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## THE EFFECT OF SERVICE AND TRUST ON MUZAKKI SATISFACTION AT BAITUL MAL, ACEH TAMIANG REGENCY

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### Abstract

**Purpose** – This study aims to determine whether service and trust affect the satisfaction of muzakki at Baitul Mal, Aceh Tamiang Regency, either partially or simultaneously.

**Method** – In this study, the data used are primary and secondary data using questionnaire, interview, and observation methods. The technique used for sampling in this study is purposive sampling, which is done by taking people who are properly selected by the researcher according to the specific characteristics possessed by the sample. Based on the random conducted, the researchers took a sample in Kuala Simpang District with a total of 95 people. Then the data analysis techniques used in this research are validity test, reliability test, classical assumption test and multiple regression analysis.

**Research Results** - The results of this study obtained the effect of service on muzakki satisfaction at Baitul Mal showing a t value of 4.183 with a sig value of  $0.000 < 0.05$ , this means that service partially has a significant positive effect on muzakki satisfaction at Baitul Mal, Aceh Tamiang Regency. The effect of trust on muzakki satisfaction at Baitul Mal shows a t - count value of 2.421 with a sig value of  $0.017 > 0.05$ , then partially trust has a positive and insignificant effect on muzakki satisfaction at Baitul Mal, Aceh Tamiang Regency. From the results of the F test shows the results of F count 19,213 with a sig value of  $0.000 < 0.05$ , it means that service and trust together have a significant effect on muzakki satisfaction at Baitul Mal, Aceh Tamiang Regency.

**Limitations based on** the R<sup>2</sup> Test of 27% of service and trust affect the satisfaction of muzakki at Baitul Mal, Aceh Tamiang Regency, while 73% are explained by other factors not included in this study .

**Practical Implications** – As a practical implication, the results of this study can be used as a reference by the government, especially zakat institutions in encouraging strategies to pay zakat, especially in terms of the *cognitive domain*, *affective domain* and *psychomotor domain* .

### Keywords:

Service, Trust, Muzakki Satisfaction .

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## INTRODUCTION

From the variety of existing livelihoods, unemployment and poverty are still increasing. Seeing this condition, the ulama, preachers and the government built an institution aimed at providing assistance to the community, including providing assistance to the community, including providing assistance to the poor, the poor, as well as providing business capital to the underprivileged from the funds raised. collected through Baitul Mal.

Management of zakat is the responsibility of the government is a necessity in an area that applies Islamic law. So the Aceh Qanun No. 10 of 2007 concerning Baitul Mal which is located in the province of Aceh to manage zakat funds, infaq, alms, waqf and religious assets. Even though Baitul Mal already has regulations from the Aceh government, this is directly proportional to the public's trust (Abu Ahmadi, 2003).

In the management of zakat properly and correctly, there are problems or obstacles from various parties, both from management and muzakki. The problem is about the lack of interest in muzakki because they question the ability of zakat management. In fact, so far the community has only calculated and paid their zakat individually by giving it to relatives. Close relatives or family. The longer the community begins to understand that the need for effective management of zakat funds in a systematic way so that the distribution of funds actually reaches those who are entitled.

Public trust is the basis for Baitul Mal in establishing relationships with recipients (muzakki). Trust is based on the satisfaction of muzakki. Service is one of the certain success factors that affect muzakki satisfaction.

## LITERATURE REVIEW

### Zakat

Zakat is a pillar of Islam that is obligatory for those who can afford it (Kamal, 2018). Individuals who are able to pay zakat are termed muzakki while those who receive zakat are termed mustahik. Zakat functions to purify and clean assets (muzakki) (Safwan Kamal, 2022). The existence of zakat has had a major impact on people's lives from the past to the present (Qardhawi, 1999). by definition, zakat is an amount of wealth that is issued on the basis of reaching the nisab and haul and is given to a group of recipients that has been determined in Islamic law (Asiati & Nopriyansah, 2021)(Safwan, 2021).

## Satisfaction

Satisfaction is a person's feelings of pleasure or disappointment that arise after comparing his perception/impression of the performance of a service and his expectations. Is the level of a person's feelings after comparing the performance (or results) that he feels compared to his expectations. So the level of satisfaction is a function of the difference between perceived performance and muzakki's expectations (Amir Syarifuddin, 2003).

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## Service

Service is an activity or a series of activities that are invisible (cannot be touched) that occur as a result of interactions between consumers and employees or other things provided by service providers that are intended to solve consumer or customer problems. (Ahmad Rafiq, 2004)

The Islamic concept teaches that in providing services from businesses that are run, whether in the form of goods or services, do not give bad or not quality, but quality ones to others (KAMAL, 2022). In doing business, it is based on two main things, namely a trustworthy and reliable personality, as well as good knowledge and skills. Those two things are trust and knowledge. Both of these are universal moral messages. There are four things that become *Key Success Factors* (KSF) in managing a business, in order to get high moral values and that too is included in the category of service principles. To make it easier to remember we briefly become SAFT.

## Trust

Trust is the belief that the actions of another person or group are consistent with their beliefs. Trust is a factor that influences the views and buying behavior of consumers, attitudes that affect trust, as well as beliefs that affect behavior. Trust is the most valued value in human relationships and may be a concept that is poorly understood in the workplace or the trust people have in others (TM Haby Ash Shiddieq, 2000).

Trust is born from a process that slowly accumulates into a form of trust. Beliefs and attitudes are related to *selective* distortion . To be seen as a trustworthy person, one should be seen as honest, competent and have sincerity in others. Trusts cannot be requested or enforced but must be generated. Trust is an important component that helps develop a conducive work environment.

## RESEARCH METHODS

This type of research is quantitative research, according to Sugiyoni, quantitative research methods can be interpreted as research methods based on philosophy, positivism, used to examine certain populations or samples. Sampling techniques are generally carried out randomly, data collection using research instruments, statistical quantitative data analysis with the aim of testing predetermined hypotheses. In this study using the following research methods:

### Questionnaire

Questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents to answer. Questionnaires were given directly to respondents with the aim of making it more efficient and effective in reaching the number of samples and making it easier to provide explanations regarding filling out the questionnaire (Cholid Narkubo, 1997). The list of questions is directed to the people who pay their zakat in Baitul Mal, Aceh Tamiang Regency, in this case the muzakki. The instrument used to measure the variables of this study was using a Likert point scale. Respondents' answers are in the form of choices from five alternatives, namely:

- a. SS : Strongly Agree with a score of 5
- b. S : Agree with the score 4
- c. N : Neutral with a score of 3
- d. TS : Disagree with score 2
- e. STS : Strongly Disagree with a score of 1

### Interview

This method is usually used in quantitative research. Interview is a process of collecting data, using informants who answer questions posed for research purposes. In quantitative research, the interview type is used in a structured form.

### Observation

Observations made for research materials must be carried out with precision and accuracy in order to obtain research data. The practice of observation involves directing some of the researcher's senses. Especially sight and hearing to capture the surrounding phenomena that can be used as data.

## RESULTS AND DISCUSSION

### Validity Test Results

Validity test is used to determine the accuracy of the feasibility of each item of the questionnaire used, so that a variable can be identified. The measuring instrument that can be used in the validity of a questionnaire or questionnaire is the number of correlation results between the questionnaire score and the respondents' overall score on the information in the questionnaire. The size of the validity of a question can be seen from the output of SPSS version 25 in the form of the total statistical item value of each questionnaire item.

A questionnaire item is asked to be valid if  $r_{\text{count}} > r_{\text{table}}$  (Suharsini Arikunto, 2003). The results of the SPSS output obtained for the Validity Test of the service variable, and trust in muzakki satisfaction are as follows:

Table.1  
Validity Test Results

No. Items	Rcount	Rtable	Information
<b>Service (X1)</b>			
1	0.596	0.202	Valid
2	0.459	0.202	Valid
3	0.451	0.202	Valid
4	0.522	0.202	Valid
<b>Trust (X2)</b>			
1	0.469	0.202	Valid
2	0.664	0.202	Valid
3	0.352	0.202	Valid
4	0.429	0.202	Valid
<b>Muzakki Satisfaction (Y)</b>			
1	0.684	0.202	Valid
2	0.735	0.202	Valid



3	0.563	0.202	Valid
4	0.510	0.202	Valid

Source: SPSS Data Management Version 25 (2020)

Selection or decision-making basis for valid items by comparing the value of the *product moment correlation* from *Pearson* with a significance level of 5% with the number of respondents 95 obtained  $r_{table}$  of 0.202. Based on the results of the validity test conducted (Table 4.5) it is known that the items in the service and trust questionnaires on muzakki satisfaction are all valid. The complete Validity Test results can be seen in the attachment of the Validity Test calculation results. From the above results indicate that  $r_{count} > r_{table}$  at significance level ( $\alpha$ ) = 5% so that 100% of the questions can be understood and deserve to be studied.

### Reliability Test Results

The reliability test in this study aims to determine the level of trustworthiness of the instrument or measuring instrument, after testing its validity and obtaining valid items, then look for the reliability coefficient. This reliability is calculated by finding the *Cronbach's Alpha value*. Based on the results of the reliability test on the sample, it is proven that the instruments used in this study are considered reliable or reliable because all variables have an alpha coefficient greater than  $r_{table}$ , thus overall feasible to use in this study. The results of the reliability test of this research instrument can be briefly seen in the following table:

Table. 2  
Reliability Test Results

Variable	Cronbach Alpha	Critical Value	Information
Service	0.642	0.202	Reliable
Trust	0.604	0.202	Reliable
Muzakki Satisfaction	0.736	0.202	Reliable

Source: SPSS Data Processing Version 25 (2020)

The results of the reliability test on the questionnaire obtained a reliability coefficient between 0.642 to 0.736 where all of these values were greater than 0.202. So it can be stated that all the questionnaires used in this study are reliable and capable of being a data collection tool.

## Classic assumption test

### Multicollinearity Test

Multicollinearity test aims to test whether the regression model found a correlation between the independent variables (independent). Statistical tools that are often used to test multicollinearity disorders are *tolerance values* and *variance indlation factor* (VIF). If the *tolerance value* is  $> 0.1$  and the VIF value is  $< 10$ , then there is no multicollinearity. The results of multicollinearity testing with SPSS version 25 can be seen in the following table:

**Table. 3**  
**Multicollinearity Test Results**

Variable	Toleran ce	VIF	Information
Service	0.827	1,209	Multicollinearity free
Trust	0.827	1,209	Multicollinearity free

Source: SPSS Data Processing Version 25 (2020)

Based on the results of the Multicollinearity Test that has been carried out on the service variable with a *tolerance value* of  $0.827 > 0.1$  and a VIF value of  $1.209 < 10$ . It can be concluded that the service variable is not multicollinear.

Trust variable with a *tolerance value* of  $0.827 > 0.1$  and a VIF value of  $1.209 < 10$ . It can be concluded that there is no multicollinearity in the trust variable.

## Normality test

The residual normality test is used to test whether the residual value resulting from the regression is normally distributed or not. A good regression model is one that has a normally distributed residual value.

The method used is the graphical method, namely by looking at the distribution of data from diagonal sources on the Normal P-Plot of Regression graph.

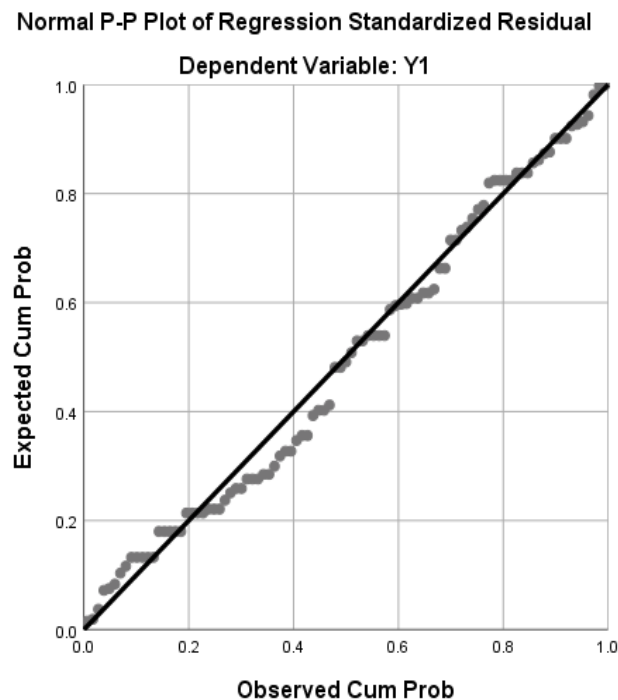


Figure. 1 Normality Test Results  
Source : SPSS Data Processing Source Version 25 (2020)

Based on the Normal P-Plot graph in the picture above, it is known that the points spread almost follow a straight line, if the points spread almost follow a straight line, it can be said that the *residual*.

## Linearity Test

The linearity test aims to determine whether the three variables have a significant linear relationship or not, a good correlation should have a linear relationship between the predictor or independent variables (X) and the dependent

criterion variable (Y) (Agus Sujianto, 2001). In some before doing linear regression analysis. The results of linearity testing can be seen in the table below:

**Table. 4**  
**Linearity Test Results**  
**ANOVA Table**

			Sum of Squares	df	Mean Square	F	Sig.
Y1*X1	Between Groups	(Combined)	95,991	6	15,999	7.167	.000
		linearity	73.012	1	73.012	32,709	.000
		Deviation from Linearity	22,979	5	4,596	2,059	.078
	Within Groups		196,430	88	2.232		
	Total		292.421	94			

**ANOVA Table**

			Sum of Squares	df	Mean Square	F	Sig.
Y1*X2	Between Groups	(Combined)	120,643	6	20,107	10.301	.000
		linearity	46,921	1	46,921	24,037	.000
		Deviation from Linearity	73.722	5	14,744	7.553	.000
	Within Groups		171.778	8 8	1,952		
	Total		292.421	9 4			

Based on the significant value (sig) of the output above, the *Deviation Fromlinearity Sig value* for the variable (Satisfaction \* Service) is 0.000 smaller

than 0.05, so it can be concluded that there is a significant non-linear relationship between the service variable and the satisfaction variable. For the variable (Satisfaction \* Trust) is 0.000 smaller than 0.05, it can be concluded that there is a significant non-linear relationship between the trust variable and the satisfaction variable.

### Heteroscedasticity Test

Heteroscedasticity is the residual variance that is not the same in all observations in the regression model. A good regression should not occur heteroscedasticity. The following is a heteroscedasticity test using a graph method, namely by looking at the pattern of the regression graph points. The basic criteria are decision making, namely:

1. If certain patterns, such as the existing dots form a certain regular pattern (wavy, widen, then narrow), then heteroscedasticity occurs.
2. If there is no clear pattern, such as the dots spread above and below the number 0 on the Y axis, then there is no heteroscedasticity.

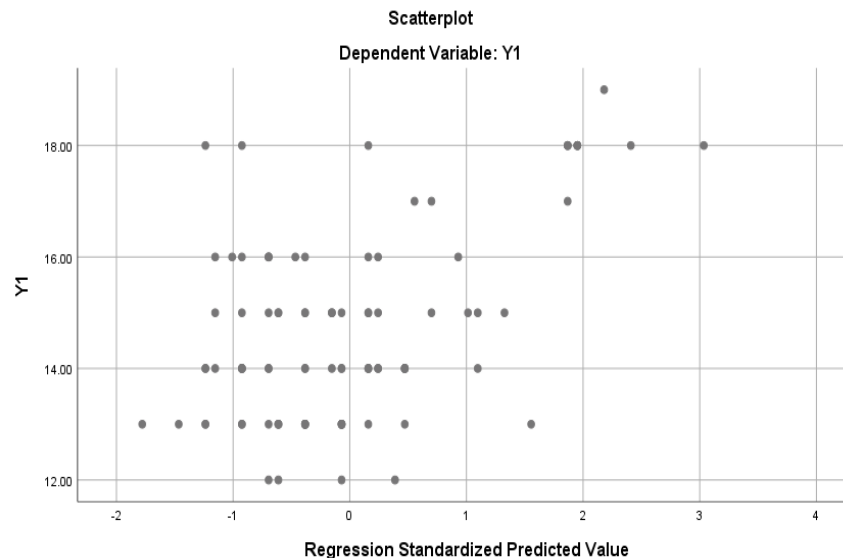


Figure. 2 Heteroscedasticity Test Results

Source : SPSS Data Processing Source Version 25 (2020)

It can be seen from the scarplot graph above that the points on the spread graph do not form a pattern.

So it can be concluded that there is no heteroscedasticity (passing the heteroscedasticity test).

## Hypothesis testing

### Multiple Regression Analysis

A simple regression equation model to explain the relationship between one independent variable and another variable. In this study, a multiple linear regression equation model was developed to determine the effect of service and trust on muzakki satisfaction at Baitul Mal Aceh Tamiang. Regression analysis in this study are (Sudarmanto, RG, 2005):

By using the help of the SPSS Version 25 ptogram, the calculation results are obtained as follows:

**Table. 5**  
**Multiple Regression Analysis Results**  
**Coefficients <sup>a</sup>**

Model	Unstandardized Coefficients	Standard ized Coefficients	T	Sig.
	B	Beta		
(Constant)	2,919		1.502	.136
X1	.519	.403	4.183	.000
X2	.299	.233	2.421	.017

a. Dependent Variable: Y1

**Source: SPSS Data Processing Version 25 (2020)**

The results of multiple regression analysis on the effect of service and trust on muzakki satisfaction at Baitul Mal, Aceh Tamiang Regency were obtained for the Service variable ( $X_1$ ) = 0.519, the Trust variable ( $X_2$ ) = 0.299 and a constant of 2.919 so that the regression equation model obtained is as follows :

$$Y = 2,919 \text{ constant} + 0.519(X_1) + 0,299(X_2)$$

Explanation:

- The constant value (Y) of 2919 means that if the service variable ( $X_1$ ) and the trust variable ( $X_2$ ) are zero or constant, then the satisfaction variable (Y) will be at 2,919% or if the service and trust variables are not applied in

increasing satisfaction then the satisfaction variable still increases by 2,919%

- b. Regression coefficient  $X_1$  (Service) from multiple linear calculations obtained *coefficient value* ( $X_1$ ) 0.519. This means that if service activities ( $X_1$ ) from Baitul Mal, Aceh Tamiang Regency are increased more intensively, there will be an increase in muzakki satisfaction of 0.519%. And because the coefficient is positive, there is a positive relationship between service and satisfaction.
- c. Regression coefficient  $X_2$  (Trust) from multiple linear calculations obtained coefficient value ( $X_2$ ) = 0.299. This means that if the trust ( $X_2$ ) of Baitul Mal in Aceh Tamiang Regency is increased, there will be an increase in muzakki satisfaction. of 0.299%. And because the coefficient is positive, there is a positive relationship between trust *and satisfaction*.

### Determination Test ( $R^2$ )

The coefficient of determination ( $R^2$ ) is used to measure how far the regression model's ability to explain the variation of the dependent variable. Adjusted  $R^2$  the coefficient of determination ( $R^2$ ) has a value ranging from  $0 < R^2 < 1$ . A small adjusted  $R^2$  value means the ability of the variables independent in explaining the variation of the dependent variable is very limited.

If the value is close to one, the independent variables provide almost all the information needed to predict the variation of the dependent variable. The results of the Coefficient of Determination Test ( $R^2$ ) are shown in the table below:

Table. 6  
Determination Test Results ( $R^2$ )  
Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.543 <sup>a</sup>	.295	.279	1.49735

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y1

Source: SPSS Data Processing Version 25 (2020)

The results of the *adjusted* R<sup>2</sup> test in this study obtained an *adjusted* R<sup>2</sup> value of 0.279 which means that the magnitude of the influence of the Service and Trust variable on Muzakki's satisfaction is 27%, while the remaining 73% is influenced by other factors not included in this study.

## t test (Partial Test)

The t-test basically shows how far the explanatory or independent variables are individually in explaining the variation of the dependent variable. This decision is made based on the comparison of the significance value of the t value of each regression coefficient with a predetermined significant level. If the significant t count is greater than 0.05, then the null hypothesis (H<sub>0</sub>) is accepted, which means that the variable has no effect on the dependent variable.

Meanwhile, if the significance is less than 0.05, then H<sub>0</sub> is rejected, which means that the independent variable has an effect on the dependent variable.

**Table. 7**  
**Coefficients <sup>a</sup>**

	Unstandardized Coefficients	Standardized Coefficients			Sig.
Model	B	Std. Error	Beta	t	
(Constant)	2,919	1,943		1.502	.136
X1	.519	-124	.403	4.183	.000
X2	.299	-124	.233	2.421	.017

a. Dependent Variable: Y1

Source: SPSS Data Processing Version 25 (2020)

The results of the analysis with the help of SPSS Version 2 obtained the following results:

### 1) The results of the t-test of the service variable (X<sub>1</sub>) on the satisfaction of Muzakki

Based on the partial test results, the effect of service on muzakki satisfaction at Baitul Mal using the SPSS program obtained t<sub>count</sub> of 4.183



with a sig value of  $0.000 < 0.05$ , it can be concluded that H1 or the first hypothesis is accepted.

## 2) T-Test Results of Trust Variable (X2 , on Muzakki . Satisfaction

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Based on the partial test results, the effect of trust on muzakki satisfaction at Baitul Mal using the SPSS program obtained  $t_{count}$  of 2.421 with a sig value of  $0.017 > 0.05$ , it can be concluded that H2 or the second hypothesis is rejected.

## F test (simultaneous test)

The F test basically shows whether all the independent variables included in the model have a simultaneous effect on the dependent variable. Decision making is based on a comparison of the calculated F value by looking at the level of significance, then comparing it with the predetermined significance level (5% or 0.05). Then obtained:

Table. 8  
F . Test Results  
ANOVA <sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	86,151	2	43.076	19,213	.000 <sup>b</sup>
Residual	206.270	92	2,242		
Total	292.421	94			

a. Dependent Variable: Y1

b. Predictors: (Constant), X2, X1

Source: Data Processing with SPSS Version 25 (2020)

Based on the data in the table above, it is known that hypothesis 3 testing has a joint effect. It is known that the significant value (sig) is 0.000 because  $sig < 0.05$ , then as the basis for satisfaction in the F test it can be concluded that Service (X1 , and Trust (X2 , simultaneously (together) have an effect on satisfaction (Y ) or significant (Hypothesis 3 is accepted).

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## CONCLUSIONS

The results of this study on the effect of service and trust on muzakki satisfaction can be concluded from what has been formulated in the problem as follows:

1. Based on the results of the research that has been done, it is known that the service has a significance level of 0.231. From the results of the t-test on the service variable, it states that the significance of the t-test is greater than 0.05. Based on these results, the hypothesis which states that service does not have a significant effect on muzakki satisfaction is rejected. Based on these results, the hypothesis that service has no significant effect on muzakki satisfaction is declared rejected. The lower the service, the lower the satisfaction of muzakki. The service factor does not have a positive effect on the satisfaction of muzakki in Baitul Mal, this shows that service is not the main factor that makes muzakki pay zakat in Baitul Mal.
2. Based on the results of research conducted, it is known that it has a significance level of 0.473. From the results of the t-test on the confidence variable, it states that the significance of the t-test is greater than 0.05. Based on these results, the hypothesis which states that trust has no significant effect on muzakki satisfaction is rejected. The trust factor does not have a positive effect on the satisfaction of muzakki in Baitul Mal, this shows that trust is not the main factor that makes muzakki pay zakat in Baitul Mal.

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