

Zakat Service Quality, Literacy, and Legal Awareness : Effects on Payment Decisions and Welfare in Jawa Barat

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Article Info

Article history:

Accepted January 2026

Revised February 2026

Approved March 2026

Published March 2026

ABSTRACT

The potential for zakat in Jawa Barat in 2024 is Rp 26.6 trillion, which is a very large potential. However, the collection of zakat funds managed by zakat administrators under the BAZNAS regulator in the same year was only able to collect zakat, infaq, and sadaqah amounting to 1.9 trillion rupiah, or 7.1 percent of the existing zakat potential. Based on several pieces of literature, factors influencing the low decision-making of zakat payers are the low quality of amilin services, lack of zakat literacy, and muzakkis legal awareness, which is still not optimal. The decisions of the zakat payer (muzakki) to pay zakat greatly influences the well-being of the recipients (mustahiq). This study aims to determine the influence of amilin service quality, zakat literacy, and legal awareness on muzakki's decision to pay zakat and the welfare of mustahiq. This research method uses a quantitative research type. The research subjects are zakaat payer (muzakki) and zakatrecipient (mustahiq) from the-Muslim community at BAZNAS city and district offices in Jawa Barat. The type of data used is primary data, with data collection technique using questionnaire distributed to 100 respondents in six cities in Jawa Barat. The data analysis technique uses the SEM-PLS method. The conclusion of this study successfully proves that the service quality variable of amilin has a significant positive effect on the variable of muzakkis decision to pay zakat. It was proven that the variables of zakat, literacy and legal awareness have a significant positive influence on the variable of muzakki's decision to pay zakat. For the decision variables of the zakat payer (muzakki) paying zakat, it is proven to have a significantly positive effect on the welfare variable. The service quality variable 'amilin' has a positive but insignificant effect on welfare. The variable of zakat literacy was proven to have a negative and insignificant effect on the variable of welfare. The variable of legal awareness has been proven to have a positive and significant effect on the variable of well-being.

Keywords : Legal Awareness; Muzakki Decisions; Service Quality; Welfare; Zakat Literacy.

INTRODUCTION

Zakat is an important instrument in the Islamic economic system that functions as a mechanism for wealth redistribution and empowering those eligible to receive it [1]. However, the realization of zakat potential in Indonesia is still not optimal, especially in Jawa Barat, which has a significant number of muzakkis and mustahiqs. Low participation of zakat payers in paying zakat can be influenced by various factors, such as the quality of service provided by zakat administrators, the level of zakat literacy, and legal awareness regarding the obligation to pay zakat [2]. Welfare is the primary goal of the zakat instrument. Several studies explain that the distribution of zakat can have positive impact on the welfare level of the recipients, both materially, spiritually, and socially. Empirical studies show increased income, economic independence, and improved quality of life after recipients of zakat receive it. In this study, well-being was measured using the CIBEST Matrix model with Four Quadrants of Well-being [3].

Although the potential for national zakat is estimated to reach over Rp300 trillion per year, the actual collection is still far from optimal. In Jawa Barat, as one of the provinces with a high number of zakat payers (muzakki) and recipients (mustahiq), the local government has issued various regulations to strengthen zakat management, such as Jawa Barat Governor Regulation No. 52 of 2016 concerning the Management of Zakat Infaq, and Shadaqah, as well as synergy with the Provincial BAZNAS and local LAZ. However, the effectiveness of these regulations has not been fully reflected in the increased decisions of zakat payers (muzakki) to pay zakat through official institutions or in the improvement of the welfare of zakat recipients (mustahiq) [4].

With the number of poor people in Jawa Barat in 2024 at 3.6 million, income distribution is needed to eliminate poverty in Jawa Barat, with the Standard Poverty Line Indicator being Rp 25.7 Trillion per year [5]. Meanwhile, if using the Standard Indicator of Had Kifayah, it is Rp 37.8 trillion per year. The results of a study on the potential of zakat in Jawa Barat conducted by Puskas BAZNAS Jawa Barat Province in 2024 reached 26.6 trillion, while zakat mal collected amounted to 1.9 trillion rupiah or 7.1% [6].

On the other hand, the effectiveness of zakat management also has a direct impact on the welfare of the recipients. In order to maximize the duties and responsibilities of zakat collectors so that they can work well, professionally, and with sufficient skill, they need to be empowered individually to enhance and sharpen their abilities [7]. Therefore, a comprehensive empirical study is needed to identify the factors influencing muzakki's decisions and their impact on mustahiq, particularly in six cities and districts in Jawa Barat.

Urgency of the Research, Given zakat's potential role in reducing poverty and inequality, a comprehensive empirical study is urgently needed to analyze the determinants of muzakkis' decisions and their impact on mustahiq welfare. By employing the CIBEST Matrix model, this research provides a multidimensional assessment of welfare – material, spiritual, and social – while offering evidence-based recommendations to optimize zakat management in Jawa Barat. Based on the literature review and empirical studies regarding the relationship between the quality of service provided by zakat institutions, zakat literacy, zakat awareness,

the decision-making process concerning zakat payment, and the welfare of zakat recipients (mustahiq), a research model can be developed as illustrated in the following diagram:

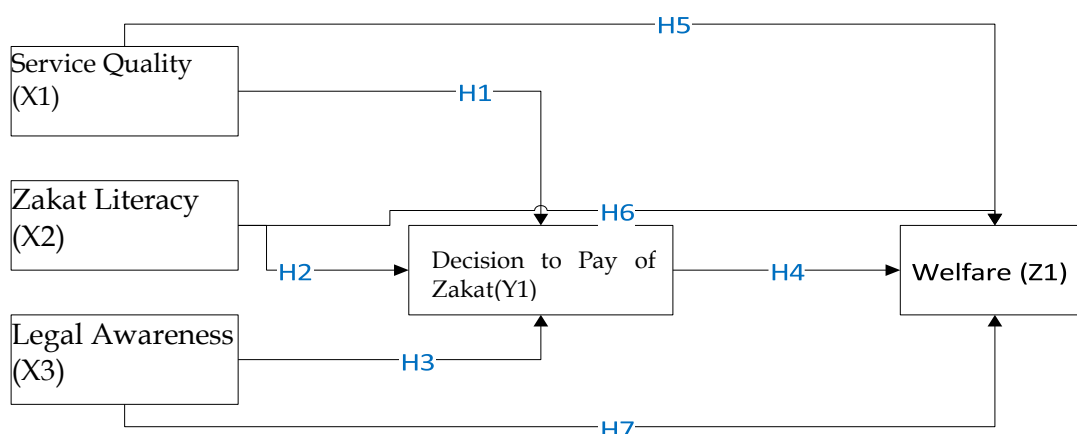


Figure 1. Research Model

METHOD

This research uses a quantitative approach with an explanatory research design. The purpose is to test the influence of independent variables (service quality of 'amilin, zakat literacy, and legal awareness) on the dependent variables (muzakki's decision to pay zakat and the welfare of mustahiq). The following are the operational definitions in this study:

Table 1. Variable Operationalization

| Variable | Indicator | Question Item | Notation |
|--|--|--|------------|
| Service Quality (X1) (Lupiyoadi, 2016) | Physical Evidence of the Zakat Management Institution to demonstrate its existence to external parties. | 1. The service offices of the Zakat Management Agency (LPZ) are easily accessible for zakat payers (muzakki) to make their zakat payments. 2. The office equipment at the Zakat Management Agency (LPZ) appears to be in good condition and has a professional information system. | KP1 KP2 |
| | Empathy (X1.2) Providing sincere and individualized attention to service users by striving to understand the desires of the zakat payers (muzakki) and recipients (mustahiq) | 1. The office service hours of the Zakat Management Agency (LPZ) are adjusted to the time needed by the zakat payers (muzakki) to make their zakat payments. 2. Zakat Management Agency (LPZ) officers can serve muzakki (zakat payers) and mustahiq (zakat recipients) at their homes. | KP3 KP4 |

| | | | |
|--|---|--|------------|
| <p>Reliability (X1.3) The ability of Zakat management institutions to provide services as promised accurately and reliably.</p> | <ol style="list-style-type: none"> 1. Zakat Management Agency (LPZ) officers came to the office and opened services according to the predetermined hours. 2. In providing services to all zakat payers, we use good working procedures. | <p>KP5 KP6</p> | |
| <p>Responsiveness (X1.4) Having a policy system to help and provide fast and accurate service.</p> | <ol style="list-style-type: none"> 1. In providing service, the staff of the Zakat Management Agency (LPZ) work quickly and professionally. 2. In conveying information, the officers of the Zakat Management Agency (LPZ) were very good, making it easy to understand. 3. Zakat Collection Agencies (LPZ) have provided online services | <p>KP7 KP8 KP9</p> | |
| <p>Assurance (X1.5) Having staff who are knowledgeable, friendly, and capable fosters trust among service users toward the Zakat Management Institution.</p> | <ol style="list-style-type: none"> 1. The officials of the Zakat Collection Agency (LPZ) are honest and religious (religiously obedient). The staff has high credibility. (<i>credibility</i>) (<i>credibility</i>) 2. For the officers of the Zakat Collection Agency (LPZ) Amanah in carrying out their duties so that the zakat payers feel safe. Having good competence (<i>competence</i>) 3. In carrying out their duties, the officers of the Zakat Collection Agency (LPZ) are polite and courteous. | <p>KP10 KP11 KP12</p> | |
| <p>Zakat Literacy (X2) Puskas BAZNAS (2019)</p> | <p>General knowledge of zakat</p> | <p>I understand the general meaning of Zakat, such as: Zakat Fitrah, Zakat Gold/Silver, Zakat Agriculture, Zakat Livestock, Zakat Money, Zakat Income/Salary, Zakat Trade.</p> | <p>LZ1</p> |
| | <p>Knowledge about the obligations to pay zakat</p> | <p>Paying Zakat Fitrah and Zakat Mal/Wealth is an obligation within the Pillars of Islam, and intentionally neglecting it will cause a person to leave Islam (kufur)</p> | <p>LZ2</p> |
| | <p>Knowledge about the 8</p> | <p>Zakat funds can only be given to the poor, the needy, zakat</p> | <p>LZ3</p> |

| | | |
|--|---|------|
| categories of recipients | collectors, debtors, converts, to free slaves, for the cause of Allah, and to travelers. | |
| Knowledge of calculating zakat payments | If someone earns an income/salary of Rp 5,240,000, they are already obligated to pay their zakat at 2.5% when the income/salary is received. | LZ4 |
| Knowledge about the objects of zakat | I know the objects of wealth that are obligatory to be zakated are: souls, salary/income, gold, silver, agricultural products, livestock products, business/trade profits, found items, and others. | LZ5 |
| Knowledge about Zakat institutions | The official Zakat Management Institutions (ZMIs) in Indonesia are only BAZ (Zakat Collection and Distribution Agency, such as BAZNAS, which is government-managed) and LAZ (Zakat Collection and Distribution Agency, which is privately managed). | LZ6 |
| Knowledge of zaka regulations. | Zaka payments according to Islamic law and the Indonesian Zakat Law must be made only thru official Zakat institutions, while Zakat committees in mosques and ustadz/kyai who are not registered with BAZNAS are not included in the category of 'amilin. | LZ7 |
| Knowledge about the impact of zakat | The impact of zakat distributed to the recipients will increase their well-being and foster harmony between the rich and the poor. | LZ8 |
| Knowledge about the zakat distribution program | Zakat distribution to the mustahiq (zakat recipients) is not only in the form of basic necessities but can also be in the form of business capital. | LZ9 |
| Knowledge of digital payments | Zakat payments to the Zakat Management Agency (LPZ) can now be accessed thru the digital system. (digital payment) (digital payment). | LZ10 |

| | | | |
|---|--|--|------|
| Legal Awareness (X3) Soekanto (2017) | Knowledge of legal provisions | The management of Zakat according to Islamic law is the responsibility of the state to implement. | KH1 |
| | Recognition of legal provisions | Zakat management in the laws of the Republic of Indonesia has been established in Law No. 23 of 2011 so that it can be recognized and implemented by all Muslims in Indonesia. | KH2 |
| | Respect for legal provisions | As a Muslim and as a citizen of the Republic of Indonesia, it is imperative to respect the provisions of the Indonesian State Law, including respecting Law No. 23 of 2011 on Zakat. | KH3 |
| | Compliance with legal provisions | As citizens of Indonesia, it is our duty to obey and implement the provisions of the Indonesian State Law, including the Zakat Law No. 23 of 2011. | KH4 |
| Decision to Pay (Y1) Kotler and Keller, 2012 | Types of Zakat Payments | The Zakat Management Agency (LPZ) officer explained well the various types of zakat that muzakkis can pay. | KMZ1 |
| | Selection of Zakat Management Institutions | Zakat payments can be made to official zakat institutions such as UPZ-BAZNAS, City/District BAZNAS, Provincial BAZNAS, and Central BAZNAS, or to private zakat 'amil institutions. | KMZ2 |
| | Zakat Payment Time | Zakat payments can be made at any time, monthly or annually, depending on the object of the zakat. | KMZ3 |
| | Amount of Zakat Payment | The amount of zakat payment is adjusted based on the amount of the object subject to zakat. | KMZ4 |
| Welfare (Z1) Beik, et.al (2016) | Basic material needs | Your family's basic needs for one month are Rp 3,000,000 to Rp 4,000,000. | SJ1 |
| | Standard Poverty Line | Your family's income in one month is above Rp 2,500,000. | SJ2 |
| | The law of property subject to zakat or nishab | Your monthly income is more than Rp 5,250,000, and you always give 2.5% of it as zakat on your income. | SJ3 |

| | | |
|--|---|-----|
| Shalat | Every day you perform the obligatory prayers in the mosque or at home and have never missed a single prayer time. | SJ4 |
| Fasting | Every Ramadan, you have never missed a single day of fasting without a legitimate reason. | SJ5 |
| Zakat and infaq | You regularly pay zakat fitrah, zakat harta, and daily charity. | SJ5 |
| Religiousness in the family environment. | In your family, not a single person has ever missed a mandatory prayer. | SJ7 |
| State Policy | All government policies do not prevent you from practicing your religious beliefs. | SJ8 |

The research was conducted in six cities and districts in Jawa Barat Province, which have diverse geographical and socioeconomic representation. The research sample in each city/district is 40 samples (zakat payers and recipients) from: 1) Bekasi City, 2) Bekasi Regency, 3) Karawang Regency, 4) Cirebon Regency, 5) Majalengka Regency, 6) Depok City. The total number of respondents is 120 Zakat payers and 120 recipients, resulting in a total samples size of 240 respondent for this study.

The sampling method used is the SEM Sample Size Guidelines with a latent variable model of 4-6 constructs using 200-300 respondents, which is adjusted based on the total number of indicators for all research variables. This research approach also uses a margin of error (e) = 0.05. Data was analyzed using: 1) Building a Conceptual Model, 2) Structural Model Evaluation (Coefficient of Determination (R²), Path Coefficients, Effect Size (f²), Cross-Validated Redundancy (Q²)), 3) Reflective Measurement Model Evaluation (Validity Test and Reliability Test), 4) Hypothesis Testing. Software used: structural equation modeling (Smart PLS).

RESULTS AND DISCUSSION

Conceptual model

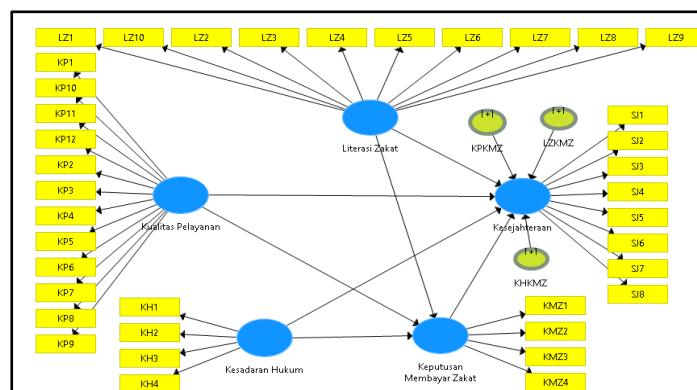


Figure 1. Conceptual Model of The research Koefisien Determinasi (R²)

Table 1. R-Squares Result

| Variabel Endogen | R- Squares | R- Squares Ajusted |
|-----------------------|------------|--------------------|
| Decision to Pay Zakat | 0,791 | 0,784 |
| Welfare | 0,890 | 0,881 |

From the table, it can be seen that R-squared values (R²) are all within the range of 0 to 1, as expected. The highest R² value is from the welfare variable, which is 0.890. The lowest R² value is for the decision to pay zakat variable, which is 0.791. The R² value of 0.890 for the latent variable of well-being indicates that 89% of respondents believe that well-being can be explained by the indicators already mentioned in the research modeling. The remaining 19% of respondents felt that well-being was explained by indicators not mentioned in this research model. From the R-squared (R²) results, the structural model in this study is above 0.75 and can be categorized as having strong predictive power.

Path Coefficients

Table 2. Path Coefficients

| The Relationship Between Variables | Path Coefficients |
|---|-------------------|
| Quality of Service -> Decision to Pay Zakat | 0,319 |
| Zakat Literacy -> The Decision to Pay Zakat | 0,388 |
| Legal Awareness of Zakat -> Decision to Pay Zakat | 0,244 |
| Decision to Pay Zakat -> Welfare | 0,480 |
| Quality of Service -> Welfare | 0,139 |
| Zakat Literacy -> Welfare | -0,165 |
| Legal Awareness of Zakat -> Welfare | 0,535 |

Six Path Coefficient values demonstrate positive figures approaching 1, indicating that the six variables exhibit a strong inter-variable relationship. One Path Coefficient value reveals a negative figure approaching -1, signifying that one variable lacks an inter-variable relationship. The highest strong relationship among the six variables is observed between Legal Awareness and Well-being, yielding a result of 0.535. Conversely, the negative Path Coefficient is found in the relationship between Zakat Literacy and Well-being, with a result of -0.165.

Effect Size (f²)

Table 3. Effect Size (f²)

| Relationship between variables | F Square | Categori |
|---|----------|----------|
| Quality of Service -> Decision-to PayZakat | 0,079 | Small |
| Zakat Literacy -> The Decisionto PayZakat | 0,125 | Small |
| Legal Awareness of Zakat -> Decisionto PayZakat | 0,121 | Small |
| Decision to Pay Zakat -> Welfare | 0,418 | Large |
| Quality of Service -> Welfare | 0,026 | Small |
| Zakat Literacy -> Welfare | 0,037 | Small |
| Legal Awareness of Zakat -> Welfare | 0,921 | Large |

Cross-validated Redundancy (Q^2)Table 4. Cross-validated Redundancy (Q^2)

| Variabel | Q^2 | Indikator | Q^2 |
|--------------------------|-------|----------------|-------|
| Quality of Service | 1 | KP1 | 1 |
| | | KP2 | 1 |
| | | KP3 | 1 |
| | | KP4 | 1 |
| | | KP6 | 1 |
| | | KP7 | 1 |
| | | KP8 | 1 |
| | | KP9 | 1 |
| | | KP10 | 1 |
| | | KP11 | 1 |
| | | KP12 | 1 |
| | | Zakat Literacy | 1 |
| LZ2 | 1 | | |
| LZ5 | 1 | | |
| LZ8 | 1 | | |
| LZ9 | 1 | | |
| LZ10 | 1 | | |
| Legal Awareness of Zakat | 1 | KH1 | 1 |
| | | KH2 | 1 |
| | | KH3 | 1 |
| | | KH4 | 1 |
| Decision to Pay Zakat | 0,594 | KMZ1 | 0,717 |
| | | KMZ3 | 0,695 |
| | | KMZ4 | 0,370 |
| Welfare | 0,439 | SJ2 | 0,632 |
| | | SJ3 | 0,512 |
| | | SJ4 | 0,469 |
| | | SJ6 | 0,326 |
| | | SJ8 | 0,268 |

All Q^2 values, both for the variables and the indicators in this study, indicate positive values greater than 0. This demonstrates that the models possess accurate predictive relevance. The lowest Q^2 value for the variable is found in well-being, which is 0.439. Meanwhile, the lowest Q^2 value for the indicator is found in SJ8, which is 0.268.

Validity Test

Table 5. Convergent Validity Test

| Variabel Konstruksi | AVE | Status |
|--------------------------|-------|--------|
| Quality of Service | 0,503 | Valid |
| Zakat Literacy | 0,608 | Valid |
| Legal Awareness of Zakat | 0,582 | Valid |
| Decision to Pay Zakat | 0,764 | Valid |
| Welfare | 0,526 | Valid |

The results presented above indicate that all variables in this study yield an AVE value greater than 0.5. Consequently, all of these variables are deemed valid and exhibit a high correlation. The highest AVE value is associated with the decision to pay zakat, which stands at 0.764, while the lowest is related to service quality, recorded at 0.503.

Reliability Test

Table 6. Reliability Testing of Indicators

| | Quality of Service | Zakat Literacy | Legal Awareness of Zakat | Decision to Pay Zakat | Welfare |
|------|--------------------|----------------|--------------------------|-----------------------|---------|
| KP1 | 0,821 | | | | |
| KP2 | 0,635 | | | | |
| KP3 | 0,831 | | | | |
| KP4 | 0,620 | | | | |
| KP6 | 0,642 | | | | |
| KP7 | 0,656 | | | | |
| KP8 | 0,654 | | | | |
| KP9 | 0,778 | | | | |
| KP10 | 0,639 | | | | |
| KP11 | 0,670 | | | | |
| KP12 | 0,831 | | | | |
| LZ1 | | 0,876 | | | |
| LZ2 | | 0,839 | | | |
| LZ5 | | 0,761 | | | |
| LZ8 | | 0,614 | | | |
| LZ9 | | 0,665 | | | |
| LZ10 | | 0,884 | | | |
| KH1 | | | 0,797 | | |
| KH2 | | | 0,854 | | |
| KH3 | | | 0,686 | | |
| KH4 | | | 0,701 | | |
| KMZ1 | | | | 0,950 | |
| KMZ3 | | | | 0,937 | |
| KMZ4 | | | | 0,714 | |
| SJ2 | | | | | 0,810 |
| SJ3 | | | | | 0,757 |
| SJ4 | | | | | 0,727 |
| SJ6 | | | | | 0,689 |
| SJ8 | | | | | 0,631 |

The results of the Outer Loading analysis indicate that all values exceed 0.6, with the highest outer loading value recorded for the indicator KMZ1 at 0.950, while the lowest is observed for the indicator LZ8 at 0.614. Never the less, outer-loading value ranging from 0.5 - 0.6 are still considered sufficiently reliable.

Hypothesis Test

Table 7. Results of Hypothesis Testing

| Hypoththesis | Original sample | TStatistics | PValues | Results |
|--|-----------------|-------------|---------|--|
| (H1) Quality of Service -> Decision to Pay Zakat | 0,319 | 2,74 | 0,006 | The null-hypothesis (H0) is rejected, and the alternativ hypothesis (Ha) is accepted. |
| (H2) Zakat Literacy -> The Decision to Pay Zakat | 0,388 | 3,326 | 0,001 | The null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. |
| (H3) Legal Awareness of Zakat -> Decision to Pay Zakat | 0,244 | 3,258 | 0,001 | The null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. |
| (H4) Decision to Pay Zakat -> Welfare | 0,480 | 7,271 | 0,000 | TheNull hypothesis(H0) is reject, and the alternative hypothesis (Ha) is accepted. |
| (H5) Quality of Service -> Welfare | 0,139 | 1,475 | 1,475 | The null hypothesis (H0) is accepted, and the alternative hypothesis(Ha) is rejected. |
| (H6) Zakat Literacy -> Welfare | -0,165 | 1,645 | 0,101 | The null hypothesis(H0)is accepted, and the alternative hypothesis (Ha) is rejected. |
| (H7) Legal Awareness of Zakat -> Welfare | 0,535 | 8,951 | 8,951 | Thenull hypothesis(H0) is rejected, and the alternative hypothesis (Ha) is accepted. |

The Influence of Service Quality on the Decision of Muzakki to Pay Zakat

The results of the first hypothesis in the research suggest that the variable of service quality of the zakat collector (amilin) is presumed to have a positive impact on the decisions of muzaki (donors) to pay zakat (H1). A study conducted by Darmawan and Arafah (2020) indicates that fifty-one percent of the decisions made by muzakki to pay zakat at Baznas are influenced by their level of knowledge and the facilities provided by the zakat institution. However, another study by Aisyah and Sutejo (2020) demonstrates that the variable of service quality does not have a significant effect on the decisions of muzaki in paying zakat at the zakat institution. The discrepancies in these research findings present an opportunity for further investigation by researchers to confirm a more robust theory regarding the impact of service quality on the decisions of muzakki to pay zakat.

The measurement of path coefficients was conducted to assess the significance and strength of the relationship between the variable of service quality and the variable of zakat payment decisions, yielding a value of 0.39. This path coefficient value indicates a significant positive relationship between the two construct variables. The Effect Size or f-square value for the service quality variable in relation to the zakat payment decision variable is 0.079, which suggests an effect exists between the service quality variable and the zakat payment decision variable, albeit classified as weak or small. In the researcher's hypothesis, the variable of service quality of the zakat collector is presumed to positively influence the decisions of muzaki to pay zakat (H1). In the hypothesis testing concerning the influence of the service quality variable on the zakat payment decision variable, a t-statistic value of 2.74 was obtained, indicating a value above the t-table (t-statistic > 1.96) with a margin of error (α) = 5% = 0.05. This hypothesis test clarifies that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted.

From these findings, it can be elucidated that the service quality of amilin plays a role in enhancing the decisions of muzakki to pay zakat, which has a direct impact on the increase in zakat collection at the zakat institution. The results of this research are also consistent with and support previous studies conducted by Darmawan and Arafah (2020), titled "The Influence of Knowledge Level and Zakat Service Facilities on the Decision to Pay Zakat Mal at BAZNAS Langkat Regency."

The Influence of Zakat Literacy on the Decisions of Muzaki in Paying Zakat

The results of the second hypothesis in this study indicate that the variable of zakat literacy is presumed to have positive influence on the decisions of muzaki to make payments (H2). According to a study conducted by Ascarya and Yumanita (2018), the external issues related to the low collection of zakat in official amil institutions include the low level of literacy or public knowledge regarding zakat, both in general terms and specifically about the importance of paying zakat through official amil institutions. Conversely, another study indicates that the variables of zakat knowledge do not significantly affect the payment of zakat maal to zakat institutions compared to direct payments to Asnaf. The differing results of these hypotheses present an opportunity for researchers to strengthen the hypothesis regarding the influence of zakat literacy on the decisions of muzakki to pay zakat.

The measurement of path coefficients was conducted to assess the significance and strength of the relationship between the service quality variable and the zakat payment decision variable, yielding a value of 0.388. This path coefficient value indicates a significant positive relationship between the two construct variables. The Effect Size or f-square value for the zakat literacy variable in relation to the zakat payment decision variable is 0.125, indicating a moderate influence of the service quality variable on the zakat payment decision variable.

In the hypothesis test examining the influence of the service quality variable on the zakat payment decision variable, the t-statistic value was found to be 3.326, which exceeds the t-table value (t-statistic > 1.96) with a margin of error (α) set at 5% = 0.05. This hypothesis test indicates that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted.

The Influence of Muzakki Decisions to Pay Zakat on Welfare

The outcome of the fourth hypothesis in this study indicates that the variable of the muzakki's decision to pay is posited to have a positive effect on the welfare of the mustahiq (H4). The measurement of path coefficients was conducted to assess the significance and strengths of the relationships between the service quality variable and the zakat payment decision variable, yielding a value of 0.480. This path coefficient value indicates a significant positive relationship between the two construct variables. The Effect Size, or f-square, for the zakat literacy variable in relation to the zakat payment decision variable is 0.418, which signifies a large or strong influence of the service quality variable on the zakat payment decision variable.

In the hypothesis test examining the influence of the service quality variable on the zakat payment decisions variable, a t-statistic value of 7.271 was obtained, indicating a value above the t-table ($t\text{-statistic} > 1.96$) with a margin of error (α) of $5\% = 0.05$. This hypothesis test indicates that the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_a) is accepted.

The Influence of Service Quality on Welfare

The fifth hypothesis result in this study suggests that the service quality variable is presumed to have a positive effect on the welfare of the mustahiq (H5). The measurement of path coefficients was again employed to evaluate the significance and strength of the relationship between the service quality variable and the welfare variable, yielding a value of 0.139. This path coefficient value indicates a significant positive relationship between the two construct variables. The Effect Size or f-square for the service quality variable in relation to the welfare variable is 0.026, which indicates a small effect.

In the hypothesis test assessing the influence of the service quality variable on the welfare of the mustahiq, a t-statistic value of 1.475 was obtained, indicating a value below the t-table ($t\text{-statistic} < 1.96$) with a margin of error (α) of $5\% = 0.05$. This hypothesis test indicates that the null hypothesis (H_0) is accepted, and the alternative hypothesis (H_a) is rejected.

The Influence of Zakat Literacy on Welfare

The sixth hypothesis result in this study indicates that the zakat literacy variable is presumed to have a positive effect on the welfare of the mustahiq (H6). The measurement of path coefficients was conducted to evaluate the significance and strength of the relationship between the zakat literacy variable and the welfare variable, resulting in a value of -0.165. This path coefficient value indicates a non-significant negative relationship between the two construct variables. The Effect Size or f-square for the zakat literacy variable in relation to the welfare of the mustahiq is 0.037, indicating a small effect.

In the hypothesis test examining the influence of the zakat literacy variable on the welfare of the mustahiq, a t-statistic value of 1.645 was obtained, indicating a value below the t-table ($t\text{-statistic} < 1.96$) with a margin of error (α) of $5\% = 0.05$. This hypothesis test indicates that the null hypothesis (H_0) is accepted, and the alternative hypothesis (H_a) is rejected.

The Influence of Legal Awareness of Zakat on Welfare

The seventh hypothesis result in this study suggests that the legal awareness of zakat variable is presumed to have a positive effect on the welfare of the mustahiq (H7). The measurement of path coefficients was employed to assess the significance and strength of the relationship between the legal awareness variable and the welfare of the mustahiq, yielding a value of 0.535. This path coefficient value indicates a significant positive relationship between the two construct variables. The Effect Size or f-square for the legal awareness variable in relation to the welfare of the mustahiq is 0.921, indicating a large or very strong effect.

In the hypothesis test assessing the influence of the legal awareness variable on the welfare of the mustahiq, a t-statistic value of 8.951 was obtained, indicating a value above the t-table (t-statistic > 1.96) with a margin of error (α) of 5% = 0.05. This hypothesis test indicates that the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_a) is accepted.

CONCLUSION

The results of this research indicate that the service quality variable of 'amilin has a significant positive effect on the variable of muzakki's decision to pay zakat. Furthermore, the zakat literacy variable and the legal awareness variable have also been shown to have a significant-positive influence on the muzakki's decision to pay zakat. Additionally, the variable of muzakki's decision to pay zakat has a significant positive effect on the variable of welfare. However, the service quality variable of 'amilin has a positive but insignificant effect on welfare. In contrast, the zakat literacy variable demonstrates a negative and insignificant influence on the welfare variable. Lastly, the legal awareness variable is shown to have a significant positive effects on the welfare variable.

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