SERVICE QUALITY, RELIGIOSITY AND CUSTOMER SATISFACTION IMPACTS ON ZAKAT CUSTOMERS' TRUST IN MALAYSIA : A PILOT STUDY

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Abstract*:   It is quite unsettling that the Muslim community has such little faith in the zakat institution . The objective of this pilot study was to develop and establish the psychometric properties of validity and reliability for elements that affect the degree of Muslim community's trust in zakat institutions. The five SERVQUAL dimensions (tangible, reliable, responsiveness, assurance and empathy), customer satisfaction, and customer trust were factors for this study. The research methodology involved determination of the study sample, formation of research instrument and research procedures that were carried out. There were 30 Muslim communities for the study sample in Malaysia. Convenience sampling was used to choose study participants. Thestudy results showed that reliability coefficient for all variables was high, ranging from 0.78 (assurance dimension) to 0.96 (customer trust).*

Keywords*: SERVQUAL, Religiosity, Customer Satisfaction, Customer Trust, Zakat*

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Introduction

Every Muslim who has income equal to or greater than the stipulated minimum limit (*nisab*) is required to perform *zakat*, one of five pillars of Islam. *Zakat* is carried out by distributing a portion of one's wealth at a set rate to specific recipient categories, which have been established in accordance with *syariah*. According to Hairunnizam et al. (2005) and Qardhawi (2007), *zakat* is the purifying of oneself, one's possessions and society. It alludes to the requirement that a person donates a specific portion of his wealth to an institution deserving of Allah SWT pleasure.

Next, trust is very important in human life. It determines the future of a society and sustainability of organisational management. Administrative affairs are matters that must be preserved and controlled so that they are not contaminated by elements that will betray the trust that has been placed on the shoulders of every organisational member. This is because in Islam

institutional management activities are components that are directly related to elements of *syariah* (Fadzila Azni, 2013).

Therefore, success and failure of the institutions in managing all *zakat* activities will contribute to the Muslim community trust level in *zakat* institutions. The Muslim community's belief in the *zakat* management system is an important factor in encouraging the community to pay *zakat*. According to Sargeant & Lee (2004) and Suhaib (2009), when the trust level is low, individual cooperation and support towards an organisation will decrease.

The same is the case with *zakat* institutions. Amount of *zakat* payment in compliance with zakat institutions is inversely correlated with customer trust level (Sanep & Hairunnizam, 2005). The purposes and objectives of *zakat* as a social security institution will be realised if the society complies with paying *zakat* through the institution (Razali & Rohayu, 2011). Without trust, it is a challenge to anticipate individuals will continue to interact with the company (Riza Reni, et al., 2022). As a result, this study will look at variables that affect Malaysian customers' trust level in zakat institutions. So, a pilot study was first conducted.

The pilot study was to check the reliability level of questionnaire used; hence, to ensure the validity and dependability of results (Uma Sekaran, 1992; Merriam, 2009). According to Neuman (2003) and Noraini (2010), reliability is consistency or stability of data collected. In addition, the study reliability level depends on the construct and content of items in the questionnaire. Meanwhile, validity refers to the assessment of appropriateness on the translation and actions taken against the test scores (Neuman, 2003; Ramlee Ismail et al., 2011).

Problem Statement

The community has given the *zakat* institution authority to manage matters pertaining to *zakat*. The credibility of the charitable institution is based on the customer's trust in the services provided by the *zakat* institution. However, according to Hafizah (2017), there are several issues that had hit the *zakat* institution and affected a decline in the Muslim community's trust level in the institution. Additionally, Hamzah and Kurniawan (2020) claimed that if people trust the institution, they are more likely to be interested and willing to pay *zakat* through it .

According to Bin-Nashwan et al. (2020b), people tend to distribute their *zakat* funds directly to the poor and eligible recipients because they refuse to expose their wealth to untrustworthy *zakat* institutions. An empirical study linked this to a lower trust level amongst *zakat* payers who preferred to use informal payment methods such as cash rather than formal institutions or banks (Kashif et al., 2018).

When people start to trust one other more, the problem with *zakat* will continue to grow because people will start to pay *zakat* formally. In contrast, they give *zakat* quietly and slowly to *asnaf* who are only present during certain times, while the others are ignored (Hafizah, 2017).

Riza Reni et al. (2022) claimed that ineffective services were to blame for the public's mistrust in *zakat* institutions as *zakat* distributors . Additionally, there have been complaints from the general public and *zakat* recipients regarding the administration of *zakat* and the fact that the information distributed by *zakat* institutions did not reach the intended audience as a result of inadequate publicity by the authorities or public, particularly those who reside outside of the city (Basit et al., 2022). Zulfikri et al. (2022) also discovered that the *zakat* institution lacked necessary resources and was ineffective in allocating and managing the *zakat* budget. As a

result, taxpayers lost faith in the taxing authority. Instead, they favour paying the pledge to the apostles directly.

A study by Sakeenah Anuar et al. (2019) found that there were reports related to mismanagement of *zakat* institutions. In fact, the lower *zakat* payers' confidence are due to lack of services provided by *zakat* institutions. Therefore, this issue has a negative impact on the quality of services by the*zakat* institutions and compromises the trust of *zakat* payers (Mukhibad et al., 2019).

According to Yulianto (2017), in some cases, people prefer to distribute their own *zakat*. This is happening as a result of emphasis on religion that is quite conservative. (Permatasari & Huda, 2022). They have been more steadfast in their requests of *zakat* payers (Owoyemi, 2020; Siska & Siswantoro, 2012). The majority of people who practise religion only acknowledge that they must pay *zakat*, but they are not required to do so through *zakat* institutions (Muhammad Syauqi et al., 2022). It shows that the *zakat* payers' decision to pay *zakat* through *zakat* institutions is determined by the people's religious level (Fakhrizal et al., 2022).

Meanwhile, Haji Othman & Nayan, (2021) found that behind the religious provisions concerning the obligation to commit *zakat*, many Muslims still have failed to fulfil their religious demands to pay the *zakat* income. The number of *zakat* quotes is still low as compared to the potential *zakat* quote. This is also the case in other Islamic countries, such as Indonesia. According to Baznas (2020), just about 5.2 % of the whole *zakat* potential is now being quoted. This indicates that there is little trust in *zakat* institutions, particularly those in Malaysia, Pakistan, and Indonesia (Ahmad & Rusdianto, 2018; Permana & Baehaqi, 2018, Syafiq, 2016). Satisfaction with the *zakat* distribution has a significant impact on people's perception of the*zakat* institutions (Zulfikri et al., 2022). Mohammed Dahan argues in Saad et al. (2019) that ineffective zakat distribution management causes a negative view of zakat institutions, which ultimately affects zakat quotations. Furthermore, a number of earlier studies, including a study by Sawandi et al. (2017), concluded that the *zakat* distribution was ineffective.

Many previous studies like Sawandi et al., (2017) found that the allocation of *zakat* funds was inefficient. In contrast, studies conducted by Azhar Hamid et al., (2022) also found that *zakat* institutions actually had a good allocation of *zakat* to eight *asnaf* categories . Different report findings suggested that more research was needed to understand the reasons for public criticism and mistrust of the institution (Sakeenah Anuar et al., 2019).

Literature Review

Customer Trust

Customer trust occurs when the service provider can meet his needs and avoid actions that will have a negative impact on his trust (Anderson & Narus, 1990; Moorman et al., 1992; Morgan & Hunt, 1994; Schurr & Ozanne, 1985). Trust will lead to long-term loyalty and strengthen the relations between both parties (Ball et al., 2004; Garbarino & Johnson, 1999; Keh & Xie, 2009; Luarn & Lin, 2005; Singh & Sirdeshmukh, 2000). This is in line with a study by Chaudhuri & Holbrook (2001), stated that trust was the main factor of customer loyalty.

Likewise, in the context of the *zakat* environment, zakat payers will remain loyal to pay *zakat* through *zakat* institutions when they trust and are confident in the institutional services . Therefore, *zakat* payers' trust is important to ensure the continuity of *zakat* payments through *zakat* institutions. Without trust, it is difficult to expect people to maintain their relation with the organisation (Riza et al., 2022).

A previous study by Fadilah, Nurleli, Lestari, and Helliana (2012) that studied factors that increase customer trust in the Indonesian Amil Zakat Board. The findings of the study found that when the trust from customers is high, then the organization will get positive feedback and perception. This has an impact on excellent organizational performance (Fadilah et al., 2012)

Customer Satisfaction

Customer satisfaction is seen as a key indicator in firms and has become an important element of business strategy, especially in competitive markets, whereby businesses compete for customers. Customer satisfaction is a concept to determine how the product or service delivered meets or exceeds customer expectations (Christopher et al., 1991; Kotler & Armstrong, (2010); Lovelock, 1991).

Alin Sriyam (2010) defined customer satisfaction as the result of customer's evaluation of the experience in using the service received. However, customers have different satisfaction levels because they have different attitudes and performance is seen from the product or service. Customer satisfaction and customer trust are two important concepts in the world of business and commerce. Although they are related, their concepts are different.

Since most organisations strive to satisfy customers by fulfiling their needs, it is important for *zakat* institutions that manage all activities related to zakat funds to measure the customer satisfaction level regularly and consistently. Since customers deal with these institutions, they may not be satisfied, and thus the effect can lead to a bad perspective of zakat institutions.

Trust in *zakat* institutions is strongly influenced by customer satisfaction (Zulfikri et. al, 2022). Customer satisfaction is often linked to the management of *zakat* distribution. Mohammed Dahan in Saad, Farouk & Abdul Kadir (2019) argues that poor *zakat* distribution management leads to a bad image of *zakat* institutions, further affecting *zakat* collection.

Service Quality (SERVQUAL)

Service quality is usually defined as the extent to which a service meets the customer's needs or expectations (Lewis & Mitchell, 1990; Dotchin & Oakland, 1994, Asubonteng et al., 1996; Donnelly et al., 1996). Therefore, service quality can be defined as the difference between customer's expectations of the service and perceived service. If expectations are greater than performance and perceived quality is unsatisfactory; therefore, customer dissatisfaction occurs (Parasuraman et al., 1985; Lewis & Mitchell, 1990).

The SERVQUAL instrument is the main method used to measure consumer perceptions of service quality. According to Ham (2003), SERVQUAL has five generic dimensions or factors, namely tangible, reliability, responsiveness, assurance and empathy.

Following is a brief description of the relevant SERVQUAL dimensions:- **1) Tangible**: Assessment of the organization's ability to operate and maintain the component. Tangible components can be divided into two sub-dimensions, namely 1) facilities and equipment, 2) equipment and staff communication; **2) Reliability** : Assessment of aspects of strengthening the consistency of service system standards offered by the organization; **3) Responsiveness**: Assessment of the commitment and efficiency of the service provider to ensure that the service is delivered in a short and fast time and meet the expectations of the general customer; **4) Assurance**: Assessment of efficiency and courtesy towards customers and the level of

operational security or service delivery; **5) Empathy** : Assessment of the service provider's ability to understand the needs and wants of the customer for the service offered.

In the field of *zakat*, the aspect of service quality refers to the given service package , including the treatment by *zakat* institution's staff, good fund management, services and the environment, whereby goods and services are delivered. Therefore, it is the responsibility of the *zakat* institution to provide quality services to customers, especially to *zakat* payers.

Previous studies prove that service quality is important to build public confidence and trust in *zakat* institutions. In a study by Jamaludin & Siti Hajar (2022), it was found that trustworthy and professional *zakat* management can increase the effectiveness and efficiency as well as increase the benefits of *zakat* for the well-being of the community, thus having a great impact on the level of *zakat* payers trust in *zakat* institutions. Amil's attitude that is always responsive and provides the best service and puts a scale of priority in the distribution of *zakat* funds is proven to have a great impact in increasing the trust of *zakat* payers towards *zakat* institutions (Kautsar and Mujahidin, 2022). While the study conducted by Titin, Junaidi and Eka (2022) on zakat institutions in Indonesia also found that the quality of service is a motivation for *zakat* payers to trust these institutions.

Religiosity

The formation of attitudes, behaviour and character is influenced by an individual's religious beliefs (Barro & McCleary, 2003; Mohd Rizal et al., 2013; Shehu, 2009). Religious factors can affect individual's mental health and change his attitude towards a good life. Accordingly, in the long term, this religious factor is able to change the individual's economy, way of life and quality of life . Chatters (2000), defined religion as a combination of structured belief systems between traditions, moral values, rituals and social unity to maintain a high belief in God or His power.

Religion can influence customers' beliefs in several ways (Ali et al., 2014). Islam in Arabic is *al-Din* t means religion. It includes three elements, namely aqidah, syariah and morality (Qardhawi, 2007; Rahisam, 2013). Aqidah is very important for human life because it is the core of an individual in religion (Che Zarrina & Joni Tamkin, 2006). Meanwhile, faith is important as a driver of goodness, understanding of syariah and the formation of individual's moral. In addition, faith education is important in determining the economic performance of a Muslim (Qardhawi, 2007), and this faith can be increased through worship. This is because religion has great power, leading an individual to practice it as a way of life (Ahmad Munawar et al., 2011).

Generally, individuals involved in various religious activities have the potential to follow religious principles such as paying *zakat*. This is in line with the definition of religiosity, which is "the personal practice of religion" (Allport & Ross, 1967).

In the *zakat* environment, several previous studies have used the level of religious value as one of the contributing factors to *zakat* compliance behavior (Hairunnizam et al., 2012; Rahim, Rohani, Arifin, & Abdol Samad, 2014; Sanep & Zulkifli, 2010). Studies that done by Nurul Huda et al. (2012) also support the findings of Mohd Ali et al. (2004) that individuals who show obedience to Islamic commandments regarding the obligation to pay *zakat* in particular strongly influence their intention to pay *zakat*. In addition, Fakhrizal et al. (2022) conducted a study to determine the factors that influence the interest of the Muslim community in paying *zakat* in

zakat institutions in Langkat, Indonesia. The results of the study show that the decision to pay *zakat* through *zakat* institutions is determined by the religious level of the community itself.

Research Methodology

A pilot study was conducted to test the validity and reliability of instrument usedas well as to gain some understanding of the situation before the actual study was conducted.

A pilot study is considered a preparation in which a small sample of the study is tested before the entire sample is tested (Gorondutse & Hilman, 2012b; Gay, Mills & Airasian, 2006). Therefore, this study conducted a pilot study to: (i) assess the internal consistency and validity of the instrument, and (ii) knowing the actual situation of the main study; thereby, enabling the researcher to predict and meet potential issues during the actual research. According to Chua (2006), pilot testing is an important part of a good study.

In social science research, pilot studies are used as feasibility studies or what is considered a pre-test of research questions that have been developed (Van Teijlingen & Hundley, 2001; Van Teijlingen et al., 2001). Therefore, the main advantage of the pilot test implementation is that it provides accurate information in advance about the possible shortcomings and weaknesses, which may later affect the study results . It also gives the researcher an indication for appropriateness of the research questions in relation to the targeted respondents.

Sampling Technique

Najib (1999) claimed that 10 questions were sufficient to conduct a pilot test. However, for this study, the researcher has increased the number of respondents by conducting a pilot test on 30 respondents to test the validity and reliability of items in the questionnaire. This study evaluated the trust factors of *zakat* customers in Malaysia. Therefore, the required respondents were Muslim individuals. The sampling method used was convenience sampling method. The pilot study was conducted online by using Google form.

According to Cavana et al. (2000), to facilitate research data collection, the use of a survey method is more appropriate for the research instrument. The questionnaire method is an efficient method for data collection because the provides a choice of answers for respondents, and thus easier for respondents to give their feedback quickly. The question structure and benchmarks on the questionnaire are the same for each study respondent. Therefore, validity and reliability of the research data collected can be improved. In addition, this method can also be quickly applied with minimal cost.

Discussion on the development of this questionnaire was focused on Section A to Section E of the questionnaire, whereby these five sections represented the study variables . Section A represented demographics, Section B represented service quality variable, Section C represented religiosity variable, Section D represented customer satisfaction variable and Section E represented customer trust variable. This instrument was adapted to fit the current study context .

These questions were developed through a structured questionnaire with 52 multiple choice questions related to the three main study variables . The questionnaire consisted of four sections: Section A (6 questions), Section B (22 questions), Section C (15 questions), Section D (5 questions) and Section E (10 questions). The details of the number of instruments found in this study are stated in Table 1.

Meanwhile, the answer choices were measured through a Likert-type scale, because it was a suitable and reliable measure for respondents' perceptions and attitudes (Alreck & Settle, 2007). The scale was suitable for this study to measure service quality, religiosity, customer satisfaction and the *zakat* customer trust level in Malaysia.

Table 1. Number of instrument

No.	Item	Resource	Variable
1.	Service Quality	Parasuraman et al. (1991)	22
2.	Religiosity	Tillioune & Belgoumidi (2009), and Syed Shah Alam (2011)	15
3.	Customer Satisfaction	Levesque & McDougall (1996), and Ram al-Jaffri (2000)	5
4.	Customer Trust	Abioye (2012) and Ram Al Jaffri (2010)	10

Source: Researcher

Findings and Discussion

Based on the pilot study and validity and reliability procedures, the findings showed that the questionnaire items could be implemented with some needed modifications. Evidence of reliability and content validity was obtained and described below.

Reliability Analysis

According to Sekaran & Bougie (2009), reliability is a measurement that shows the stability and consistency of an instrument that measures the concept and helps to evaluate the "goodness" of measurement. To determine the appropriate level of Cronbach's alpha value and meet the standards, Hair et al. (2010) suggested that 0.6 was the minimum acceptable level of Cronbach's alpha value for any construct to have acceptable reliability.

The stage to measure consistent reliability on independent and dependent variables was to use the Cronbach's alpha value validity coefficient from Sekaran & Bougie (2010), as shown in Table 2.

Table 2. Survey Instrument Reliability Table

Cronbach's Alpha Value	Reliability
Less than 0.6	Weak
In the area of 0.7	Acceptable
Over 0.8	Good

Source: Sekaran and Bougie (2010)

Through the reliability test analysis results of the pilot study, the researcher found that the reliability value of the variable was above 0.7. According to Sekaran & Bougie (2009) Cronbach alpha values that exceeded 0.7 were acceptable and good. Therefore, it can be concluded that the measurements used in this study provided good reliability values, in addition to which the analysis could be done. The reliability test results for this study are shown in Table 3 below.

Table 3. Reliability Test Based on Pilot Test

Variables	Cronbach's Alpha Value
SERVQUAL Dimension	
Reliable	0.91
Responsiveness	0.87

Assurance	0.78
Empathy	0.88
Tangible	0.91
Religiosity	0.88
Customer Satisfaction	0.91
Customer Trust	0.96

Source : Analysis of The Study

Based on the Cronbach's alpha value for the pilot test (n=30) obtained from the reliability test for the service quality variable, it had high reliability which was between 0.78 to 0.96. The Cronbach's alpha value for customer satisfaction variable for the pilot test (n=30) was 0.87. Meanwhile, the Cronbach's alpha value for religious variable was 0.88. Next, the Cronbach's alpha value for customer trust variable was 0.96. All these variables could be accepted and used for further analysis because the values had exceeded 0.6.

Validity Analysis

Specifically, literature of the research methodology, especially in behavioural science, revealed that the content validity and structural validity were frequently used measures (Kerlinger & Lee, 2000; Leary, 2004; Nunnally & Bernstein, 1994).

In general, content validity is a measure which indicates the extent to which the measurement measures what is meant to be measured. Therefore, the content validity is based on experts' assessment to ensure that the measuring item consists of the size of the construction of all aspects of the structure. The construction of the item includes study measurements based on an extensive examination of the study to ensure the validity of the measuring content.

In this study, a panel of experts was referred to obtain evidence of content validity. An expert team had developed a test book for assessment. The objective of content validity was to ensure the reliability of instruments to be measured in the actual environment could meet the criteria, as suggested by previous researchers. At this stage, the researchers had distributed the questionnaire to respondents who had the same characteristics as actual respondents.

The aforementioned empirical findings provided evidence that both the developed and constructed tests had satisfied the psychometric requirements of validity and reliability. The high reliability value showed that this study could measure factors that determined the *zakat* customers' trust in Malaysia.

Conclusion

The pilot study marked the start of genuine study exposure to researchers, paving the way for its advancement to the research stage. The implementation process establishes a number of requirements that must be met to guarantee that the findings are reliable and high in validity. Implementing the pilot study for this study resulted in tools that may be used to identify variables that influenced *zakat* customers' confidence in Malaysia. This instrument can be applied to actual field investigations for that purpose.

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