policies are open - stated in the questionnaire: "The financial policies issued/implemented by BAZNAS Bandung City are reported to the muzakki"

The table of assessment for the transparency of BAZNAS Bandung City according to muzakki's perception can be seen below.

**Table 4. Muzakki's Perception (Number and Percentage) of Transparency Indicators at BAZNAS Bandung City**

No	Element	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Tr1	Reports on the management of zakat funds by the Bandung City BAZNAS are available periodically	3 0,87	5 1,45	73 21,22	204 59,30	59 17,15
Tr2	Reports on the management of zakat funds by BAZNAS Bandung City can be easily accessed/obtained	3 0,87	8 2,33	95 27,62	181 52,62	57 16,57
Tr3	The zakat management report provided by the Bandung City BAZNAS is easy to understand	3 0,87	9 2,62	97 28,20	189 54,94	46 13,37
Tr4	The Bandung City BAZNAS annual balance report is announced through print/electronic media	3 0,87	3 0,87	94 27,33	191 55,52	53 15,41
Tr5	The Bandung City BAZNAS annual balance report is announced through the Bandung City BAZNAS social media/website	3 0,87	3 0,87	75 21,80	203 59,01	60 17,44
Tr6	The financial policies issued/carried out by BAZNAS Bandung City are reported to muzakki	4 1,16	6 1,74	79 22,97	202 58,72	53 15,41

*Source: Primer Data, Processed*

Respondents believe that BAZNAS Bandung City has good transparency overall. The overwhelming majority of replies were "agree" or "strongly agree," with very few people disagreeing or strongly disagreeing with the offered transparency features.

With 204 respondents, or 59.3%, respondents said that they agreed with the first aspect, while only 3 respondents, or 0.87%, strongly disagreed. The majority of respondents (181 or 56.62%) selected agree for the second factor, while only 3 respondents (or 0.87%) selected strongly disagree. The majority of respondents, 189, or 59.94%, selected agree for the third criteria, while just three respondents, or 0.87%, selected strongly disagree. There were 191 respondents, or 55.52%, who responded in favor of the fourth element, whereas there were only 3 respondents, or 0.87%, who disagreed and severely disagreed. With 203 respondents, or 59.01%, respondents chose agree as their response to the fifth factor, while just three respondents, or 0.87%,

chose disagree or strongly disagree. The majority of respondents (202, or 58.7%) selected agree for the final factor, while the fewest respondents (four, or 1.16%), selected disagree and strongly disagree.

### Muzakki's Perception of Trust in BAZNAS Bandung City

Four contributing factors—confidence in the institution's policies, general trustworthiness of the zakat management institution, trust in the muzakki as a zakat manager, and accountability—are used to gauge the muzakki's level of trust in BAZNAS Bandung City. The following questionnaire presents these four components:

1. Trust in the institution's policies - stated in the questionnaire: "Muzakki believe that the policies issued by BAZNAS Bandung City are for the benefit of the community in terms of zakat management"
2. Overall trustworthiness of the institution - stated in the questionnaire: "BAZNAS Bandung City is a trusted zakat management institution"
3. Trust in zakat management - stated in the questionnaire: "BAZNAS Bandung City is trustworthy in zakat management"
4. Accountability - stated in the questionnaire: "BAZNAS Bandung City is an accountable institution"

The table of assessment for trust in BAZNAS Bandung City according to muzakki's perception can be seen below.

**Table 5. Muzakki's Perception (Number and Percentage) of Trust Indicators in BAZNAS Bandung City**

No	Element	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
T1	Muzakki believe that the policies issued by BAZNAS Bandung City are for the benefit of the community in terms of zakat management	2 0,58	2 0,58	51 14,83	226 65,70	63 18,31
T2	BAZNAS Bandung City is a trustworthy institution for zakat management	4 1,16	1 0,29	62 18,02	221 64,24	56 16,28
T3	BAZNAS Bandung City is trustworthy in zakat management	2 0,58	3 0,87	62 18,02	224 65,12	53 15,41
T4	BAZNAS Bandung City is an accountable institution	2 0,58	2 0,58	66 19,19	223 64,83	51 14,83

*Source: Primer Data, Processed*

In general, respondents think there is good confidence in BAZNAS Bandung City. This is clear from the overwhelming majority of agreeing and strongly agreeing replies, and the relatively small number of respondents who disagreed or strongly disagreed with the offered trust indicators.

With 226 respondents, or 65.7%, respondents chose agree as their response to the first part, while just 2 respondents, or 0.58%, chose disagree and strongly disagree. The majority of respondents (221, or 64.24%) selected agree for the second factor, while only one person, or 0.29%, selected disagree. With 224 replies, or 64.12%, respondents

chose agree as their response to the third factor, while 2 respondents, or 0.29%, chose strongly disagree. The majority of respondents, 223 respondents or 64.83%, selected agree as their response to the final element, while the fewest respondents, 2 respondents or 0.58%, selected disagree and strongly disagree as their response.

### **Muzakki's Perception of Intention in Paying Zakat to BAZNAS Bandung City**

The intention indicator is employed in this study to gauge muzakki's desire to continue making zakat payments either through UPZ or directly to BAZNAS Bandung City. The data demonstrates that many muzakki pay zakat through other institutions or channels in addition to the UPZ, as was discussed in Chapter 4 about the profile of muzakki. If the muzakki are currently happy with UPZ/BAZNAS Bandung City, it is anticipated that they will continue to be interested in and intend to pay zakat through UPZ/BAZNAS Bandung City in the future. On the other hand, muzakki may decide to direct most of their zakat to other organizations if they are dissatisfied with how UPZ/BAZNAS Bandung City manages their zakat. Loyalty to UPZ/BAZNAS Bandung City is demonstrated by the phrase "intend to continue paying zakat via UPZ/BAZNAS Bandung City". As a result, the intention indication is expressed using three components:

1. Muzakki's Loyalty (based on the satisfaction of beneficiaries towards BAZNAS Bandung City's services): This loyalty is based on the assumption that if the beneficiaries of zakat are satisfied with the zakat they receive via BAZNAS Bandung City, the muzakki as the source of zakat funds will also be satisfied, and therefore, they will continue to pay zakat via UPZ/BAZNAS Bandung City in the future.
2. Muzakki's Loyalty (based on the quality of BAZNAS Bandung City's services to beneficiaries): In this context, muzakki entrust their zakat to BAZNAS Bandung City to be distributed to beneficiaries. If the quality of BAZNAS Bandung City's service to beneficiaries is considered good, it is expected that muzakki's loyalty to BAZNAS Bandung City will also increase.
3. Intention to remain loyal: This element clearly measures the muzakki's intention to continue paying zakat via UPZ/BAZNAS Bandung City.

These three elements are stated in the questionnaire as follows:

1. Muzakki's Loyalty (based on the satisfaction of beneficiaries towards BAZNAS Bandung City's services) - stated in the questionnaire: "The satisfaction of zakat beneficiaries (mustahik) with BAZNAS Bandung City's services increases my desire to continue paying zakat"
2. Muzakki's Loyalty (based on the quality of BAZNAS Bandung City's services to beneficiaries) - stated in the questionnaire: "If BAZNAS Bandung City's services are considered satisfactory by zakat beneficiaries (mustahik), then I want my zakat to be channeled via BAZNAS Bandung City"
3. Intention to remain loyal – expressed through questionnaires: "I plan to always pay zakat (via UPZ/institution or directly via BAZNAS Bandung City)"

The table of assessment for intention in BAZNAS Bandung City according to muzakki's perception can be seen in the following table:

**Table 6. Muzakki's Perception (Number and Percentage) of Intention Indicators in BAZNAS Bandung City**

No	Element	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I1	The satisfaction of zakat beneficiaries (mustahik) with BAZNAS Bandung City's services increases my desire to continue paying zakat	6 1,75	0 0	93 27,11	188 54,81	56 16,33
I2	If BAZNAS Bandung City's services are considered satisfactory by zakat beneficiaries (mustahik), then I want my zakat to be channelled via BAZNAS Bandung City	4 1,17	1 0,29	104 30,32	188 54,81	46 13,41
I3	I plan to always pay zakat (via UPZ/institution or directly via BAZNAS Bandung City)	4 1,17	3 0,87	106 30,90	180 52,48	50 14,58

*Source: Primer Data, Processed*

In general, respondents think there is good confidence in BAZNAS Bandung City. Few respondents answered disagree or strongly disagree to the satisfaction aspects presented, which is obvious from the predominance of agree and strongly agree replies.

The first element received an average of 188 responses, or 54.81%, with agree being the most popular response and disagree receiving 0 responses, or 0%. With 188 replies, or 54.81%, respondents chose agree as their response to the second part, while one respondent, or 0.29%, chose disagree. With 180 respondents, or 52.48%, responding to the last component, the majority of respondents agreed, while 3 respondents, or 0.87%, disagreed.

## E. CONCLUSION

From the description of the profiles of mustahik and muzakki, several general conclusions can be drawn: 1. 91.54% of muzakki are civil servants (ASN). The rest, although not civil servants, work in government agencies or offices (as contract employees, daily workers, etc.). The largest age group of muzakki is between 36-40 years old. The number of male and female muzakki is nearly balanced, with females comprising 50.87% and the remaining being male. The largest percentage of muzakki (59.59%) have a bachelor's degree (S1/D4).

90% of muzakhki expressed concern and great concern about BAZNAS Bandung City's activities, despite the fact that they are not directly tied to BAZNAS Bandung City, according to an analysis of their impressions of how the organization manages zakat. In their respective agencies, 50.56% of muzakki said they learned of BAZNAS Bandung City's activities through UPZ. Information was obtained by the

remaining 49.49% of muzakki from a variety of online sources (including the official website and social media accounts of BAZNAS Bandung City, WhatsApp groups, news media, etc.). The official website and social media profiles of BAZNAS Bandung City are regarded as "informative" in terms of providing activity reports by over 60% of muzakki.

85% of muzakki who were asked about BAZNAS Bandung City's zakat distribution say that it should concentrate on helping the poor and those in need. Bandung Sehat received the most muzakki support out of the five BAZNAS Bandung City programs (Bandung Taqwa, Bandung Makmur, Bandung Cerdas, and Bandung Peduli), totaling 43.56%.

Nearly all of the factors (indicators) used to determine how satisfied muzakki was obtained ratings between 3.00 and 4.00 (good category). Only one indicator, trust, had a score of 4.01 (very high), the only one above 4.00. The satisfaction index achieved a score of 3.69 (good), which is higher than 4.00.

The Service Quality Index of Baznas Bandung City, which is a composite index of numerous parameters, has a calculation result of 77.03 (good) based on muzakki's perspectives:

1. Satisfaction Index 75,94 (good)
2. Transparency Index 77,00 (good)
3. Trust Index 79,07 (good)
4. Intention Index 76,09 (good)

Overall, muzakki rate BAZNAS Bandung City's management and distribution of zakat services as being pretty satisfactory. The mustahik's level of satisfaction with BAZNAS Bandung City is greater (very good category) than the muzakki's level of happiness with BAZNAS Bandung City's zakat management (good category). Since they are connected to UPZ in their individual institutions/offices rather than directly to BAZNAS Bandung City, this is probably owing to the indirect measurement of muzakki's satisfaction index.

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