Determinants of Muzaki Satisfaction in Banten Province, Indonesia

Titania Mukti[1], Alvin Mahfud[1], Amelia Pratama[1], Ani Aliani[1]
[1]Sultan Ageng Tirtayasa University

ABSTRACT

This study examines the variables that impact the satisfaction of muzaki who pay zakat to BAZNAS Banten Province through the utilization of multiple linear regression. A purposive sample method is employed to select 100 respondents from the population of the Muslim community in Banten. A direct association is observed among the variables under the examination, i.e., the quality of amil services, the facilities offered by BAZNAS Banten, the perceived efficacy of zakat distribution, and muzakki satisfaction. Practical implication is derived from this finding for zakat institutions.

Keywords: *Amil Quality, Facility Effectiveness, Zakat Distribution, Muzaki Satisfaction*

INTRODUCTION

The interdependent nature of Islam can be categorized into two primary aspects, i.e., the interpersonal interconnection among humans, and the spiritual interconnection between individuals and Allah SWT. One way in which humans can connect with Allah SWT is by purifying the sustenance bestowed upon them through zakat, which must be allocated to groups of individuals who are in need (Ismail, 2012). The obligation of paying zakat is explicitly mentioned in the Al-Quran, surah At-Taubah verse 103, which states:

خُذْ مِنْ اَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيْهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۗ اِنَّ صَلٰوتَكَ سَكَنٌ لَّهُمْ ۗ وَاللّٰهُ سَمِيْعٌ عَلِيْمٌ

Meaning: "*Take zakat from some of their wealth; with that zakat you cleanse and purify them and pray for them; indeed your prayer (becomes) peace of mind for them and Allah SWT. hearing and knowing*" (Q.S. At-Taubah verse 103).

Zakat serves as a means to alleviate poverty, and the presence of Islamic law motivates Muslims to provide zakat to fellow individuals who fall under the designated recipient groups (Ghozali & Khoirunnisa, 2018). The term "zakat" holds significance in both lughowi (language) and Islamic religious contexts.

Zakat is derived from the term "zaka", which signifies the process of cultivating purity, prosperity, and virtue (Anis, 1972). In the context of fiqh terminology, zakat refers to the duty of allocating a specific portion of one's possessions to others who are entitled to it based on the requirements of Allah SWT (Syari, 1990). Zakat is a mandatory duty for individuals according to Islamic law, and it is subject to specific regulations such as *nishab* and *haul*. Humans, as representatives of Allah SWT, have the responsibility of administering zakat in accordance with the instructions provided in al-Qur'an (Atabik, 2015).

In the Constitution of the Republic of Indonesia, zakat is regulated by Zakat Act Number 23 of 2011, which requires Muslims or business entities to pay zakat to those entitled according to Islam (BAZNAS Provinsi Banten, 2022). To optimize the distribution of zakat, the Zakat Management Organization (OPZ) must make this a top priority and distribute it through trusted amil (Jannatul Firdausi Nuzula, 2019). BAZNAS was established by the government of the Republic of Indonesia through Presidential Decree No. 8 of 2001 with the task of collecting and distributing zakat to the community. BAZNAS operates at various levels of government, e.g., provinces and districts/cities. The

success of BAZNAS can be assessed from the muzaki's level of satisfaction, which reflects their feelings after comparing the services and results of zakat with their expectations (Efendi, 2020).

Muzaki satisfaction is very important. If they are satisfied with the service and proper distribution of zakat, they are more likely to continue performing zakat in BAZNAS. The quality of Amil's service at BAZNAS is the key to the success of zakat in reducing poverty and ensuring muzaki satisfaction (Syahril Jamil, 2015). Service quality includes activities that meet muzaki's expectations regarding the zakat they provide (Naerul, 2021). The quality of Amil's service in BAZNAS consists of knowledge about zakat, ease of communication, speed of action, ability to maintain good relations, friendliness in managing the collection and distribution of zakat, and practical mastery of technology (Hidayat & Setiawardani, 2018). Good service quality provides benefits such as service strategies based on Muzaki's needs and building Muzaki's trust in locations with good service. Muzaki, who is satisfied, can be a source of positive information and a defender of zakat institutions, as well as provide insight into the complaints of people who want to give zakat and the needs of people who want to give zakat (Nurul Husna & Farid, 2020).

The services offered by BAZNAS serve as the standard for all facilities and have a significant impact on customer satisfaction. They facilitate muzaki in carrying out their activities and ensure a comfortable experience when utilizing the provided amenities. This facility serves as a crucial means and infrastructure to enhance the satisfaction of muzaki. The assessment of the benefits for the recipient community (mustahik) and the evaluation of the performance of zakat management institutions heavily rely on the effectiveness of zakat distribution. Abdullah Efendi (2020) has demonstrated

through prior research that a well-executed allocation of zakat enhances the well-being of mustahik individuals and fosters overall prosperity within society.

This research was initiated due to an issue that arose in BAZNAS Banten Province in 2022, specifically the discrepancy between the amount of zakat collection and the amount of zakat distribution. The primary motivation for doing this research is to address this imbalance. The amount of zakat collected by BAZNAS Banten Province in 2022 is Rp23.049.068.665,00 whereas the amount distributed is Rp24.074.703.192,00 (BAZNAS Provinsi Banten, 2022). To put it simply, the efficiency of zakat allocation in BAZNAS Banten province has significantly improved. The efficiency of zakat distribution in the BAZNAS Banten Province office can be influenced by the quality of service offered by the staff and the availability of facilities.

METHODOLOGY

This paper employs quantitative methods. This study encompasses the entire Muslim population residing in Banten City, comprising a total of 11,436,690 individuals. A purposive sampling is engaged in selecting the respondents. Purposive sampling is a method that involves selecting samples based on predetermined criteria, as described by Hadi in 1981. The prerequisites for sample selection are as follows:

1. The respondents must be at least 17 years old, as they are considered adults.
2. They must be part of the Muslim community in Banten City.

According to Purba, the minimum sample for this study can be determined by determining the confidence level used at 95% or Z = 1.96 and Moe 10% or 0.1. So, the number of samples in this study is

as follows (Rao Purba, 1996):

$$n = \frac{1,96^2}{4\,(0,1)^2} = 96,04$$

Therefore, the required sample size for this study is precisely 96.04 individuals. Nevertheless, to ensure empirical veracity, the number of respondents was approximated to 100. The author posits that the efficiency of zakat distribution, the caliber of amil services, and the amenities provided by BAZNAS Banten Province impact the contentment of muzaki who have fulfilled their zakat obligations at BAZNAS Banten Province. The primary data collection tool used in this research is via questionnaire.

This study runs multiple linear regression to evaluate the influence of the testing variables X1 (amil service quality), X2 (facilities), and X3 (perceived effectiveness) in the zakat distribution on the variable Y (muzaki satisfaction). The questionnaire utilizes a continuous rating scale that is quantitative and incorporates a ratio scale. This ratio scale allows for seamless execution of all arithmetic operations, including those involved in multiple linear regression analysis. The scale format is presented as

a range of numerical options from 1 to 10 (Sangadji, Etta Mamang, 2010).

The data analysis procedure commences with the stage of verifying the quality of the data, followed by gathering descriptive statistics. Subsequently, partial hypothesis testing is performed using the T test. Finally, the determination coefficient analysis (R2) is assessed. The validity test results for the quality variable (P) of the amil service, consisting of 15 questions, are denoted by these symbols (P1 to P15). The validity test results indicate that the 15 questions related to the amil service quality variable, 10 questions related to the BAZNAS facility variable, 10 questions related to the perceptional variable of the effectiveness of the Zakat distribution, and 5 questions related to the muzaki satisfaction variable, are considered valid. This conclusion is based on a significant value (2-tailed) obtained from the test results, which is $0.00 < 0.01$ (the maximum standard for validity testing) (Sopiah. Sangadji, Etta Mamang, 2010). Meanwhile, reliability assessment uses Cronbach Alpha with the Cronbach Alpha test criteria > 0.60. Thus the variable is reliable (Sutrisno Hadi, 1981). Table 1 is the result of the reliability assessment in this study.

Table 1 Reliability Test Results

No.	Variable	Cronbach Alpha	Minimum Limit	Information
1	Amil Service Quality (P)	0.953	0,6	Reliable
2	BAZNAS facilities (Q)	0,943	0,6	Reliable
3	Perceptional Effectiveness of Zakat Distribution (R)	0,904	0,6	Reliable
4	Muzaki Satisfaction (Y)	0,716	0,6	Reliable

According to the Table 1 above, it is clear that the Cronbach Alpha coefficient values for each variable surpass the minimum threshold of 0.6, indicating that the questions are reliable. That is, any inquiries pertaining to the research variables are dependable, making them appropriate for further research.

Following the completion of validity and reliability testing, the subsequent phase involves conducting the classical assumption test. This test encompasses multicollinearity testing, normality testing, and heteroscedasticity testing.

1. Multicollinearity Test

The multicollinearity test is conducted to

examine whether there is a correlation between independent variables in the regression model. In a well-fitted regression model, there should be no correlation among independent variables. The Multicollinearity test is performed using Variance Inflation Factor (VIF). If the tolerance value exceeds 0.10, and the VIF is less than 10, it can be concluded that there is no multicollinearity (Santoso, 2009).

2. Heteroscedasticity Test

The heteroscedasticity test is conducted to ascertain whether there are variations in residual variance among observations within the regression model. The heteroscedasticity test is performed using the Park test, which involves increasing the residuals and subsequently applying natural logarithm (Ln-transformation) followed by regression analysis on the independent variables. The criterion for the absence of heteroscedasticity is when the significance value is > 0.05, and the calculated t-value is less than the t-table value (Santoso, 2009).

3. Normality Test

Normality test in the context of regression analysis refers to measuring whether the residuals obtained by the regression model have a distribution that is close to normal or not. A good regression model is one that has normally distributed residuals. There are several methods for testing normality, such as looking at the distribution of data on the normal P-P plot graph of standardized regression residuals or using statistical tests such as Kolmogorov-Smirnov One Sample, Chi-Square, Liliefors, or Shapiro-Wilk. The decision qualification is that if the probability value is greater than the error rate of 5% (0.05), it can be concluded that the residuals of the regression model have a normal distribution (Santoso, 2009).

This technique deals with the collection and presentation of data groups so that it can provide useful information. The fourth step is multiple linear regression analysis is a linear relationship between two or more independent variables (X1, X2, ... Xn) and the dependent variable (Y). The purpose of this analysis is to determine the direction of the relationship between the independent variable and the dependent variable, whether each independent variable is positively or negatively related, and to estimate the value of the dependent variable if the value of the independent variable increases or decreases (Hadi,1981).

The multiple linear regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Information:
Y = Muzaki's satisfaction
X1 = Service quality
X2 = Facilities
X3 = Perceived Effectiveness of Zakat Distribution
a = Constant (Y' value if X1, X2…..Xn = 0)
b = regression coefficient (value of increase or decrease)
e = standard error

To recognize the relationship between the independent variable and the dependent variable, the hypothesis test of the T test can be performed. This test is needed to determine whether in the regression model the independent variables (X1, X2, ...Xn) partially have a relevant effect on the dependent variable (Y). The partial regression coefficient test (t test) obtained a hypothesis: Ha is accepted if the regression coefficient value > 0 and the significance value of t < 5%. Ha is rejected if the regression coefficient value ≤ 0, or the significance value of t ≥ 5% (Sangadji, Etta Mamang, 2010).

The final step is the determination analysis (r2) in multiple linear regression which is used to calculate the percentage

contribution of the influence of the independent variables (X1, X2, ...Xn) simultaneously on the dependent variable (Y). r2 is equal to 0, then there is not the slightest percentage contribution of the influence given by the independent variables on the dependent variable. This coefficient states how much the percentage of variation in the independent variables used in the model can describe the variation in the dependent variable. r2 is equal to 0, then there is not the slightest percentage of contribution of the influence given by the independent variable on the dependent variable. Conversely, if R2 is equal to 1, then the percentage contribution of the influence shared by the independent variable on the dependent variable is correct and perfect (Sutrisno Hadi, 1981).

RESULT

1. Respondent Demographics

The respondents in this study consisted of 100 Muslims residing in Banten City. The questionnaires yielded demographic data, comprising of 49 females and 51 males. Out of the total respondents, 43 individuals are over 41 years. Following closely are respondents aged between 21 and 30. Following that, respondents aged 31-40 years rank fourth, while respondents below the age of 20 rank fourth. The number of respondents with a diploma or undergraduate degree was 66. The respondents are categorized according to their most recent high school education, i.e., 17 respondents. The responders who hold a Master's Degree are 16 individuals. Next, the response in fourth position holds the educational qualification of junior high school,

specifically one individual.

The respondents who have a monthly income of Rp3,000,000 to Rp5,000,000 are classified as the highest income group, comprising 41 individuals. Coming in second are participants who have a monthly income ranging from Rp1,000,000 to Rp3,000,000. Specifically, there are 24 individuals in this category. Furthermore, there are a total of 23 individuals that have a monthly income above Rp5,000,000. Lastly, specifically in the fourth position, there are 12 individuals who have a monthly income of less than Rp1,000,000 and are included in the survey.

The respondents who had the highest job categorization were teachers/lecturers, with a total of 32 individuals. Coming in second are participants employed as government servants, e.g., TNI (armed force) POLRI (police officers), specifically totaling 20 individuals. Furthermore, there were 19 individuals who launched their own business among the respondents. There are 12 individuals who work as private employees, placing them in fourth position. There are 9 respondents who are students, ranking them in fifth position. Ranking sixth are two respondents who are housewives, as well as one respondent each who works in BUMN (state-owned enterprise), a doctor, a DPRD (legislator) member, and a retired civil servant.

2. Classic Assumption Test

The first classical assumption test is the multicollinearity test, which aims to determine whether or not there is intercorrelation (strong relationship) between independent variables. The following are the results of the multicollinearity tes.

Table 2 Multicollinearity Test

No.	Independent variable	Tolerance Value	VIP Value
1	Amil Service Quality (P)	0,183	5,463
2	BAZNAS facilities (Q)	0,158	6,316
3	Perceptional Effectiveness of Zakat Distribution (R)	0,273	3,669

Based on the data in the table above, it can be seen that the tolerance value for the independent variables amil service quality (P), BAZNAS facilities (Q) and perceived effectiveness of the Zakat distribution (R) is greater than 0.1 and the VIF value is less than 10. This means that there are no symptoms of multicollinearity.

The second classic assumption test is the heteroscedasticity test which aims to determine whether there are similarities in the variance of the residual values. The following are the results of the park test:

Table 3 Heteroscedasticity test

Independent variable	Significance	Significance Standards
Amil Service Quality (P)	0,395	0,05
BAZNAS facilities (Q)	0,088	0,05
Perceptional Effectiveness of Zakat Distribution (R)	0,055	0,05

From the results of the heteroscedasticity test using the Park test with a significance value greater than the significance standard of 0.05, this means that there are no symptoms of heteroscedasticity. The third classic assumption test is the Kolmogorov-Smirnov normality test which aims to find out whether the residual values are normally distributed or not. The result of the Kolmogorov-Smirnov normality test was 0.184, where the result was greater than the significance level of 0.05, so it could be concluded that the normality test in this study was normally distributed.

3. Descriptive Statistics

All data that have been collected from the respondents are then processed and the results are as follows:

Table 4 Descriptive Statistics

	Amil Service Quality (P)	BAZNAS facilities (Q)	Perceptional Effectiveness of Zakat Distribution (R)	Muzaki Satisfaction (Y)
N	100	100	100	100
Average	57,04	37,90	35,12	18,42
Standard Deviation	10,666	7,411	7,703	3,385

Based on 100 data obtained and processed as stated in the table above, it can be seen that the average of each variable is as follows:

3) The independent variable amil service quality (P) has an average of 57.04 with a standard deviation of 10.666.

1) The independent variable BAZNAS facilities (Q) have an average of 37.90 with a standard deviation of 7.411.

2) The independent variable perceived effectiveness of zakat distribution (R) has an average of 35.12 with a standard deviation of 7.703.

4) The dependent variable muzaki satisfaction (Y) has an average of 18.42 with a standard deviation of 3.385

4. Partial Regression Coefficient Test (t Test)

Multiple linear regression analysis measures the influence between the independent variable and the dependent variable. The following are the results of the multiple linear regression test.

Table 5 Partial Regression Coefficients

Variabel-Dependent	T Count	T Table	Significance	Significance Standards
Amil Service Quality (P)	3.109	1,664	0,002	0,05
BAZNAS facilities (Q)	1.873	1,664	0,144	0,05
Perceptional Effectiveness of Zakat Distribution (R)	3.739	1,664	0,000	0,05

On the basis of the data above, it can also be concluded that:

1) Testing the first hypothesis
The significance value for the influence of P on Y is known to be 0.002 < 0.05 and the calculated t value is 3,109 > 1.664, so it can be concluded that H1 is accepted and H01 is not accepted, which means that there is an influence of P on Y.

2) Testing the second hypothesis
The significance value for the influence of Q on Y is 0.144 > 0.05 and the calculated value of t is 1,873 > 1.664, so it can be concluded that H02 is accepted and H2 is not accepted, which means that there is no influence of Q on Y.

3) Testing the third hypothesis

The significance value for the influence of R on Y is known to be 0.000 < 0.05 and the calculated t value is 3,739 > 1.664, so it can be concluded that H03 is not accepted and H3 is accepted, which means that there is an influence of R on Y.

5. Coefficient of determination (R2)

The regression process produces important information in the form of a correlation coefficient (r = partial relationship and R = for multiple relationships/more than 1 independent variable). With the coefficient of determination symbolized by R square or R2 while the regression coefficient is symbolized by b = b1,b2,b3,….

Table 6 Coefficient of Determination (R2)

R	R square	Standard error
0,757	0,573	1,446

Based on the table above, it can be seen that:
1) The multiple correlation coefficient (R) is 0.757 (very strong).
2) The coefficient of multiple determination (R2) is 0.573 or 57.3%, which means that muzaki satisfaction is influenced by the three independent variables studied with a strength of influence of around 57.3%. Meanwhile, the remainder, namely (100% - 57.3% = 42.7%) is influenced by other variables not examined in this research.

6. F test

After testing the influence of variable X on variable Y partially, this research also tested the influence of variables

Table 7. F Test Results

F Test Results	F table	Significance	Significance Standards
50,135	3,091	0,00	0,05

Based on the processed data, it can be seen that the F test value is 50.135. Meanwhile, the F table of 3.091 was obtained from:

Df1 = (k-1) = 3-1 = 2
Df2 = (n-k-1) = (100-3-1) = 96
Significance level 5%

For the value of the F table with Df1=2 Df2=96 and a significance level of 5%, it is 3.091. Based on these data, it can be concluded that there is a positive and significant influence between the variables of amil service quality, facilities, and perceived effectiveness of the zakat distribution simultaneously on muzaki satisfaction. This is also confirmed by the significance value of the test results of 0.00, which is less than 0.05.

The Influence of Amil's Service Quality on Muzaki's Satisfaction

This study examined the relationship between the quality of amil service and muzaki satisfaction in BAZNAS Banten Province. The results of the partial correlation test showed a significant relationship with a p-value of 0.002, which is less than the significance level of 0.05. The calculated t-value of 3.109 was also greater than the critical t-value of 1.664, indicating a positive influence of amil service quality on muzaki satisfaction. The higher the quality of amil's services, the more satisfied the muzaki with the performance of BAZNAS Banten Province. Service excellence is demonstrated to both muzaki and mustahik, as well as to all parties involved in the operations of BAZNAS Banten Province. The direct impact of the service quality on muzaki when paying zakat highlights the need for BAZNAS Banten Province to make efforts in enhancing the service quality. This will lead to increased satisfaction among muzaki and encourage them to dutifully pay zakat, as well as promote the dissemination of information that BAZNAS Banten Province is a reliable institution for zakat distribution.

This particular finding complements Nelly Erliana & Sri Abidah Suryaningsih, (2018) who investigated the impact of amil services on muzaki satisfaction. They tested a pick-up service provided by Amil to collect zakat from the houses of muzaki. This service could be considered by BAZNAS Banten Province in the future. Our finding also support Daud Alfaruki (2023) who investigated the impact of service quality on the satisfaction and trust of muzakis, and Muhammad Romi &

Yunani (2021), who examined the relationship between the competence of amil and the levels of satisfaction and trust among muzakki at BAZNAS Pekan Baru Riau.

The Influence of BAZNAS Facilities on Muzaki Satisfaction

The analysis of the facility factors on the satisfaction of muzaki in BAZNAS Banten Province revealed that the partial correlation test yielded a significance level of 0.144, which is greater than the threshold of 0.05. Additionally, the calculated t-value of 1.873 is greater than the critical t-value of 1.664. These findings indicate a positive influence between the facilities offered by BAZNAS Banten Province and the satisfaction of muzaki. Generally, the level of satisfaction of the Muzaki with BAZNAS Banten Province increases as the quality of the facilities offered improves. These facilitate the execution of comfortable activities for muzaki when they come to pay zakat. The facilities encompass the presence of structures, amenities, and infrastructure, as well as the affordability of the area and the provision of digital information notifications via social networks and email. This particular finding supports Jannatul Firdausi Nuzula, (2019) who found that good BAZNAS facilities influence muzaki satisfaction when paying zakat in BAZNAS East Java Province.

Perceptional Influence of Zakat Distribution Effectiveness on Muzaki Satisfaction

The analysis of the relationship between the perceived effectiveness of zakat distribution factors and muzaki satisfaction in BAZNAS Banten Province revealed a significant positive influence.

The partial correlation test yielded a significance level of 0.000, which is less than 0.05, and a calculated t value of 3.739, which is greater than 1.664. The

more efficient the allocation of zakat, the higher the level of satisfaction of the muzaki with the operation of BAZNAS Banten Province.

Imam al-Ghazali outlines the economic component of a social welfare job within a three-tiered hierarchy of individual and society benefits, which encompass necessities, needs, and luxuries. Through the support of BAZNAS Banten Province, Mustahik can enhance the earnings, so enabling the Mustahik to fulfill his essential demands. BAZNAS Banten Province's support also enhances the assets of the mustahik, thereby fulfilling their demands for tahsiniyat needs once their dharuriyah wants and aspirations have been met.

The allocation of zakat conducted by BAZNAS Banten Province was deemed accurate by the responders who served as muzaki. By doing this, the objective of zakat, which is to enhance the economic well-being of individuals, as elucidated in the Islamic economic framework, can be deemed as accomplished. This study supports the findings of Nurul Husna & Farid (2020), asserted that the efficient allocation of productive zakat has a significant impact on the contentment of the muzakis in Baitul Mal Banda Aceh. Furthermore, this particular evidence also supports Yusra & Riyaldi, (2020) who examined the factors influencing the satisfaction of muzakis, one of these characteristics is the perceived efficacy of zakat distribution.

The Influence of Amil Service Quality, Facilities, and Perceived Effectiveness of Simultaneous Zakat Distribution on Muzaki Satisfaction

The simultaneous correlation test indicated a significant relationship, with a significance level of 0.000 < 0.05 and a calculated f value of 50.135 > 3.091. This suggests a positive and significant influence between the quality of amil services, facilities, and the perceived effectiveness of zakat distribution on

muzaki satisfaction. The higher the quality of amil services, the more comprehensive the facilities, and the more efficient the distribution of zakat, the greater the satisfaction of the muzaki with the performance of BAZNAS Banten Province. The initial perception of a muzaki when distributing zakat is primarily influenced by the quality of service. Similarly, when a muzaki visits BAZNAS Banten Province, their first impression is formed by the available facilities. The majority of these facilities encompass tangible forms, e.g., physical structures like buildings and offices, as well as intangible forms, e.g., internet platforms that muzaki can physically experience when making zakat payments. The happiness of muzakis will be enhanced when the distribution of zakat by BAZNAS Banten Province is efficient and accurate.

This particular finding supports Roni Riswanda (2020) who investigated the impact of various elements, e.g., the quality of amil services and the institutional image variable, on muzaki satisfaction, and Abdullah Efendi (2020), who revealed a strong correlation of 70.4% between the perceived effectiveness of zakat distribution indicators and the welfare of mustahik individuals.

CONCLUSION

The authors investigated the impact of the quality of amil service, facilities, and perceived effectiveness of zakat distribution on muzaki satisfaction in BAZNAS Banten Province. It can be inferred the following conclusion:

1) There is a positive influence between the quality of amil services on the satisfaction of muzaki in BAZNAS Banten province, this is demonstrated by the results of the partial correlation test, which shows a significance of $0.002 < 0.05$ and a calculated t value of $3,109 > 1.664$, which means there is a positive influence between service quality amil and muzaki satisfaction.

2) There is a positive influence between the facilities provided by BAZNAS Banten Province and muzaki satisfaction. This is proven by the results of the partial correlation test, which shows a significance of $0.144 > 0.05$ and a calculated t value of $1,873 > 1.664$, which means that there is a positive influence between the facilities provided by BAZNAS Banten Province and muzaki satisfaction.

3) There is a positive influence between the perceived effectiveness of the zakat distribution on muzaki satisfaction in BAZNAS Banten Province. This is proven by the results of the partial correlation which show a significance of $0.000 < 0.05$ and a calculated t value of $3,739 > 1.664$, which means that there is a positive influence between the perceived effectiveness of the zakat distribution and the satisfaction of muzaki.

4) There is a positive and significant influence between the quality of amil services, facilities, and the perceived effectiveness of the zakat distribution and muzaki satisfaction, as evidenced by the results of simultaneous correlation, which show a significance of $0.000 < 0.05$ and a calculated f value of $50.135 > 3.091$.

REFERENCES

Abdullah Efendi. (2020). Pengaruh efektivitas pendistribusian dana zakat dan pendayagunaan dana zakat produktif terhadap peningkatan kesejahteraan mustahik BAZNAS Kabupaten Garut.

Anis, I. (1972). Mu`jam al-Wasit. Majma' Al-Lughah Al Arabiyyah.

Atabik, A. (2015). Manajemen Pengelolaan Zakat yang Efektif di

Era Kontemporer. ZISWAF : Jurnal Zakat dan Wakaf, 2(1), 40–62.

BAZNAS Provinsi Banten. (2022). Laporan Penerimaan dan Penyaluran Zakat Tahun 2022. https://baznasbanten.or.id/laporanke uangan

Daud Alfaruki. (2023). Pengaruh Kualitas Pelayanan Terhadap Kepercayaan Muzakki dengan Kepuasan Sebagai Intervening Variabel. urnal Ilmiah Manajemen Profetik, 1(1), 14–22.

Efendi, A. (2020). Pengaruh efektivitas pendistribusian dana zakat dan pendayagunaan dana zakat produktif terhadap peningkatan kesejahteraan mustahik BAZNAS Kab. Garut.

Ghozali, M., & Khoirunnisa, R. (2018). Konsep Pengelolaan Keuangan Islam Menurut Abu Ubaid. Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business), 4(1), 64. https://doi.org/10.20473/jebis.v4i1.1 0068

Hadi, S. (1981). Metodologi Research. Yayasan Penerbit UniversitasGadjah Mada.

Hidayat, R. S. N. C., & Setiawardani, M. (2018). Service Quality dan Implikasinya Terhadap Kepuasan Pelanggan. Dalam Jurnal Riset Bisnis dan Investasi (Vol. 3, Nomor 2, hlm. 13). Politeknik Negeri Bandung. https://doi.org/10.35697/jrbi.v3i2.93 0

Ismail, A. U. (2012). Integrasi Syariah dengan Tasawuf. AHKAM : Jurnal Ilmu Syariah, 12(1), Article 1. https://journal.uinjkt.ac.id/index.php/ ahkam/article/view/987

Jannatul Firdausi Nuzula. (2019). Analisis Faktor-Faktor Yang Mempengaruhi Tingkat Kepuasan Muzakki Menyalurkan Zakat Profesi Melalui Baznas Provinsi Jawa Timur. Jurnal Fakultas Ekonomi dan Bisnis Universitas Brawijaya, 1(1), 1–17.

Muhammad Romi and Yunani. (2021). The Effect of Service Quality and Satisfaction on Muzakki's Trust in the Pekanbaru National Amil Zakat Agency. Finest: Jurnal Riset dan Pegembangan Ekonomi Islam, 5(1), 51–69.

Naerul, A. K. E. (2021). Evaluasi Kebijakan Keuangan Publik Dalam Tinjauan Islam. Jurnal IAIN Purwokerto, Indonesia, 4(1), 28–42.

Nelly Erliana and Sri Abidah Suryaningsih. (2018). Pengaruh Persepsi Layanan Jemput Zakat Terhadap Kepuasan Muzakki Di Lembaga Amil Zakat Yatim Mandiri Cabang Jombang. Jurnal Ekonomi Islam, 1(1), 120–128.

Nurul Husna and Farid. (2020). Pengaruh Reputasi, Kepuasan Dalam Distribusi Zakat, Dan Kualitas Layanan Terhadap Kepercayaan Muzakki pada Baitul Mal Kota Banda Aceh. urnal Ilmiah Mahasiswa Ekonomi Manajemen Fakultas Ekonomi dan Bisnis, Universittas Syiah Kuala, 5(3), 456–468.

Rao Purba. (1996). Measuring Consumer Perceptions Throigh Factor Analysis. The Asian Manager.

Roni Riswanda. (2020). Pengaruh Kualitas Pelayanan Dan Citra Lembaga Terhadap Kepuasan Muzaki Dalam Berinfaq Di LAZNAS Darut Tauhid (DT) Peduli Cabang Aceh.

Sangadji, Etta Mamang, Sopiah. (2010). Metodologi Penelitian Pendekatan Praktis dalam Penelitian. Penerbit Andi.

Santoso. (2009). Panduan Lengkap Menguasai Statistik dengan SPSS 17. Alex Media Kompetindo.

Sopiah. Sangadji, Etta Mamang. (2010). Metodologi Penelitian Pendekatan Praktis dalam Penelitian. Penerbit Andi.

Sutrisno Hadi. (1981). Metodologi Research. Yayasan Penerbit Universitas Gadjah Mada.

Syahril Jamil. (2015). Prioritas Mustahiq Zakat Menurut Teungku Muhammad Hasbi Ash Shiddieqy. Istinbath, 16(1), 145–159.

Syari, Z. (1990). Al-fa'iq (Vol. 1). Dar Minhaj.

Yusra, M., & Riyaldi, M. H. (2020). Faktor-Faktor Penentu Kepercayaan Muzakki kepada Baitul Mal Aceh. Al-Buhuts, 16(2004), 1–16.

Titania Mukti

Sultan Ageng Tirtayasa University

Alvin Mahfud

Sultan Ageng Tirtayasa University

Amelia Pratama

Sultan Ageng Tirtayasa University

Ani Aliani

Sultan Ageng Tirtayasa University