

The Perceptions of Productive Asnaf Towards the Quality of Service and Assistance System by Baitul Mal Aceh, Indonesia

Nooramira Ghazali, Nur Izzati Ab Ghani, Hawa Husna Ab Ghani

Universiti Sultan Zainal Abidin (UniSZA), Kuala Terengganu, Terengganu, Malaysia

Nadiah Rus Liyana Rusli

Universiti Malaysia Sabah, Kampus Antarabangsa Labuan, Labuan, Malaysia

Corresponding Author Email: nooramiraghazali@unisza.edu.my

To Link this Article: <http://dx.doi.org/10.6007/IJARBS/v13-i12/20008> DOI:10.6007/IJARBS/v13-i12/20008

Published Date: 12 December 2023

Abstract

The effective implementation of modern and professional zakat management and service systems has opened a new chapter for various parties, especially zakat institutions. The quality of management and service is a crucial element in evaluating the ability of each zakat institution to achieve its goals. In Indonesia, Baitul Mal Aceh (BMA) excels due to its systematic management and service background. The institution has won several local awards for excellence in zakat management and administration. Hence, this study aims to assess how the productive *asnaf* group perceives the services and support provided by BMA, with the goal of evaluating the quality of assistance offered to this group. This study uses a qualitative research design through case studies and literature reviews. Primary data were obtained through unstructured interviews with 10 informants who received zakat assistance from BMA. Secondary data were obtained through scientific articles, books, journals, and official websites. The data obtained were analyzed through a thematic content analysis method. The result shows that productive *asnaf* have five positive perceptions towards the service and treatment provided by BMA. The implications of the study are also included in the discussion.

Keywords: Perception, Productive Asnaf, Service Quality and Assistance, Baitul Mal Aceh.

Introduction

Zakat, derived from the Arabic word meaning 'to increase' or, more precisely, 'that which purifies', serves as a fundamental aspect of Islamic teachings. It embodies principles of purification, cleanliness, growth, blessings (*barakah*), and praise. Zakat, as a crucial tool, is designed to cleanse the soul and manage the wealth of Muslims, contributing to the economic

well-being of Muslim society. Notably, zakat plays a pivotal role in addressing wealth disparities between the rich and the poor, thereby fostering a more equitable social structure. Consequently, every wealth-possessing Muslim is urged to allocate a specific portion of their wealth for almsgiving, or zakat. Allah SWT commands:

“Take, (O, Muhammad), from their wealth a charity by which you purify them and cause them increase, and invoke (Allah ‘s blessings) upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing”

(At-Tawbah, 9:103)

In general, zakat and Baitul Mal institutions serve as organizations established to facilitate a systematic zakat management system. These institutions play a significant role in managing, collecting, and distributing zakat to eligible beneficiaries (*asnaf*) (Meerangani, 2017). These two institutions act as intermediaries between the *muzakkiy* (zakat donors) and the *mustahiqq* (zakat recipients) to enhance the capability and strengthen the economy of society to alleviate poverty (Abd. Rahman, 2017).

An excellent and efficient zakat management and administration system will result in being trusted and acclaimed by the community regarding the Islamic financial system. The efficiency of zakat collection and distribution majorly depends on the management of an institution (Bahrom, 2010). The quality of management and administration is an essential element to appraise the effectiveness of zakat institutions in achieving their aims and goals. In Malaysia, a zakat institution is a financial institution under the administration of the State Islamic Religious Council (MAIN). In Indonesia, Baitul Mal Aceh is an institution with a systematized management and service background that has achieved excellence. Baitul Mal Aceh (BMA) has been awarded multiple zakat excellence awards in Indonesia, demonstrating its recognition in thrift management and administration. So, the question now is, how is the quality of service and hospitality offered by BMA to the productive *asnaf* group? Therefore, this study aims to identify the perception of the productive *asnaf* group towards the service and hospitality given by BMA.

Literature Review

The administration of the zakat institution is one of the crucial service sectors in the Islamic economy. Zakat is an effective social security mechanism that ensures the economic sustainability of society. Furthermore, zakat is set forth by Islam not only to eliminate selfishness but also to educate individuals about their obligation to the less fortunate. Hence, transformation and progression need to be done at the zakat management and administration level to achieve the efficiency of zakat distribution and foster advancement in the management and administration aspects of zakat institutions. Zakat is an effective mechanism for social security that ensures the economic sustainability of society (Maryam et al., 2018). Consequently, zakat payers will be more loyal, optimistic, and trusting of the zakat institution, and thus, it will attract more *asnaf* to reach out to zakat institutions.

The perception study on customer satisfaction with the service quality of the zakat institution is essential to evaluating and comprehending how society and other involved parties in the zakat niche appraise the service offered by the zakat institutions. It will then help the zakat institutions improve their management and administration to meet clients' satisfaction and expectations. Offering the best quality service to the client is a vital aspect of long-term business success (Abd Halim & al- Sheikh, 2018; Nasir et al., 2021). For this reason, comprehension of the quality of service is critical (Nur Izzati et al., 2023).

Chen and Chen (2010) define destination service quality as attribute-level performance. According to this definition, "attribute level" refers to constructed facilities (such as hotels, restaurants, and transport) and natural landscapes (including oceans, mountains, and animals). Consequently, a service provider can leverage and fully utilize the destination attributes available. For example, providing adequate logistics, comfortable and luxurious hotels, delicious cuisine in gourmet restaurants, and engaging activities like hiking and underwater diving will contribute to tourists' favourable perceptions of the destination. High-quality service is particularly crucial during their journey to a specific destination. On the other hand, Tosun et al (2015) characterized service quality as the visitor's evaluation and assessment of the performance of services used in a specific tourism location. Similarly, Yolal et al (2017) define service quality as tourists' perception of the services provided at their destination. Both of these definitions emphasize tourists' perceptions, focusing on the cognitive evaluation of the services offered at the destination level rather than evaluating the services themselves.

Kayat and Abdul Hai (2014) expand on this definition by including tourists' perceptions of the facilities they experienced during their trip, such as public toilets and gymnasiums. Additionally, Cong (2016) incorporates tourists' emotional responses to the services provided at the destination. In the context of Islam, the quality of service aligns with the concept of excellence (Hassan, 1996). Top-quality service can positively impact achieving performance excellence in human life. Therefore, striving for a high standard of excellent quality that satisfies customers, organizations, and societal needs is essential, as it is associated with the pleasure of Allah SWT. Hence, this study defines service quality as the customer's thoughts and point of view on the facility and service performance they receive.

On top of that, customer satisfaction determines the success of an institution. Every institution should be committed to the issue of service quality and customer satisfaction. There are two components that a firm should emphasize, i.e., service performance and service perception provided. Hence, it becomes critical for every institution to ensure customer satisfaction is top-notch and aligned with the satisfaction given to the customers (Abd Rashid et al., 2018). Table 1.0 indicates some highlights from related studies:

Table 1.0

Highlights from Related Studies

Component	Explanation
Importance of Awareness	Numerous studies suggest that the level of zakat awareness among the community and the role of zakat institutions in society affect their perception of the services provided. Therefore, zakat institutions must develop education and awareness programs to enhance the public's understanding of zakat.
Transparency and Accountability	Studies demonstrate that the community is generally satisfied with zakat institutions that operate transparently and responsibly. This includes providing clear information about zakat contributions and how the funds are used.
Contribution Setting	Customer satisfaction is closely related to the efficiency of zakat institutions in distributing funds to those in need. Studies may assess the

extent to which zakat funds are channelled appropriately and how these funds benefit zakat recipients.

Customer Service Research highlights also often emphasize the importance of quality customer service. The public expects zakat institutions to respond to their inquiries and applications quickly and effectively.

Collaboration with Local Community The study may also measure the cooperation and interaction of zakat institutions with local communities. The strength of this relationship may significantly affect customer satisfaction.

Loyalty and Commitment Research highlights explore the extent to which customers are loyal to zakat institutions and the level of commitment to supporting these institutions in the long term.

Overall Satisfaction The study is capable of gathering customer feedback on their entire experience with the zakat institution, from the donation process to the experience of receiving zakat assistance.

Comparison with Other Institutions Several studies may also include comparisons with other zakat institutions or charitable organizations to examine how the institution measures up against competitors regarding service quality.

The highlights of this study are critical as they help zakat institutions identify areas for improvement and build public confidence in zakat management. Using the findings of the studies, zakat organizations may take the necessary measures to ensure they meet the expectations of their clients and conduct their services more efficiently.

Kamil (2009) explained that enhancing the quality of services increases the community's inclination to pay zakat. Positive perceptions of service quality contribute to the confidence of zakat payers and dispel doubts about the zakat institution. The discussion of service quality and customer satisfaction is vital and should not be taken lightly. The level of customer satisfaction is a determining factor that may influence the perception and confidence of zakat payers. It is a challenge for every zakat institution to be more committed to improving the quality of service and customer satisfaction to promote a positive perception within the community towards the zakat institution itself (Azimatun et al., 2012). Therefore, this study will discuss the perception of service quality and hospitality among *asnaf* entrepreneurs in Baitul Mal Aceh.

Methodology of the Study

This study employs a qualitative approach, incorporating phenomenology studies, case studies, and library research as methodologies. According to Edmund Harsey, the phenomenological approach aims to analyse crises and functionality. This method involves in-depth descriptive and introspective studies focusing on awareness or direct experience (Bagus, 2002). Researchers actively participated in business activities and productive *asnaf* enterprises in Aceh for one week, employing the study to delve deeper into activities and jobs, providing new insights and experiences.

Next, utilizing an unstructured interview method, ten informants who received business capital assistance from BMA were interviewed to gather primary data. Secondary data was

collected from articles, books, journals, and official websites. The obtained data underwent analysis using the thematic content analysis method. Table 2 illustrates the number of informants involved in this research:

Table 2.0

List of Asnaf Entrepreneur Informants in Aceh

No	Informant Code	Type of Business
1	UA01	Nasi Uduk business
2	UA02	Vegetable Business
3	UA03	Vegetable Business
4	UA04	Confectionery Business
5	UA05	Meat Business
6	UA06	Laundry Shop
7	UA07	Confectionery Business
8	UA08	Meat Business
9	UA09	Coffee Business
10	UA10	Indo Mee Business

Table 2.0 indicates the list of informants selected during the research, consisting of 10 individuals. The selection process employed the purposive sampling method, focusing on *asnaf* entrepreneurs receiving business capital assistance from BMA involved in managing retail, food and beverage, and raw material businesses.

Findings of the Study

Satisfied with the Service Provided at BMA

Service and hospitality systems are essential elements of good organizational governance, aiming to instil community trust in the administration and management of zakat. Moreover, they play a crucial role in fostering harmony and satisfaction among customers consistently dealing with the zakat management entity. The informant's perception of the quality of the service system and hospitality provided by BMA is discussed as follow:

Table 3.0

Summary of Service and Treatment Quality System at BMA

Productive Asnaf	Theme
UA01, UA02	Satisfied with the service provided at BMA
UA03, UA05, UA10	The virtue of trust with the attitude of BMA officers
UA01, UA04, UA05	Highly volunteerism among BMA special task officers
UA02, UA06, UA07, UA08	Highly accessible to ask inquiry for information
UA09, UA10	Generously in advice and counselling

Satisfied with the service provided at BMA

The service and hospitality system provided by BMA significantly influences the perception of productive *asnaf* and *muzzakiy* regarding the granting or receiving of zakat assistance. Examples of services and hospitality provided by BMA, such as feedback, access to information, delivery system, attitude, and speech, including information related to zakat assistance, are deemed adequate and easily accessible. Interviews conducted with informants

in Aceh reveal their high satisfaction with the quality of service and hospitality provided by BMA. This is evident from the statement of UA01:

“Alhamdulillah, it’s easy to deal with this person. Whenever I want to ask, I can just go to the office or (through) telephone”.

This statement reflects the effectiveness of BMA's service and hospitality system for the productive *asnaf* group and all groups associated with BMA. Communication systems, such as phone lines, are utilized effectively, facilitating ease of interaction for productive *asnaf*. Similarly, UA02 supports this sentiment:

“Alhamdulillah, every time if I want to deal with the officer, it’s easy. Sometimes I just reach them through the phone first before going to the office, whether they (the BMA officers) are busy or not. If they are not busy, I’ll just go to the BMA office and ask about my inquiries. It’s easy and helpful with this person”.

UA02 expresses a consistent experience, emphasizing the simplicity and helpfulness in dealing with BMA officials. The high-quality service and promptness contribute to a collaborative and efficient working relationship. Additionally, the services provided by BMA ease interactions for productive *asnaf* with the officers and volunteers on duty.

The Virtue of Trust with the Attitude of BMA Officers

Beyond the excellent service and hospitality system, productive *asnaf* are also impressed by the attitude of BMA’s officers and special task officers, characterized by honesty and trustworthiness in carrying out assigned tasks. UA03 illustrates this aspect:

“We don’t get immediate disbursement; there’s more than a quote, right? If the payment back is IDR 2 million, IDR 2 million. Even if I leave. When I give them the money, they (BMA officers) still don’t want it”.

UA03 expresses satisfaction with BMA's service and hospitality, attributing it to the honest and trustworthy attitude of the officers and special task officers. The BMA management system instils confidence in them, as evident even in situations where monetary favours are offered and rejected. UA05 elaborates on this point:

“I once offered them money for cigarettes, but they didn’t take it at all”.

The honesty and refusal of any form of favor by BMA officers, as described by UA05, reflects the integrity and sincerity in performing their duties. UA10 further asserts:

“Alhamdulillah, they are very helpful and honest in performing their duties. Every time the instalment money is returned, it will be recorded by the BMA officer to show that I have made the payment”.

Based on the interview, UA05 and UA10 emphasize their high satisfaction with the service and hospitality provided by BMA. The findings highlight that the values of honesty and trust

displayed by BMA volunteers and special officers foster a high level of trust among productive *asnaf*. This trust simplifies interactions whenever they deal with BMA.

High Volunteerism among BMA Special Task Officers

The role played by BMA's special officers has significantly facilitated the productive *asnaf* group in making instalment payments and vice versa. UA04 explains this role:

"Yes, first go to BMA. After that, the officer already knew me, and the volunteers to come here. It's made it easy. And I've been to the store and closed the stall, while someone (the BMA officer) has already picked me up. Alhamdulillah. It is so convenient to deal with them"

According to UA04, the involvement of special officers has streamlined interactions with BMA, with officers going to the client's place to provide assistance. BMA special officers actively engage in field visits to evaluate and research every business conducted by productive *asnaf*. UA05 elaborates:

"The BMA officers always go out to survey and solve people's problem. They will go to the house, to the business premises and location. Everything is going well for now. But for the future, I don't know what it will be like, right? I can always meet you if I need it. Those who want to deal with the BMA, they get it right away".

UA05 highlights the commitment and dedication of BMA staff and special officers, who actively visit the residences or business areas of productive *asnaf* to monitor and ensure the appropriate use of assistance and support. UA01 further explains:

"The officers are very helpful. They always come to our house or to our business location for site visit. We love it when they come and visit us. We just let them know if there is a problem".

UA01 emphasizes the special attention given by BMA special officers to the productive *asnaf* group. Their visits include conducting questionnaires on the productive *asnaf* group, providing advice, and offering motivation to inspire and encourage them in their business endeavours. The high spirit of volunteerism among BMA special officers has significantly contributed to motivating productive *asnaf* in diligently running their businesses.

Highly Accessible to Ask Inquiry for Information

In terms of dealing with BMA, UA02 expresses satisfaction with the service and hospitality provided, stating

"Their service is good. If we want anything, we can just ask for it at the office. If we don't go to the office, we can just give a call to the officers and ask".

UA02 highlights the simplicity of dealing with BMA staff and special officers without the need for an appointment. Informants can interact directly with the desired officials. UA06 also confirms

“Good service in Baitul Mal. There was no problem with the hospitality, even. It's just that we have to wait for the turn because there are a number applications coming in. It's part of the process to wait for the turn”.

On another note, UA06 expresses satisfaction with the excellent and heartening service and hospitality system provided by BMA. The straightforward process allows productive *asnaf* to inquire and gather information easily from BMA and its volunteers. Additionally, UA07 points out:

“This officer will come here to collect the money. They come here every month. But sometimes not. Sometimes when they come here, we can't pay them, they're fine with it. I've never been scolded by the officer so far. Hehehehe...”.

UA08 further contends

“Yes, no problem. The service is fine. The officer will come here and quote the money every month. It's not troublesome at all”.

UA07 and UA08 affirm their satisfaction with the quality of service and hospitality received from BMA. The officers and special officers of BMA visit their residences for any matter, eliminating the need to visit the BMA office.

Generosity in Advice and Counselling

Furthermore, BMA and its special officers are notably generous in providing advice and counselling to productive *asnafs*. This guidance serves to motivate the productive *asnaf* group to continue striving for future advancement. UA09 expressed gratitude for BMA's service and hospitality, stating:

“In terms of service, Alhamdulillah. I am satisfied with Baitul Mal. Due to the benefits given such as teaching, guidance and advice. Even the money that needs to be paid back to them (BMA) also has no interest. If there is a little extra money, we can give alms. That's why I want to take the BMA joint venture capital. They helped me expand my business many times”.

UA09 acknowledges the various benefits received from BMA, including teaching, guidance, and interest-free financial assistance. The absence of interest rates makes it convenient for productive *asnaf* to seek aid and support from BMA. Additionally, UA09 expresses satisfaction with the overall service and hospitality, making BMA a preferred choice for collaborative ventures. UA10 supports this sentiment:

“I once gave it to him, but he didn't accept it. When I said this is not a salary, I give it because of your sincerity The officers are very nice, come here just to give counselling to improve or develop a certain aspect of the business”.

According to UA10, BMA officers emphasize trust and sincerity, refusing any form of gift or inducement. BMA officers provide counseling to enhance specific aspects of the business, fostering a supportive environment for productive *asnaf*.

Therefore, the findings indicate that informants are highly satisfied and have developed trust and confidence in BMA's service and hospitality system. Exceptional service and hospitality from BMA contribute to a seamless interaction between both parties. Moreover, the values of honesty and trust demonstrated by BMA officers significantly enhance the comfort, satisfaction, and trust of informants in their engagements with BMA. Ishak and Maamor (2013) stress the importance of maintaining service quality and enhancing corporate management efficiency for an excellent zakat institution. The correlation between management efficiency and effectiveness is crucial for institutional harmony. Therefore, zakat management should prioritize professionalism and attentiveness in handling all services related to zakat institutions (Ishak & Maamor, 2013).

The quality of service and hospitality provided by a zakat institution is evaluated by the *mustahiqq*, and *muzzakiy* groups, playing a crucial role in their loyalty to the services offered. As highlighted by Eksan (2015), customer service is a decisive element in organizational success. Exceptional customer service becomes a benchmark for evaluating the overall performance of an organization. Wahid and Ahmad (2014) emphasize the importance of empathy and responsiveness in providing service and hospitality. Empathetic behaviour involves caring for individuals and offering personalized attention, while responsiveness denotes the willingness to help customers promptly. These attitudes should be instilled in all zakat institution employees to elevate service quality. Human and non-human factors are also significant in influencing service and hospitality from the management side, directly impacting the quality of service provided by a zakat institution.

Furthermore, Wahid and Ahmad (2014) explore how modern technologies affect service and hospitality. Advancements in payment technologies, such as ATM machines, online payment systems, and mobile payment, may enhance administrative efficiency. However, maintaining direct human involvement remains preferable for most customers, particularly when applying for zakat aid or making zakat payments (Hairunnizam Wahid & Sanep Ahmad, 2014). According to Nur Farahanis Abas et al. (2018), the attitude and character of zakat institution staff play a decisive role in fostering a harmonious relationship between customers. A customer-friendly approach, coupled with concern for zakat recipients' issues, is crucial, especially among staff serving at customer counters. Customers evaluate staff to determine the satisfaction level with the service and hospitality provided. A friendly attitude leaves a positive impression on customers, strengthening the relationship between the institution and the *asnaf* zakat group.

Conclusion

In a digital age where zakat stakeholders have greater exposure to information about zakat institutions through social media, it is essential to uphold a positive reputation and stay updated of ongoing activities. The perception of customers regarding the quality of service and hospitality provided by zakat institutions is a critical factor influencing the relationship between the institution and the community. Favourable service quality enhances customer satisfaction and builds trust in zakat fund management. Zakat institutions must prioritize factors such as quality customer service, access facilities, efficient fund management, transparency, and accountability to ensure success. Striving for excellence in these areas not only improves customer perception but also strengthens the institution's role in assisting those in need and fostering trust within the community.

References

- Abd Rashid, M., Wahid, H., & Ahmad, S. (2018). Analisis Faktor Penentu Kualiti Pengurusan Zakat: Kajian Terhadap Lembaga Zakat Selangor (Lzs) di Sepang: An Analysis of Determinant Factors for Service Quality in Zakat Management: A Study at Lembaga Zakat Selangor (LZS) in Sepang. *Journal of Fatwa Management and Research*, 11(1), 27–44. <https://doi.org/10.33102/jfatwa.vol11no1.16>
- Abd Halim, M. S. B., & Alsheikh, G. A. A. (2018). The impact E-commerce service quality to loyalty evidence study in Malaysian hotel industry. *International Journal of Academic Research in Business and Social Sciences*, 8(12), 1-11
- Aizuddin, A., Baharudin, S., & Ahamad. (2012). A cross-sectional study comparing customer satisfaction between rural and urban primary health clinics in the Hulu Langat district and the influencing factors. *Malaysian Journal of Public Health Medicine*. 12. 52-67.
- Bagus, L. (2002). Kamus Filsafat (*Philosophy Dictionary*). Jakarta: Gramedia Pustaka Utama.
- Chen, C. F., & Chen, F. S. (2010). Experience quality perceived value satisfaction and behavioral intentions for heritage tourists. *Tourism Management*, 31(1), 29-35.
- Cong, L. C. (2016). A formative model of the relationship between destination quality tourist satisfaction and intentional loyalty: An empirical test in Vietnam. *Journal of Hospitality and Tourism Management*, 26, 50-62.
- Sahaluddin, N. S. S. B., & Mokhtar, W. K. A. W. (2019). The Awareness of Zakāt in the Universal Society. *International Journal of Academic Research in Business and Social Sciences*, 9(11), 647-651.
- Khairuldin, W. M. K. F. W., Anas, W. N. I. W. N., & Embong, A. H. (2018). Fatwa as a disseminator of Islamic laws among community of Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 8(11), 516-521.
- Mohamad, N. S., & Khairuldin, W. M. K. F. W. (2018). The concept of Halalan Tayyiba in food according to Mufassir. *International Journal of Academic Research in Business and Social Sciences*, 8(11), 902-909.
- Hamid, N. C., & Mokhtar, W. K. A. W. (2019). The Comprehensive Aspect in Islam from Quran and Hadith Perspective. *International Journal Of Academic Research In Business And Social Sciences*, 9(11).
- Hassan, M. (1996). *An Islamic Approach to Quality and Productivity*. In A. Sadeq, & A. Ahmad, *Quality Management from Islamic Perspective* (pp. 188-206). Leeds Publications.
- Bahrom, H. (2010). Agihan dana zakat sebagai modal perniagaan kepada ansaf fakir dan miskin di Malaysia. *The 4th Isdev International Islamic Development Management Conference (IDMAC 2010)*. Pulau Pinang: Universiti Sains Malaysia.
- Zainal, H., & Abu Bakar, A. (2019). Tahap kepuasan agihan zakat dalam kalangan pihak berkepentingan di Negeri Kedah. *International Journal of Zakat and Islamic Philanthropy. Volume 1. Issue 1, March 2019, pp. 14-19.*
- Wahid, H., & Ahmad, S. (2014). Faktor mempengaruhi tahap keyakinan agihan zakat: Kajian terhadap masyarakat Islam di Selangor. *Jurnal Ekonomi Malaysia* 48 (2) 2014 (41-51).
- Kamil. (2002). *Zakat Compliance Behavior Salary Income*. Ph.D Dissertation. Universiti Utara Malaysia.
- Kayat, K., & Abdul Hai, M. (2014). *Perceived service quality and tourists' cognitive image of a destination*. *Anatolia*, 25(1), 1- 12.
- Meerangani, K. A. (2017). *Potensi zakat dalam pembangunan umat Islam di Malaysia*. Prosiding Seminar Antarabangsa Pembangunan Islam 2017, Kolej Universiti Islam Melaka.

- Meerangani, K. A., Amizi, A. S., Ariffin, M. F. M., & Rosele, M. I. (2021). Faktor penentu pembayaran zakat di Lembaga Zakat Selangor: Kajian di Daerah Petaling. *AZKA International Journal of Zakat & Social Finance*, Vol. 2, No. 2, (2021).
- Abd Rashid, M., Wahid, H., & Ahmad, S. (2018). Analisis faktor penentu kualiti pengurusan zakat: kajian terhadap Lembaga Zakat Selangor (LZS) di Sepang. *Jurnal Pengurusan dan Penyelidikan Fatwa, Januari 2018, Vol. 11. No. 1. ISSN: 2232-1047.*
- Ab Ghani, N. I., Nasir, M. M. N., Afthanorhan, A., Rasdi, M. A. L., Khan, A. H. N. F., Pg Arshad. P. M. U. (2023). Examining service quality at the Destination level: the case of Malaysia. *Journal of Tourism Management Research 2023, Vol. 10, No. 2, pp.1-14, ISSN (e): 2313-4178.*
- Ishak, N. H., & Maamor, S. (2013). *Kajian kecekapan kutipan zakat di Wilayah Persekutuan*. Prosiding PERKEM VIII, Jilid 1 (2013) 414-425, ISSN: 2231-962X
- Abas, N. F., Wahid, H., & Noor, M. M. A. (2018). *Persepsi asnaf terhadap tadbir urus zakat serta peranan masjid: kajian terhadap Lembaga Zakat Selangor (Lzs) Cyberjaya*. Prosiding PERKEM Ke 13 (2018) ISSN: 2231-962X 244.
- Abd Rahman, S. (2017). *Permudahkan dampingi baitulmal*. Diakses daripada <http://www.utusan.com.my/rencana/utama/permudahkan-dampingi-baitulmal-1.445398>, pada 30 Jun 2019.
- Tosun, C., Dedeoglu, B. B., & Fyall, A. (2015). Destination service quality affective image and revisit intention: The moderating role of past experience. *Journal of Destination Marketing & Management*, 4(4), 222-234.
- Yolal, M., Chi, C. G.-Q., & Pesamaa, O. (2017). Examine destination loyalty of first-time and repeat visitors at all-inclusive resorts. *International Journal of Contemporary Hospitality Management*, 29(7), 1834-1853.