



The Influence of Service Quality, Religiosity, and Trust on Muzakki's Interest in Paying Zakat Maal at LAZ RIZKI Jember

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Article Info	Abstract
<p>Article history: Received April 10, 2025 Revised April 30, 2025 Accepted May 27, 2025 Available online June 30, 2025</p> <hr/> <p>*Corresponding author email: almas.eksyarfeb@unej.ac.id Phone number: 081249700708</p> <hr/> <p>Keywords: Zakat Maal, LAZ RIZKI, Service Quality, Religiosity, Trust</p>	<p>Introduction: This study aims to analyze the influence of service quality, religiosity, and trust on the interest of muzakki in paying zakat maal at LAZ RIZKI Jember. Research Methods: This study adopted a quantitative approach, utilizing multiple linear regressions as the statistical analysis method to examine the relationships between service quality, religiosity, and trust and the interest of muzakki in paying zakat maal. Results: This study reveals that service quality and trust significantly influence muzakki's interest in paying zakat maal through LAZ RIZKI Jember. Religiosity does not significantly influence muzakki's interest in paying zakat through LAZ RIZKI, which shows that a person's level of faith is not the main factor in the decision to pay zakat through the institution. Conclusion: Simultaneously, these three variables contribute to determining the interest of muzakki. Consequently, LAZ RIZKI Jember should prioritize enhancing transparency, streamlining service delivery, and fortifying institutional trustworthiness to foster greater participation and optimize muzakki engagement.</p>
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INTRODUCTION

In the third pillar of Islam, after saying the shahada and performing prayers, every Muslim who is able is required to pay Zakat. Paying zakat is an obligation for Muslims who meet the requirements (Putri & Awalina, 2021). The command to pay Zakat is also found in the Quran as in the words of Allah Swt in Q.S At-Taubah verse 103.

﴿ خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ١٠٣ ﴾

"Take zakah out of their wealth, to purify and purify them, and pray for them: for indeed your prayers are consolations to them. Allah is All-Hearing, All-Knowing".

The Indonesian Ulama Council (MUI), issued Fatwa No. 3 of 2003 on income subject to zakat, which includes various sources of halal income, including wages, fees, salaries and services. If a Muslim's wealth meets the conditions of zakat, such as being free or not a slave, has the potential to be developed through trade, savings, etc., is fully owned, has reached the nishab equivalent to 85 grams of gold, which when converted into rupiah is worth IDR 79,292,978 per year or IDR 6,607,748 per month.

Table 1. ZIS Fund Raising in 2022-2023

No	Type of Zakat Manager	Number of Zakat Management Institutions	Number of Collections	
			2022 (Rp)	2023 (Rp)
4	LAZ Nasional	36	3.344.534.055.159	3.100.969.158.888
5	LAZ Provinsi	33	277.605.406.294	272.064.015.261
6	LAZ Kab/Kota	60	144.587.951.632	106.638.758.815
Total		129	3.766.7227.413.085	3.479.671932.964

Source: *Indonesia Zakat Outlook* (2024)

The table above shows the national ZIS collection by type of Zakat manager. The total national collection reached more than Rp 3.7 trillion in 2022, while it reached more than Rp 3.4 trillion in 2023.

RIZKI is an amil zakat institution that focuses on managing zakat, infak and sedekah (ZIS) to be managed in economic empowerment programmes, education, health and environment, social humanity and dakwa, in 2022 the management of zakat income funds Rp. 615,824,785. While in 2023 the management of Zakat funds will be Rp. 514,036,628 This amount shows that the amount of Zakat collection has decreased from the previous year.

Many possibilities are the factors that cause the non-optimal management of Zakat, including the first factor is the lack of public knowledge about the obligation to pay Zakat. The second factor is unwillingness to pay zakat. There are some people who are still reluctant to pay Zakat. This is because they feel that the wealth they receive is the result of their own efforts. The third factor is trust in the zakat management organisation, some people give their zakat obligations directly to the mustahik because they still lack trust in the

existing zakat management institutions. In addition, the community feels that zakat is more afdhal if it is given directly to the mustahik (Rahmah, 2019).

The problem identified is the low number of muzakki channeling zakat through official institutions such as LAZ. Despite the high potential of zakat, the funds collected in LAZ are still far from optimal. Contributing factors include a lack of public trust and knowledge of zakat institutions, and a lack of public understanding of zakat obligations.

RESEARCH METHOD

The method used in this research is a quantitative approach through the explanatory research method. This approach focuses on the application of quantitative methods with the aim of explaining the position of variables and the relationship between variables. The type of data used in this research is primary data. The data source is the distribution of questionnaires to muzakki at LAZ RIZKI Jember. The population in this study is muzakki LAZ RIZKI Jember for the past 2 years. While the sample used in this study with purposive sampling method with the sampling of these researchers using the Slovin formula.

RESULT AND DISCUSSION

The following are the results of data processing from the distribution of questionnaires to LAZ RIZKI Jember muzakki for the last two years using SPSS Statistics 30.0 for Windows.

Validity Test

Table 2. Validity Test

Variables	Item	r-count	r-table	P (sig.)	Description
X1	X1.1	0,649	0,227	<.001	Valid
	X1.2	0,698	0,227	<.001	Valid
	X1.3	0,770	0,227	<.001	Valid
	X1.4	0,798	0,227	<.001	Valid
	X1.5	0,800	0,227	<.001	Valid
X2	X2.1	0,797	0,227	<.001	Valid
	X2.2	0,800	0,227	<.001	Valid
	X2.3	0,683	0,227	<.001	Valid
	X2.4	0,836	0,227	<.001	Valid
	X2.5	0,832	0,227	<.001	Valid
X3	X3.1	0,850	0,227	<.001	Valid
	X3.2	0,781	0,227	<.001	Valid
	X3.3	0,781	0,227	<.001	Valid
	X3.4	0,670	0,227	<.001	Valid
	X3.5	0,694	0,227	<.001	Valid
Y	Y1	0,796	0,227	<.001	Valid
	Y2	0,642	0,227	<.001	Valid
	Y3	0,673	0,227	<.001	Valid

Based on the results in the table above shows that each statement item on the independent variables service quality (X1), religiosity (X2), trust (X3), as well as the dependent variable interest (Y) has an r-count greater than the r-table and a significance value of <0.05. Thus, all statements in the questionnaire are declared valid.

Reliability Test

Table 3. Reliability Test

Variables	<i>Cronbach's Alpha</i>	Terms	Description
Service Quality (X1)	0,923	0,6	Reliabel
Religiosity (X2)	0,960	0,6	Reliabel
Trust (X3)	0,897	0,6	Reliabel
interest (Y)	0,896	0,6	Reliabel

Based on the results in the table above, the Cronbach's alpha value for each variable is as follows: Service Quality (X1) is 0.923, Religiosity (X2) is 0.960, Trust (X3) is 0.897 and Interest (Y) is 0.896. Since all Cronbach's Alpha values are greater than 0.6, it can be concluded that the questionnaire used in this study has a good level of reliability.

Normality Test

Table 4. Normality Test

		Unstandardized Residual
N		75
Normal Parameters ^{a,b}	Mean	-.0893333
	Std. Deviation	.97421666
Most Extreme Differences	Absolute	.085
	Positive	.085
	Negative	-.064
Test Statistic		.085
Asymp. Sig. (2-tailed) ^c		.200 ^d

Based on the results in the table above, the Kolmogorov-Smirnov value is obtained with a significance of 0.200, which is greater than 0.05. Therefore, it can be concluded that the data in this study are normally distributed.

Multicollinearity Yest

Table 5. Multicollinearity Test

Model	Collinearity		Description
	Tolerance	VIF	
Service Quality (X1)	0,410	2,439	No multicollinearity
Religiosity (X2)	0,421	2,377	No multicollinearity
Trust (X3)	0,615	1,627	No multicollinearity

Based on the results in the table above, it shows that the Service Quality variable (X1) has a Tolerance value of 0.410 and a VIF of 2.439. The religiosity variable (X2) has a Tolerance value of 0.421 and a VIF of 2.377. Meanwhile, the trust variable (X3) has a Tolerance value of 0.615 and a VIF of 1.627. Based on these results, it can be concluded that there is no multicollinearity, because the variables X1, X2, and X3 show a Tolerance value > 0.1 and VIF < 10.

Heteroscedasticity Test

Table 6. Heteroscedasticity Test

Model	Sig.	Description
Service Quality (X1)	0,458	No heteroscedastisity
Religiosity (X2)	0,848	No heteroscedastisity
Trust (X3)	0,240	No heteroscedastisity

Based on the table above, the heteroscedasticity test results show that the service quality variable (X1) has a significance value of 0.458, the religiosity variable (X2) has a significance value of 0.848, and the trust variable (X3) has a significance value of 0.240. Thus, it can be concluded that there is no heteroscedasticity in the variables of service quality (X1), religiosity (X2), and trust (X3) because all variables have a significance value > 0.05.

Multiple Regression Test

Table 7. Multiple Regression Test

Model	Unstandardized Coefficients	
	B	Std.Error
(Constant)	3,811	1,563
Service Quality (X1)	0,191	0,080
Religiosity (X2)	0,036	0,070
Trust (X3)	0,163	0,065

The table above shows the results of multiple linear regression analysis, where the regression coefficient for the service quality variable (X1) is 0.191, religiosity (X2) is 0.036, and trust (X3) is 0.163. The multiple linear regression equation obtained in this study is as follows:

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

$$Y = 3,811 + 0,191KP + 0,036R + 0,163K$$

The following is the interpretation of this multiple linear regression equation:

1. Constant (β_0) = 3.811: The constant value of 3.811 indicates that if the variable service quality (X1), religiosity (X2), and trust (X3) is 0, then the interest variable (Y) will have a value of 3.811.
2. Service Quality Coefficient (X1) = 0.191: The service quality variable has a positive coefficient of 0.191. This means that if the quality of service increases, then interest will also increase, assuming other variables remain constant.
3. Religiosity Coefficient (X2) = 0.036: The religiosity variable has a positive coefficient of 0.036. This means that if religiosity increases, interest will also increase, assuming other variables remain constant.
4. Trust Coefficient (X3) = 0.163: The trust variable has a positive coefficient of 0.163. This means that if trust increases, then interest will also increase, assuming other variables remain constant.

Hypothesis Test

Table 8. Adjusted R^2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,688 ^a	0,474	0,452	1.15025

The table above shows that the entire Adjusted R^2 value is 0.452, which means that all independent variables, namely, service quality, religiosity, and trust have a simultaneous contribution of 45.2% to the dependent variable, namely interest in paying maal zakat at LAZ RIZKI Jember. While the value of 54.8% is explained by other variables not included in this study.

Table 9. t-Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.828	1.135		2.492	.015
Service Quality (X1)	.186	.074	.336	2.500	.015
Religiosity (X2)	.072	.068	.141	1.062	.292
Trust (X3)	.173	.061	.312	2.844	.006

Based on the table above, it presents the results of the t test with the basis for decision making based on the significance value ≤ 0.05 . If the significance value is smaller than this limit, then the independent variable has a partially significant effect on the dependent variable. The details of the t test results for each variable are as follows:

1. The t test on service quality variable (X1) on interest in paying zakat (Y) shows a significance value of 0.015 (<0.05), which indicates that H0 is rejected and H1 is accepted. Thus, it can be concluded that service quality (X1) has a partially significant effect on interest in paying zakat (Y)
2. The t test on the religiosity variable (X2) on the interest in paying zakat (Y) shows a significance value of 0.292 (> 0.05), which means that H0 is accepted and H1 is rejected. Therefore, it can be concluded that religiosity (X2) partially does not have a significant influence on the interest in paying zakat (Y)
3. The t test on the trust variable (X3) on the interest in paying zakat (Y) shows a significance value of 0.006 (<0.05), which indicates that H0 is rejected and H1 is accepted. Thus, it can be concluded that trust (X3) has a partially significant effect on the interest in paying zakat (Y)

Table 9. F-Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	84.648	3	28.216	21.326	$<.001^b$
Residual	93.939	71	1.323		
Total	178.587	74			

Based on the table above, it can be seen that the significance value of <0.001 is smaller than 0.05. Thus, based on the first hypothesis proposed in this study, the variables of service quality, religiosity, and trust are accepted. This means that the variables of service quality, religiosity, and trust simultaneously affect the interest in paying zakat.

The Effect of Service Quality on Muzakki's Interest in Paying Maal Zakat at LAZ RIZKI Jember

The t-test results show that the service quality variable (X1) has a significance value of 0.015 (<0.05). This shows that H1 is accepted, which means that the quality of service partially has a significant effect on the interest in paying zakat. This shows that the better the service provided by LAZ RIZKI Jember, the higher the interest of muzakki to channel their zakat through the institution.

In TPB theory, attitude towards behavior plays a role in shaping a person's interest. If the service quality of a zakat institution is satisfactory, then muzakki will have a positive attitude towards paying zakat through the institution. This positive attitude then encourages them to act in accordance with the beliefs and service experiences received. Service quality is an evaluation of the level of service offered by an institution or company. If people expect a certain level of service, but receive services that exceed their expectations and continue to use the product or service, this indicates public trust in the institution or company (Pramana, n.d.).

This finding is in line with previous research which states that service quality has a positive and significant effect on the variable of public interest in paying Zakat at LAZ Rumah Zakat Pusat (Khalwani, 2024). This shows that there is a close relationship between the quality of service of an entity or process and the level of individual or group interest in the entity or process.

The Effect of Religiosity on Muzakki's Interest in Paying Maal Zakat at LAZ RIZKI Jember

The t test on religiosity variable (X2) shows a significance value of 0.292 (>0.05). This indicates that H0 is accepted and H1 is rejected, which means that this variable has no significant effect on the interest in paying zakat. Based on the results of the distribution analysis of respondents' answers, the average respondent tends to answer strongly agree on the religiosity variable question items, which means that these results are in the good category. Even though the religiosity of respondents is good, it does not determine the interest of muzakki to pay zakat.

In TPB Theory Subjective norms in TPB refer to how individuals are influenced by social norms or social pressure. Even though someone has a high level of religiosity, it does not necessarily affect their intention to pay zakat through LAZ RIZKI Jember. Religiosity is an aspect that arises from within the individual, where understanding of religious teachings can vary. Each individual has a different level of obedience, so their behavior is influenced by religiosity in varying degrees. Differences in religious understanding also have an impact on differences in practice. Therefore, religiosity does not affect the interest in paying zakat as stated by Nugroho & Nurkhin (2019).

The research is in line with the findings of Mubarak & Safitri (2022) which state that the lack of effect of muzaki religiosity on interest in paying zakat is not due to the low level of religiosity of muzaki, but in measuring religiosity it is not enough if only in terms of worship is assessed, but in terms of muamalah it also needs to be considered. In addition,

this research is also in line with the findings of Nugroho & Nurkhin (2019). Although religiosity is good, it does not determine the interest in giving zakat through Baznas. Because each individual's understanding of religiosity in carrying out religious teachings is different from one another. So that interest in paying zakat cannot be determined by how high a person's religiosity level is. The research is in line with the research of Safitri & Suryaningsih (2022), which states that religiosity does not affect the interest in paying zakat.

The Effect of Trust on Muzakki's Interest in Paying Maal Zakat at LAZ RIZKI Jember

The t-test results show that the trust variable (X3) has a significance value of 0.006 (<0.05). This shows that H1 is accepted, which means that trust partially has a significant effect on the interest in paying zakat. Muzakki's trust in LAZ RIZKI Jember includes aspects of integrity, competence, consistency, loyalty, and openness. The higher the muzakki's trust in LAZ, the more likely they are to pay zakat through the institution.

In TPB theory, trust is closely related to perceived behavioral control in TPB. If muzakki feel that LAZ has high credibility, transparency, and good accountability, they will trust more and feel confident that paying zakat through LAZ is the right and safe choice. Trust is a deep belief in the honesty, integrity, ability, or reliability of a person, a system, or a situation. This positive mental attitude creates a sense of security, comfort, and confidence in something, which ultimately forms interest (Licht & Brölde, 2021).

Thus, the level of trust felt by muzakki acts as a factor that affects their internal state. Trust creates a positive environment that can increase muzakki's interest. A high level of trust encourages a positive response, while low trust can lead to negative reactions, such as decreased interest or even a shift in zakat support to other institutions that are considered more credible (Närvänen et al., 2020).

This finding supports previous research which shows that trust has a significant influence on consumer interest. Trust in zakat institutions is an important factor in the decision of muzakki to channel their zakat (Cahyani & Anggraini, 2023).

Simultaneous Influence of Service Quality, Religiosity, and Trust on Muzakki's Interest in Paying Zakat Maal at LAZ RIZKI Jember

The results of the F test show that the variables of service quality, religiosity, and trust simultaneously have a significant effect on the interest in paying zakat with a significance value of <0.001 . This means that the combination of the three variables together influences the decision of muzakki in distributing their zakat. Although partially religiosity does not have a significant effect, in the context of simultaneous influence, religiosity still contributes to influencing the decision of muzakki at LAZ RIZKI Jember.

In the overall TPB theory, the results of this study support TPB by showing that attitudes towards behavior (service quality), subjective norms (religiosity), and perceived behavioral control (trust) contribute to shaping the interest of muzakki in paying zakat. This indicates that in order to increase the number of muzakki who pay zakat through LAZ RIZKI

Jember, the factors of trust and service quality need to be the main focus for LAZ RIZKI Jember managers.

The results of the multiple linear regression analysis show that the variables of service quality and trust have a positive effect on the interest in paying zakat, while religiosity has a weaker effect. The Adjusted R^2 value of 45.2% indicates that this research model can explain 45.2% of the variability in the interest in paying zakat, while the rest is influenced by other factors not included in this study.

This finding supports previous research which shows that the quality of religiosity and trust services have a significant effect on consumer interest, trust in zakat institutions is an important factor in the decision of muzakki to distribute their zakat (Cahyani & Anggraini, 2023).

CONCLUSION

This study aims to analyze the influence of service quality, religiosity, and trust on the interest of muzakki in paying zakat maal at LAZ RIZKI Jember. Based on the results of multiple linear regression analysis, it was found that service quality and trust have a significant influence on the interest of muzakki in distributing zakat maal. The better the quality of service provided by LAZ RIZKI Jember and the higher the level of trust of muzakki in this institution, the greater their interest in paying zakat maal through the LAZ. However, the religiosity variable does not have a significant effect on the interest of muzakki in paying zakat maal. This shows that a person's level of religiosity is not always the main factor in their decision to pay zakat through LAZ, but rather is more influenced by aspects of service and trust in zakat institutions. Overall, these three variables simultaneously contribute to increasing the interest of muzakki in distributing their zakat. Therefore, it is important for LAZ RIZKI Jember to continue to increase transparency in zakat management, improve service quality, and build trust in order to attract more muzakki to distribute zakat maal through this institution.

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