

The Influence of Service Quality, Religiosity, and Institutional Image on Zakat Interest of Muzakki (Case Study of Lazismu Pekalongan City)

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Abstract

This study aims to examine the effect of service quality, religiosity, and institutional image on muzakki's interest in paying zakat at Lazismu. This research employed a quantitative method with an explanatory research approach. The population consisted of 210 muzakki, with a sample of 138 respondents selected using the Slovin formula. Data were collected through questionnaires, observation, and documentation. The collected data were analyzed using SPSS through several tests, including validity, reliability, classical assumption tests, multiple linear regression analysis, t-test, F-test, and coefficient of determination. The findings indicate that service quality has a positive and significant effect on muzakki's interest in paying zakat, with a significance value of 0.000. Religiosity also has a positive and significant influence and becomes the most dominant factor affecting muzakki's interest in distributing zakat through amil zakat institutions. Furthermore, institutional image has a positive and significant effect on muzakki's zakat interest. Simultaneously, service quality, religiosity, and institutional image significantly influence muzakki's interest in paying zakat at Lazismu Pekalongan City. The Adjusted R Square value of 0.706 indicates that the independent variables explain 70.6% of muzakki's zakat interest, while the remaining 29.4% is influenced by other factors outside the study. These results suggest that improving service quality, strengthening religious awareness, and maintaining a positive institutional image can encourage greater public interest in distributing zakat through official zakat institutions.

Keywords: Institutional Image; Service Quality; Muzakki Interest; Religiosity; Zakat.

JEL Code: Z12; M31; D91

1. Introduction

Zakat is an essential instrument within the Islamic economic system that contributes to improving social welfare and reducing economic disparities. In Indonesia, zakat management has continued to develop through the establishment of various professional and technology-based zakat institutions. These institutions support the effective, efficient, and transparent distribution of zakat funds to the community. Lazismu is one of the zakat institutions that

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actively seeks to enhance public participation by improving service quality, maintaining a positive institutional reputation, and strengthening religious awareness among society. The willingness of muzakki (zakat payers) to distribute zakat through official institutions is an important indicator of effective zakat management. Therefore, understanding the factors that influence muzakki interest is necessary to help zakat institutions increase public trust and participation ([Solikhah et al., 2023](#)). This indicates that successful zakat collection is determined not only by the potential of Muslim communities but also by the ability of zakat institutions to build credibility and encourage muzakki engagement.

The increasing number of zakat management institutions in Indonesia has created greater competition in gaining public trust. These institutions are expected not only to collect zakat funds but also to provide professional, transparent, and accountable services. Service quality is an important factor affecting muzakki satisfaction and loyalty toward zakat institutions. Fast, friendly, accessible, and transparent services can encourage people to distribute their zakat through official institutions. In contrast, poor service quality may reduce public confidence and willingness to use zakat management services. Therefore, service quality has become a significant aspect of modern zakat management. Previous studies have shown that service quality positively influences muzakki intention to pay zakat through zakat institutions ([Aningsih, 2019](#)).

Besides service quality, religiosity is another factor that influences individual behavior in fulfilling zakat obligations. Religiosity reflects a person's level of understanding, belief, and implementation of religious teachings in daily life. Individuals with higher religiosity tend to be more aware of their responsibility to pay zakat. In the context of zakat, religiosity can influence muzakki decisions in selecting a trusted zakat institution. Muzakki with strong religious understanding generally considers factors such as compliance with Islamic principles, institutional credibility, and the benefits provided by the institution. Therefore, religiosity becomes an important variable in examining public interest in paying zakat. Research conducted by [Nur and Ridla \(2015\)](#) found that religiosity significantly influences muzakki interest in distributing professional zakat through zakat management institutions.

Another important factor is institutional image. Institutional image refers to public perceptions of an organization's reputation, credibility, and professionalism. In zakat management, a positive institutional image can strengthen public confidence in the process of collecting and distributing zakat funds. Institutions with a good reputation are more likely to gain public support and loyalty, while a negative image may discourage people from entrusting their zakat funds. Therefore, zakat institutions need to maintain transparency, accountability, and quality programs to build a positive image. Previous research shows that institutional image has a significant influence on muzakki intention to pay zakat through zakat institutions ([Tishwanah & Latifah, 2023](#)).

Pekalongan City has considerable zakat potential due to its large Muslim population and active economic development. These conditions provide opportunities for zakat institutions to increase zakat collection from the community. Lazismu is one of the institutions involved in managing zakat collection and distribution in the area through various social, educational, health, and economic empowerment programs. However, public interest in distributing zakat through official institutions still needs to be improved because some people remain uncertain about the management and utilization of zakat funds. Therefore, effective strategies are needed to increase muzakki interest by strengthening service quality, religious awareness, and institutional image ([Agus, 2024](#)).

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Previous studies have extensively examined muzakki (zakat payer) intention by considering various influencing factors. [Solikhah et al. \(2023\)](#) investigated the effects of religiosity, income level, service quality, and trust on zakat payment intention at Lazismu Pekalongan City. The findings showed that service quality and religiosity had a positive influence on muzakki intention. Similarly, [Zahriyah and Hikmah \(2024\)](#) found that education, service quality, and institutional image significantly affected muzakki intention to pay zakat through zakat management institutions. In addition, [Nur and Ridla \(2015\)](#) revealed that service quality, institutional image, and religiosity influenced muzakki intention in distributing professional zakat. These studies indicate that service quality, religiosity, and institutional image are important factors in increasing public interest in zakat. However, previous research still shows differences in findings regarding several variables.

The research gap in this study is based on inconsistent results regarding the influence of service quality on muzakki intention to distribute zakat. [Tishwanah and Latifah \(2023\)](#) found that service quality had a positive but insignificant effect on muzakki intention, indicating that service quality may not always become the main factor influencing zakat payment decisions. However, other studies have shown that service quality has a positive and significant effect on muzakki intention. These differences may be caused by variations in research locations, respondent characteristics, research subjects, and institutional conditions. Therefore, this study seeks to re-examine the effect of service quality on muzakki intention by using Lazismu Pekalongan City as the research subject to provide further empirical evidence. In addition, this study combines service quality, religiosity, and institutional image into one research model, as some previous studies have examined these variables separately or used limited independent variables.

The differences in previous research findings indicate that factors influencing muzakki interest require further investigation in various contexts. This research is important because, despite Indonesia's significant zakat potential, zakat collection remains below expectations. One contributing factor is the limited public trust in zakat management institutions, as some individuals still prefer distributing zakat directly rather than through official organizations. Therefore, zakat institutions need to improve service quality, strengthen institutional image, and consider religious factors to increase muzakki interest. Understanding these factors can help institutions develop more effective strategies for zakat collection ([Munawwarah et al., 2025](#)).

This study applies a quantitative approach by collecting data through questionnaires distributed to muzakki associated with Lazismu Pekalongan City. The independent variables examined are service quality, religiosity, and institutional image, while the dependent variable is muzakki interest in paying zakat. Data analysis is conducted using SPSS through validity tests, reliability tests, classical assumption tests, and multiple linear regression analysis. These methods are expected to produce objective and scientifically measurable results that can support zakat institutions in evaluating and improving their management practices.

Based on the discussion above, service quality, religiosity, and institutional image are important factors that influence muzakki intention to distribute zakat through zakat management institutions. These variables are interconnected in building public trust and loyalty. This study is expected to contribute theoretically to Islamic economics, particularly in understanding muzakki behavior in zakat payment. Practically, the findings may assist Lazismu Pekalongan City in developing better service strategies and improving zakat collection efforts. Therefore, the study entitled "The Influence of Service Quality, Religiosity, and Institutional Image on

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Muzakki Intention to Pay Zakat (A Case Study of Lazismu Pekalongan City)" is relevant to be conducted.

2. Literature Review

2.1 Grand Theory

The Theory of Planned Behavior (TPB), introduced by [Ajzen \(2020\)](#), explains that individual behavior is preceded by behavioral intention, which becomes the main factor determining whether a person will perform a certain action. This theory states that intention is influenced by three main components: attitude toward behavior, subjective norm, and perceived behavioral control. Attitude toward behavior describes an individual's positive or negative evaluation of an action, subjective norm refers to social influence or pressure from surrounding individuals, and perceived behavioral control reflects an individual's perception of their ability and the level of ease or difficulty in carrying out the behavior. The more positive these three components are, the stronger an individual's intention to perform the behavior will be.

The Theory of Planned Behavior is frequently applied in behavioral research, including studies in Islamic economics, as it provides an explanation of the relationship between psychological factors, behavioral intention, and actual actions ([Ajzen, 2020](#)). In the context of zakat, studies conducted by [Hindardjo and Evi \(2022\)](#) and [Santoso et al. \(2022\)](#) indicate that zakat payment intention is influenced by attitudes toward zakat, social expectations, and perceptions of the convenience of paying zakat through official zakat institutions.

In this research, TPB is applied as the grand theory to explain the relationship between service quality, religiosity, and institutional image with muzakki interest in paying zakat. Effective service quality can create positive perceptions among muzakki, religiosity can strengthen internal motivation to fulfill zakat obligations, and a positive institutional image can increase trust in zakat management institutions. These three factors contribute to increasing muzakki intention to distribute zakat through amil zakat institutions.

2.2 Quality of Service

a. Definition of Service Quality

Service quality refers to the ability of an institution to provide services that fulfill the needs and expectations of users, resulting in satisfaction and positive experiences. In the context of zakat institutions, service quality is an important factor that influences muzakki interest in distributing zakat through official institutions. Professional, responsive, transparent, and accountable services can strengthen public trust and satisfaction toward zakat management institutions. [Tishwanah and Latifah \(2023\)](#) stated that service quality affects muzakki interest in paying zakat through zakat institutions. This finding is supported by [Munawwarah et al. \(2025\)](#), who explained that effective service demonstrates responsible and trustworthy zakat management, thereby increasing public satisfaction and confidence. Conversely, inadequate services may reduce muzakki trust in zakat institutions. Furthermore, [Agus \(2024\)](#) emphasized that service quality significantly affects public preferences in distributing zakat, infaq, and sadaqah through zakat institutions. Therefore, improving service quality is an essential strategy for building a positive institutional image and increasing muzakki trust and interest in distributing zakat through amil zakat institutions..

b. Service Quality Indicators

The measurement of service quality in this study is based on the SERVQUAL model introduced by Parasuraman, which includes five main dimensions: tangibility, reliability,

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responsiveness, assurance, and empathy. According to [Munawwarah et al. \(2025\)](#), these dimensions are able to represent and evaluate the quality of services provided by zakat institutions to muzakki (zakat payers).

1. Tangible (Physical Evidence)
2. Tangibles refer to the physical aspects of a service institution, including buildings, service facilities, equipment, information technology, and employee appearance. The availability of adequate facilities can improve the comfort and convenience of muzakki when accessing services provided by zakat institutions.
3. Reliability
Reliability describes the ability of an institution to deliver services accurately, consistently, and according to the commitments made. Reliable services demonstrate professionalism and can strengthen public trust in the management and distribution of zakat funds.
4. Responsiveness
Responsiveness refers to the willingness and ability of employees to provide prompt assistance, respond to requests, and handle complaints from muzakki effectively. Responsive services create a positive experience and increase public satisfaction with the institution.
5. Assurance
Assurance relates to employees' ability to provide confidence, security, and trust through their competence, courtesy, and knowledge in managing zakat services. Employees who demonstrate professionalism and understanding of zakat management can enhance muzakki trust in the institution ([Agus, 2024](#)).

2.3 Religiosity

a. Definition of Religiosity

Religiosity refers to the level of an individual's belief, understanding, internalization, and implementation of religious teachings in daily life. In Islam, religiosity is not limited to ritual practices but also includes obedience to Allah SWT's commands, including the obligation to pay zakat. A higher level of religiosity encourages individuals to consistently apply religious values and fulfill their responsibilities as Muslims. [Hasan and Sari \(2021\)](#) explain that religiosity influences people's interest in becoming muzakki through zakat institutions. Individuals with strong religious beliefs tend to recognize zakat as an obligation that must be carried out, motivating them to select zakat institutions that are trustworthy and operate according to Islamic principles. Furthermore, [Nur and Ridla \(2015\)](#) state that religiosity reflects an individual's understanding of Islamic values, including considerations of transparency, credibility, and the benefits provided by zakat institutions. Beyond religious obedience, religiosity also contributes to strengthening social awareness. Individuals with high religiosity are more likely to understand zakat as not only a form of worship but also a means of helping others and improving social welfare. According to [Agus \(2024\)](#), stronger religiosity can increase people's interest in paying zakat because zakat contains both spiritual and social values.

b. Indicators of Religiosity

According to [Nur and Ridla \(2015\)](#), religiosity can be measured through several indicators that reflect an individual's understanding and implementation of religious values, including:

1. Belief (Aqidah)

Belief refers to an individual's faith in Allah SWT, the pillars of faith, and Islamic

teachings as fundamental principles that guide their life.

2. Worship Practices (Religious Practice)

Worship practices describe an individual's commitment to performing religious obligations, such as prayer, fasting, zakat, and other forms of worship based on Islamic teachings.

3. Religious Experience

Religious experience relates to an individual's spiritual awareness and personal experience in feeling the presence of Allah SWT and applying religious values in daily activities.

4. Religious Knowledge

Religious knowledge reflects an individual's understanding of Islamic teachings, including knowledge about the rules, requirements, and importance of zakat.

5. Practice (Religious Consequence)

Practice refers to the application of Islamic values in everyday behavior, both in one's relationship with Allah SWT and interactions with other people ([Hasan & Sari, 2021](#)).

2.4 Institutional Image

a. Definition of Institutional Image

Institutional image refers to the public perception and evaluation of an organization that is formed through experiences, information, and the institution's performance. In zakat institutions, a positive image can strengthen public trust because it reflects professional, transparent, and accountable management of zakat funds. Conversely, a negative image may reduce public interest in distributing zakat through the institution.

According to [Farikhah and Marzuqi \(2019\)](#), institutional image is associated with an organization's reputation, credibility, and professionalism in carrying out its responsibilities. A positive image is developed through transparent zakat fund management, good service quality, successful empowerment programs, and the institution's ability to maintain the trust given by muzakki.

[Zahriyah and Hikmah \(2024\)](#) explain that a positive institutional image can enhance public confidence and encourage muzakki to distribute zakat through official zakat institutions. Therefore, maintaining a favorable institutional image is an important strategy for strengthening trust and increasing community participation in zakat distribution

b. Institutional Image Indicators

According to [Zahriyah and Hikmah \(2024\)](#), institutional image can be measured through several indicators that represent public perceptions of an institution's quality and credibility:

1. Reputation

Reputation refers to public evaluation of an institution based on experiences, information, and impressions received. A strong reputation can increase confidence in the institution's ability to manage zakat funds effectively.

2. Credibility

Credibility reflects the institution's ability to fulfill its responsibilities honestly, transparently, and accountably. Institutions with high credibility are more likely to gain public trust.

3. Professionalism

Professionalism relates to the competence of human resources, work procedures, and the institution's ability to provide quality services to muzakki. It also demonstrates the institution's capability to manage zakat funds according to Islamic principles.

4. Public Trust

Public trust refers to the belief that an institution can manage zakat funds responsibly, transparently, and distribute them appropriately to eligible recipients. A high level of public trust represents an important indicator of a positive institutional image ([Farikhah & Marzuqi, 2019](#)).

2.5 Muzakki's Interest

a. Understanding Interest

Interest is a psychological factor that influences individual behavior and decision-making. It refers to a person's tendency to pay attention to, feel attracted to, and develop a desire toward a particular object or activity, which encourages them to take certain actions consciously. The stronger an individual's interest, the greater the likelihood that they will consistently engage in a particular behavior.

According to [Hamzah and Kurniawan \(2020\)](#), interest is an individual's tendency to feel attracted to and enjoy an object or activity without external pressure. Interest develops from internal motivation accompanied by feelings of pleasure, which encourages individuals to carry out the desired actions.

Furthermore, interest can be understood as a strong intention or desire within an individual to perform certain actions, influenced by both internal and external factors. Interest plays an important role in shaping behavior because it motivates individuals to repeatedly engage in an activity. Based on these explanations, interest can be concluded as an internal tendency characterized by attention, attraction, and willingness to participate in an activity voluntarily, leading individuals to act in accordance with their goals ([Fitriani & Suprayogi, 2023](#)).

b. Understanding Muzakki's Interest

Muzakki interest refers to an individual's tendency or willingness to distribute zakat through a particular zakat institution based on personal considerations. This interest is influenced by both internal and external factors that shape an individual's decision-making process in fulfilling zakat obligations.

According to [Munawwarah et al. \(2025\)](#), muzakki interest is affected by several factors, including service quality, institutional image, and public trust in zakat management institutions. Higher service quality and a positive institutional image can increase people's willingness to distribute zakat through official institutions.

[Agus \(2024\)](#) explains that religiosity also plays an important role in influencing muzakki interest. Individuals with higher levels of religiosity tend to have greater awareness of fulfilling zakat obligations as a form of worship. In addition, positive experiences with zakat institution services and confidence in responsible zakat fund management can further encourage people's intention to pay zakat.

[Zahriyah and Hikmah \(2024\)](#) state that increased muzakki interest contributes to higher zakat fund collection. The greater the public interest in distributing zakat through official institutions, the greater the potential for zakat funds to be collected and utilized to support community welfare. Therefore, zakat institutions need to continuously improve service quality, maintain a positive image, and strengthen public trust to increase muzakki participation.

c. Indicators of Zakat Payer Interest

According to [Agus \(2024\)](#) and [Munawwarah et al. \(2025\)](#), muzakki interest can be measured through the following indicators:

1. Interest

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I Interest reflects the level of public attraction and attention toward zakat institutions as a channel for distributing zakat.

2. Desire

Desire represents an individual's motivation and willingness to pay zakat through a zakat institution.

3. Conviction

Conviction refers to the level of public confidence that a zakat institution is capable of managing and distributing zakat funds professionally, transparently, and responsibly.

4. Behavioral Intention

Behavioral intention describes an individual's readiness and commitment to transform their willingness into actual behavior, namely distributing zakat through a zakat institution.

2.6 Relationship Between Variables

a. Relationship between Service Quality and Zakat Payers' Interest

Service quality is one of the factors that influences muzakki interest in distributing zakat through zakat management institutions. Services that are fast, friendly, responsive, transparent, and professional can improve public satisfaction and trust toward zakat institutions. [Tishwanah and Latifah \(2023\)](#) and [Munawwarah et al. \(2025\)](#) stated that service quality has a positive effect on muzakki interest because quality services provide comfort and fulfill public expectations. Based on the Theory of Planned Behavior ([Ajzen, 2020](#)), service quality is associated with attitude toward behavior and perceived behavioral control. Good service can create positive perceptions of the institution and increase the ease felt by muzakki in paying zakat. Therefore, better service quality can encourage muzakki interest in distributing zakat through Lazismu Pekalongan City.

b. The Relationship between Religiosity and Zakat Payers' Interest

Religiosity is an internal factor that encourages individuals to fulfill their zakat obligations. The higher a person's level of religiosity, the greater their awareness of paying zakat through trusted institutions. [Hasan and Sari \(2021\)](#) and [Nur and Ridla \(2015\)](#) found that religiosity has a positive and significant influence on muzakki interest in paying zakat through zakat institutions. In the Theory of Planned Behavior, religiosity is related to attitude toward behavior and subjective norm. Religious understanding forms a positive attitude toward zakat obligations, while encouragement from family, religious figures, and the surrounding environment strengthens subjective norms. These factors contribute to increasing muzakki interest in distributing zakat through Lazismu Pekalongan City.

c. The Relationship between Institutional Image and Muzakki Interest Citra

Institutional image represents public perceptions regarding an institution's reputation, credibility, professionalism, and trustworthiness. In zakat management, a positive institutional image becomes an important consideration for people when choosing a zakat distribution institution. Institutions with a good image are more likely to gain public trust because they are considered capable of managing zakat funds transparently, responsibly, and in accordance with Islamic principles.

[Tishwanah and Latifah \(2023\)](#) stated that institutional image has a positive and significant effect on muzakki interest in paying zakat through zakat institutions. This is supported by [Zahriyah and Hikmah \(2024\)](#), who found that a positive institutional image can increase public trust and encourage muzakki to distribute zakat through official institutions.

Based on the Theory of Planned Behavior, institutional image is related to attitude toward behavior and perceived behavioral control. A strong reputation, high credibility, and

transparency in zakat management can create positive perceptions and increase muzakki confidence that their zakat funds will be managed properly. This confidence strengthens the intention of muzakki to distribute zakat through Lazismu Pekalongan City.

3. Research Method

This study adopted a quantitative research method with an explanatory research design. According to [Zahriyah and Hikmah \(2024\)](#), quantitative research is appropriate for examining the relationships among variables through statistical hypothesis testing. This approach was selected because the study seeks to investigate the effects of service quality, religiosity, and institutional image on muzakki's intention to pay zakat at Lazismu Pekalongan City. The quantitative method enables the collection of objective and measurable data through structured questionnaires administered to respondents. The collected data were analyzed using SPSS to examine the relationships among the research variables. In this study, service quality, religiosity, and institutional image served as the independent variables, while muzakki's intention to pay zakat was the dependent variable. By applying this approach, the study is expected to provide empirical evidence regarding the factors that influence the public's intention to distribute zakat through official zakat institutions ([Munawwarah et al., 2025](#)).

The population of this study consisted of 210 muzakki registered at Lazismu Pekalongan City. [Tho'in and Marimin \(2019\)](#) define a population as the entire group of individuals or objects that possess characteristics relevant to the objectives of a study. The sample size was determined using the Slovin formula, as the total population was known. This formula is commonly used to obtain a representative sample based on a specified margin of error. In this study, a 5% (0.05) margin of error was applied. Based on the Slovin calculation, the required sample consisted of 138 respondents:

$$n = \frac{N}{1 + N(e^2)}$$

Description:

n = number of samples

N = population (210)

e = error rate (0.05)

$$n = \frac{210}{1.525} = 137.7$$

Based on the Slovin formula, the calculated sample size was 138 respondents. This sampling technique was employed to ensure that the selected sample adequately represented the population and produced reliable research findings ([Tishwanah & Latifah, 2023](#)).

Data were gathered through questionnaires, observation, and documentation. [Zahriyah and Hikmah \(2024\)](#) state that questionnaires are an appropriate instrument for collecting data on research variables through structured questions. Respondents' perceptions were measured using a five-point Likert scale, ranging from *strongly agree* to *strongly disagree*. Observation was conducted to examine the service delivery process and zakat collection activities at Lazismu Pekalongan City, while documentation was used to obtain supporting information, including the number of muzakki and the institution's profile. Primary data were collected directly from respondents through the questionnaires, whereas secondary data were obtained from books, journals, and relevant institutional documents. The combination of these data collection methods ensured that the information obtained was reliable, comprehensive, and suitable for

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achieving the research objectives ([Hasan & Sari, 2021](#)).

Data analysis was performed using SPSS. The analysis began with validity and reliability tests to assess the accuracy and consistency of the research instruments (Nur'aini & Ridla, 2015). Next, classical assumption tests—including normality, heteroscedasticity, and multicollinearity tests—were conducted to verify that the data satisfied the assumptions required for multiple linear regression analysis ([Munawwarah et al., 2025](#)).

Hypothesis testing employed multiple linear regression analysis to investigate the effects of service quality, religiosity, and institutional image on muzakki's intention to pay zakat, both partially and simultaneously ([Tishwanah & Latifah, 2023](#)). The analysis also included the coefficient of determination (R^2), F-test, and t-test. The results were interpreted based on the significance values and regression coefficients generated by SPSS, providing empirical evidence of the independent variables' influence on muzakki's intention to pay zakat in Lazismu Pekalongan City ([Zahriyah & Hikmah, 2024](#)).

4. Findings and Discussions

4.1 Findings

4.1.1 Validity Test

Table 1 Validity

Variabel	Item	Pearson r	Nilai Standar	Keterangan
Kualitas Pelayanan (X1)	X1.1 Lazismu officers serve me politely and courteously.	0.572	0.167	Valid
	X1.2 The courteous attitude of Lazismu officers makes me feel comfortable when paying zakat.	0.625	0.167	Valid
	X1.3 The zakat payment process at Lazismu is easy and fast.	0.582	0.167	Valid
	X1.4 Lazismu's zakat service procedures are simple and uncomplicated.	0.649	0.167	Valid
	X1.5 Information about Lazismu's zakat programs is clear and easy to understand.	0.687	0.167	Valid
	X1.6 Lazismu officers are able to explain zakat programs thoroughly.	0.608	0.167	Valid
	X1.7 Lazismu's service facilities (location, cleanliness, waiting area) are adequate.	0.615	0.167	Valid
	X1.8 Lazismu's facilities and infrastructure support a comfortable zakat payment experience.	0.682	0.167	Valid
	X1.9 Lazismu officers respond promptly to my questions.	0.573	0.167	Valid

	X1.10 Lazismu officers handle my complaints properly.	0.680	0.167	Valid
Religiusitas (X2)	X2.1 I believe that paying zakat is an obligation for every Muslim.	0.660	0.167	Valid
	X2.2 I believe that zakat is an essential part of the pillars of Islam.	0.632	0.167	Valid
	X2.3 I pay zakat as an act of obedience to Allah.	0.608	0.167	Valid
	X2.4 Paying zakat reflects my faith in Allah SWT.	0.636	0.167	Valid
	X2.5 I feel peaceful and happy after paying zakat.	0.525	0.167	Valid
	X2.6 Paying zakat gives me inner peace.	0.622	0.167	Valid
	X2.7 I understand that zakat helps people in need.	0.652	0.167	Valid
	X2.8 I realize that zakat contributes to a more equitable distribution of wealth in the Muslim community.	0.622	0.167	Valid
	X2.9 My religious values encourage me to pay zakat through Lazismu.	0.653	0.167	Valid
	X2.10 I pay zakat through Lazismu because I want to follow Islamic teachings.	0.616	0.167	Valid
Citra Lembaga (X3)	X3.1 Lazismu is recognized as a trustworthy zakat institution.	0.683	0.167	Valid
	X3.2 I believe that Lazismu manages zakat funds responsibly and with integrity.	0.592	0.167	Valid
	X3.3 Lazismu is transparent in reporting the use of zakat funds.	0.568	0.167	Valid
	X3.4 I can easily access information regarding Lazismu's zakat reports	0.580	0.167	Valid
	X3.5 Lazismu employees work professionally and honestly.	0.654	0.167	Valid
	X3.6 Lazismu officers demonstrate responsibility in carrying out their duties.	0.595	0.167	Valid
	X3.7 Lazismu's programs provide significant benefits to the community.	0.630	0.167	Valid
	X3.8 I can see tangible results from the zakat programs managed by Lazismu.	0.607	0.167	Valid
	X3.9 Lazismu's good reputation increases my confidence in paying zakat through the institution.	0.568	0.167	Valid

	X3.10 Lazismu's well-established reputation strengthens my trust in paying zakat through the institution.	0.617	0.167	Valid
Minat Zakat Muzakki (Y)	Y.1 I am interested in paying zakat through Lazismu.	0.583	0.167	Valid
	Y.2 I have a strong desire to continue paying zakat through Lazismu.	0.620	0.167	Valid
	Y.3 I am attracted to the zakat programs offered by Lazismu	0.721	0.167	Valid
	Y.4 Lazismu's zakat programs motivate me to continue paying zakat through the institution.	0.569	0.167	Valid
	Y.5 I intend to pay zakat through Lazismu in the future.	0.666	0.167	Valid
	Y.6 I will choose Lazismu as my primary institution for paying zakat.	0.722	0.167	Valid
	Y.7 I will recommend Lazismu to others as a zakat institution.	0.694	0.167	Valid
	Y.8 I encourage my family to pay zakat through Lazismu.	0.644	0.167	Valid
	Y.9 I prefer Lazismu over other zakat institutions.	0.734	0.167	Valid
	Y.10 I am satisfied and intend to continue paying zakat through Lazismu.	0.660	0.167	Valid

Based on the validity test results presented in Table I, all questionnaire items measuring the variables of Service Quality, Religiosity, Institutional Image, and Muzakki's Intention to Pay Zakat were found to be valid. The Service Quality variable was measured using five dimensions: tangible, reliability, responsiveness, assurance, and empathy. The Religiosity variable was measured through the dimensions of belief (aqidah), religious practice, religious experience, religious knowledge, and the application of religious values in daily life. The Institutional Image variable was measured through the dimensions of trust, transparency, professionalism, program benefits, and institutional reputation. Meanwhile, the Muzakki's Intention to Pay Zakat variable was measured through the dimensions of interest, desire, intention, preference, and willingness to recommend. According to [Tishwanah and Latifah \(2023\)](#), a research instrument is considered valid when the calculated correlation coefficient (r-value) is greater than the critical value of r-table. All questionnaire items in this study had Pearson Correlation values greater than 0.167, indicating that they met the validity criteria. Therefore, all indicators for each variable were considered capable of accurately measuring the constructs under investigation and were consistent with the theoretical concepts adopted in this study.

4.1.2 Reliability Test

Table 2 Reliability

Variabel	Cronbach's Alpha	Nilai Standar	Keterangan
Kualitas Pelayanan (X1)	0.829	0.70	Reliabel

Religiusitas (X2)	0.825	0.70	Reliabel
Citra Lembaga (X3)	0.811	0.70	Reliabel
Minat Zakat Muzakki (Y)	0.857	0.70	Reliabel

Based on the reliability test results, all research variables demonstrated Cronbach's Alpha values exceeding 0.70, indicating good internal consistency. According to [Zahriyah and Hikmah \(2024\)](#), a research instrument is considered reliable when its Cronbach's Alpha value is greater than 0.70. The Service Quality variable had a Cronbach's Alpha of 0.829, Religiosity of 0.825, Institutional Image of 0.811, and Muzakki's Intention to Pay Zakat recorded the highest value at 0.857. These findings confirm that all research instruments are reliable and consistently measure their respective variables.

4.1.3 Normality Test

Table 3 Normality

		Unstandardized Residual
N		138
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.85097853
Most Extreme Differences	Absolute	.041
	Positive	.030
	Negative	-.041
Test Statistic		.041
Asymp. Sig. (2-tailed) ^c		.200 ^d
Monte Carlo Sig. (2-tailed) ^e	Sig.	.828
	99% Confidence Interval	Lower Bound .818
		Upper Bound .837

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Based on the **One-Sample Kolmogorov–Smirnov normality test**, the **Asymp. Sig.** value was **0.200**. According to [Ghozali \(2021\)](#), data are considered normally distributed when the significance value exceeds **0.05**. Since the obtained significance value of **0.200** is greater than **0.05**, the residuals in this study can be concluded to follow a normal distribution, indicating that the normality assumption for the regression model has been satisfied.

4.1.4 Multicollinearity Test

Table 4 Multicollinearity

Model	Collinearity Statistics
-------	-------------------------

		Tolerance	VIF
1	Kualitas Pelayanan (X1)	.808	1.237
	Religiusitas (X2)	.827	1.210
	Citra Lembaga (X3)	.862	1.160

a. Dependent Variable: Minat Zakat Muzakki (Y)

Based on the multicollinearity test results, all independent variables met the required criteria, with tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values below 10. According to [Ghozali \(2021\)](#), a regression model is considered free from multicollinearity when these conditions are satisfied. The Service Quality variable had a VIF of 1.237, Religiosity had a VIF of 1.210, and Institutional Image had a VIF of 1.160. These findings indicate that there is no multicollinearity among the independent variables, confirming that the regression model meets the multicollinearity assumption.

4.1.5 Heteroscedasticity Test

Table 5 Heteroscedasticity

		B	Std. Error	Beta		
1	(Constant)	3.959	1.119		3.537	.001
	Kualitas Pelayanan (X1)	-.043	.032	-.128	-1.347	.180
	Religiusitas (X2)	-.026	.031	-.078	-.832	.407
	Citra Lembaga (X3)	.035	.032	.100	1.088	.279

a. Dependent Variable: ABS_Res

Based on the Glejser heteroscedasticity test, all independent variables produced significance values greater than 0.05. According to [Ghozali \(2021\)](#), a regression model is considered free from heteroscedasticity when the significance value of each independent variable exceeds 0.05. The Service Quality variable had a significance value of 0.180, Religiosity recorded 0.407, and Institutional Image obtained 0.279. Since all significance values are above the required threshold, the regression model is free from heteroscedasticity, indicating that the variance of the residuals is constant across the observations.

4.1.6 Multiple Linear Regression Test

Table 6 Multiple Linear Regression

Variabel	B	Std. Error	Beta	t	sig
1 (Constant)	2.097	1.912		1.097	.275
Kualitas Pelayanan (X1)	.417	.055	.393	7.640	.000
Religiusitas (X2)	.454	.053	.437	8.577	.000
Citra Lembaga (X3)	.326	.055	.296	5.935	.000

a. Dependent Variable: Minat Zakat Muzakki (Y)

Based on the results of the multiple linear regression analysis, the following regression equation was obtained to examine the effects of Service Quality (X₁), Religiosity (X₂), and Institutional Image (X₃) on Muzakki's Intention to Pay Zakat (Y):

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$$Y = 2.097 + 0.417X_1 + 0.454X_2 + 0.326X_3$$

- The constant value of 2.097 indicates that when the independent variables—Service Quality, Religiosity, and Institutional Image—are assumed to be constant or equal to zero, the predicted value of Muzakki's Intention to Pay Zakat is 2.097.
- The regression coefficient for Service Quality (X_1) is 0.417, meaning that a one-unit increase in service quality is expected to increase Muzakki's Intention to Pay Zakat by 0.417 units, assuming the other variables remain constant.
- The regression coefficient for **Religiosity (X_2)** is **0.454**, indicating that a one-unit increase in religiosity will increase **Muzakki's Intention to Pay Zakat** by **0.454 units**, while holding the other variables constant. This is the largest regression coefficient among the independent variables, suggesting that **religiosity has the strongest influence** on muzakki's intention to pay zakat.
- The regression coefficient for **Institutional Image (X_3)** is **0.326**, indicating that a one-unit improvement in institutional image will increase **Muzakki's Intention to Pay Zakat** by **0.326 units**, assuming the other variables remain unchanged. This positive coefficient suggests that a better institutional image contributes to a higher intention among muzakki to pay zakat through the institution.

4.1.7 Hypothesis Festing

1. Individual Parameter Significance Test (t-test)

Based on the t-test results, each independent variable was found to have a positive and significant effect on Muzakki's Intention to Pay Zakat (Y).

- The Service Quality (X_1) variable produced a t-value of 7.640 with a significance value of 0.000. Since the significance value is less than 0.05, Service Quality has a positive and significant effect on Muzakki's Intention to Pay Zakat.
- The Religiosity (X_2) variable obtained a t-value of 8.577 and a significance value of 0.000. Because the significance value is below 0.05, Religiosity has a positive and significant effect on Muzakki's Intention to Pay Zakat.
- The Institutional Image (X_3) variable recorded a t-value of 5.935 with a significance value of 0.000. As the significance value is less than 0.05, Institutional Image also has a positive and significant effect on Muzakki's Intention to Pay Zakat.

2. Simultaneous Significance Test (F test)

Table 7 F Test (Simultaneous)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5040.611	3	1680.204	110.816	.000 ^b
	Residual	2031.715	134	15.162		
	Total	7072.326	137			

- Dependent Variable: Minat Zakat Muzakki (Y)
- Predictors: (Constant), Citra Lembaga (X_3), Religiusitas (X_2), Kualitas Pelayanan (X_1)

Based on the F-test results presented in the ANOVA table, the calculated F-value was 110.816 with a significance value of 0.000. According to Ghozali (2021), a significance value below 0.05 indicates that the independent variables simultaneously affect the

dependent variable. Therefore, Service Quality, Religiosity, and Institutional Image jointly have a positive and significant effect on Muzakki's Intention to Pay Zakat.

In addition, the t-test results show that each independent variable has a positive and significant partial effect, as all variables have significance values of 0.000, which are less than 0.05. These findings confirm that each independent variable individually contributes to increasing muzakki's intention to pay zakat.

3. Coefficient of Determination Test (R²)

Table 8 Coefficient of Determination Test (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.844 ^a	.713	.706	3.89385

a. Predictors: (Constant), Citra Lembaga (X3), Religiusitas (X2), Kualitas Pelayanan (X1)

Based on the coefficient of determination test, the adjusted R-squared value obtained was 0.706, or 70.6%. According to Ghozali (2021), this value indicates that Service Quality, Religiosity, and Institutional Image can explain 70.6% of the variation in Muzakki's Zakat Interest, while the remaining 29.4% is influenced by other factors not included in this study. Therefore, the regression model used in this research has a strong ability to explain the relationship between the independent variables and Muzakki's Zakat Interest (Tishwanah & Latifah, 2023).

4.2 Discussions

Service quality is one of the important factors influencing muzakki's interest in distributing zakat through zakat institutions. The significance value of 0.000 indicates that service quality has a positive and significant effect on zakat payers' interest. Tishwanah and Latifah (2023) explain that services that are fast, friendly, transparent, and professional can increase public trust in zakat institutions. Good service creates comfort and confidence among muzakki that their zakat funds will be managed responsibly. [Hasan and Sari \(2021\)](#) also state that optimal service quality encourages people to continue distributing zakat through the same institution. Therefore, service quality plays an important role in maintaining muzakki loyalty toward zakat institutions.

Religiosity is another important factor affecting awareness of fulfilling zakat obligations. The religiosity variable obtained a significance value of 0.000 and had the highest regression coefficient, indicating that it is the most dominant variable in influencing muzakki's interest. [Hasan and Sari \(2021\)](#) explain that individuals with high religiosity tend to understand zakat as both a religious obligation and a form of social responsibility. This awareness encourages them to distribute zakat through trusted institutions. [Nur'aini and Ridla \(2015\)](#) further emphasize that religiosity influences muzakki's decisions in choosing zakat institutions.

Institutional image also has a significant role in increasing public interest in paying zakat through official institutions. The significance value of 0.000 shows that institutional image has a positive and significant effect on muzakki's interest. [Zahriyah and Hikmah \(2024\)](#) explain that a positive image built through reputation, transparency, and professionalism can strengthen public trust. A trustworthy institutional image encourages people to distribute their zakat through official amil zakat institutions ([Munawwarah et al., 2025](#)).

The findings also indicate that service quality, religiosity, and institutional image are interconnected factors in influencing muzakki's interest. Quality services can strengthen institutional trust, while religiosity increases awareness of the obligation to pay zakat. Meanwhile, a positive institutional image reinforces public confidence in zakat management. These three factors must be managed together because weaknesses in one aspect may reduce public interest in distributing zakat through official institutions.

The **Adjusted R Square value of 70.6%** indicates that service quality, religiosity, and institutional image are able to explain most of the variation in muzakki's interest, while the remaining 29.4% is influenced by other factors outside this study, such as income, promotion, digital accessibility, trust, and social influences ([Rosalinda et al., 2021](#)). Therefore, future research may consider additional variables to provide a broader understanding of factors affecting zakat interest.

This study provides practical implications for Lazismu in developing its zakat collection strategies. Institutions should improve service quality through digital innovation, responsive services, and employee competency development. In addition, strengthening public education about the importance of zakat and maintaining institutional transparency through accountable financial reporting and effective social programs are essential steps to increase public trust. These efforts are expected to enhance muzakki participation and strengthen Lazismu's position as a professional and trusted zakat institution ([Zahriyah & Hikmah, 2024](#); [Candrakusuma & Wahrudin, 2024](#)).

5. Conclusion

The results of this study show that service quality has a positive and significant effect on muzakki's interest in paying zakat through Lazismu Pekalongan City. Effective services that are fast, friendly, transparent, and professional are able to increase public trust and satisfaction, thereby encouraging muzakki to distribute their zakat through amil zakat institutions. Religiosity also has a positive and significant influence and becomes the most dominant factor affecting muzakki's interest in paying zakat. Individuals with a higher level of religiosity tend to have greater awareness of zakat as a religious obligation and a form of social responsibility. In addition, institutional image has a positive and significant impact on muzakki's zakat interest, as a credible and well-regarded institution can strengthen public trust in the management and distribution of zakat funds.

Furthermore, this study reveals that service quality, religiosity, and institutional image simultaneously influence muzakki's interest in paying zakat at Lazismu Pekalongan City. The Adjusted R Square value of 70.6% indicates that these three independent variables are able to explain most of the variation in muzakki's zakat interest, while the remaining 29.4% is influenced by other factors outside this research model. These findings demonstrate that service quality, religiosity, and institutional image are interconnected factors that need to be considered together, as their combined influence provides a more comprehensive understanding of muzakki's interest in paying zakat compared to examining each variable individually.

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