# Institutional Image and Service Quality on Muzakki Satisfaction with Muzakki Word of Mouth as a Mediating Variable

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## Abstract

*The purpose of this study was to determine the direct and indirect effects of institutional image, service quality on muzakki satisfaction mediated by word of mouth. This research method is quantitative with a causality approach, with a population of 6,233 muzakki at Baznas Padang Pariaman in 2023, to determine the number of samples used simple random sampling technique calculated using the Slovin formula, so that a sample of 376 people was found. The data collection technique used a questionnaire analyzed with SEM-PLS 4. The results of the study found directly 1) Institutional image has a positive and significant effect on muzakki satisfaction. 2) Service quality has a positive and significant effect on muzakki satisfaction. 3) Institutional image has a positive and significant effect on WoM. 4) Service quality has a positive and significant effect on WoM. 5) WoM has a positive and significant effect on muzakki satisfaction. 6). WoM has the ability to mediate institutional image in a positive and significant form on muzakki satisfaction. 7) WoM has the ability to mediate service quality in a positive and significant form towards muzakki satisfaction. The R Square (R2) test result is 0.680, meaning that WoM can be explained by the image of the institution and the quality of service by 68% (moderate). The adjusted R-square is 0.790, meaning that muzakki satisfaction is explained by the image of the institution and the quality of service by 79% (high).*
**Keywords:** *Institutional Image, Service Quality, Muzakki Satisfaction, WoM*, Baznas, Padang Pariaman.

## 1. Introduction

Consumer satisfaction refers to the attitude of happiness or disappointment expressed by consumers regarding the performance of a product or service they have received [1],[2]. A company's success in carrying out its business activities can be demonstrated by the way it delivers services to consumers, in order to achieve customer satisfaction. This customer satisfaction can be a powerful tool for companies to compete in the business world [3].

One form of satisfaction of the muzakki mentioned can be proven by the number of muzakki who have used Baznas Padang Pariaman as a place to pay zakat in the 2019-2023 period:

**Table 1. Muzakki Data for the 2019-2023 Period**

| No | Types of Muzakki | Year | | | | |
|---|---|---|---|---|---|---|
| | | 2019 | 2020 | 2021 | 2022 | 2023 |
| 1 | ASN | 4.461 | 4.813 | 6.053 | 6.075 | 6.062 |
| 2 | Individual Non-ASN Employees | 74 | 78 | 135 | 112 | 60 |
| 3 | Businessman | 6 | 3 | 10 | 7 | 14 |
| 4 | Muzaki UPZ (Region and Overseas) | - | 2 | 1 | 1 | 83 |
| 5 | Body | - | - | 2 | 5 | 3 |
| 6 | Individual | - | 4 | 8 | 11 | 11 |
| | **Total** | **4.541** | **4.900** | **6.209** | **6.211** | **6.233** |

Source: Baznas Padang Pariaman 2024.

Table 1. shows the number of muzakki at Baznas Padang Pariaman, calculated from 2019 to 2023, the most dominant of which is ASN. From the number of muzakki, it can also be seen the amount of zakat funds obtained by Baznas Padang Pariaman from 2019-2023. Total zakat receipts in 2019 were Rp. 6,640,291,310 in 2020 were Rp. 7,006,735,354, an increase of Rp. 366,444,044. In 2020 to 2021, there was an increase of 633,938,312. In 2021 to 2022, there was an increase of Rp. 2,608,887,993. In 2022 to 2023, there was a decrease of Rp. 737,069,367. In 2023, only Rp 9.9 billion was achieved out of the zakat target of Rp 12 billion.

One of the causes of the less than optimal achievement of the zakat target is the still low increase in the number of new muzakki so that it can hinder the amount of zakat funds to be achieved, this is due to the still low satisfaction felt by muzakki because of the political element so that muzakki prefer to pay zakat directly to people in need directly, because they want to pay zakat independently to their closest relatives.

To increase the satisfaction of the muzakki, it is necessary to pay attention to the image of the institution, which is the overall impression formed in

the minds of consumers about the institution [4],[5]. The phenomenon that occurs regarding the image of the institution is that some people feel that Baznas is a mass organization, because the institution has a work system that is connected to the government, so for some people, Baznas feels that it is identical to politics.

Service quality is a comparison between the service perceived or received and the customer's expectations before purchasing a product. Service quality is considered good if it can meet every need and desire and exceed customer expectations [4],[6]. The phenomenon that occurs in the quality of service is that the concern and attention given by employees to muzakki is one form of providing good service, but this service still needs attention in "after sales" service or invitations, campaigns, and re-embracing existing muzakki.

Word of mouth can be very effective for businesses where consumers can feel a more personal connection. [7]. WOM is a marketing medium from consumer to consumer, either verbally, in writing, or using electronic media, which is related to the benefits or experience of buying or using a product or service [3], [8]. The WOM phenomenon that occurs is the low desire of muzakki to talk, promote, and the occurrence of negative conversations between muzakki about Baznas Padang Pariaman offline and online can hinder the development of new muzakki.

The existing problems require a breakthrough to solve or further study, to understand the causes of the problems that occur. This study focuses more on several factors that contribute to the formation of satisfaction of muzakki. The current condition is that people do not understand the function of Banzas, therefore muzakki tend to distribute their zakat directly, such as to family or the nearest place of worship. This action taken by muzakki already feels that their zakat has been distributed to the right person, however, the recipient of zakat is not necessarily the person who actually needs it (mustahik), this occurs only because of the closeness between muzakki and mustahik.

## 2. Methods

This research is quantitative and uses a causal approach. Data is collected through a questionnaire, resulting in numerical data that can be used to measure the relationship between variables in accordance with the hypotheses developed [9]. The population used was 6,223 muzakki (alms givers) in Padang Pariaman in 2023. The sampling technique used was probability sampling with the simple random sampling method. [9]. The sample calculation using the Slovin formula found that the sample that could be used for this study was 376 people with a standard error of 5%.

The data collection technique uses a questionnaire with a Likert scale of 1-5. The operational definition of the independent variable is the image of the institution ($X_1$) using indicators of personality, reputation and values [5]. Service quality ($X_2$) uses tangible, reliability, responsiveness, assurance and empathy indicators [10]. Dependent variables such as muzakki satisfaction (Y) use indicators of satisfaction with the product, satisfaction with the service, satisfaction after the transaction, satisfaction with the relationship and overall satisfaction [11], [12]. The mediating variable, namely word of mouth (X3), uses the indicators of discussing, promoting and recommending. [11].

The data analysis technique first involved descriptive statistical analysis. Next, PLS-SEM analysis was conducted using the SmartPLS application version 4.1.0.6. PLS-SEM aims to test predictive relationships between constructs by examining whether there is a relationship or influence between them [13]. PLS-SEM data analysis was carried out by measuring the outer model and inner model.

Outer model, namely (1) Convergent validity is determined by the loading factor value > 0.70 and AVE > 0.50. (2) Discriminant validity is determined by the cross loading value > 0.70 (HTMT) < 0.90. (3) Reliability test is determined by the Cronbach's Alpha and Composite Reliability values > 0.70 [13]. Inner model with test (1) R Square (R2) with criteria of 0.25 (weak), 0.50 (medium) and 0.75 (high). (2) Effect size (f2) with criteria of 0.02 (small), 0.15 (medium) and 0.35 (large). Predictive Relevance (Q2) with criteria of 0.02 (weak), 0.15 (medium) and 0.35 (strong). The path coefficients range from -1 (negative) and +1 positive and the significance value is set at < 0.05 [13].

## 3. Results and Discussions

The sample of this study was 376 people with the respondent profile found based on gender, the most dominant was female, totaling 252 people (67%). The most dominant marital status was married, totaling 312 people (83%). The most dominant age was 30-49 years, totaling 175 people (46.5%). The most dominant education was bachelor's degree, totaling 299 people (79.5%). The most dominant occupation was civil servant, totaling 220 people (58.2%). Income was dominated by Rp. 2,811,450 to Rp. 5,000,000, totaling 231 people (61.4%). The dominant number of zakat payments was 1-2 times, totaling 172 people (45.7%).

Outer Model

Test Results The results of the convergent validity test can be explained as follows:

**Table 2. Results of Convergent Validity Test**

| No | Variable | Statement | *Loading Factor* | Inform ation | AVE |
|----|----------|-----------|------------------|--------------|-----|
| 1 | Institution al Image (X₁) | CL_1 | 0,828 | Valid | |
| | | CL_2 | 0,837 | Valid | |
| | | CL_3 | 0,843 | Valid | |
| | | CL_4 | 0,865 | Valid | 0,719 |
| | | CL_5 | 0,871 | Valid | |
| | | CL_6 | 0,844 | Valid | |
| 2 | Quality of Service (X₂) | KP_1 | 0,730 | Valid | |
| | | KP_2 | 0,798 | Valid | |
| | | KP_3 | 0,773 | Valid | |
| | | KP_4 | 0,782 | Valid | |
| | | KP_5 | 0,802 | Valid | 0,605 |
| | | KP_6 | 0,739 | Valid | |
| | | KP_7 | 0,724 | Valid | |
| | | KP_8 | 0,797 | Valid | |
| | | KP_9 | 0,836 | Valid | |
| | | KP_10 | 0,790 | Valid | |
| 3 | *Word of Mouth* (X₂) | WoM_1 | 0,854 | Valid | |
| | | WoM_2 | 0,817 | Valid | |
| | | WoM_3 | 0,810 | Valid | |
| | | WoM_4 | 0,830 | Valid | 0,696 |
| | | WoM_5 | 0,854 | Valid | |
| | | WoM_6 | 0,840 | Valid | |
| 4 | Muzakki Satisfactio n (Y) | KM_1 | 0,828 | Valid | |
| | | KM_2 | 0,858 | Valid | |
| | | KM_3 | 0,862 | Valid | |
| | | KM_4 | 0,866 | Valid | |
| | | KM_5 | 0,842 | Valid | |
| | | KM_6 | 0,873 | Valid | 0,731 |
| | | KM_7 | 0,815 | Valid | |
| | | KM_8 | 0,866 | Valid | |
| | | KM_9 | 0,890 | Valid | |
| | | KM_10 | 0,847 | Valid | |

Source: SmartPls 4 Processed Results 2024

Based on Table 2, explaining the results of the convergent validity test on the image of the institution, quality of service, word of mouth (X3), and satisfaction of muzakki (Y), all statements contained in these variables have a loading factor > 0.70 and AVE > 0.50, so the statements can be said to be valid.

**Table 3. Results of Discriminant Validity Test**

| No | Variable | Heterotrait-monotrait ratio (HTMT) | Informatio n |
|----|----------|-----------------------------------|--------------|
| 1 | KM <-> CL | 0,867 | Valid |
| 2 | KP <-> CL | 0,895 | Valid |
| 3 | KP <-> KM | 0,861 | Valid |
| 4 | WOM <-> CL | 0,814 | Valid |
| 5 | WOM <-> KM | 0,895 | Valid |
| 6 | WOM <-> KP | 0,880 | Valid |

Source: SmartPls 4 Processed Results 2024

Table 3 explains that the discriminant validity in this study is determined by the HTMT value and each variable has shown a valid value because the HTMT value obtained is < 0.90, so that all variables can be included for further testing.

**Table 4. Reliability Test Results**

| No | Variable | Cronbach's alpha | Composite Reliability | Informa tion |
|----|----------|------------------|----------------------|--------------|
| 1 | CL | 0,922 | 0,926 | Reliable |
| 2 | KP | 0,927 | 0,929 | Reliable |
| 3 | WOM | 0,913 | 0,915 | Reliable |
| 4 | KM | 0,959 | 0,960 | Reliable |

Source: SmartPls 4 Processed Results 2024

Based on Table 4, it can be explained that the reliability test results for all variables used in this study obtained Cronbach's Alpha and Composite Reliability values > 0.70. Therefore, all variables are reliable and can be used for further testing.

Inner Model

Results The inner model test results obtained in this study can be explained in the following figure:
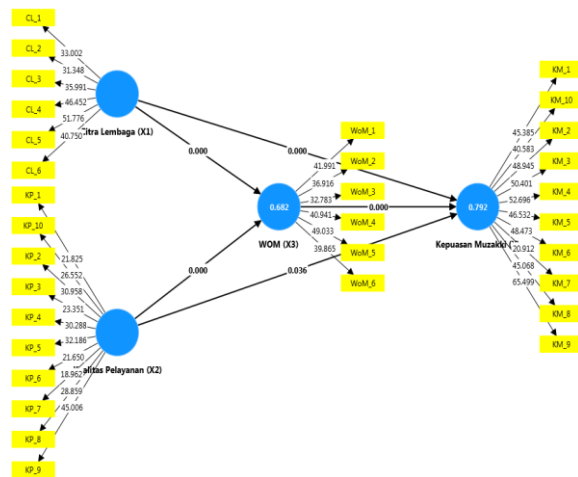


**Figure 1. Inner Model Results**

The results of the R Square (R2) test obtained can be explained as follows:

**Table 5. R-Square Test Results ($R^2$)**

| No. | Variable | R-square | R-square adjusted | Informatio n |
|-----|----------|----------|-------------------|--------------|
| 1 | *WOM* | 0,682 | 0,680 | Medium |
| 2 | KM | 0.792 | 0,790 | High |

Source: SmartPls 4 Processed Results 2024

Based on Table 5, it can be explained that R Square ($R^2$) is word of mouth has an adjusted R-square value of 0.680. This means that the variance of institutional image and service quality in explaining word of mouth is 68% in the medium category while the remaining 32% is explained by other variables not included in this study. Muzakki satisfaction has an adjusted R-square value of 0.790. This means that the variance of institutional image and service quality in explaining muzakki satisfaction is 79% in the high category while

the remaining 21% is explained by other variables not included in this topic.

**Table 6. Results of the f-square (f2) test**

| No. | Variable | f-square | Information |
|---|---|---|---|
| 1 | CL -> KM | 0,173 | Intermediate |
| 2 | CL -> WOM | 0,065 | Small |
| 3 | KP -> KM | 0,031 | Small |
| 4 | KP -> WOM | 0,355 | Big |
| 5 | WOM -> KM | 0,297 | Intermediate |

Source: SmartPls 4 Processed Results 2024

Table 6, explaining the results of the f-square test obtained from this study, shows that institutional image has a medium effect on muzakki satisfaction (0.173). Institutional image has a small effect on WOM (0.064). Service quality has a small effect on muzakki satisfaction (0.031). Furthermore, there is a large influence between service quality and WOM (0.355). Word of mouth has a medium effect on muzakki satisfaction (0.297).

**Table 7. Predictive Relevance Test Results (Q²)**

| No | Variable | Q²predict | Information |
|---|---|---|---|
| 1 | *WOM* | 0,677 | Strong |
| 2 | KM | 0,724 | Strong |

Source: SmartPls 4 Processed Results 2024

Based on Table 7, the results of the predictive relevance test (Q²) can be explained, namely that the image of the institution and service quality have a strong predictive relevance value in explaining word of mouth because the Q²predict is 0.677. The image of the institution and service quality have a strong predictive relevance value in explaining muzakki satisfaction because the Q²predict value is 0.724.

The results of the hypothesis test for the direct and indirect influence of the hypothesis obtained the following results:

**Table 8. Hypothesis Test Results**

| No | Variable | Original sample (O) | T statistics (|O/STDEV|) | P values |
|---|---|---|---|---|
| 1 | CL -> KM | 0,350 | 5,502 | 0,000 |
| 2 | KP -> KM | 0,166 | 2,093 | 0,036 |
| 3 | CL -> WOM | 0,256 | 4,230 | 0,000 |
| 4 | KL -> WOM | 0,601 | 10,240 | 0,000 |
| 5 | WOM -> KM | 0,441 | 8,157 | 0,000 |
| 6 | CL -> WOM -> KM | 0,113 | 3,880 | 0,000 |
| 7 | KP-> WOM -> KM | 0,265 | 5,982 | 0,000 |

Source: SmartPls 4 Processed Results 2024

Discussion

The first hypothesis: institutional image obtained an original sample value of 0.350 (positive). This means that institutional image can increase the satisfaction of muzakki in paying zakat by 35%. Furthermore, institutional image has a positive and significant influence on muzakki satisfaction in paying zakat because it produces a t-statistic value of 5.502, in addition to the significant value obtained 0.000 < 0.05. Based on the results of the study, institutional image indicators such as personality, reputation, and values can contribute to increasing muzakki satisfaction. The results of this study are in line with previous research that institutional image has a positive and significant influence on consumer satisfaction [14]–[16].

The second hypothesis: service quality obtained a value of 0.116 (positive) in the original sample. This means that service quality can increase the satisfaction of muzakki in paying zakat by 11.6%. Furthermore, there is a positive and significant influence between service quality and muzakki satisfaction in paying zakat, resulting in a t-statistic value of 3.093 and a significance value of 0.036 <0.05. Based on the results of this study, service quality indicators include tangibles, reliability, responsiveness, assurance, and empathy. This research result is consistent with previous research that service quality has a positive and significant influence on customer satisfaction. [17], [18].

The second hypothesis: institutional image obtained an original sample value of 0.256 (positive). This means that institutional image can increase word of mouth among muzakki in paying zakat by 25.6%. Furthermore, institutional image has a positive and significant influence on word of mouth among muzakki in paying zakat because it produces a t-statistic value of 4.230 and a significance value of 0.000 <0.05. The results of this study also indicate that there is a positive and significant influence between institutional image and WOM [19], [20].

The fourth hypothesis: service quality obtained an original sample value of 0.601 (positive). This means that service quality can increase word of mouth (WOM) of muzakki in paying zakat by 60.1%. Furthermore, a positive and significant influence occurs in service quality on WOM (Word of Mouth) of muzakki in paying zakat because it produces a t-statistic value of 10.240 and a significance value of 0.000 < 0.05. The same study also found that there is a positive and significant influence between service quality and WOM, so service quality needs to be an important consideration in supporting a consumer's satisfaction [8], [21].

The fifth hypothesis, word of mouth, obtained an original sample value of 0.441 (positive). This means that word of mouth can increase the satisfaction of muzakki in paying zakat by 44.1%. Furthermore, this study found that there is an influence of WOM on the satisfaction of muzakki in paying zakat in a positive

and significant form because it produces a t-statistic value of 8.157 and a significance of 0.000 <0.05. The results of this study are in line with the previous study, where word of mouth has a positive and significant effect on consumer satisfaction. This means that the more people talk about the product, the more it will increase the level of consumer satisfaction [22]–[24]

The sixth hypothesis: WOM has been able to provide mediation on the image of the institution in a positive and significant form towards the satisfaction of muzakki in paying zakat because it produces a t-statistic value of 3.880 and a significance of 0.000 < 0.05. The results of this study are supported by the previous one, namely the image of the institution towards word of mouth which is mediated by consumer satisfaction in a positive and significant way. [25] .

The seventh hypothesis: service quality has a positive and significant effect on the satisfaction of muzakki in paying zakat mediated by word of mouth because it produces a t-statistic value of 5.982 and a significance value of 0.000 < 0.05. The results of the same study also found that there is the ability of WOM to mediate the quality of service on the satisfaction of muzakki in a positive and significant form. [26].

Based on the results of this study, it is in accordance with the theory of satisfaction, which is a model that explains the process of forming consumer satisfaction or dissatisfaction, namely the impact of comparing the performance of a product or service that is felt after the consumer makes a transaction. [27]. Satisfaction theory shares similarities with this research, namely that zakat payers are satisfied with the institution's image and service quality, driven by positive word of mouth. The satisfaction felt by zakat payers is that their perceptions and expectations regarding the institution's image and service quality have been met. This sense of satisfaction can lead to repeat zakat transactions because their desires have been met as expected.

## 4. Conclusions

The results of this study can be concluded that directly the image of the institution, the quality of WOM services can have a positive and significant influence on the satisfaction of muzakki in paying their zakat at Baznas. Furthermore, the image of the institution, the quality of service also has the ability to influence WOM in a positive and significant form. Viewed from the indirect side, it provides results that WOM can provide mediation in providing improvements to the image of the institution and the quality of service in a positive and significant form on the satisfaction of muzakki. Suggestions that can be conveyed from the results of this study are to improve home branding

such as assistance for decent housing and testimonials of activities carried out by Baznas Padang Pariaman so that the image of Baznas is further improved in the eyes of the community and muzakki. In addition, there needs to be an increase in attention to muzakki personally and maximize the provision of zakat pick-up services for individuals and zakat confirmation for ASN. No less important, Baznas also needs to increase its activeness on its social media to provide various information on every activity carried out by Baznas so that the public knows what activities the institution carries out in carrying out its functions.

## Author Contributions Statement

The primary author of this research is Mu'tasim Billah Syani, who was instrumental in drafting the thesis from beginning to end. The writing of this thesis involved two supervisors: Mr. Rahmat as the first supervisor and Yuni Candara as the second supervisor. The supervisors' duties included providing suggestions and revising the content of the thesis to perfect it.

## Conflict of Interest Statement

In writing this article, there is no conflict of interest from any authorized party, but this research or thesis was made for no other reason than to fulfill academic interests only and in carrying out the research, the author did not receive any financial assistance from any party.

## Data Availability

This research is supported by the availability of data such as supporting articles obtained from Google Scholar and the research data was obtained from Baznas Padang Pariaman and Baznas Padang Pariaman muzakki collected through questionnaires.

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