

Applying UPZ Service Quality (SQ) to *Zakat* Management: An Analysis of *Muzakki* Loyalty in *Zakat* Payment

<p>Author (s): Jumailah UIN KH. Abdurrahman Wahid, Indonesia Ahmad Fauzan UIN KH. Abdurrahman Wahid, Indonesia Anindya Aryu Inayati UIN KH. Abdurrahman Wahid, Indonesia</p> <p>Contact: jumailah@uingusdur.ac.id</p> <p>Available at: https://ejournal.unida.gontor.ac.id/index.php/aliktisab/article/view/12537</p> <p>DOI: 10.21111/aliktisab.v8i1.12537</p> <p>Pages: 73-88</p> <p>Article History: Submitted: 09-08-2024 Revised: 16-08-2024 Accepted: 23-08-2024 Published: 25-08-2024</p> <p>Keywords: Service Quality (SQ) <i>Muzakki</i> Loyalty <i>Zakat</i></p>	<p>Abstract: <i>Zakat</i> is a form of solidarity for others. By issuing <i>zakat</i> it will be beneficial for both the recipient and the person giving <i>zakat</i>. <i>Zakat</i> institutions in providing services must adhere to the principle of transparency and satisfaction of all parties, so that it will create loyalty for users of <i>zakat</i> services. This research aims to determine the quality of good <i>zakat</i> institution services so as to build loyalty of <i>zakat</i> service users. This research is field research using a descriptive analysis approach. The research results show that the <i>zakat</i> management carried out by the Pekalongan city mosque UPZ uses a management basis, which is carried out through several efforts, including excellent service, utilization of <i>zakat</i> funds, and neat and transparent administration and reporting of <i>zakat</i> receipt results. The research results also explain that Service Quality (SQ) builds <i>muzakki</i> loyalty in determining the choice of paying <i>zakat</i> at Pekalongan city mosque UPZ. Apart from that, giving <i>zakat</i> is a form of obedience to Allah Swt. commands. The results of this research show that <i>muzakki</i> compliance with meeting their <i>zakat</i> requirements is significantly impacted by the application of Service Quality (SQ) in <i>zakat</i> management at the Pekalongan city mosque UPZ. Aside from that, <i>muzakki</i> devotion to the philanthropic institution handling his <i>zakat</i> is greatly impacted by the Service Quality (SQ) provided in <i>zakat</i> management.</p>
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Introduction

Service Quality (SQ) can be defined as the gap between the quality of services received and the expectations of the consumer.¹ Indicators for Service Quality (SQ) variables according to Othman and Owen,² as better known as CARTER theory consists of:

1. Obedience or compliance, which means the ability to carry out in accordance with the teachings of Islamic law and in line with the principles of the *zakat* law;
2. Guarantee or assurance, which includes the knowledge, ability, politeness, and honesty of the managers, so that *muzakki* will avoid dangers and risks regarding *zakat* management;
3. Responsiveness, that is, managers and *amil* willingness to assist *muzakki* in allocating *zakat* payments and offering prompt, attentive services;
4. Direct or tangible evidence, which includes physical facilities, equipment, and employees, as well as communication facilities;
5. Empathy, the care and concern of the *amil* regarding the needs of the *muzakki*;
6. Reliability, is the ability to provide good, accurate, and satisfactory service.³

According to the *zakat* management law, there are two *zakat* management organizations in Indonesia, BAZNAS, which was established by the government, and LAZNAS, which was established by the community with permission.⁴ These two organizations primary responsibilities are to gather, allocate, and apply *zakat* in compliance with the requirements of the local community and Islamic law. In order to help with the *zakat* fund collection process, BAZNAS established UPZ at the agency, sub district, and sub district levels.⁵

Zakat combines the elements of societal and individual worship. Workers and/or employees who manage *zakat* are required to collect *zakat* funds from wealthy individuals (those with excess wealth) and administer them to *mustahik*. Given that they belong to the *amil* group, they are qualified to earn wages from the *zakat* and *infaq*

¹ Nurul Huda et al., *Zakat Perspektif Mikro Makro Pendekatan Riset* (Jakarta: Kencana, 2015), 195.

² Othman Abdul Qawi and Lynn Owen, "Adopting and Measuring Customer Service Quality in Islamic Banks: A Case Study in Kuwait Finance House," *International Journal of Islamic Financial Services* 3, no. 1 (2001): 10, <https://www.iiibf.org/journals/journal9/abdulqawi.pdf>.

³ Sao Mai Dam and Tri Cuong Dam, "Relationships Between Service Quality, Brand Image, Customer Satisfaction, and Customer Loyalty," *The Journal of Asian Finance, Economics and Business* 8, no. 3 (2021): 585, <https://doi.org/10.13106/JAFEB.2021.VOL8.NO3.0585>.

⁴ Indonesia, "Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat," Direktorat Jenderal Peraturan Perundang-Undangan, 2011, <https://peraturan.go.id/files/uu23-2011bt.pdf>.

⁵ Yusuf Wibisono, *Zakat Indonesia Diskursus Pengelolaan Zakat Nasional Dari Rezim UU No. 38 Tahun 1999 Ke Rezim UU No. 23 Tahun 2011* (Jakarta: Kencana, 2015), 151.

monies collected. *Zakat* alleviates inequality, among other things.⁶ Allah Swt. thus grants the poor the right to receive a portion of the wealthy's riches.⁷

The law on *zakat* management stipulates that UPZ sole responsibility is to assist BAZNAS in collecting *zakat* funds, which is why this study was carried out at UPZ. In practice, nevertheless, UPZ serves as a manager in this instance by handling the *zakat* fund collection, distribution, and utilization procedures.

The fact that *zakat* distribution is not facilitated by *zakat* recipient organizations is one of the factors that raises the possibility that *zakat* receipts may not be realized in Indonesia.⁸ This is because, among other reasons, *muzakki* prefer to contribute money directly to *mustahik* and don't trust OPZ.⁹ One of the *zakat* management organization that has to consider efforts to stimulate *muzakki* interest in granting them the power to pay *zakat* to *zakat* management organizations is the *Zakat* Management Unit (UPZ).

Prior studies on the subject of *zakat* included research by Maghfirah, who clarified why BAZNAS Pekanbaru *zakat* management implementation had not been successful in boosting the *mustahik* economy. The lack of legal consequences for *muzakki* who fail to provide *zakat*, the lack of systemic socialization through BAZNAS *zakat* operations, the public's low faith in BAZNAS, the lack of understanding of *muzakki* regarding *zakat* use, and the lack of government action are the reasons for the inability to gather monies. When it comes to receiving *zakat*, the government must intervene completely, socialize *zakat* widely through BAZNAS, enhance BAZNAS administration and human resources, and implement the idea of expanding *zakat* duties.¹⁰

According to Sholahuddin Al-Fatih research, the government can lessen poverty more effectively through the possibility of high *zakat* than through taxation. *First*, Al-Qur'an mentions *zakat* in surah At-Taubah verse 60 is addressed to 8 (eight) groups. *Second*, the *zakat* amount as prescribed by the sharia remains unchanged. *Third*, *zakat*

⁶ Muneer M. Alshater et al., "What Do We Know About Zakat Literature? A Bibliometric Review," *Journal of Islamic Accounting and Business Research* 12, no. 4 (2021): 544, <https://doi.org/10.1108/JIABR-07-2020-0208>.

⁷ Anindya Aryu Inayati, "Epistemologi Hukum Islam Sir Muhammad Iqbal: Kajian Filosofis Hukum Islam," *Ulumul Syar'i: Jurnal Ilmu-Ilmu Hukum Dan Syariah* 10, no. 1 (2021): 38, <https://doi.org/10.52051/ulumulsyari.v10i1.124>.

⁸ Khalifah Muhamad Ali, Aam Slamet Rusydiana, and Mohamad Handi Khalifah, "Development of Zakat in Indonesia: Which Are the Priority Aspects?," *Ekonomi Islam Indonesia* 5, no. 2 (2023): 3, <https://doi.org/10.58968/eii.v5i1.274>.

⁹ Zahid Hussain et al., "The Impact of Zakat Literacy, Trust, and the Accessibility of Digital Payments on Generation Z and Y's Intention to Pay Zakat to Central Zakat Fund, the State Bank of Pakistan," *International Journal of Zakat* 7, no. 2 (2022): 105, <https://doi.org/10.37706/ijaz.v7i2.434>.

¹⁰ Maghfiroh, "Zakat Management and Poverty Alleviation In Indonesia," *Jurisdictie: Jurnal Hukum Dan Syariah* 11, no. 2 (2020): 286, <https://doi.org/10.18860/j.v11i2.9261>.

is widely enforced, including in the business world. *Fourth*, any Muslim who has the means to do so is required to pay *zakat*, which is a spiritual tax. As a result, *zakat* usually stays the same or even rises. Thus, it can serve to reduce poverty. As a government agency, BAZNAS needs to perform better in order to win over the people. Strengthening the internal side through stringent hiring practices for human resources and conducting national and international accreditation are two actions that can be taken. Innovation and rebranding can be used to address the outward side in the interim.¹¹

Research by Sudirman, Ramadhita, and Syabbul Bachri stated while the installation of productive *zakat* management at BAZNAS East Java at LAZNAS YDSF and LAZNAS Nurul Hayat during the Covid-19 Pandemic was already in progress, it was not done so as best it could have been. Ineffective *zakat* programs are partially to blame for this, as are a lack of knowledge, support, and diversity. Via business capital support, livestock, and business help, the superior program for managing productive *zakat* is implemented.¹²

Research by Abdul Rosyad and Ade Fakhri Kurniawan describes how *zakat* trains people to be emotionally, spiritually, and empathetically intelligent from a psychological perspective. In addition, *zakat* serves sociologically to establish a balance of social justice in society by facilitating acts of mutual charity, whereby the wealthy assist the impoverished.¹³

Research by Rian Rizqy Ramadhan shows how *muzakki* trust in paying *zakat* is positively and significantly impacted by the combination of accountability, transparency, and service quality. *Muzakki* trust in BAZNAS, Central Lampung Regency, is influenced concurrently by accountability, transparency, and service quality. Customers will therefore be more likely to trust a *zakat* organization if its operations are more open, transparent, and of greater quality.¹⁴

Zakat is beneficial to both the giver and the recipient, according to study by Karebet Gunawan, there are two ways to pay for *zakat*, both of which are often handled

¹¹ Sholahuddin Al-Fatih, "Strengthening BAZNAS as the Society's Trusted Zakat Agency to Increase the Welfare of Ummah," *Jurisdictie: Jurnal Hukum Dan Syariah* 11, no. 1 (2020): 106, <https://doi.org/10.18860/j.v11i1.7841>.

¹² Sudirman, Ramadhita, and Syabbul Bachri, "Revitalizing Productive Zakat in the Covid-19 Pandemic Era in East Java," *Jurisdictie: Jurnal Hukum Dan Syariah* 12, no. 2 (2021): 275, <https://doi.org/10.18860/j.v12i2.14089>.

¹³ Abdul Rosyad and Ade Fakhri Kurniawan, "Zakat Harta Dalam Kajian Yuridis, Psikologis, Dan Sosiologis," *Tijarah: Jurnal Ekonomi Syariah* 2, no. 1 (2022): 26, <http://jurnal.penerbitwidina.com/index.php/TIJARAH/article/view/242>.

¹⁴ Rian Rizqy Ramadhan, "Pengaruh Akuntabilitas, Transparansi, Dan Kualitas Layanan Lembaga Zakat Terhadap Kepercayaan Muzakki Dalam Pembayaran Zakat (Studi Pada BAZNAS Kabupaten Lampung Tengah)" (UIN Raden Intan Lampung, 2021), 77, <https://repository.radenintan.ac.id/16387>.

by *muzakki*, thus everyone must be willing to make and complete the payments. Two methods of paying *zakat* exist, paying *zakat* through *zakat* institutions or paying *zakat* directly to *mustahik*. *Muzakki* loyalty is necessary to guarantee continuity when making payments through *zakat* organizations. Transparency, excellent service, and quality are also necessary to promote loyalty.¹⁵

This study is distinct from research that focuses on *zakat*. Results of interviews with Mrs. Nur Laela (manager of BAZNAS Pekalongan city), in contrast, UPZ have been established in every agency in Pekalongan city, and some mosques have even hosted UPZ gatherings. *Zakat* money are distributed by the community/mosque congregation and are held in reserve by each Pekalongan city mosque UPZ. The mosque UPZ is charged with managing these funds. By means of a decree that BAZNAS issued, the mosque UPZ was established according to instructions. Despite the fact that BAZNAS gave the mosque UPZ instructions to create, each mosque UPZ is in charge of managing the *zakat* money that has been collected alone. The only connection to BAZNAS is through the reporting system, which requires reporting UPZ operations to BAZNAS Pekalongan city at least once every 6 (six) months or 1 (once) a year at the most.

Over the course of 2 (two) years, every mosque UPZ maintained the same number of *muzakki*, and in fact, the amount of *zakat* contributions received by the mosque increased. In an effort to maximize the collection of *zakat* money from all societal levels, BAZNAS Pekalongan city established UPZ in each mosque in the city. This is an accomplishment for the organization. Because it is able to sustain the number of *muzakki* who pay *zakat* through the mosque UPZ, the mosque UPZ exhibits maximum performance in this instance. In addition to gathering donations from the local community, BAZNAS Pekalongan city provides mosques UPZ with a nominal sum of IDR 20.000.000,- for productive *zakat* funds for *zakat* distribution. The mosque oversees the distribution of the 5 (five) *mustahik* share of the productive *zakat* funds.

The purpose of this paper is to determine how UPZ Service Quality (SQ) is being implemented in *zakat* management and the factors influencing *muzakki* loyalty when it comes to paying *zakat* in UPZ Pekalongan city. This article's focus is on the Pekalongan city mosque's Service Quality (SQ) study and the faithfulness of the *muzakki* who come to the mosque to pay *zakat*.

¹⁵ Karebet Gunawan, "Pelayanan Lembaga Zakat Untuk Meningkatkan Kepuasan Muzakki," *Ziswaf: Jurnal Zakat Dan Wakaf* 4, no. 2 (2017): 297, <https://doi.org/10.21043/ziswaf.v4i2.3047>.

Methodology

This kind of research involves fieldwork that employs a sociological juridical method, that is, a legal research procedure designed to investigate how community conduct relates to societal legal standards.¹⁶ Especially based on an examination of Pekalongan city residents actions and their assessment of *muzakki* faithfulness to *zakat* payment.

This field study focused on Muslim populations residing in the Pekalongan city region in Central Java. Particularly Muslim communities that perform *zakat*, particularly those that place their *zakat* contributions in UPZ Pekalongan city. The UPZ Pekalongan city served as the researchers sample locations for this study. The research's informants include *muzakki*, who pay their *zakat* to UPZ Pekalongan city, and *zakat* managers at UPZ in the same city. The requirements are fulfilled by UPZ that gather more *zakat* money than Pekalongan city BAZNAS or UPZ that perform the task of gathering and allocating *zakat* money at random.

In order to account for the *muzakki* who pay *zakat* at UPZ Pekalongan city, the researchers gathered information based on information and explanations from informants as well as data pertaining to the rationale behind the implementation of Service Quality (SQ) in the management of *zakat* at UPZ. This is accomplished in this instance by triangulating data by cross-checking it with observations that are longer in duration (UPZ managers and *muzakki*).

Results and Discussion

Zakat Management in Pekalongan City

Giving *zakat* benefits both *muzakki* and *mustahik*, and it is a link in the chain of Muslim identity. The residents of Pekalongan city follow religious laws. The actions of those who voluntarily contribute their *zakat* (either through organizations or by distributing it directly) make this evident. Since increasing the *muzakki* faith is the goal, paying *zakat* is seen by the residents of Pekalongan city as fulfilling obligations. As a result, after paying *zakat*, you feel relaxed and slightly satisfied. Giving *zakat* thus instructs individuals to purify their souls rather than to be frugal with their wealth.

¹⁶ Mukti Fajar and Yulianto Achmad, *Dualisme Penelitian Hukum Normatif Dan Empiris* (Yogyakarta: Pustaka Pelajar, 2010), 48.

Table 1. Data on the Percentage Increase in the Number of *Muzakki* in 2020-2021

No	UPZ Name	Number of <i>Muzakki</i> in 2020	Number of <i>Muzakki</i> in 2021	Percentage Increase in the Amount of <i>Zakat Fitrah Muzakki</i>	Percentage Increase in the Amount of <i>Zakat Maal Muzakki</i>
1	Darul Hikmah Mosque (South Pekalongan Regency)	380 <i>Zakat Fitrah</i> 19 <i>Zakat Maal</i>	418 <i>Zakat Fitrah</i> 24 <i>Zakat Maal</i>	10%	26%
2	An-Nur Mosque (Poncol, East Pekalongan Regency)	350 <i>Zakat Fitrah</i> 6 <i>Zakat Maal</i>	389 <i>Zakat Fitrah</i> 8 <i>Zakat Maal</i>	11%	33%
3	UPZ Al-Falah Mosque (West Pekalongan Regency)	679 <i>Zakat Fitrah</i> 22 <i>Zakat Maal</i>	698 <i>Zakat Fitrah</i> 28 <i>Zakat Maal</i>	2,8%	27%
4	UPZ An-Nur Mosque (Medono, West Pekalongan Regency)	450 <i>Zakat Fitrah</i> 3 <i>Zakat Maal</i>	472 <i>Zakat Fitrah</i> 6 <i>Zakat Maal</i>	4,9%	100%
5	UPZ Bachir Achmad Mosque (Binagriya, West Pekalongan Regency)	439 <i>Zakat Fitrah</i> 19 <i>Zakat Maal</i>	458 <i>Zakat Fitrah</i> 23 <i>Zakat Maal</i>	4,3%	21%
6	UPZ Al-Ikhlas Mosque (Karang Malang, East Pekalongan Regency)	1800 <i>Muzakki</i>	1823 <i>Muzakki</i>	1,3%	-
7	UPZ Al-Hikmah Mosque (Dekoro Setono, East Pekalongan Regency)	1000 <i>Zakat Fitrah</i> 50 <i>Zakat Maal</i>	1080 <i>Zakat Fitrah</i> 60 <i>Zakat Maal</i>	8%	20%

Source: Processed Data

Table 1. shows a good growth in the number of *muzakki* in UPZ Pekalongan city between 2020 and 2021. This is based on the story Ahmad Rozi (*muzakki* of UPZ Al-Hidayah Mosque) told who expressed their happiness at the establishment of the UPZ Al-Hidayah Mosque. They further mentioned that prior to *Eid Al-Fitri*, information about the UPZ existence was always disseminated through mosque announcements on RT, and a large number of people were also aware of it thanks to BAZNAS Pekalongan city. The Panjang Wetan community, in particular, benefits greatly from and finds things easier with the UPZ. Furthermore, the establishment of this UPZ was not done so randomly, rules were already in place, stemming from a BAZNAS Pekalongan city decision. Its management is so widely believed in. Additionally, there are profitable *zakat* funds that offer interest free loans to those in need.

The management framework for *zakat* is used by UPZ in Pekalongan city. This is demonstrated by the fact that most *muzakki* channel their *zakat* funds through the local UPZ as opposed to going straight to *mustahik*. Thus, it may be concluded that the community has come to trust the local UPZ with the distribution of *zakat*, as long as it is given to the eligible *mustahik*. Or, it may be argued that UPZ has performed its duties as a responsible and reliable manager. Thus, the key to the community's hope of reducing poverty is the successful realization of the surrounding community. When a *muzakki* feels an institution is professional, trustworthy, and transparent, they are willing or interested in using it to distribute *zakat* to *mustahik*. This is known as trust.¹⁷

UPZ has undertaken various measures to establish community trust in its *zakat* management, such as:

1. Excellence service, having a dedication to offering the greatest service, making *zakat* payments simple, and providing quick and accurate handling of *muzakki* and *mustahik*. According to one of the *muzakki*, the UPZ mosques presence greatly aids in the distribution of *zakat*. The UPZ office is easily accessible to individuals whose residences are near the mosque, for those who lack the time to do so, a *zakat* pick-up service is offered, which essentially grants access, ease for *zakat* payments for *muzakki*. Between the manager and the *muzakki*, the implementation time can be changed.
2. *Zakat* depositors can either use the *zakat* pick-up service system or visit straight to the UPZ office. There isn't a distinction in the type of care provided by UPZ. One of the *muzakki* also mentioned how the UPZ existence greatly aided and simplified the process of donating *zakat* to be *tasharruf* for the community, particularly that of Clumprit Degayu hamlet in North Pekalongan.
3. In order to make the most of *zakat* monies, productive, recurring economic initiatives must be implemented in order to maximize their potential to support long-term economic activities. It is anticipated that this approach will be able to give *mustahik* equitable access to improved economic conditions in society. It is intended that everyone will profit from the revolving funds, which strive to create a productive economy, even though each UPZ has distinct policies. In reality, however, the 20 million fund can be allocated to those who truly need it. so that it is possible to fulfill the ambition of transforming *mustahik* status to *muzakki*. To ensure the well-being of the community.

¹⁷ Mella Rosalinda, "Pengaruh Pengetahuan Zakat, Pendapatan, Dan Kepercayaan Muzakki Terhadap Minat Pelaku UMKM Untuk Membayar Zakat Niaga Di Organisasi Pengelola Zakat Kota Bengkulu," *Jurnal Akuntansi* 11, no. 1 (2021): 67, <https://doi.org/10.33369/j.akuntansi.11.1.67-80>.

4. Organized and clear reporting of the results of *zakat* receipts. This is evident from the mosque board, which shows the total amount of money received in *zakat*. People will feel more comfortable transferring their *zakat* funds through UPZ as a result of this. In addition, UPZ uses a multi-stage approach to ensure optimal results when collecting *zakat* funds. These stages include conducting outreach to the local community via radio therapy, organizing community-based activities, holding recitations, and following congregational prayers. Following socialization, the *muzakki* were informed of this knowledge, and as the manager, they proceeded to pay *zakat* through UPZ.

In George Terry's *zakat* management theory showed that, in order to achieve the objectives that have been specified, management is a process that distinguishes between organizing, planning, activating, implementing, and supervising via the use of science and art. These objectives are as follows:^{18 19}

1. Planning, it includes both goal-setting and strategic planning. Henri Fayol defined planning as the process of choosing or establishing organizational objectives as well as the policies, plans, initiatives, programs, processes, techniques, budgetary systems, and standards that are required to reach those objectives. To facilitate *zakat fitrah*, UPZ has set a goal in this instance that the *zakat* monies can be collected and distributed at least once a year, specifically during the months of Ramadhan and Shawwal. The UPZ management will accept the *zakat maal* deposited by the *muzakki* at any time, there is no time limit.
2. Organizing, Stoner and Walker describes organizing as the process of structuring labor tasks and assigning them to energy sources in order to meet organizational objectives. UPZ has assigned duties to each officer, including those who will distribute (i.e., *zakat* money that are productive in character) and those who will collect. In order for everyone to fulfill their duties as effectively as possible, this is done during UPZ management meetings.
3. Actuating, the effort to turn the plan into reality through different directions and motivations so that members/employees can carry out their activities/work optimally according to their respective roles, duties, and responsibilities is known as encouraging. It specifically interprets implementation to carry out, or move members. The public can observe firsthand how much *zakat* money has been collected and dispersed thanks to UPZ transparent reporting of *muzakki* monies via mosque notice boards.

¹⁸ George R. Terry, *Principles of Management* (Homewood: Richard D. Irwin, Inc, 1961), 32.

¹⁹ Suhardi, *Pengantar Manajemen Dan Aplikasinya* (Yogyakarta: Gava Media, 2018), 41.

4. Controlling, Stoner, Freeman, and Gilbert describes controlling is the process of ensuring that actual activities conform the planned activities. Existing *zakat* monies are gathered and managed by UPZ, however, BAZNAS receives monthly reports on these actions. In addition, reports of their activity are posted on the mosque board for direct view by the entire public, particularly the *muzakki*. The purpose of this is to reduce the likelihood of discrimination and boost public confidence in directing *zakat* money to UPZ, with the hopes that *muzakki* will consistently use the UPZ to receive his *zakat*.

The processes for making deposits or making payments in relation to *zakat* duties are connected to the *zakat* collection mechanism. According on data collected from research informants (from UPZ Pekalongan City managers and *muzakki* interviews), that UPZ Pekalongan city has implemented the following *zakat* collection mechanism. *First*, *muzakki* arrives at the UPZ office directly. *Muzakki*, which is near to the UPZ office, handles this. Thus, it's quite easy to reach. *Second*, a *zakat* pick-up mechanism is used, in which the UPZ manager goes to the *muzakki* to retrieve the *zakat* money that will be deposited.

The *zakat* services provided at UPZ Pekalongan city mosque can be ascertained using George Terry's management theory as follows:

1. Planning, that before offering services to the community, the UPZ Pekalongan city mosque put together a group to handle the duty of gathering *zakat* money from *muzakki*. In compliance with the directive from BAZNAS Pekalongan city to create a UPZ mosque in the Pekalongan city region, and in line with the expectations outlined in the Law on *Zakat* Management Number 23 of 2011, this is being done with the intention of gathering *zakat* funds.
2. Organizing, through outreach to mosque congregations, outreach through RT activities, and involvement of prayer room managers, the UPZ management of the Pekalongan city mosque performs this job, which involves collecting *zakat* donations offline. With this, *muzakki* should find it simpler to obtain information about *zakat* payment services. The relatively high *zakat* compliance rate of the Pekalongan city community was very beneficial to the UPZ mosque in order to minimize challenges faced by UPZ mosque managers when gathering *zakat* funds. On the other hand, *muzakki* who lack the time to personally deliver their *zakat* payments to the UPZ mosque office in Pekalongan city can opt for an easy option offered by UPZ mosques, *zakat* pick-up.
3. Actuating, *zakat* proceeds from *muzakki* are managed by UPZ Pekalongan city mosque and then given *zakat* to *mustahik*. The UPZ Pekalongan city mosque made a number of attempts to ensure that this activity ran as smoothly as possible,

including first identifying potential *muzakki* using information from the RT and then mapping the *muzakki* attributes.

4. Controlling, the *zakat* monies are reported to the public through information posted on the mosque notice board so that everyone is aware of the financial activities collected in the UPZ Pekalongan city mosque. This helps the mosque's function to improve public trust. The distribution of *zakat* funds is also covered in this information. This is an example of the UPZ Pekalongan city mosque high standard of service since satisfied customers help make UPZ events successful.

Zakat Payment in UPZ Pekalongan City (Muzakki Compliance Level)

Muzakki are influenced by various circumstances to deposit their *zakat* funds with UPZ Pekalongan city while paying *zakat*. The first factor is worship/religiosity. According to the research findings, worship is what motivates Muslims to honestly pay *zakat*, as it is a requirement for the *aqidah* of every Muslim who meets the requirements set down in the sharia for being required to do so. His desire to aid ailing family members and experience happiness via Allah Swt. blessings is the cause. The findings of this study support Taqiuddin's theory of self-potential.²⁰ Subsequently, Abdullah expanded on this notion by demonstrating how an individual's motivation is impacted by the connection between instinct and human potential.²¹

In the Muslim society, *zakat* is a manifestation of favoritism and greed, and money is distributed among a broad group of individuals. Apart from that, wealthy individuals owe it to the impoverished to assist in eradicating poverty from society.²² Paying *zakat*, then, can significantly contribute to closing the wealth disparity.

According to the findings of the interview with the *muzakki* of the UPZ mosque, he Said, "We do not carry out any coercion from anywhere regarding the distribution of *zakat* because it is the soul's call to worship and is one of the characteristics of a person who believes and is devoted to Allah Swt".

Zakat is a way to purify one's belongings and soul. Eating and utilizing property that is not granted *zakat*, in their opinion, is highly undesirable. *Zakat* is therefore required of Muslims. As a result, it can be claimed that *muzakki* exhibits the following behavior when fulfilling the *zakat* payment order, *zakat* payments are an expression of one's faith, *zakat* payments are a sign of dedication, and *zakat* payments are considered

²⁰ Taqiyuddin An-Nabhani, *An-Nizham Al-Islam* (Jakarta: Pustaka Fikrul Islam, 2018), 96.

²¹ Ahda Segati and Abdul Latif Rizqon, "Pengaruh Religiusitas Dan Kebersyukuran Terhadap Perilaku Berzakat Harta," *Journal of Islamic Economics and Philanthropy (JIEP)* 4, no. 4 (2021): 1313, <https://doi.org/10.21111/jiep.v4i4.7091>.

²² Muhsin Nor Paizin, "Big Data Analytics for Zakat Administration: A Proposed Method," *Ziswaf: Jurnal Zakat Dan Wakaf*, 8, no. 2 (2021): 104, <https://doi.org/10.21043/ziswaf.v8i2.11382>.

a sign of cleanliness and piety, people are typically reluctant to make *zakat* payments if they lack awareness of their faith and piety.²³

The second is *muzakki zakat* knowledge factor. The research data collected through interview tools indicates that *muzakki* fulfill their *zakat* responsibility because they are aware of the order to pay *zakat*, that certain assets belong to other individuals and must respect their rights. Giving *zakat* helps you achieve spiritual serenity by purifying both your riches and soul.²⁴ The interview's findings demonstrate that Pekalongan city's religious population is aware that they have complied with the *nishab* and *haul* requirements necessary to accomplish their duties due to their unique qualities. In this instance, BAZNAS forms UPZ in each mosque in the Pekalongan city area with policy backing from the regional government through an appeal to pay BAZNAS. In order to optimize its execution, outreach is done to all societal strata to make *muzakki* more accessible.

The third aspect is income or wealth. According to study conducted through interviews, *muzakki* nominal payment of *zakat maal* is contingent upon their income. The nominal amount of *zakat* paid will rise in tandem with the *muzakki* income. On the other side, the nominal amount of *zakat* paid will likewise reduce if *muzakki* income declines, as it did during the Covid-19 crisis. This is consistent with the findings of Mella Rosalinda's study, which show that a person's income has a significant impact on whether or not they pay *zakat*. For revenue not only affects how much *zakat* the *muzakki* will issue, but it also has an impact on whether the assets have reached the *nishab*.

The fourth is the role of the state. The study's findings indicate that one of the factors motivating *muzakki* to pay *zakat* is the government's involvement. In Pekalongan city, for example, the mayor has issued directives for *zakat* monies to be sent to institutions rather than to *mustahik* directly. It is hoped that the community as a whole will see equal economic growth. This policy was implemented by building a mosque (UPZ) in the Pekalongan area to house the *zakat* funds that were collected and to make it simple for the local population to pay *zakat*.

One way that a Muslim demonstrates their loyalty (*wala'*) to Allah Swt. is by paying the *zakat maal* as a community. Of course, there are circumstances that affect obedient behavior in meeting *zakat maal* responsibilities, particularly when it comes to

²³ Hj. Muliati and St. Cheriah Rasyid, "Persepsi Masyarakat Terhadap Kesadaran Muzakki Dalam Membayar Zakat Di Kabupaten Pinrang," *DIKTUM: Jurnal Syariah Dan Hukum* 17, no. 1 (2019): 128, <https://doi.org/10.35905/diktum.v17i1.706>.

²⁴ Mohammad Syukri Jalil and Azarudin Bin Awang, "The Factors of Zakat Assistance Towards Strengthening Religiosity of Muallaf: Case Study in Terengganu, Malaysia," *Central Asia and the Caucasus* 23, no. 2 (2022): 24, <https://ca-c.org/CAC/index.php/cac/article/view/6>.

giving *zakat* in official *zakat* organizations. Both internal and external factors can affect behavior, according to attribution theory. External factors are those that come from outside the individual, whilst internal variables are those that come from the person within society. Similarly, these two characteristics impact compliance behavior when it comes to paying *zakat*. In this study, income, faith, *zakat* knowledge, and trust in institutions are the internal factors that influence compliance with paying *zakat* through formal institutions, the social environment is the external component.

The compliance of Muslims to pay *zakat maal* is significantly influenced by their income. The likelihood of paying *zakat* is higher for those with relatively high incomes, particularly when *zakat* institutions are involved. A person demonstrates their faith by adhering to Allah Swt. orders in the third pillar of Islam, which is the payment of *zakat*. This is evidence that the person is aware of this commitment. Knowledge is necessary to counterbalance one's faith, particularly when it comes to *zakat*, specifically, *zakat* knowledge. A person's decision to pay *zakat* through a formal institution is impacted by their views, in addition to social and environmental circumstances. *Zakat* payments can also be done directly or indirectly through established *zakat* institutions.

This study supports the findings of Othman and Owen's investigation.²⁵ Their result show that customer satisfaction and Service Quality (SQ) are related. It's critical to sustain Service Quality (SQ) in order to satisfy clients and foster loyalty, which benefits the organization. This study concurs with Marte Lusiaty as well.²⁶ She found that the happiness among *muzakki* is positively impacted by Service Quality (SQ). As a result, *muzakki* satisfaction affects *zakat* payer loyalty to a *zakat* organization. The study's findings demonstrate that the *muzakki* regularly pay *zakat* at the UPZ mosque in Pekalongan City for a number of reasons, including their satisfaction with the mosque's level of service.

Muzakki becomes devoted to the UPZ Pekalongan city mosque as a means of disbursing *zakat* as a result of this satisfaction. *Muzakki* chose to collaborate with UPZ mosques in the *zakat* distribution process as a result of his positive opinion of the services offered. In addition to the Service Quality (SQ) offered by the UPZ administration, the *muzakki* is influenced by internal elements that pertain to the compliance dimension.

Since *zakat* is the third pillar of Islam, *muzakki* faithful payment of it at the UPZ mosque in Pekalongan city is an act of submission to Islam. As a result, the religious

²⁵ Qawi and Owen, "Adopting and Measuring Customer Service Quality in Islamic Banks: A Case Study in Kuwait Finance House," 13.

²⁶ Lusiaty Marte, "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Dan Loyalitas Muzakki Lembaga Amil Zakat Dana Sosial Nurul Islam (LAZ DSNI) Amanah Batam" (Universitas Terbuka, 2010), 10, <https://repository.ut.ac.id/1906>.

community in Pekalongan city fulfills its commitments both as a means of social concern for the underprivileged and as a means of renouncing responsibilities. Because the Muslims in Pekalongan city think that their hearts will be at peace if they complete their duty to pay *zakat*.

Conclusion

Service Quality (SQ) management is the foundation for *zakat* management used by UPZ Pekalongan city mosques. Using *zakat* monies, providing great service (service excellence), and maintaining orderly and transparent administration are the three main ways that Service Quality (SQ) is implemented. This is evident from the mosque board, which shows the total amount of money received in *zakat*. People will feel more comfortable transferring their *zakat* funds through UPZ as a result of this. In addition, UPZ uses a multi-stage approach to ensure optimal results when collecting *zakat* funds. These stages include outreach to the local community via RT, community-based organizations, recitations, and following congregational prayers. Service Quality (SQ) affects *muzakki* loyalty when it comes to paying *zakat* at UPZ mosques in Pekalongan City because *muzakki* are happy with the type of service they receive from these mosques, and this in turn influences *muzakki* loyalty when it comes to choosing how to distribute their *zakat*. Consequently, *muzakki* positive opinion of the services rendered led him to choose to collaborate with UPZ mosques in the *zakat* distribution process. The social context is an external component in this study, but income, faith, *zakat* knowledge, and trust in institutions are internal elements that influence compliance with paying *zakat* through official institutions. *Zakat* payments can also be done in two ways, directly or indirectly. People who use UPZ to pay their *zakat* are impacted by the organization's commitment to great service and building trust.

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