

Word of Mouth, Trust or Online Services: What is the Best Determinant of Muzakki's Preference in Selecting Zakat Agency?

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Abstract

The number of national-level zakat institutions has decreased since the implementation of Zakat Law Number 23 of 2011, indicating a more organized zakat administration. Nevertheless, many muzakki still opt not to distribute their zakat through the existing Zakat Management Organizations (OPZ) in Indonesia. Instead, they prefer to directly give zakat to their chosen mustahik. Despite the importance of paying zakat through zakat institutions, it is crucial to comprehend individuals' preferences in this regard. The main objective of this study is to investigate the factors influencing muzakki's preferences for zakat institutions, including trust, word of mouth, and online services. The research is based on empirical data gathered from 132 respondents in Central Java. Multiple linear regression was employed to test the study hypotheses. The findings reveal that all the examined variables, namely trust, word of mouth, and internet services, significantly influence muzakki's choices for zakat institutions. Further analysis indicates that among these factors, online services play the most significant role in shaping muzakki's preferences. The limitation of the study lies in the research sample, where Indonesia consists of 34 provinces and only 1 province is involved in this study. This study presents a summary of the relevance of online services in zakat institutions, as previous research on muzakki preferences for zakat payment has never included the online service factor. This research has managerial implications, particularly for Zakat Institutions. The findings will further assist fundraising strategies to enhance financial service and introduce innovative approaches to reach muzakki preferences in zakat payment.

Keywords: Muzakki Preferences, Online Services, Trust, Word of Mouth, Zakat

INTRODUCTION

Following the enactment of Zakat Law Number 23 of 2011, there has been a notable improvement in the organization of zakat management, evident through the proliferation of zakat institutions at various administrative levels, from the national level down to local levels. Despite the existence of specific regulations governing zakat in Indonesia, the lack of sanctions imposed on *muzakki* (individuals obligated to pay zakat) who fail to fulfill their zakat obligation has resulted

in an under-realization of zakat collection potential. According to the National Amil Zakat Agency (BAZNAS) report in 2023, the projected zakat potential in Indonesia for the year 2020 was estimated at 327.6 trillion, yet the actual collection only reached 14.2 trillion, indicating a significant discrepancy between potential and actual zakat collection (Pusat Kajian Strategis-Badan Amil Zakat Nasional, 2021).

Moreover, it remains a prevailing reality that a substantial number of *muzakki* in Indonesia have not taken advantage of the available Zakat Management Organizations (OPZ) to channel their zakat contributions. Instead, a significant majority of *muzakki* opt to directly distribute zakat to specific *mustahik* (recipients of zakat) of their choice. This variance in *muzakki* behavior regarding zakat payment channels poses a significant challenge when both the central and local governments seek a more targeted and centralized approach to zakat fund management (Amri & Marwiyati, 2019).

Muzakki's behavior in paying zakat may be influenced by various factors. Despite zakat being an obligatory duty for eligible Muslims, the actual payment of zakat entails several choices. Among these factors, the element of trust assumes a pivotal role in shaping the intention to fulfill zakat obligations, particularly in the context of Indonesia. In contrast to numerous Islamic nations, where zakat administration is supervised by governmental entities, Indonesia's zakat institutions are managed by non-governmental organizations, subject to scrutiny and assessment by the community. Consequently, the level of trust bestowed upon these zakat institutions significantly impacts the *muzakki's* inclination to contribute zakat to them or opt for alternative channels. The behavior of zakat payers is fundamentally influenced by their level of trust in these zakat institutions (Bin-Nashwan et al., 2021; Dari et al., 2021; Sukrianto et al., 2021). According to (Ziller et al., 2019), the degree of trust within a community is contingent upon the level of ethnic polarization and diversity present in that society.

Muzakki's preferences are also influenced by informational developments in society. There are various personal and impersonal stimuli that affect a person's decision to donate Zakat through personal and non-personal means. It was found that the role reference group can provide standards either directly or indirectly in paying zakat through personal means (Muthoha, 2019). Word of mouth, also known as WoM, holds a greater sway over individuals and is more effective in persuading them to purchase products or services compared to other forms of advertising (Bastos & Moore, 2021). This is primarily due to the inherent trust people place in direct information received from others. Consumers with high information acquisition confidence are key to influencing preferences with sharing information provide effective of marketing communications to other costumers (Utkarsh et al., 2019).

Online services play a significant role in influencing *muzakki* preferences. Zakat institutions should recognize *muzakki* behaviors related to habits, lifestyle, and income. For instance, Muslim young generation is more inclined to use transfer systems or other technologies for zakat digital payments (Arif et al., 2023). Zakat institutions need to take the initiative to provide better service to *muzakki*. This is important to strengthen the trust of prospective *muzakki* to pay zakat at zakat institutions. The transformation of zakat administration can only be done by increasing the ability of zakat institutions to identify who has to pay zakat and trace potential *muzakki* (Mahmood et al., 2021).

While existing studies have predominantly concentrated on the determinants influencing *muzakki* in zakat compliance (Kasri & Yuniar, 2021; Oktavendi & Mu'ammal, 2022; Purwadani & Ridlwan, 2022; Suki et al., 2023), the present study seeks to explore the selection of zakat institutions. This research, to the best of the author's knowledge, is the first to analyze the preferences of *muzakki* in determining zakat institutions based on the determinants observed in this study. Notably, this research sheds light on the significance of online services within zakat institutions, an aspect that has not been previously explored in studies focusing on *muzakki*

preferences in zakat payment. The findings of this research can serve as a valuable resource and reference for formulating strategic plans to enhance zakat institutions' services, thereby attracting a larger number of individuals (muzakki) to contribute their wealth to these institutions. Therefore, the objective of this study is to examine several determinants that impact muzakki preferences when selecting zakat institutions, including trust, word of mouth, and online services.

LITERATURE REVIEW

Preferences

Consumers express their preferences by selecting among different available products or services. Preference theory enables the analysis of consumer satisfaction, particularly when individuals must make choices with limited resources, leading them to opt for alternative options to maximize the utility or usefulness derived from their consumption. Identifying consumer preferences involves assessing the usefulness and relative significance of each attribute present in a product or service. These attributes showcased in a product or service play a crucial role in attracting consumers and influencing their decision-making.

The evaluation is part of important step for decisions making process to because when consumers are interested ini service or product they're more likely to recommend it with other people on their preference (Demyanova et al., 2023). The people's choice in determining which zakat institution to trust to manage their zakat funds is an expression of their religiosity. In addition, the redistributive economic impact of zakat depends on how it is managed, especially with regard to collection and distribution. The credibility and effectiveness of an institution depend on its organizational management and administration (Rejab et al., 2022). The effectiveness of zakat collection and distribution is highly dependent on the sound governance of zakat institutions. Positive community perceptions and views are closely tied to good governance. Meanwhile, if zakat institution has inadequate supporting human resources can adverse low motivation and effectiveness zakat (Nazara et al., 2022).

There are several zakat institutions in Indonesia, both those formed directly by the government and some that are formed by the community. The zakat institution formed by the government is the National Amil Zakat Agency, often referred to as BAZNAS, and the zakat institution formed by the community is the Amil Zakat Institution, or LAZ. In managing zakat funds in a professional manner, a special body is required that is in accordance with Islamic sharia provisions, starting from the calculation, collection, and management of zakat to its administration.

Trust

Trust in zakat institutions can be described as the result of the responsibility assumed and on the other hand needed by zakat institutions in the form public's trusts or prespective from muzakki (Triatmo et al., 2020). Arifin et al. (2022) found that paying zakat through a zakat institution also influenced by their trust in the institution to properly handle the zakat funds and their level of education to raise awareness zakat.

Several studies have shown that trust has a significant effect on the behavior of paying zakat (Irawati & Ratno, 2020; Usman et al., 2020). Tikawati & Iswanto (2021) found that low public's trust became one of the factor causing zakat funds was still low. So if the institution can show professionalism in managing zakat funds, then the zakat payers will increasingly trust the institution (Martono et al., 2019). Trust is an important part of assessing the ability and credibility of an zakat institutions to fulfill its obligations (Irawati & Ratno, 2020).

Hypothesis 1: There is an influence between trust and muzakki preferences in selecting a place to pay zakat.

Words of Mouth

Word of mouth refers to a communication method where individuals, either individually or in groups, offer personal recommendations for a product or service to share information (Kotler & Armstrong, 2020). Customer word-of-mouth (WOM) behaviors involve informal recommendations about products, services, or brand providers to potential customers through diverse communication channels. These actions, characterized by reciprocity, play a significant role in building, defining, and sustaining a social brand relationship between brands and customers (Li et al., 2023). Word of mouth, or WoM, is one of the ways that has the most influence on people and persuades people to buy products or services more than other advertisements because people usually believe what they hear directly from other people. In general, gives consumer useful information and assure they are up to date will be appreciated than others an important step to stimulate people more as compared to advertisements (Mathur et al., 2022). Communication in the form of Word of Mouth (WoM) has greater power than advertising and other forms of promotion. Word of mouth communication is very effective in providing space for consumer needs. The satisfaction of customers with a product or service has become a pivotal factor influencing word-of-mouth (WOM) communication. Clearly, WOM reflects the decisions making and influence of the customers interest (Qi & Kuik, 2022).

Word of Mouth is conveying knowledge and experience regarding services (Unver et al., 2023). Furthermore, Gildin (2022) highlight that individuals in various cultures often depend on interpersonal sources of information, such as word of mouth, to gather product information. (Talwar et al., 2021) states that Word of Mouth (WoM) is recognized as an important mode of sharing information. Consequently, word of mouth holds greater potential than other factors in influencing muzakki's preferences when selecting a location to distribute their zakat mal.

Hypothesis 2: There is an influence of word of mouth on muzakki's preferences in selecting a place to pay zakat.

Online Service

The widespread adoption of online technology has led people to embrace the ease and convenience it offers. Online technology is a crucial factor influencing the amount of zakat collection funds. Zakat institutions are increasingly relying on online services as an effective strategy to encourage muzakki to distribute their zakat. Developers of online transaction platforms are attentive to user convenience, ensuring that the systems are user-friendly and appealing to most individuals adapting to technological advancements (Thaker et al., 2019). Based on several relevant studies related to online services for distributing zakat carried out by Hidayat & Mukhlisin (2020), Nilawati & Rijal (2020) and Sakka & Qulub (2019) shows that online zakat services have a significant influence. This is evidenced by the increase in zakat funds after implementing online zakat services.

Hypothesis 3: There is an influence between online services and muzakki's preferences in selecting a place to pay zakat.

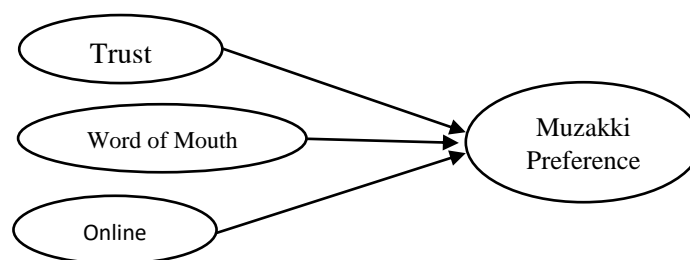


Figure 1. Conceptual Framework

METHOD

This study employs a quantitative research design that aims to make predictions and test theories using appropriate instruments. The target population for this research comprises all Muslims residing in Central Java. This location was chosen due to its notable percentage of impoverished individuals compared to other provinces in Java, such as West Java and East Java, as indicated by BPS data. The research variables consist of demographic variables, independent variables, and dependent variables. The list of all research variables is summarized in the table below:

Table 1. Variable Construct

No	Variable	Indicator
1.	Name	Identity
2.	Gender	Male Female
3.	Age	20 – 30 years 31 – 40 years 41 – 50 years >50 years
4.	Occupation	Civil servant Employee Businessman Others
5.	Trust	Reliability Honesty Concern Credibility
6.	Word of Mouth	Giving advice of an institution to others Sharing personal experiences with an institution with others Talking positively about an institution to friends Highly recommend an institution to friends or people you know
7.	Online Services	Efficiency Fulfillment System Availability Privacy

Source : (Kotler & Armstrong, 2020), (Bin-Nashwan et al., 2021), (Ginting et al., 2023)

Currently, there are 36.773.442 Muslims in Central Java. The study involved 132 respondents, selected through purposive sampling. The respondents had to meet three specific criteria: being Muslim, having a job, and being obligated to distribute zakat mal. Additionally, they must have already distributed zakat through zakat institutions. Data collection was conducted using online questionnaires, a common method for gaining insights into consumer opinions and preferences. This study used a Likert scale of 1–5, where a score of 1 means strongly disagree and a score of 5 means strongly agree.

The research hypothesis was tested using multiple linear regression methods. To find out how the three independent variables, namely Trust (X1), Word of Mouth (X2), and Online Services (X3) on *muzakki's* preferences in choosing a place to distribute zakat mal (Y), the following multiple regression statistical analysis formula is used:

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

- Y** = *Muzakki* Preference
- a** = Constanta
- X₁** = trust
- X₂** = *Word of Mouth*
- X₃** = *Online service*

RESULTS AND DISCUSSION

The objective of this study was fourfold: (1) To examine the impact of trust on *muzakki's* preferences in selecting a location for zakat payment. (2) To investigate the influence of word of mouth on *muzakki's* preferences in choosing a place for zakat payment. (3) To analyze the effect of online services on *muzakki's* decisions in selecting a location for zakat payment. (4) To assess the combined influence of trust, word of mouth, and online services on *muzakki's* preferences when choosing a place to pay zakat.

Demographic Analysis of Respondents

The respondents' characteristics were classified based on gender into two groups: male and female. There were 50 male respondents, accounting for 38% of the total, and 82 female respondents, constituting 62% of the total. Regarding age, the respondents were categorized into four groups: 20–30 years, 31–40 years, 41–50 years, and above 50 years. The findings showed that 28 respondents were aged between 20 to 30 years, making up 21% of the sample. Respondents aged 31 to 40 years were 33 in number, representing 25% of the sample. The age group of 41 to 50 years consisted of 45 respondents, accounting for 34% of the sample, and respondents above 50 years were 26 in total, comprising 20% of the sample. The respondents' occupations were grouped into several categories, including civil servants/state-owned enterprises, self-employed, private employees, and other types of work. Among the respondents, 58 had civil servant or state-owned enterprise jobs, making up 44% of the sample. Additionally, 18 respondents were self-employed, 20 were private employees, and 36 chose other types of work, accounting for 15%, 15%, and 27% of the sample, respectively.

Validity, Reliability and Classical Assumptions

A validity test by accurately presenting data from variables without deviating from the real-world situation. To be considered valid, the minimum requirement is a correlation coefficient (r) of 0.3 or higher between the factor scores and the total score. Any correlation below 0.3 indicates invalid items in the instrument. The results of the validity test revealed that all the questions in the study were valid. Additionally, the reliability test also confirmed that all the questions were reliable. Furthermore, the classic assumption test, which includes normality, multicollinearity, and heteroscedasticity tests, demonstrated that the residual values of the research data followed a normal distribution, there was no multicollinearity among independent variables, and all variables did not exhibit heteroscedasticity issues.

Multiple Linear Regression Analysis

Table 2. Results of Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10,846	2,913		3,723	0,000
X1	0,255	0,102	0,177	2,493	0,014
X2	0,300	0,107	0,196	2,812	0,006
X3	0,347	0,047	0,527	7,314	0,000

source: Processed data (2023)

The t-test or partial test aims to determine whether there is an influence between the variables of trust, word of mouth, and online services on *muzakki's* preference in choosing a place to distribute zakat mal. The process of testing temporary assumptions (hypotheses) in this study uses multiple linear regression tests because it uses more than one variable. By comparing the calculated t value with the t table value, it can be seen whether the hypothesis is accepted or rejected. The results of the multiple linear regression test can be seen in tabular form as table 2.

According to the information presented in the table 2, the regression analysis yielded an equation as follows:

$$Y = 10,846 + 0,255X_1 + 0,300X_2 + 0,347X_3 + e$$

Hypothesis testing

Partial Test (T-test)

The t test was carried out with the aim of being able to find out whether there is a relationship between the independent variable and the dependent variable partially. Regression results from the t test can be seen in the significance column (Sig.). Based on the t test results table, the explanation of the t test for each variable is as follows: H0 is rejected, and H1 is accepted, indicating that the trust variable significantly influences the *muzakki* preference variable in selecting a location for zakat mal distribution. Also, word of mouth variable has a significant influence on the *muzakki* preference variable in choosing a place to distribute zakat mal. Lastly, the online service variable significantly affects the *muzakki* preference variable in selecting a location for zakat mal distribution.

The variable with the highest beta coefficient value can be considered the most influential. According to the t-test results table provided above, the online service variable holds the highest beta coefficient value, which is 0.527. Therefore, it can be inferred that the online service variable (X₃) is the most dominant factor in influencing *muzakki*'s preferences when selecting a location for zakat mal distribution.

Simultaneous Test (F Test)

Table 3. Result of F-Testing

	Model	Sum of Squares	df	Mean Square	f	Sig.
1	Regression	2053,598	3	684,533	64,087	,000 ^b
	Residual	1367,212	128	10,681		
	Total	3420,811	131			

source: Processed data (2023)

Simultaneously, the variables of trust, word of mouth, and online services have a significant effect on *muzakki*'s preference in choosing a place to distribute zakat mal, as shown in Table 3. Based on Table 4, the determinant test results reveal an R square value of 0.600. This indicates that the variables trust (X₁), word of mouth (X₂), and online services (X₃) collectively influence *muzakki* preferences (Y) by 60%. The remaining 40% of the influence is attributed to other variables not examined in this study.

Table 4. Results of R² Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson
1	,775 ^a	0,600	0,591	3,26823	1,847

source: Processed data (2023)

Discussion

The results of the study indicate that all the factors studied, including trust, word of mouth, and online services have a significant effect on *muzakki* preferences in choosing zakat institutions. Through further analysis, it is known that the online service factor is the variable that has the most dominant influence among the three. The results of the analytical tests indicate a significance value of 0.014, which is lower than the alpha value of 0.05. This suggests that H0 is rejected, and H1 is

accepted, demonstrating that trust significantly influences *muzakki's* preferences in selecting a location for paying zakat.

Trust is of great significance for a zakat institution, as it serves as the foundation for building a positive impression among *muzakki* who wish to distribute their zakat. To gain *muzakki's* trust, a zakat institution must effectively communicate its value, advantages, and credible credentials. Trust is developed gradually through a process of building belief and confidence in the products or services offered by the institution, ultimately creating a valuable and trustworthy image. In general, individuals paying zakat prefer to have clear information about the recipients and the exact beneficiaries of their zakat. They want to ensure that their funds are utilized appropriately and not wasted by reaching those who are ineligible or undeserving of the zakat support (Ahmad & Yahaya, 2023). The level of trust is closely linked to the community's perception of the accuracy and efficiency of ZISWAF (zakat, infaq, sadaqah, waqf) fund distribution. This involves ensuring that the zakat funds collected from *muzakki* reach the intended recipients (*mustahik*) accurately and effectively. The community's trust is influenced by how well these funds are utilized to implement innovative and productive programs aimed at improving the welfare of the beneficiaries (Hasyim et al., 2020). The result of this study is supported by the previous research of (Muhamad et al., 2023) which indicates a significant relationship between the trust variable and *muzakki* loyalty level. It demonstrates a strong correlation between *muzakki's* trust in the Amil Zakat Agency (BAZ) and their loyalty, highlighting the crucial role of trust in fostering *muzakki* loyalty towards making zakat payments through BAZ.

Word of Mouth significantly influences *muzakki's* preferences in selecting a location for zakat payment. Word of Mouth (WoM) is a marketing strategy where producers aim to encourage consumers to share positive recommendations about their products or services with people they know. The study findings reveal that WoM has a significant influence on *muzakki's* preferences, making it an effective promotional approach. This is because people generally trust recommendations from those closest to them compared to direct promotions carried out by zakat institutions. WoM's impact on product/service consumption is greater than that of other communication channels like advertising or editorial recommendations like personal selling, and radio advertising in influencing consumers to switch brands (Hu et al., 2019).

Next, the analysis resulted in the finding that online services significantly influence *muzakki's* preferences in selecting a location for zakat payment. Service quality holds significant importance for an organization, both in terms of meeting customer expectations before and after service. To encourage Muslims to pay zakat through zakat institutions, service quality in shaping the institution's image and fostering trust among *Muzakki*, it is crucial to enhance satisfaction with the zakat distribution process (Rizal et al., 2023; Said et al., 2020). Customers' opinions of the services offered have an impact on the credibility of zakat institutions as a company that manages public funds. In this context, online services offered by an agency provide more benefits for consumers. Utilizing online services in zakat payment centers can expand outreach to more *muzakki*. Moreover, online services contribute to enhancing the institution's image, fostering greater consumer trust in the products or services provided. Online services can serve as an effective fundraising strategy to collect more zakat funds, streamlining the process for agencies to gather zakat contributions.

The results of this study are supported by the study of Hidayat & Mukhlisin (2020), which shows that online zakat services have a significant influence. This is evidenced by the increase in zakat funds after implementing online zakat services. Likewise with this study, which shows that online services have a significant influence on *muzakki's* preferences in selecting a place to pay zakat. The digital zakat program demonstrates a remarkably high level of efficiency in both its operations and the total collection of zakat funds (Saharuddin et al., 2019). According to Humaidi et al. (2022), digital fundraising for receiving zakat is approximately four times greater than manual fundraising. As a result, there are substantial variations in the receipt of zakat funds

between digital fundraising and manual methods (Humaidi et al., 2022). Furthermore, based on research conducted by Mauludin & Herianingrum (2022) on various LAZs in the City of Jakarta, digital zakat has a positive effect on zakat collection. Not only that, but this research also implies that there is a positive relationship between digital zakat and the performance of zakat institutions.

Establishing trust is a crucial aspect for a zakat institution, as it leads to *muzakki's* continued loyalty in contributing their zakat. Trust is gradually developed, accumulates over time, and signifies our belief in specific products (Ulum & Cahyono, 2020). Additionally, the innovative marketing strategy of word of mouth shows promise in attracting more *muzakki*. Through positive recommendations shared among close friends and relatives, word of mouth (WoM) serves as a personal communication process for promoting a product or service (Kotler & Armstrong, 2020). Furthermore, the online service variable is a significant factor that appeals to *muzakki* in depositing their zakat funds, like an electronic payment system increase collecting zakat (Syahputra & Mukhtasar, 2021). A zakat institution offering online services facilitates *muzakki* in contributing their zakat due to its convenience and practicality. The research examines three variables, namely trust, word of mouth, and online service, to determine their impact on *muzakki's* preferences when selecting a zakat institution. The results demonstrate that these three variables collectively have a significant influence on *muzakki's* preferences for zakat payment. This study is consistent with earlier research by (Muslih, 2020), which also emphasizes the significant impact of factors like trust, quality, credibility, and transparency on *muzakki's* preferences when choosing to pay zakat through a zakat institution (LAZ).

CONCLUSION

The findings of the research suggest that trust, word of mouth, and online services all significantly influence *muzakki* preferences in selecting zakat institutions. Upon conducting a deeper analysis, it becomes evident that the online service factor holds the most dominant influence among the three variables. This research carries essential managerial implications, particularly for Zakat Institutions. They can enhance their services and introduce innovative approaches to reach a broader community for zakat payments. The study's findings highlight that online services play a dominant role in influencing people's decisions to distribute their zakat. This underscores the importance of Zakat Institutions having well-established online services to attract more individuals to contribute their zakat through these platforms. However, it is essential to acknowledge certain limitations in the research, such as the restricted number of variables and the scope of the research samples, which only included one province out of Indonesia's 34 provinces. As a result, it is encouraged that future research expands its investigation to encompass a broader range of variables that might affect *muzakki* preferences. As mentioned earlier, this study did not explore several other variables that could potentially influence individuals' zakat payment preferences.

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