E-Service Quality in Online Zakat and Its Impact on Muzaki Behavior

Rulli Kurniawan[1], Unggul Kustiawan[1]
[1]Esa Unggul University, Indonesia

ABSTRACT

In the digital era, e-service quality plays a crucial role in determining the success of online businesses, including zakat services. This study explores the impact of e-service quality on customer satisfaction, customer trust and institutional reputation, as well as its effects on customer behaviors such as repurchase intention, word-of-mouth promotion and site revisit. Through an online survey of 250 users of online zakat services and analysis using Structural Equation Modeling (SEM), this research found that usability and service interaction significantly contribute to enhancing e-service quality, which directly increases customer satisfaction and trust. Although customer satisfaction can increase repurchase intention, it does not directly increase word of mouth or site revisit, indicating the important role of other factors such as spiritual values and social recommendations. High e-service quality also strengthens the institution's reputation, underlining the importance of maintaining high online service quality to retain customer trust and loyalty. This study recommends that zakat institutions improve usability and service interaction on their online platforms to strengthen customer relationships. Further research is suggested to explore other variables that influence customer behavior in the context of online zakat.

Keywords*: E-Service Quality, Customer Satisfaction, Customer Trust, Reputation, Customer Behavior, Zakat*

INTRODUCTION

The advent of the digital era has significantly transformed the landscape of business, particularly in how service quality is perceived and delivered through online platforms. E-service quality, defined as the ability of digital services to meet or exceed customer expectations, has emerged as a critical determinant in the success of online businesses. It directly impacts customer satisfaction, trust and loyalty, thereby playing a pivotal role in the sustainability and growth of digital businesses (Blut et al., 2015; V. Kumar & Ayodeji, 2021; N. Vatolkina et al., 2020). Research in this domain has identified key factors such as response speed, information reliability, ease of navigation and transaction security as crucial for enhancing customer experiences online, ultimately influencing retention and positive word-of-mouth promotion (Blut, 2016; Ramadhani & Hapsari, 2022; Rita et al., 2019).

Given the increasing reliance on digital interactions over traditional face-to-face engagements, customer satisfaction and trust, along with the reputation of online services, have become indispensable for maintaining customer loyalty, encouraging repurchase intentions and fostering site revisits amidst escalating competition (Al-dweeri et al., 2019; Hendriana et al., 2022; Kim & Yoo, 2019; N. S. Vatolkina, 2019). This shift has particularly impacted sectors like zakat in Indonesia, where despite the high potential for zakat collection, actual realization remains suboptimal. The adoption of online zakat payment platforms presents an opportunity to enhance the efficiency and satisfaction of muzaki (contributors), potentially optimizing zakat collection (Ayuniyyah et al., 2022; Hanafi, 2020; Mutamimah et al., 2021; Ninglasari & Muhammad, 2021; Rahmani et al., 2021; Ramadhani & Hapsari, 2022).

However, despite the recognized influence of e-service quality on customer

satisfaction and trust in the context of online shopping, a literature gap exists regarding the impact of the reputation of zakat institutions on muzaki behavior, including loyalty, word of mouth and the intention to revisit or make repeat contributions (Abdur Rehman et al., 2020; Ginting et al., 2023; Juwaini et al., 2022; Rita et al., 2019; Shankar & Gupta, 2020). Addressing this gap, the current study aims to investigate the effect of e-service quality on online zakat practices, focusing on how the reputation of zakat institutions (BAZNAS) influences customer satisfaction, trust and behavior.

This research endeavors to provide a comprehensive analysis of the interplay between e-service quality, customer satisfaction, trust and institutional reputation in the digital zakat domain. By identifying and integrating the reputation of zakat institutions as a significant variable affecting muzaki behavior, this study aspires to offer strategic insights for BAZNAS and similar entities in optimizing digital service delivery. The findings are anticipated to contribute to both academic literature and practical applications, enhancing zakat collection efficiency and fostering stronger relationships between muzaki and zakat institutions through improved digital services.

LITERATUR REVIEW

Usability Towards E-Service Quality

In the study of the relationship between usability and e-service quality, the underlying theoretical logic is that high usability, encompassing intuitive interface design, easy navigation and quick responsiveness, directly influences users' perception of electronic service quality. Good usability facilitates users in achieving their goals effectively and efficiently, reducing frustration and enhancing their satisfaction with the service, which in turn improves their perception of the service quality (Rita et

al., 2019; Shia et al., 2016). Improvements in usability aspects significantly contribute to enhancing e-service quality, through increased user satisfaction and trust (Kaur et al., 2020; Sutisna et al., 2019). These findings affirm the importance of integrating user-centered design principles to enhance electronic service quality and strengthen customer relationships. Based on the discussion above, the author formulates the following hypothesis:

H1: Usability has a positive effect on e-service quality.

Information Towards E-Service Quality

Accurate, relevant and easily accessible information plays a critical role in enhancing the perception of e-service quality (A. Kumar & Chakrabarti, 2023; Prynko & Chudzian, 2018). The availability of high-quality information enables users to make more accurate decisions and increases their satisfaction with online services, which directly influences their assessment of e-service quality. Complete and timely information significantly contributes to improving users' perception of e-service quality, by facilitating a more informative and satisfying user experience. Based on the discussion above, the author formulates the following hypothesis:

H2: Information has a positive effect on e-service quality.

Service Interaction Towards E-Service Quality

Quality service interaction significantly influences e-service quality because these interactions are often the first point of contact and can be a deciding factor in customer perception of the service (Shankar & Gupta, 2020; Sutisna et al., 2019). Quality service interaction also significantly affects e-service quality, as responsive, personal and expectation-meeting interactions enhance positive impressions and build trust, which

are crucial foundations in maintaining customer loyalty (Monita & Yadi, 2021). Moreover, responsive and personalized services can effectively resolve customer issues, thereby reducing the likelihood of complaints and enhancing positive recommendations from customers to others. Based on the discussion above, the author formulates the following hypothesis:

H3: Service interaction has a positive effect on e-service quality.

E-Service Quality Towards Customer Satisfaction and Customer Trust

E-service quality plays a crucial role in determining customer satisfaction. High-quality services capable of meeting or even exceeding customer expectations regarding their online interactions are essential. According to theory, customers assess service quality from various aspects such as reliability, responsiveness, security and ease of use. These aspects, when meeting expected standards, directly contribute to their satisfaction levels (Biscaia et al., 2017; Monita & Yadi, 2021). An increase in e-service quality, achieved through the development of responsive websites and the provision of relevant and useful information, significantly positively impacts customer satisfaction. This confirms the view that investing in enhancing electronic service quality is a crucial strategy for advancing satisfaction and strengthening customer loyalty (Blut, 2016).

On the other hand, e-service quality is essential in building customer trust. Reliable and secure online services demonstrate a company's commitment to customer satisfaction, a key to digital trust (Ginting et al., 2023; Hidayat & Anasis, 2020). This underscores how e-service quality serves as a foundation for building and maintaining customer trust. Reliability and security in online services send a signal to customers that the company is committed to a safe and satisfying user

experience (Elizar et al., 2020; V. Kumar & Ayodeji, 2021). Therefore, strategic investments in aspects such as service responsiveness and security not only meet customer expectations but also promote long-term loyalty and customer trust. Based on this information, the author formulates the following hypotheses:

H4: E-service quality has a positive effect on customer satisfaction.
H5: E-service quality has a positive effect on customer trust.

Customer Satisfaction Towards Repurchase Intention, Word of Mouth and Site Revisit

Customer satisfaction plays a critical role in driving repurchase intentions, word-of-mouth promotion and site revisits because it reflects a positive experience that meets or exceeds customer expectations (Kitapci et al., 2014). When customers are satisfied, they are more likely to make repeat purchases due to established trust in the quality of the product or service (Rita et al., 2019). This satisfaction also motivates customers to recommend the brand to others, leveraging word-of-mouth promotion, which is a highly effective and authentic form of marketing (Ahmad & Zhang, 2020). Furthermore, such positive experiences increase the likelihood of customers revisiting the site, reflecting strong loyalty and preference for the brand or platform (Moon, 2013). Thus, customer satisfaction not only acts as an indicator of short-term success but also influences the growth and reputation of a business in the long term. Based on the above discussion, the author formulates the following hypotheses:

H6: Customer satisfaction positively affects repurchase intention.
H7: Customer satisfaction positively affects word of mouth.
H8: Customer satisfaction positively affects site revisit.

Customer Trust Towards Repurchase Intention, Word of Mouth and Site Revisit

Customer trust is a fundamental foundation affecting repurchase intention, word of mouth and site revisit. This is because trust creates a sense of security and confidence in the quality and integrity of the brand or service. When customers trust a brand, they are more likely to continue interacting and making repeat purchases, as they are confident that they will receive value and satisfaction from the transaction (Rita et al., 2019). This trust also encourages customers to recommend the brand to others, contributing to positive and authentic word-of-mouth promotion (Bhati & Verma, 2020). Moreover, strong trust stimulates customers to frequently return to the site, whether to explore new products or services or to make repeat purchases (Rita et al., 2019). Therefore, building and maintaining customer trust is not only vital for retaining a loyal customer base but also for leveraging customers as brand ambassadors who promote the brand through their words and actions. Based on this discussion, the author formulates the following hypotheses:

H9: Customer trust positively affects repurchase intention.
H10: Customer trust positively affects word of mouth.
H11: Customer trust positively affects site revisit.

E-Service Quality Towards Reputation

E-service quality has a significant impact on a company's reputation as it directly reflects the company's commitment to excellence in digital services. High e-service quality, encompassing reliability, responsiveness, ease of use and security, communicates to customers and the market that the company is serious about providing a satisfying and seamless customer experience (Ramadhani & Hapsari, 2022; Wai Lai, 2019). When customers experience superior online services, they are more likely to share their positive experiences through reviews and recommendations, directly enhancing public perception and reputation. This positive reputation strengthens trust not only among regular customers but also potential ones, expanding the customer base and enhancing the company's competitive edge in the market (Caruana & Ewing, 2010). Thus, e-service quality not only directly affects customer satisfaction but also plays a crucial role in shaping and maintaining a positive reputation in the digital era. Based on this discussion, the author formulates the following hypothesis:

H12: E-service quality positively affects reputation.

Reputation Towards Repurchase Intention

A company's reputation plays a vital role in influencing repurchase intention because it serves as an indicator of trustworthiness and quality. A strong and positive reputation signifies that the company has consistently provided satisfying products or services, meeting or even exceeding customer expectations. This creates a sense of trust and security among customers, making them more likely to remain loyal and continue making repurchases from the company. Furthermore, a good reputation reduces the perceived risk associated with purchasing, reinforcing customers' belief that they will receive good value for their money. Thus, a positive reputation not only attracts new customers but also motivates existing customers to make repurchases, as they are confident in the consistency of quality and reliability of the company. Based on this discussion, the author formulates the following hypothesis:

H13: Reputation positively affects repurchase intention.

Based on the hypothesis framework outlined above, the research model can be depicted in **Figure 1** below:
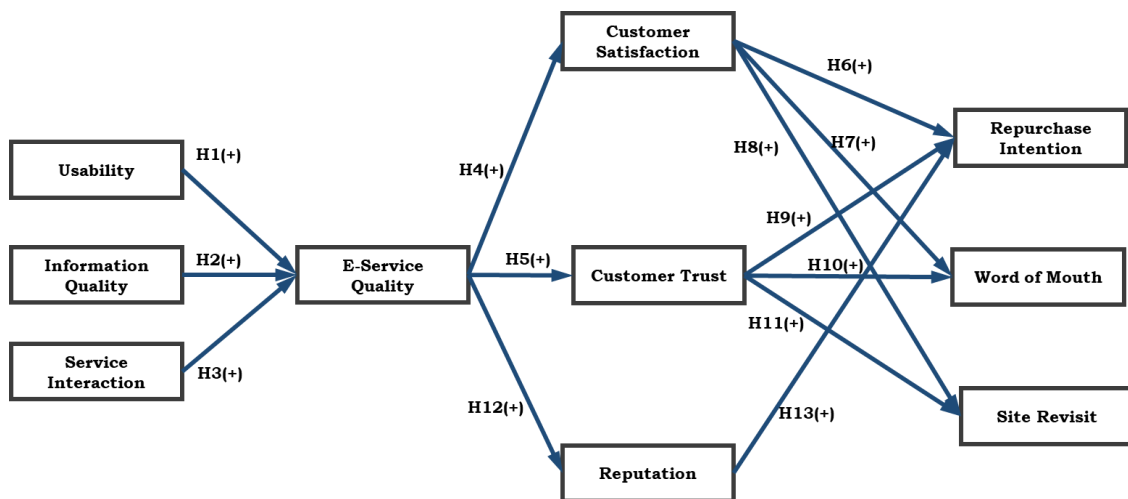
Figure 1. Research Model
Source: Author

METHODOLOGY

In this study, variables were measured using the Webqual 4.0 instrument, tailored for evaluating the BAZNAS website's online zakat service, covering usability, information quality and service interaction quality. Usability encompassed ease of operation and positive user experience, while information quality evaluated the accuracy and trustworthiness of content. Service interaction quality assessed aspects such as security in zakat payment and personalization. Comprehensive measurements also included overall e-service quality, customer satisfaction and trust, utilizing frameworks from Shia et al. (2016), Blut (2016), Rita et al. (2019) and Islam et al. (2021). A pretest ensured the questionnaire's validity and reliability, leading to adjustments for optimized measurement. The study proceeded with data collection from 250 respondents, applying a purposive sampling technique to gather insights on electronic service quality's impact.

The research model's development was grounded in literature and tested using Structural Equation Modeling (SEM) to analyze the relationships between variables and evaluate the model's predictive relevance. SEM analysis, including tests for convergent validity and multicollinearity, aimed to confirm the model's statistical validity and applicative usefulness in predicting dependent variables' values. This methodological approach, supported by Ginting et al. (2023) and Dash & Paul (2021), aimed to ensure the research findings' relevance to improving online zakat services, highlighting the importance of a theoretically and empirically solid model in assessing e-service quality.

RESULTS AND ANALYSIS

The research process began by collecting demographic data from 250 respondents, consisting of users of online zakat services from BAZNAS. The gender distribution showed 55% female and 45% male, with the majority of respondents (60%) in the age group of 25-40 years and 70% of them having higher education. This demographic fit not only reflects the diversity of online zakat service users but also affirms the research sampling's relevance to current digital usage trends.

The data indicate that the 25-40 age group is a primary segment of digital service users, including online zakat services, highlighting the importance of focusing on this age group in the research. This diversity, therefore, ensures that the study encompasses a broad representation of online zakat service users, providing a rich and relevant database for further analysis aimed at understanding user behavior and preferences in the context of digital zakat services.

Table 1. Descriptive Statistics

Variable	Mean	St. Dev	Kurtosis	Skewness
USA	4,264	0,745	0,345	-0,787
INF	4,232	0,753	0,048	-0,679
SER	4,26	0,771	0,286	-0,806
ESQ	4,372	0,675	-0,171	-0,713
CS	4,242	0,761	-0,047	-0,721
CT	4,316	0,714	-0,701	-0,59
RI	3,97	0,825	-1,082	-0,139
WM	4,124	0,808	-0,228	-0,569
SR	4,311	0,736	-0,193	-0,739
RP	4,319	0,73	0,463	-0,835

Source: Authors

Descriptive analysis was the initial step in data processing (**Table 1**), yielding basic statistics that reflect the distribution and central tendency of the data. The average scores for most variables were above 4 on a 1-5 scale, indicating a positive assessment of online zakat services, signifying general user satisfaction with the services provided. Although the variable repurchase intention (RI) recorded an average of 3.97, slightly lower but still positive, this indicates that while users are generally satisfied, there is room for improvement in terms of encouraging long-term user loyalty. Other statistics such as standard deviation, kurtosis and skewness demonstrate a normal data distribution with a positive tendency from respondents towards the service, affirming that the majority of users have a good perception of this online zakat service. These findings are significant as they highlight key areas where online zakat services successfully meet user expectations, while also identifying aspects that may require further attention to enhance the overall user experience.
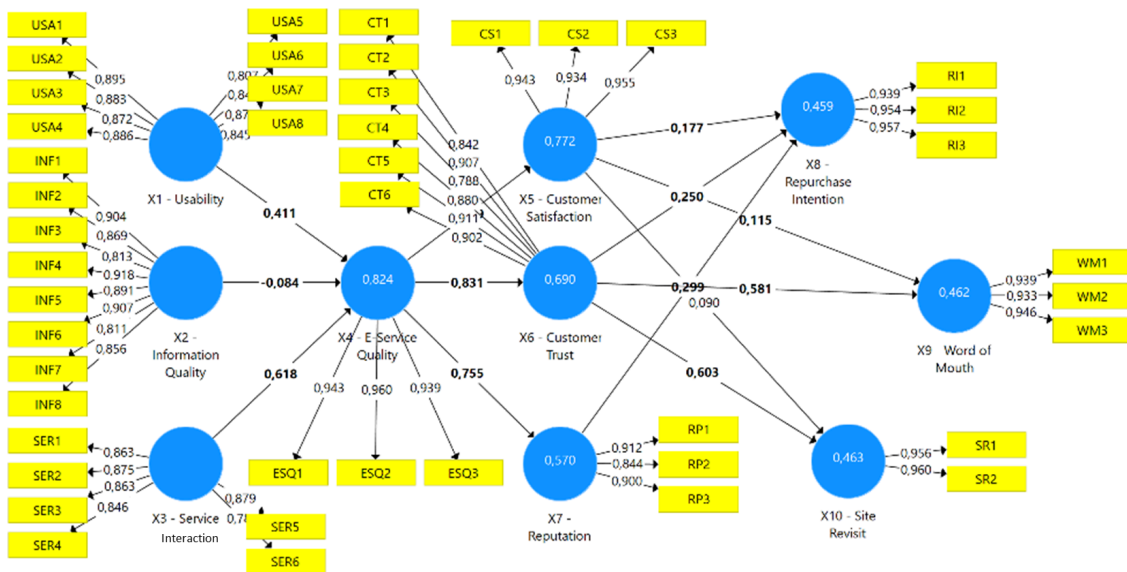
Figure 2
Path Diagram

Based on **Figure 2** (Path diagram), it can be seen that this research model has high validity and reliability. This is demonstrated by significant loading values for all indicators, with most of these values exceeding the threshold of 0.7, indicating a strong correlation between indicators and their constructs. For instance, constructs such as Usability, Information Quality and Service Interaction show very high loading values, ranging between 0.845 to 0.911. This confirms that the survey items are highly relevant to the constructs they measure. Moreover, the Average Variance Extracted (AVE) values for each construct exceed 0.5, which is the minimum standard for convergent validity, ensuring that the indicators significantly contribute to the construct's definition (**Table 2**).

Table 2
Cronbach's Alpha, AVE, Composite Reliability

	Cronbach's Alpha	AVE	Composite Reliability
X1 - Usability	0.951	0.746	0.959
X2 - Information Quality	0.955	0.760	0.962
X3 - Service Quality	0.925	0.728	0.941
X4 - E-Service Quality	0.943	0.898	0.963
X5 - Customer Satisfaction	0.939	0.891	0.961
X6 - Customer Trust	0.937	0.762	0.950
X7 - Reputation	0.863	0.785	0.916
X8 - Repurchase Intention	0.946	0.903	0.965
X9 - Word of Mouth	0.934	0.883	0.958
X10 - Site Revisit	0.910	0.918	0.957

Source: Authors

On the other hand, the R-squared (R^2) values for main constructs like e-service quality, customer satisfaction and customer trust are very high, indicating that the model has a good predictive capability (**Table 3**). R^2 for e-service quality is 0.824, meaning that the independent variables in the model explain 82.4% of the variability in e-service quality. With this R^2 value, the constructs' contribution to customer satisfaction and customer trust is proven to be very significant. Additionally, the path coefficients between these constructs show a positive and significant influence on downstream constructs like customer satisfaction and customer trust, with coefficient values of 0.831 and 0.755, respectively. This suggests that

improvements in e-service quality could substantially increase customer satisfaction and customer trust.

Table 3
R^2, R^2 Adjusted and Q^2

	R^2	R^2 Adjusted	Q^2
X1 - Usability	-	-	-
X2 - Information Quality	-	-	-
X3 - Service Quality	-	-	-
X4 - E-Service Quality	0.824	0.822	0.733
X5 - Customer Satisfaction	0.772	0.771	0.682
X6 - Customer Trust	0.690	0.689	0.521
X7 - Reputation	0.570	0.568	0.441
X8 - Repurchase Intention	0.459	0.453	0.409
X9 - Word of Mouth	0.462	0.458	0.401
X10 - Site Revisit	0.463	0.459	0.418

Source: Authors

The predictive relevance of the model, measured using Q2 values, shows that all constructs have Q2 values above 0, indicating the model has a good prediction for the observed sample. The e-service quality construct stands out with a high R-squared (0.824) and adjusted R-squared (0.822), indicating that the independent variables explain 82.4% of the variability in e-service quality, with strong prediction reliability at 0.733. Other constructs like customer satisfaction, customer trust and reputation also show substantial R-squared values, implying that the model is quite capable of explaining variance in these constructs. Even constructs with lower R-squared values, such as repurchase intention, word of mouth and site revisit, still demonstrate adequate predictive relevance, affirming the model's effectiveness in a broader context. This indicates that the model is reliable in explaining and predicting respondent behaviors towards different aspects of online zakat services.

Table 4
Formative Measurement Model Evaluation

Item	VIF	Item	VIF	Item	VIF	Item	VIF
CS1	4.284	INF1	5.149	RP2	1.941	USA3	3.799
CS2	3.706	INF2	3.875	RP3	2.353	USA4	4.928
CS3	5.145	INF3	2.561	SER1	2.683	USA5	2.668
CT1	2.828	INF4	5.456	SER2	3.109	USA6	3.408
CT2	3.892	INF5	5.296	SER3	2.969	USA7	4.012
CT3	2.138	INF6	5.531	SER4	2.882	USA8	3.193
CT4	3.940	INF7	2.592	SER5	3.440	WM1	4.181
CT5	4.535	INF8	2.989	SER6	2.079	WM2	3.420
CT6	3.804	RI1	3.877	SR1	3.311	WM3	4.586
ESQ1	4.435	RI2	5.373	SR2	3.311		
ESQ2	5.621	RI3	5.672	USA1	5.165		
ESQ3	4.040	RP1	2.675	USA2	5.140		

Source: Authors

The Variance Inflation Factor (VIF) results from this study indicate that all items have VIF values far below the threshold of 10, which is generally considered an indicator of high multicollinearity (**Table 4**). The highest recorded value is 5.672 for repurchase intention (RI), still far from the threshold that might cause concern. This demonstrates that there is no excessive correlation among the independent

variables in the model, thus confirming that each variable contributes uniquely and there is no significant redundancy that could disturb the regression model's validity. These results indicate that the model is stable and reliable for further analysis, allowing accurate interpretation of the relationships among variables

without distortion caused by multicollinearity. This adds additional confidence in the quality and integrity of the research findings.

Based on the path diagram in Figure 3 above, the hypothesis testing of the research model can be concluded as follows.

Table 5
Structural Relationship Test Results

Relationship		Coeff.	T-Value	Conclusion
H1	Usability and E-Service Quality	0.411	6.402 or >1.96	Hypothesis supported
H2	Information Quality and E-Service Quality	-0.084	1.131 or <1.96	Hypothesis not supported
H3	Service Interaction and E-Service Quality	0.618	9.006 or >1.96	Hypothesis supported
H4	E-Service Quality and Customer Satisfaction	0.879	50.581 or >1.96	Hypothesis supported
H5	E-Service Quality and Customer Trust	0.831	30.531 or >1.96	Hypothesis supported
H6	Customer Satisfaction and Repurchase Intention	0.755	21.429 or >1.96	Hypothesis supported
H7	Customer Satisfaction and Word of Mouth	0.115	1.065 or <1.96	Hypothesis not supported
H8	Customer Satisfaction and Site Revisit	0.090	0.762 or <1.96	Hypothesis not supported
H9	Customer Trust and Repurchase Intention	0.250	2.432 or >1.96	Hypothesis supported
H10	Customer Trust and Word of Mouth	0.603	5.476 or >1.96	Hypothesis supported
H11	Customer Trust and Site Revisit	0.250	2.432 or >1.96	Hypothesis supported
H12	E-Service Quality and Reputation	0.581	6.049 or >1.96	Hypothesis supported
H13	Reputation and Repurchase Intention	0.299	3.403 or >1.96	Hypothesis supported

Source: Authors

CONCLUSION AND RECOMMENDATION

Usability significantly enhances the e-service quality of BAZNAS, facilitating access to online zakat services and thereby increasing customer satisfaction and influencing their positive perception of service quality. This results in a higher service quality reputation, strengthening user trust and loyalty towards BAZNAS, as supported by studies. However, factors such as transaction security and process speed are paramount in the context of zakat institutions like BAZNAS. While information quality is essential, ease and security in giving zakat are more influential on customers' perception of e-service quality, suggesting that the

quality of information provided might not always meet user expectations.

Responsive service interaction is highly valued by BAZNAS customers, with care and responsiveness enhancing trust and satisfaction, thereby strengthening their positive perception of BAZNAS's e-service quality. This aligns with findings from various researchers. Moreover, high e-service quality builds customer trust through services that are easy, fast and enjoyable, meeting customer expectations and increasing the likelihood of future service use and loyalty.

Customer satisfaction, while boosting BAZNAS's service perception, does not guarantee loyalty or promote word of mouth as expected. Factors such as spiritual values and the desire to spread

goodness often motivate customers to share their zakat experiences more than mere satisfaction, indicating a complex interplay between satisfaction, trust and loyalty.

This study underscores the importance of usability and service interaction in enhancing e-service quality at BAZNAS, which directly impacts customer satisfaction and trust, thereby reinforcing BAZNAS's reputation as a trustworthy zakat institution. It also highlights the need for zakat institutions to consider factors beyond traditional customer satisfaction in their communication and marketing strategies, suggesting further research to explore other variables influencing customer behavior and comparisons across different zakat institutions for a broader understanding.

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Rulli Kurniawan

Esa Unggul University

Indonesia

Unggul Kustiawan

Esa Unggul University

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