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Service Quality in Zakat Institution's Governance

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Abstract

The confidence level of zakat payers towards zakat institutions is at unsatisfactory level. The weakness in the zakat institution's governance is identified as a factor that contribute to the issue of low public confidence. This study tests whether service quality fit into the constitution of zakat institution's governance to address the existing issue. In this study, service quality in zakat institution's governance is discussed from the perspective of the stakeholder theory. Survey method was employed for data collection. The data was analyzed using exploratory factor analysis and confirmatory factor analysis at first order level. The result from 431 zakat payers shown that service quality is significant and need to be included in the model of zakat institution's governance. This study contributes to the literature by enriching discussions on service quality in the zakat institution's governance. Thus, understanding on the issue can be improved since the finding is based on empirical evidence. Implications to the theory are in terms of the usage of the stakeholder theory in the zakat environment where previously this theory was only applicable in the corporate environment. Also, this study contributes to the zakat institution to focus on service quality when developing strategies so that zakat institution's governance will be at the highest level.

Keywords: Service quality, zakat institution's governance, zakat institutions, zakat, governance

1. INTRODUCTION

Zakat plays a very significant role in Muslim society with the objective to uphold economic and social justice (Norazlina & Abdul Rahim, 2011; Patmawati, 2008; Qardawi, 2007). The achievement of this objective would contribute to poverty eradication and solving social problems. Given the importance of zakat to the economy and society, zakat institutions have been established and these institutions are accountable for ensuring the achievement of the objectives of zakat collection and distribution (Ram Al Jaffri, Norazita Marina, & Norfaiezah, 2014). In Malaysia, zakat is administered by State Islamic Religious Council (SIRC) (Kamil, 2002; Md. Zyadi & Mariani, 1999; Ram Al Jaffri, 2010). SIRCs are responsible in managing zakat activities as preserved in Federal Constitution (Norazlina & Abdul Rahim, 2011). Zakat institutions are free to set their own zakat administration and this resulted in different practices adopted in some states. As institutions hold the public trust for their survival, zakat institutions are exposed to the general assessment of the community (Sani Adamu & Ram Al Jaffri, 2016).

However, recently, a lot of issues and controversies facing by the zakat institutions. One of them is the issue of loss of public trust towards the institutions. Issue of low confidence towards zakat institutions stipulates proactive action from various parties and attracts a lot of attention especially from Muslim society. Every year, complaints against zakat institutions were reported in media especially pertaining to zakat distribution (Mohd Harzrul, 2010). According to Hidayah and Norziana (2014), public demand more transparency in zakat distribution. Although the collection of zakat increases from year to year, the increment is in tandem with this issue. Several researchers have highlighted this issue (Aidit, 1989; Hairunnizam, Sanep, & Radiah, 2009; Mohd Asri, 2009; Patmawati, 2008; Sanep & Hairunnizam, 2005; Sanep, Hairunnizam, & Adnan, 2006). Sanep et al. (2006) and Raja Adzrin, Ahmad Marzuki and Muhammad Sufiyudin (2015) found that majority of the respondents are not satisfied with

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the management of zakat institutions. Besides, unconfident attitude towards zakat institution is one of the reasons for individuals to pay zakat via informal channel and lead to assumption that zakat fund has been abused (Aidit, 1989; Hairunnizam et al., 2009; Mohd Asri, 2009; Sanep & Hairunnizam, 2005).

This study attempts to assist zakat institutions on how they could improve their zakat governance in order to gain public confidence. It is undisputable that good governance ensures continued existence of the organization (Cadbury Committee, 1992; Hampel Report, 1998). Healthy organization is the one that able to inspire this concept into its working culture. This would guarantee that they are always relevant to their stakeholders (Hampel Report, 1998; OECD, 2004). Study relating to zakat governance is important as it provides opportunity to minimize the existing gap in the literature. At present, not much studies are available about zakat governance (Norazlina & Abdul Rahim, 2011). Therefore, understanding relating to this phenomenon is limited. In this study, the zakat governance will be discussed in detailed. Thus, the understanding about zakat governance could be enhanced.

2. SERVICE QUALITY

Service quality has attracted the interest of many researchers (Parasuraman, Zeithaml, & Berry, 1985; Pariseau & McDaniel, 1997; Reeves & Bednar, 1994; Teas, 1993). According to Parasuraman et al. (1985) business accomplishment and survival depend on the ability to deliver quality service. Carmen (1990) supports the statement by saying quality is a key factor for business survival.

Quality has been defined in so many ways and yet the definition is still inconclusive. Crosby (1979) defined quality as “conformance to specifications”. Other researchers defined quality as meeting or exceeding customers’ expectation (Parasuraman et al., 1985). Quality also is defined as “*professional and polite service*”, “*accomplish information needs of customers*” and “*pleasant environment and facilities*” (Zaiton, Goon, & Wan Hajrah, 1998). Reeves and Bedner (1994) reported that the definition of quality starts with “*quality is excellence*”, to “*quality is value*”, to “*quality is conformance to specifications*”, to “*quality is meeting or exceeding customers’ expectations*”. Berry, Zeithaml and Parasuraman (1985) defined service quality as comparison between customer expectations before the service and their experience after the service. This definition is consistent with the finding that customers’ satisfaction can be achieved if the service experience is beyond their expectations (Bitner, 1990; Carmen, 1990; Cronin & Taylor, 1992). In the context of zakat institutions, service quality is defined as all kind of services that meet the expectations of zakat stakeholders and contribute to their satisfaction.

An instrument known as service quality (SERVQUAL) was developed to measure customers’ perceptions of service quality. After undergo refinement, SERVQUAL has five dimensions that is tangibles, reliability, responsiveness, assurance, and empathy (Parasuraman, Zeithaml, & Berry, 1988). Carmen (1990) adapts SERVQUAL instrument and test it in four new setting; tire store, placement center, dental clinic and hospital to measure its replication. He found that customization of items is needed to each setting because the dimensions are not totally generic. Cronin and Taylor (1994) critique the usage of SERVQUAL instrument and propose service performance (SERVPERF) as an alternative. Whereas Teas (1993) argued that service quality model suffers from conceptual and operational definitions of expectations.

The question might be raised on how service quality can become part of governance. The World Bank (1991) stated that a capacity and efficiency issue in public sector management is one of the key dimensions of governance. The focus on capacity and efficiency issues in public sector management is essential as it relates to the development of a company. The prospects for development are poor if the capacity of the public sector to manage the economy and deliver public services is weak (The World Bank, 1991). The above statement reinforces the importance of service quality to governance. Hence for organization to come out with good governance, service quality must be considered. This is because only by delivering best service quality can guarantee that the organization development is in good prospect.

In zakat environment, zakat stakeholders are affected by decisions made by the management of zakat institutions. In addition, the existence of zakat institutions is to serve these groups. Therefore, it is reasonable to expect that stakeholders’ perception on service quality of zakat institutions influence zakat institution’s governance. If service quality is provided to zakat payers, motivation to pay zakat could be enhanced and they could calmly perform their obligatory duty. For zakat recipients, service quality would increase their satisfaction towards zakat institutions. For other remaining stakeholders, positive perception towards zakat institution would be created.

2.1 Development of Conceptual Framework

The understanding about good zakat institution’s governance would assist the authorities to formulate policy or strategy to strengthen the governance of zakat institutions. Although zakat is compulsory to eligible Muslims, zakat institutions cannot take things for granted. Zakat administration must undergo continuous improvement to

boost public confidence. Such improvement is vital to convince Muslims to perform their noble responsibility. If Muslims are very confident with zakat institution's governance, the tendency for zakat collection to increase is higher and thus reducing zakat leakages. And this would allow more funds being distributed to zakat recipients. However in the present scenario, not all Muslims have strong confident with zakat institution's governance. Why these things happen? Probably there is some deficiency in the governance of zakat institutions. Besides that, the different style of management practiced by zakat institutions would discourage people from paying zakat to the institution. So what should constitute governance in zakat institutions? How strong the magnitude of the observed variables in zakat institution's governance? All these research questions need to be investigated since there are many factors that need consideration to attain good zakat institution's governance.

Until now tested model of zakat institution's governance is still not found in the literature. Thus, this study tries to fill up the existing gap by developing a model for zakat institution's governance by focusing only on service quality. Figure 1 depicts a conceptual framework for this study. It shows that zakat institution's governance is constituted by service quality as one of its variables.

This study investigates whether the service quality should be constituted in the governance of zakat institutions. The hypothesis is developed in the form of exploratory hypotheses. Thus, the observed variable is tested to see its respective power in the respective domain. This is necessary because to this date the constitution of zakat institution's governance still has not been addressed empirically under whatsoever perspective.

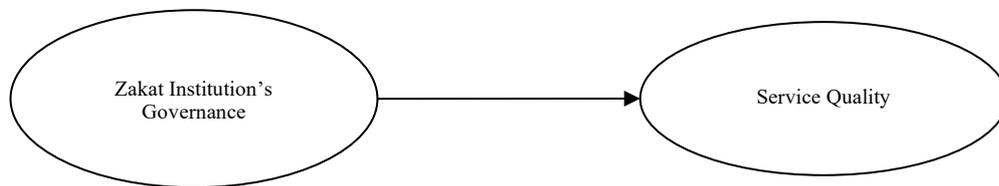


Figure 1. Theoretical Framework of Service Quality in Zakat Institution's Governance

2.2 Hypothesis

Many researchers link service quality with performance of an organization (Bitner, 1990; Zeithaml, Berry, & Parasuraman, 1996). Organizations with excellent service quality frequently show better performance than the others. Besides, excellent service quality contributes to customer satisfaction (Cronin & Taylor, 1994). Organizations that manage to satisfy its customer would definitely show better performance and guarantee their survival.

Service quality has close relationship with governance. This is because governance involves the delivery of services to clients (Ilangovan & Durgadoss, 2009). Besides, The World Bank (1991) recognized service quality as key dimension of governance. The delivery of service quality would support the good governance of an organization.

For zakat institutions, the same thing prevails and the same concept is applied in this study. Zakat institutions are given responsibility to administer zakat affairs. The collection and distribution of zakat are two main responsibilities of zakat institutions. In executing these responsibilities, various kinds of services are provided by zakat institutions. These services are open for evaluation by zakat stakeholders. Zakat institutions are affected by this evaluation in two ways. First, if the evaluation is positive, it will help to increase zakat collection. Second, negative evaluation will affect the image of zakat institutions and preventing from achieving maximum collection. Therefore, service quality in zakat institutions is the key dimension of zakat institution's governance. Based on the discussion about service quality, the following hypothesis is developed:

H₁ Service quality is one of the dimensions of zakat institution's governance.

3. RESULTS

3.1 Exploratory Factor Analysis

Table 1 shows the result of service quality where only one dimension is formed. This construct applies EFA to test H₁. The Eigenvalues for this dimension is greater than 1 and therefore is significant (Hair, Black, Babin, & Anderson, 2010). About 75.350% of variance in service quality is able to be explained by this dimension. The communalities value for each item is more than 0.50 which indicate that the value is sufficient as it passes the minimum requirement.

Table 1. Result of Exploratory Factor Analysis for Service Quality (N=431)

	Factor	Comm.	Eigen (% Var)	Alpha
Service Quality (5 items)			3.768 (75.350)	0.917
SERVQ1 (Practice service quality)	.844	.712		
SERVQ2 (Ensure fast service)	.857	.734		
SERVQ3 (Ensure friendly service)	.911	.830		
SERVQ4 (Ensure fair service)	.897	.804		
SERVQ5 (More reliable with service quality)	.829	.688		

Note. Extraction method: Principal component analysis. BTOS is significant ($p < 0.05$).

Factor = Factor Loading, Comm. = Communalities, Eigen = Eigenvalue, (% Var) = % of Variance, Alpha = Cronbach Alpha.

3.2 First Order Model for Service Quality

Service quality model which contain 5 items resulted from EFA is specified into first order measurement model. The result of preliminary CFA reveals that the model did not show good result where $\chi^2 = 71.155$, p value = 0.000, GFI = 0.942, RMSEA = 0.175, TLI = 0.917, CFI = 0.958 and AGFI = 0.827 (see Figure 2).

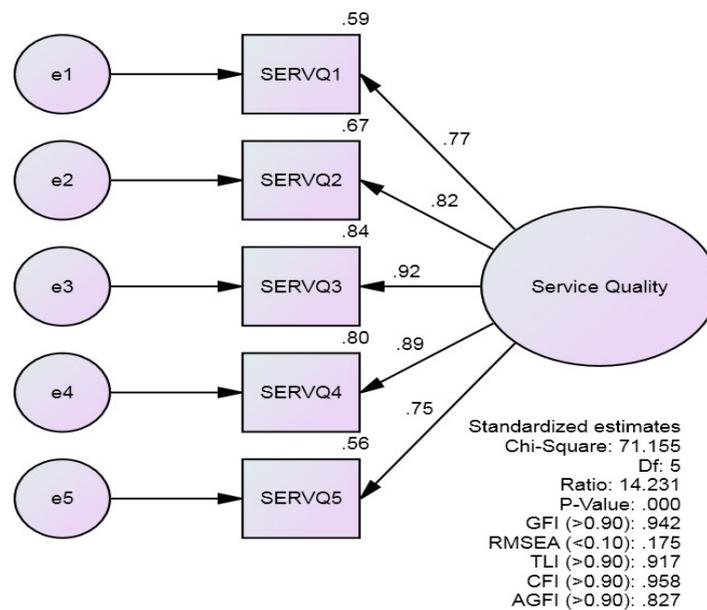


Figure 2. Specification of First Order Model of Service Quality

Since the result indicated that the model is not fit because RMSEA and AGFI still did not achieve minimum requirement, therefore, model respecification is necessary to improve the goodness of fit of the model. Model respecification is done by dropping 1 item (SERVQ5). The decision to drop SERVQ5 is because it has the lowest factor loading among the five items and has the largest value of modification index (Hair et al., 2010). After item SERVQ5 has been dropped, the result of model respecification indicated that the model fit has been achieved (see Figure 3). The result showed that GFI = 0.993, RMSEA = 0.068, TLI = 0.990, CFI = 0.997 and AGFI = 0.965. Besides, factor loadings for all items are above 0.50.

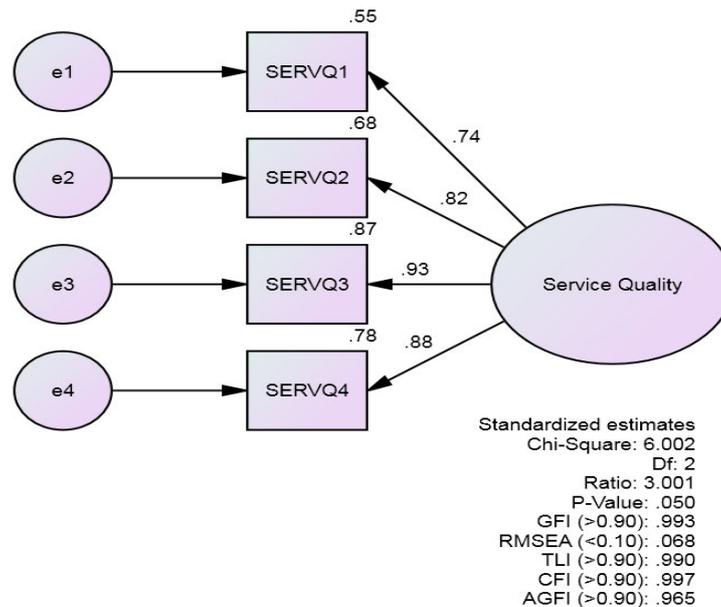


Figure 3. Respecification of First Order Model of Service Quality

Next, convergent validity is examined and reported in Table 2. The result suggested that factor loading for each item is at good level which is between 0.74 until 0.93. The values are greater than rules of thumb of 0.5 provided by Hair et al. (2010). Meanwhile average variance extracted and composite reliability show the value of 0.715 and 0.909 respectively which is greater than the cut off value proposed by Hair et al. (2010). The result suggests that service quality variable has passed convergent validity.

Table 2. Convergent Validity for First Order Model of Service Quality

	Factor Loading	Squared Multiple Correlation	Error	Average Variance Extracted	Composite Reliability
Service Quality (4 items)				0.715	0.909
SERVQ1	0.74	0.5476	0.4524		
SERVQ2	0.82	0.6724	0.3276		
SERVQ3	0.93	0.8649	0.1351		
SERVQ4	0.88	0.7744	0.2256		
Total	3.37	2.8593	1.1407		

4. DISCUSSION

Hypothesis 1 states that service quality is one of the dimensions of zakat institution's governance. The result of this study supports the above hypothesis. In this study, service quality is the perception of zakat payers towards the importance of having service quality in the governance of zakat institutions. The result shows that the magnitude for service quality was strong. This gives an indication that service quality is equally important in zakat institution's governance and therefore must not be ignored.

Past studies recognize the important of service quality in governance (The World Bank, 1991). Service quality is very significant because it could assist zakat institutions to achieve good governance. This finding also confirms the study by Parasuraman et al. (1985) that found delivery of service quality assist organization to success. In corporate culture, service quality is practiced because it is being treated as competitive advantage and vital for organizational survival (Carmen, 1990).

Service quality also promotes good governance in zakat institutions. For instance, zakat institutions need to review and revise the procedures for zakat application. The revision is necessary since some of the process take very long time to be approved. Lengthy process in getting zakat fund will demotivate zakat applicants. As a result, negative perception will be built within them. Besides, the way zakat applicants are treated by zakat employees during the application process also need to be reviewed. Good treatment tends to create positive perception that can improve the reputation of zakat institutions. Whereas bad treatment tends to create negative perception that can impair the

goodwill of zakat institutions. As such, claims that zakat employees are not friendly, not professional and emotional need to be examined so that service quality could be improved and enhanced in zakat institutions.

Service quality in zakat institutions should be upgraded at least to the same level in the corporate sector. Providing service quality will always benefit the organization either in the short run or long run. For zakat payers, service quality is one of the key factors that can motivate them to pay zakat (Ram Al Jaffri, Muhammad Syahir, & Mohd. Amir, 2016). Whereas, in the eyes of zakat applicants, time taken to manage their zakat applicants will influence them to regard whether the service is quality or not. Fast or reasonable time taken to manage their zakat applicants would be considered as service quality and vice versa. All people in zakat institutions must work together to improve the service quality. Perhaps monitoring should be strengthening to make sure employees adhere to regulations relating to service quality.

Input from the interview suggested that service quality is also important in zakat institution's governance. This relate very much with the use of technology so that service quality of zakat institutions could be enhanced. For example, Jabatan Zakat Negeri Kedah, Lembaga Zakat Selangor and Pusat Kutipan Zakat Pahang use their website to ease their zakat stakeholders to get the information, check their application status, download zakat form and get the contact number. Furthermore, the use of Facebook, Whatsapp application and toll free provide a variety of alternatives and convenience to zakat stakeholders to choose their own preference on how they want to interact with zakat institutions.

Service quality is important to all organizations. Therefore, the status of zakat institutions as nonprofit organizations should not be used as an excuse for them not delivering service quality. Customers of all types of organizations would like the organization to deliver the best service to them. The satisfaction of this group of people will be at optimum level when they receive service quality. Therefore, the focus on service quality should be the ongoing practice for zakat institutions. Effective strategy and plan must be designed and implemented on how zakat institutions can improve the service. Zakat institutions should not only satisfy with existing service they provide to the zakat stakeholders. They also should not assume that zakat stakeholders are happy or satisfy with the services provided only by looking at the increasing amount of zakat collections. If they work sincerely and delivering best service, zakat collection will increase at a higher percentage because zakat stakeholders feel attracted and confident in zakat institutions.

5. CONCLUSION

This study aims to fill up the research gaps by giving enhanced understanding about zakat institution's governance. Underlying theories for this study are tested in different context from the western, where it originates. This is to test the applicability of these theories in zakat environment. This study gives a significant contribution to zakat institutions and also to the literature in zakat field. It was conducted during a time when confidence level of stakeholder towards zakat institutions are low. Main reason for this issue is the governance of zakat institutions that has been disputed. States in Malaysia is found to adopt one of the following three management structure; conventional structure, partial privatized structure or full privatized structure. The adoption of variety management structure causes some difficulties to know which management structure for zakat institutions that is efficient.

This study focuses on determining service quality as one of the factors that constitute zakat institution's governance so that zakat institutions can use it to improve their governance up to the highest level. This study has answered the research questions and fulfils all its objectives. This includes the evaluation of important factors that constitute governance in zakat institutions. For the first objective, it was found that service quality is important factors that constitute governance in zakat institutions. Whereas for the second objective that examine the magnitude of the variable, the result shows that service quality has strong influence on zakat institution's governance. Any effort to improve zakat institution's governance must focus more on service quality. The empirical evidence from this study provides useful insights relating to governance of zakat institutions and increase the confidence level of stakeholders towards zakat institutions. Practical implications for zakat institution's governance are applicable to all zakat institutions in Malaysia. However, generalization of the findings must be made with care as zakat institutions in Malaysia differ greatly to zakat institutions in other countries and with other public sector agencies. In the context of governance, the findings of this study can increase the body of knowledge in zakat environment and other fields such as in other nonprofit organizations, or perhaps also in corporate governance sectors. While this research contributes to the theoretical and practical knowledge, it also acts as a trigger germination of the idea for the future study related to zakat.

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