The Effect of Zakat Management and the Quality of Zakat Services on Muzzaki Satisfaction in Baznas Jember Regency

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Article Info

ABSTRACT

This study aims to determine the influence of zaakt management and service quality on muzzaki satisfaction in BAZNAS Jember Regency. This study uses a quantitative method sourced from questionnaires. The population of this study is 400 muzzaki. Sampling uses the slovin formula, which is a statistical formula used to determine the minimum number of samples from a limited population (finite population survey). So the number of samples in this study is 80 respondents. The data analysis technique used is the SPSS computer program. The results of this study show that zakat management and service quality have a positive and significant effect on muzzaki satisfaction. Based on the results of the t test, it can be seen that the variable of zakat management is obtained t count > t table (6,965 > 1,991) sig. 0.001 < 0.05 and the variable of service quality was obtained (17.926 > 1.991) sig. 0.001 < 0.05. The result of the determination coefficient (R^2) in this study was 0.839 or 83.9%, which means that muzzaki satisfaction was influenced by zakat management and service quality of 83.9%. The results of the multiple linear regression test in the variable of zakat management are 0.387, while for the variable of service quality 0.959, if the coefficient is positive, it means that there is a positive effect between zakat management and service quality on muzzaki satisfaction.

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1. INTRODUCTION

Zakat is one of the pillars of Islam which means "clean," "holy," "fertile," and "blessed" (Sitepu, 2018). In Islamic teachings, zakat is an obligation for every Muslim who meets certain conditions (Aravik, 2017). According to Anis (2020), zakat is a number of assets that must be issued by a Muslim to be given to groups that are entitled to receive it. There are various groups that are entitled to receive zakat, including the poor, amil zakat, converts, people in debt, people who struggle in the way of Allah, and ibn sabil (Sanusi, 2021). The legal basis of zakat is contained in the Qur'an and Hadith, and is

supported by the agreement of scholars (Kaharuddin & Sahid, 2018). Verses in the Qur'an that command the implementation of zakat include QS. At-Taubah: 103 and QS. Al-Baqarah: 110 (Mahmuda & Sarwan, 2020). The hadith of the Prophet PBUH also emphasizes the importance of zakat as one of the five things that build Islam (Amsari, 2019).

Zakat has two main types: zakat fitrah and zakat mal (Anis, 2020). Zakat fitrah must be issued ahead of Eid al-Fitr as a form of self-purification after fasting in the month of Ramadan (Tari, 2018). The amount of zakat fitrah is around 2.5 kilograms or equivalent to 3.5 liters of staple food in the area (Fauzan, 2023). Zakat mal, on the other hand, is imposed on property owned by a person, such as gold, silver, money, agricultural products, trade products, and livestock (Hidayatulloh, 2019). The amount of mal zakat is generally 2.5% of the total assets owned. The process of distributing zakat must be transparent and on target so that the benefits are felt by zakat recipients (Widiastuti, 2019). Zakat distribution can be done through official and trusted zakat institutions.

This research will examine the process of managing zakat funds by BAZNAS Jember Regency. This includes an understanding of the policies, procedures and practices used by BAZNAS Jember Regency in managing zakat funds from the local community, managing them efficiently and transparently, and distributing them to mustahik in need.

In addition, this study will also evaluate the quality of services provided by BAZNAS Jember Regency to the community. This includes aspects such as reliability, agility, competence, accessibility, communication, and credibility of the services provided by BAZNAS. This evaluation aims to understand the extent of public satisfaction and trust in the services provided by BAZNAS Jember Regency.

The results of different studies on the influence of zakat management and service quality on muzaki satisfaction encourage researchers to develop further. Zakat

management involves the process of collecting, distributing and using zakat funds, while the quality of service includes responsiveness, ease of payment process and clear communication.

In the next study, researchers can deepen the analysis of factors that affect muzaki satisfaction, delve deeper into the efficient management of zakat and identify best practices in providing quality services. It is hoped that this research will make a positive contribution to the development of zakat management and muzaki satisfaction.

The difference in the results of this study shows that a holistic and in-depth approach is needed in understanding the dynamics of the relationship between zakat management, service quality and muzaki satisfaction. Zakat institutions need to pay attention to various aspects that contribute to muzaki satisfaction, including transparency, accountability, responsiveness, trust and program effectiveness.

Based on the description of the background of the problem, research gap, and the phenomenon of the gap, the researcher is interested in the research entitled "The Influence of Zakat Management and Service Quality on Muzzaki Satisfaction in BAZNAS Jember Regency". This study aims to determine the influence of zakat management and the influence of service quality on muzzaki satisfaction in BAZNAS Jember Regency.

2. LITERATURE REVIEW
2.1 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), developed by Icek Ajzen in 1991, is one of the theories used to understand and predict human behavior (Afriyanti, 2021). The SDGs propose that individual behavior is influenced by three main components: attitudes towards behavior, subjective norms, and perception of behavioral control (Sartika, 2020). These three components contribute to the intention to perform a particular behavior, which in turn affects the actual behavior (Rumawas & Sos, 2023). TPB can be used to analyze how zakat management and service

quality affect muzaki satisfaction. There are 3 main components in the Theory of Planned Behavior (TPB) as follows:

2.1.1 Attitude to Behavior

Attitudes towards behavior reflect the extent to which individuals have positive or negative judgments of certain behaviors (Kamil, 2020).

2.1.2 Subjective Norms

Subjective norms refer to the social pressure felt by individuals to do or not perform certain behaviors (Mihartinah & Coryanata, 2019). Support from the community and influence from religious leaders or the surrounding community can affect the attitude of muzakki towards zakat management and service quality (Mahzumi, 2019). If the social environment of muzakki supports and positively assesses the management of zakat and services, then it is likely that muzakki will feel satisfied.

2.1.3 Perception of Behavioral Control

Perception of behavioral control reflects the extent to which individuals feel they have control over certain behaviors (Al Hafiz et al., 2022). In this case, ease of access, transparency of information, and the ability to provide feedback related to the management of zakat and services received at BAZNAS can improve the perception of muzaki control (Munjiah, 2017). When muzakki feel they have control and can contribute to the management of zakat, their satisfaction will increase.

2.1.4 Muzakki's Intention and Satisfaction

The intention to use BAZNAS services will be influenced by attitudes, subjective norms, and perception of behavior control (Arrosyid & Priyojadmiko, 2022). A strong intention to use the services provided by BAZNAS, based on good zakat management and high quality of service, will result in positive actual behavior. The satisfaction of muzakki as a result of this behavior can be measured through the evaluation of their experience with BAZNAS, including the perception of transparency, efficiency, and reliability of the services received (Yelvita, 2022).

2.2 Zakat Management

Zakat management is a complex and important process in the context of Islamic finance that involves the collection, distribution, and management of zakat funds in accordance with sharia principles (Dewi, 2023). Zakat is one of the five pillars of Islam that must be fulfilled by every Muslim who can afford it (Iqbal, 2019). Zakat has a very important role in improving social inequality, reducing poverty, and strengthening solidarity in Muslim society (Haikal, 2023). Therefore, the management of zakat must be carried out properly and in accordance with sharia principles so that zakat funds can be used effectively to help those in need.

The zakat collection process is the first step in the management of zakat (Abidah, 2016). Zakat collection can be done individually by Muslim communities who pay zakat directly to qualified mustahik (zakat recipients), or through zakat collection institutions appointed by the government or Islamic financial institutions. This zakat collection institution usually has a wide network and adequate infrastructure to collect zakat from the community and distribute it to mustahik in need.

2.3 Quality of Service

Service quality is one of the important aspects in an organization or business, which directly affects customer satisfaction as well as the image of the company itself (Ridwan, 2024). The term "service quality" refers to the extent to which an organization is able to meet or even exceed customer expectations in providing products or services (Saipuloh & Surono, 2023).

The importance of service quality is the main key in maintaining the sustainability of a business. This is because, in an increasingly competitive environment, organizations that are able to provide high-quality services will tend to have a greater competitive advantage. This can result in high customer loyalty, improve brand image, and open up opportunities for long-term business growth.

2.4 Muzakki Satisfaction

Muzaki in the context of zakat is an individual or entity that is obliged to pay zakat because the property he owns has reached nisab and passed the haul (Erna, 2022). Nisab is the minimum limit of assets that a Muslim has during a lunar year (Atantri et al., 2024), which if it has been reached, it is obligatory for him to pay zakat. Haul refers to the period of one lunar year (Syarif et al., 2020). Muzaki have an important role in the zakat system because the zakat they pay is used to help mustahik, namely those who are entitled to receive zakat, such as the fakir, the poor, and other groups that have been stipulated in Islamic sharia (Fajrina et al., 2020). The concept of muzaki is based on Allah's commands in the Qur'an and the Hadith of the Prophet Muhammad PBUH, which explains the obligation of zakat as one of the five pillars of Islam and as a form of social concern and wealth cleansing (Bayinah, 2019).

In Islam, zakat is one of the five pillars that are the main pillars in carrying out worship and social life (Saputra, 2020). Zakat serves as an instrument of wealth redistribution that aims to reduce economic disparities among Muslims (Fajrina et al., 2020). Through zakat, wealth is distributed from those who have excess wealth (muzaki) to those in need (mustahik) (Mulyawisdawati et al., 2019). Muzaki is the main component in this zakat system because those who have excess assets are required to contribute to social welfare (Riskawati, 2023).

Assets subject to zakat include various types, including gold, silver, money, agricultural products, livestock, and trade property (Saniah, 2022). This minimum limit of assets or nisab has been set in sharia, which is generally equivalent to 85 grams of gold for deposits (Nadiyah, 2023). When a Muslim or entity has assets that exceed the nisab for one lunar year, then they become muzaki and are obliged to pay zakat. The zakat paid is generally 2.5% of the total assets that reach or exceed the nisab (Ani, 2018).

The obligation of muzaki in paying zakat is not only spiritual but also has significant social implications (Almarzoqi et al., 2018). By paying zakat, muzaki helps alleviate poverty and improve the welfare of the community (Dyah et al., 2022). The collected zakat is used for various purposes, including helping the poor, providing education, health, and building infrastructure that benefits the wider community (Dewi, 2023). This makes zakat an effective economic instrument in Islam to achieve social justice (Gultom, 2019).

The role of muzaki is very important in supporting a sustainable zakat system (Pangestu et al., 2023). The sincerity and sincerity of muzaki in paying zakat reflects their obedience to Allah's commands and their concern for others (Amalia, 2023). In the Qur'an, Allah SWT says in Surah Al-Baqarah verse 43: "And establish prayer, pay zakat and ruku'lah with those who are ruku' (Hermawan, 2022). This verse emphasizes that zakat is an obligation that must be fulfilled by every Muslim who can afford it (Wahyu et al., 2020).

2.5 Conceptual framework

This study seeks to explain the impact of financial ratios on stock *returns*. The conceptual framework of this research is illustrated as follows:
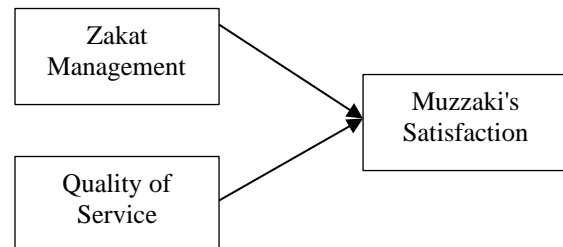

Figure 2.1 Conceptual Framework

2.6 Previous Research

Puspitasari (2019) with the research title The Influence of Sharia Governance Implementation on Muzakki Satisfaction and Loyalty (Study on the Amil Zakat Institution in DIY) using a quantitative method that results that sharia governance has a significant positive effect on muzakki satisfaction and loyalty, while satisfaction does not show a significant influence on muzakki loyalty.

Harahap (2019), with the title The Influence of Accountability and Transparency

of Zakat Management on Muzakki's Interest (Case Study: Baznas of North Sumatra Province), The results of the hypothesis testing in this study showed the value of tcount (2,190) > ttable (1,999) for the accountability variable and for the variable transparency of the tcount value (2,303) > ttable (1,999). Meanwhile, the results of the F test or simultaneously the variables of accountability and transparency are shown by the value of Fcal (6.891) > Ftable (3.14). So, the results of the t test and the F test prove both partially and simultaneously that the variables of accountability and transparency have a positive and significant effect on the interest of muzakki in the Provincial BAZNAS

Farhati (2019) with the research title The Influence of Muzakki Knowledge, Accountability and Transparency of Zakat Management on Interest in Paying Zakat in Zakat Management Organizations with Quantitative Methods and the results of the research conducted showed that the independent variable of muzakki knowledge (X1) had a positive and significant effect on interest in paying zakat in Zakat Management Organizations, the independent variable of accountability (X2) had a positive and significant effect on interest in paying zakat on the Zakat Management Organization and the independent variable of transparency (X3) have a positive and significant effect on interest in paying zakat at the Zakat Management Organization.

2.7 Hypothesis

2.7.1 The Influence of Zakat Management on Muzaki Satisfaction

Zakat management involves collecting funds from muzaki, managing funds by official zakat institutions, and distributing them to mustahik in accordance with sharia. This process includes education, verification of zakat recipients, and distribution to eight asnaf groups. Transparency and accountability are important to ensure public trust, with zakat institutions required to report the use of funds regularly so that zakat is distributed appropriately and effectively.

Theory of Planned Behavior (TPB) can be used to understand the influence of zakat management on muzaki satisfaction. The SDGs outline that the intention to perform a behavior is influenced by attitudes towards behavior, subjective norms, and perceived behavioral control. In the context of zakat management, the attitude of muzaki towards zakat institutions is influenced by how well the institution manages zakat funds. By using the SDGs, we can see that good zakat management affects attitudes, subjective norms, and behavioral control perceived by muzaki. When these three factors are positive, muzaki will have a stronger intention to give zakat through the institution in question, which ultimately increases their satisfaction with the institution. Good zakat management, which includes transparency, accountability, and efficiency, creates positive attitudes, supports strong social norms, and improves the perception of muzaki control. This strengthens the intention of muzaki to continue to give zakat and increase their satisfaction with the zakat institution. Therefore, zakat institutions must focus on improving the quality of zakat management to achieve optimal muzaki satisfaction.

Good zakat management has a great influence on muzaki satisfaction (Abdullah & Yazid, 2022). Research conducted by Nurkhin (2019) and Alhubbufillah et al., (2019) said that zakat management has a positive and significant effect on muzaki satisfaction. This is in line with research conducted by Harahap (2019) which states that zakat management has a positive effect on muzaki satisfaction. Based on research conducted by Farhati (2019) and Basri et al., (2020) obtained similar results that zakat management has a positive and significant effect on muzaki satisfaction. However, this research is not in line with what was found in the research conducted by Daniati (2021) which stated that zakat management has no effect on muzaki satisfaction. Based on these results, the following hypotheses are obtained:

H1 : Zakat management affects the satisfaction of muzaki in BAZNAS Jember Regency.

2.7.2 The Effect of Service Quality on Muzaki Satisfaction

The quality of service in the management of zakat is very important to ensure trust and satisfaction of the muzaki. Ease of access is also a crucial aspect. Zakat institutions need to provide various payment methods such as bank transfers, online payments, and mobile applications to make it easier for muzaki to pay zakat. The development of user-friendly digital platforms, including websites and mobile applications, can increase the convenience of muzaki in distributing zakat.

The Theory of Planned Behavior (TPB) is a psychological theory developed by Icek Ajzen that tries to explain how a person's attitudes, subjective norms, and perception of behavioral control affect their intention to perform an action and ultimately, the behavior itself.

In the management of zakat, the attitude of muzaki towards the behavior of giving zakat can be significantly influenced by the quality of services provided by zakat institutions. If zakat institutions provide transparent, accountable, and efficient services, muzaki will have a more positive attitude towards the institution. This positive attitude tends to increase their satisfaction because they feel that the zakat they give is managed well and on target. TPB shows that high service quality contributes positively to attitudes, subjective norms, and behavioral control perceived by muzaki. These three factors together form the muzaki intention to give zakat through a particular board and increase their satisfaction. Zakat institutions must focus on improving the quality of services in all aspects to ensure sustainable muzaki satisfaction and build long-term trust.

The quality of service greatly affects the satisfaction of the muzaki this was revealed in a study conducted by (Alfaruki et al., 2023). This is supported by research conducted by Said et al., (2020) and Rodhiya & Rahmawati (2023) which simultaneously found that service quality has a positive effect on muzaki satisfaction. Based on research by Ridwan (2024), it was found that service quality also has a positive and significant effect on muzaki satisfaction. However, Nurkhin's research (2019) states that the quality of service does not affect muzaki satisfaction. This shows that there are other factors that may be more dominant in determining muzaki satisfaction with zakat institutions. Based on the results obtained above, the hypothesis obtained is as follows:

H2 : Service Quality affects muzaki satisfaction in BAZNAS Jember Regency.

3. METHODS

In this study, the researcher will use a quantitative research approach. According to Sugiyono (2019), the quantitative approach is an approach based on the philosophy of positivism used in researching certain samples, the data collected using research instruments is then analyzed statistically with the aim of testing the hypothesis that has been determined.

This study uses a quantitative approach with descriptive research to see the relationship between free and bound variables. The research design used is a descriptive research design to explain the research object regarding the events that occur in the research object. The method that will be used in this study is the case study method which is the right method to conduct in-depth exploration of an activity and data collection carried out by more than one person.

The location of this research was carried out on employees of BAZNAS Jember Regency and the time of this research began from the beginning of May 2024 until completion. Variables refer to research objects or aspects that are the focus of a researcher's attention. In the context of this study, there are two types of variables, namely dependent and independent variables. The independent variable, also known as the X variable, involves the management of zakat and the quality of service. Meanwhile, the dependent variable or the Y variable, is muzaki satisfaction.

According to Susetyo (2015), population refers to all research objects consisting of various elements such as humans, objects, animals, plants, symptoms, test scores, or events that are data sources with certain characteristics in a study. This definition was agreed upon by Sugiyono (2019) who described population as a generalized region, including a number of objects or subjects that have special characteristics that are determined by the researcher to be analyzed and drawn conclusions. The population in this study is 400 muzaki people who make zakat payments at BAZNAS Jember Regency. The number used as a sample was 80 respondents. The data presented in this sampling came from the UPZ of the Education Office and the UPZ of Sumbersari District. Where all the samples or muzzaki that I took were people whose jobs were civil servants, lecturers, teachers, TNI, midwives and employees.

4. RESULTS AND DISCUSSION

This study is a quantitative research that examines the influence of zakat management and service quality on muzzaki satisfaction in BAZNAS Jember Regency. The population in this study was 400 muzzaki, using the slovin formula, the sample taken was 80 respondents. The data presented in this sampling came from the UPZ of the Education Office and the UPZ of Sumbersari District. Where all the samples or muzzaki that I took were people whose jobs were civil servants, lecturers, teachers, TNI, midwives and employees.

Table 1. *Questionnaire Description*

Information	Sum
Questionnaires distributed	100
Returning questionnaire	90
Questionnaires that do not return	25
Unused questionnaires	10
Questionnaire used in the research	80

Source: Data processed, 2024

The results of the questionnaire distribution table above can be analyzed that the questionnaire distributed is 115 muzzaki. After checking the data again, the questionnaire was answered and collected as many as 90 muzzaki. The questionnaire that did not allow 25 muzzaki. The questionnaire that was not used was 10 muzzaki. So the number of questionnaires that can be processed is 80 questionnaires.

4.1 Data Quality Test
4.1.1 Validity Test

Validity tests are used to measure the validity or not of a research questionnaire conducted (Ghozali, 2016). The validity test was carried out using the Pearson coefficient correlation test. The validity test was carried out by comparing r counts > r tables. If r counts > r table then the questionnaire is declared valid and vice versa if r counts < r table then the questionnaire is declared invalid. This study produced a table r of 0.220 with a significant level of 5% or 0.05, the testing of zakat management variables had valid criteria for all question items because r calculated was greater than r table and a significant value of 0.001 was < 0.05. For the service quality variable, there are valid criteria for all question items because r is calculated greater than r in the table and a significant value of 0.001, which is < 0.05. Meanwhile, the muzzaki satisfaction variable has valid criteria for all question items because r is calculated greater than r in the table and has a significant value of 0.001, which is < 0.05.

4.1.2 Reliability Test

Reliability tests are used to measure whether a questionnaire is reliable or not (Ghozali, 2016). Reliability tests can be carried out using Cronbach Alpha (α). If the value of Cronbach Alpha (α) is greater than 0.60, then it is reliable. If the value of Cronbach's Alpha (α) is less than 0.60 then it is not reliable. In this test, it is shown that all variables have reliable criteria for all statements because the value of Cronbach Alpha is greater than the Critical Value.

4.2 Classical Assumption Test

4.2.1. Normality Test

The normality test is a test conducted to find out whether the residual data prepared is normally distributed or not (Ghozali, 2016). Graph analysis was carried out by looking at the kolmogorov smirnov test, the results of

the kolmogorov smirnovtest test showed that the significance value was 0.200, which was greater than 0.05. So it can be said that the residual value is normally distributed.

4.2.2 Multicollinearity Test

The multicollinearity test aims to test whether in the regression model there is a correlation between independent variables, a good regression model should not have a correlation between free variables (Ghozali, 2016). The test was carried out using tolerance and variance inflation factors (VIF) values. The table shows the results of the multicollinearity test in the study. The results of the multicollinearity test, the regression model can be said to be free from multicollinearity if the tolerance value > 0.1 and VIF < 10. The table above shows that the tolerance value in each variable has a > value of 0.1 which is 0.997 and VIF < 10 which is 1.003. So, it can be said that this study did not have symptoms of multicollinearity between variables.

4.4.3. Heteroscedasticity Test

The heteroscedasticity test aims to see if the regression model has variance inequality and residual from one observation to another (Ghozali, 2016). Heteroscedasticity can be determined by using scatterplot graphs and glacier tests. This can be seen if the points on the graph spread out in all directions and do not help a pattern. If the significance value > 0.05 in the glacier test, then no symptoms of heteroscedasticity occur. The results of the significance value in the zakat management variable (X1) was 0.281 and the service quality variable (X2) was 0.901. The two variables did not occur heteroscedasticity because the absolute residual significance value was greater than 0.05.

4.3 Uji Hypothesis

4.3.1 Test F

The f (simultaneous) test aims to determine the simultaneous (together) influence of all independent variables on dependent variables (Ghozali, 2016). The significance level uses α = 5%, with a significant provision if the sig value < 0.05. If f counts > f table, then there is an influence of independent variables on the dependent variables and likewise f counts < f tables, then there is no influence of independent variables on dependent variables.

The study produced a table F value with the formula (k; n-k) of 3.115. This means that the F calculation is 200,908 > the F table is 3,115 and the significance value is 0.001 < 0.05. Therefore, it can be concluded that the management of zakat and the quality of service have a simultaneous effect on the satisfaction of muzzaki.

4.3.2 Simultaneous Test (t-Test)

The t-test was carried out to measure whether the independent variable had an effect on the dependent variable. The criteria used in the t-test are if t counts > t table, then the hypothesis in this study is accepted, meaning that there is an influence of the independent variable (X) on employee performance (Y). On the other hand, if t calculates < t table, then the hypothesis is rejected, meaning that there is no influence of the independent variable (X) on employee performance (Y). If the significance value obtained < 0.05 then the hypothesis in this study is accepted and if it is the other way around, the hypothesis is rejected. Based on the table above, we produce t table with the formula Df = n – k, which is worth 1,991.

a) Zakat management has an effect on the satisfaction of muzaki in BAZNAS Jember Regency.

The t-value calculated on the zakat management variable (X1) is 6,965 with a significance level of 0.001. Because t counts 6,965 > t table 1,991 with a significance level of 0.001 < 0.05, H1 is accepted. Therefore, it is concluded that zakat management has a positive effect on muzzaki satisfaction is proven to be true, in other words, the variable of zakat management has a significant effect on muzzaki satisfaction.

b) Service Quality affects the satisfaction of muzaki in BAZNAS Jember Regency.

The t-value calculated on the service quality variable (X2) was 17,926 with a significance level of 0.001. Because t counts 17,926 > t table 1,991 with a significance level of 0.001 < 0.05, H2 is accepted. Therefore, it is concluded that the quality of service affects

the satisfaction of muzzaki is proven to be true, in other words, the variable of service quality has a significant effect on muzzaki satisfaction.

4.4 Coefficient of Determination (R2)

The determination coefficient is used to measure how far the dependent and independent variables are capable. The results of the analysis showed that the R square was 0.791. It shows that the percentage of influence of the variables of zakat management (X1) and service quality (X2) on muzzaki satisfaction is 79.1%, while the remaining 20.9% is influenced by other variables that are not studied in this study.

4.5 Multiple Linear Regression Test

Multiple linear regression analysis was used to determine how much influence between independent variables, namely zakat management (X1) and service quality (X2) on the dependent variable of muzzaki satisfaction (Y).

From the results of the test above, it can be explained as follows:

a. The result of the constant coefficient of 7.230, which has a positive value, shows that the satisfaction of muzzaki (Y) will increase by 7.230, if there is no management of zakat (X1) and quality of service (X2).

b. The regression coefficient of zakat management (X1) of 0.387 shows that muzzaki satisfaction will increase by 0.387 if zakat management increases by 1%. And if the management of zakat decreases by 1%, then muzzaki satisfaction also decreases.

c. The regression coefficient of service quality (X2) is 0.959 which means that the quality of service will increase by 0.959 if the quality of service increases by 1%, and will decrease if the quality of service decreases by 1%

DISCUSSION

The effect of zakat management on muzzaki satisfaction in BAZNAS Jember Regency

The result of the first hypothesis, the variable of zakat management affects the satisfaction of muzzaki. Judging from the results of the study, it was obtained that t calculated the variable of zakat management of 6,965 while t table 1,991. The calculated t value is greater than the table t, then H1 is accepted with a significance of 0.001 < 0.05. The influence given by the management of zakat is positive, meaning that the better the zakat management carried out by BAZNAS Jember Regency, the higher the interest in muzzaki satisfaction. This shows that the management of zakat is one of the important factors in determining muzzaki satisfaction.

This research is in line with research conducted by Nurkhin (2019) and Alhubbufillah et al., (2019) said that zakat management has a positive and significant effect on muzaki satisfaction. This is in line with research conducted by Harahap (2019) which states that zakat management has a positive effect on muzaki satisfaction. Based on research conducted by Farhati (2019) and Basri et al., (2020) obtained similar results that zakat management has a positive and significant effect on muzaki satisfaction. This is in accordance with the Theory of Planned Behavior (TPB) put forward by Mahzumi (2019) In the context of zakat management, the attitude of muzaki towards zakat institutions is influenced by how well the institution manages zakat funds. By using the SDGs, we can see that good zakat management affects attitudes, subjective norms, and behavioral control perceived by muzaki.

The quality of service for muzzaki satisfaction in BAZNAS Jhampir Regency.

Based on the results of the second hypothesis, the variable of service quality affects muzzaki satisfaction. Based on the research data that has been processed and described, it is known that the t-value of the service quality variable is 17,926 and the t-table is 1,991. So H2 is accepted with a significance of 0.001 < 0.05. The influence given by the service quality variable is positive, so that the high level of service

quality increases interest in muzzaki satisfaction.

This research is in line with research conducted by Said et al., (2020) and Rodhiya & Rahmawati (2023) which simultaneously found that service quality has a positive effect on muzaki satisfaction. Similar to the research conducted by Ridwan (2024), it is also stated that service quality has a positive and significant effect on muzaki satisfaction. This is in accordance with the Theory of Planned Behavior (TPB) proposed by Sartika (2020) showing that high service quality contributes positively to attitudes, subjective norms, and behavioral control perceived by muzaki. These three factors together form the muzaki intention to give zakat through a particular board and increase their satisfaction.

5. CONCLUSION

Based on this study using a quantitative method on the influence of service quality on muzzaki satisfaction on muzzaki satisfaction in BAZNAS Jember Regency, it can be concluded as follows:

a. Based on the results of the first hypothesis, namely the management of zakat has a significant effect on muzzaki satisfaction. This is shown in the results of data management with SPSS for windows, The value of the coefficient between zakat management (X1) and muzzaki satisfaction (Y) from the results of the test can be proven by the value of the t test which shows that t counts 6,965 > t table 1,991 and the significance of 0.001 < 0.05. So that it can be stated that the H1 hypothesis states that "the influence of zakat management has a significant effect on muzzaki satisfaction", this supports the Theory of Planned Behavior (TPB) which states that good zakat management affects attitudes, subjective norms, and behavioral control perceived by muzaki.

b. Based on the results of the second hypothesis, namely the quality of service to muzzaki satisfaction. This is shown in the results of data management with SPSS for windows, the results of multiple linear regression analysis show the magnitude of the influence of service quality (X2) on muzzaki satisfaction (Y) which shows that t count 17,926 > t table 1,991 with a significance of 0.001 < 0.05. This supports the Theory of Planned Behavior (TPB) that high service quality contributes positively to attitudes, subjective norms, and behavioral control perceived by muzaki.

c. The Theory of Planned Behavior (TPB) says that an individual's attitude towards a behavior will affect the tendency to perform that behavior. The attitude of muzaki towards the management of zakat and the quality of Baznas services will affect their satisfaction. For example, a positive attitude towards the transparency of zakat management and service quality can increase satisfaction. TPB says that an individual's attitude towards a behavior will affect the tendency to perform that behavior. In the context of research, the attitude of muzaki towards zakat management and the quality of Baznas services will affect their satisfaction. For example, a positive attitude towards the transparency of zakat management and service quality can increase satisfaction.

d. Based on the results of statistical testing and discussions that have been carried out regarding the influence of zakat management and service quality on muzzaki satisfaction in BAZNAS Jember Regency, it can be concluded that zakat management has a positive and significant effect on muzzaki satisfaction. This means that the high level of zakat management will affect the satisfaction of the muzzaki. Likewise, the high level of service

quality will affect muzzaki satisfaction.

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