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Factors That Influence Muzakki Satisfaction at Amil Zakat Institution in Bandung

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Abstract

The zakat fund in Bandung has not been optimally managed due to the ineffectiveness of the role of zakat fund management of both BAZNAS and LAZ, especially regarding the aspects of zakat fundraising, distribution, monitoring and evaluation. In other words, zakat fund management system is still considered inadequate and not efficient, resulting in unqualified information that leads to the low level of muzakkis' trust. The research method was explanatory Research. The type of data used was primary and secondary data. The data collection used survey by distributing questionnaires and interviews to respondents at 7 Amil Zakat institutions (LAZ) in Bandung. The muzakkis of amil zakat institutions were the information users used as the observation units. Data analysis was conducted by using Multiple Regressions. The result of research proves that the satisfaction of muzakki of LAZ in Bandung is influenced by the quality of the accounting information system and quality of accounting information.

Keywords: muzakki satisfaction, quality of accounting information system, quality of accounting information, amil zakat institution

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1. Introduction

The issuance of Act 23/2011 and Government Law 14/2014 concerning zakat management has the goal of creating national zakat integration. (Didin Hafidhudin, 2013). This refers to the large national zakat potential which reaches 217 trillion but only 1% of it or 2.6 trillion of zakat potential can be collected by BAZNAS and LAZ. This can happen because the low level of community trusts (Hafidhudin, (2013)). The community put a low trust in zakat institutions because the quality of accounting information system is still poor and does not provide accurate and punctual accounting information. This is consistent with Sudibyo (2014), the BAZNAS Chairman, who has stated that the use of information system in zakat institution to support BAZNAS programs is still low.

The satisfaction of system users (muzakki) in an organization can be viewed from 3 dimensions of quality; the quality of information systems, quality of information and, quality of service generated by the information system itself (DeLone & Mc Lean,

2003). The quality of information systems shows the measures of the information processor itself. The dimension of information system quality is referred to the application of information system (Laudon & Laudon, 2005: 9). The main function of an information system is to process data into information that gives meaning and benefits (Susanto (2013: 38; Laudon and Laudon, 2016: 48) Susanto (2013: 51) explained that a value of some information depends on the quality of the information presented.

The implementation of information systems within an organization can be recognized from the level of user satisfaction of information systems that can be evidenced by the recipient's response to the use of information systems. When the applied information system has good quality (system quality and information quality), the users are satisfied with the information system. This is consistent with Doll and Torkzadeh (1988: 154) that the satisfaction of end users of information systems could become the standard of accounting system success.

Doll & Torkzadeh (1998) also stated that the satisfaction of information system users is said to be successful when information systems can meet and fulfill the users' expectation and needs and improve their performance optimally and achieve the goals.

2. Literature Review

2.1. Quality of information systems

Loudon & Laudon (2006: 7) argued that the quality accounting information systems produce quality accounting information. While Stair & Reynolds (2010: 57) suggests that 'a *quality information system is usually flexible, efficient, accessible and timely'*. The opinion states that quality accounting information systems are usually flexible, efficient, accessible and timely. Furthermore Seddon (1994: 93) stated that a quality system is the absence of errors in the system, consistency between users and ease of use, the level of response in interactive systems, documentation, and maintenance of program code. The other characteristics used to measure the quality of information systems are *ease of use, system flexibility, system reliability, ease of learning* (Petter et al., 2008)

Based on the aforementioned opinion (Laudon & Laudon, 2006: 7, Stair & Reynolds, 2010: 57, Seddon, 1994: 94), it can be said that the quality of information systems can be measured from (1) *Ease of Use*, (2) *Flexibility*, (3) *Response time* and (4) *Accessibility*.

2.2. Quality of accounting information

Alter (2002: 67) suggests that '*information quality is related to a combination of accuracy, precision, completeness, age, timeliness, and the source of the information',* meaning that quality information related to accuracy, precision, completeness, period of use (age), timeliness, and the source of the information. Meanwhile, according to O'Brien & Marakas (2010: 353), quality information is '*the degree to which the information has content, form, and time characteristic that gives it the value to specific end users',* which means that quality information has the characteristics: content, form and time that give value to end users. Furthermore, according, Hall (2011: 14), quality information includes: *relevance, timeliness, accuracy, verifiability, completeness* and *summarizing*. Based on this description, the dimensions of information quality should be (1) Accurate, (2) relevant, (3) complete, (4) timely.

2.3. The satisfaction of system users

According to Ivest et al. (1983), the satisfaction of system users is defined as the level of satisfaction and trust of users in the information systems provided to meet the information needs. Meanwhile, according to (Delone & Mclean, 2003 & Stair & Reynolds, 2010: 74) the satisfaction of Information system users depends on the output and the information generated by the system. Furthermore (Melchor & Julian, 2008) stated that an information system is said to have a good quality if users of information systems are satisfied with the systems. The dimensions satisfaction of System Users, as proposed by Weber (1999: 970), are; (1) relationship with the staff of information systems, (2) process of the demand of system changes, (3) timeliness of information, (4) level of information system training given to the users, (5) output relevance, (6) the amount of output, (7) the quality of the documentation, and (8) the dependence on the information system. Meanwhile Delone & McLean (1992) measured user satisfaction by using *satisfaction with specifies, (2) Overall satisfaction, (3) Single item measure, (4) Information Satisfaction–Difference between information needed & received, (5) Enjoyment, (6) Software satisfaction, and (7) Decision-making satisfaction.* Based on the afore-mentioned opinions, the dimension of muzakki satisfaction are enjoyment consisting of Design on user interface, Dependence on information system and Effectiveness of system usage and Satisfaction of making a decision which consists of timeliness and the output relevance.

Based on the aforementioned theories and some recent research results that support the theory then created the frame of thought as the basis for proposing the hypothesis, as follows:
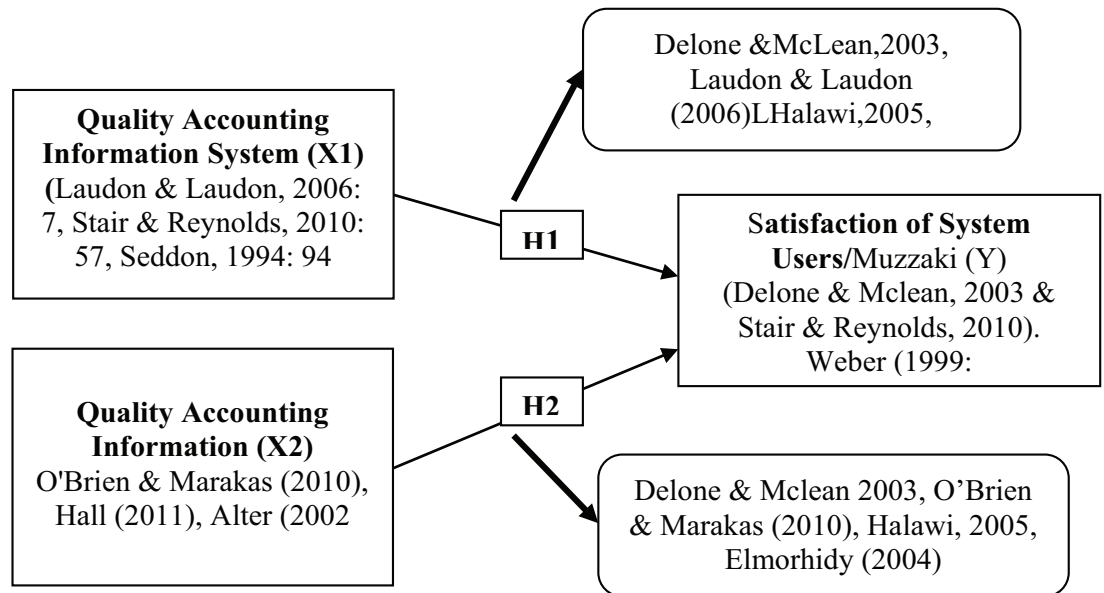

Figure 1: The frame of thought.

Hypothesis

Based on the aforementioned framework in Figure 1 then the hypothesis proposed in this study are:

Hypothesis1: The quality of accounting information system positively affects the satisfaction of system users/Muzakki

Hypothesis 2: Quality Accounting Information has a positive effect on Satisfaction of System Users**/**Muzakki

3. Methods

Kothary (2004: 7) stated '*Research methods may be understood as all those methods/techniques that are used for conduction of research methods or techniques, thus refer to the methods the researchers use in performing research operations'*. Based on this statement, the method used in this research is *explanatory research.* According to Cooper & Schindler (2011: 154), explanatory *research* is research that explains the causal relationships between variables.

Operationalization of variables in this study consists of independent variables and dependent variables. Independent variables in this study are the quality of accounting information systems and quality of accounting information, while the dependent variable is satisfaction muzzaki. The operational definition of variables in this study are:

1. Quality of accounting information system (X1) is the ability of accounting information system in providing quality accounting information useful for decision-making (Susanto, 2013, Laudon & Laudon, 2006; Stair & Reynolds, 2010)

2. Quality of Accounting Information (X2) is the information received in accordance with the needs and can be used by users as a decision-making. (Susanto, 2013; Stair & Reynold, 2010)

3. Satisfaction of System Users/Muzzaki (Y) is how satisfied and trust the user on the information system provided to meet the information needs (ivest, 1983, stair & Reynold, 2010).

The population for this research at 10 LAZ (amil zakat institutions) in Bandung which are active in Zakat Organization Forum (FoZ). Muzakki as information systems users are the observation unit of this research. The sample using solving as much as 7 LAZ. The type of data used is the primary data collected through questionnaire, data instrument test by conducting validity and reliability tests which are valid and reliable. The data analysis used multiple regressions with hypothesis testing as follows: The quality of accounting information systems and the quality of accounting information have an influence on the satisfaction of system users/muzakki.

4. Results

4.1. Respondents characteristics

Questionnaires were given to 7 LAZ in Bandung. Ten questionnaires were given to each LAZ. In total 70 sheets of questionnaires were sent. The results of the questionnaire returned by the seven LAZ were 63 sheets or as much as 90%, with the results of respondents' characteristics as follows:

4.2. Result of validity and reliability test

TABLE 1: Respondents characteristics.

Description	Frequency	Percentage
Gender:	28	44
- Male	35	56
- Female		
Age:		
- < 30	37	60
- 31–40	19	30
- 41–50	3	4
- > 50	4	6
Education:	19	30
- Senior High school	5	8
Associate Degree (3 years diploma)	30	48
- Undergraduate	9	14
- Graduate/Post Graduate		
Educational Programs	23	37
Accounting & Economics	40	63
Non-accountings & Non-Economics		
Total number of Respondents	**63**	**100%**
Source: Data processing results.		

TABLE 2: Validity and Reliability test.

Variable	Item Question	Index Validity	Description	Reliability Cronbach's Alpha
Quality of Information Systems	Item 1	0.802	Valid	0.930
	Item 2	0.852	Valid	
	Item 3	0.804	Valid	
	Item 4	0.800	Valid	
	Item 5	0.846	Valid	
	Item 6	0.770	Valid	
	Item 7	0.720	Valid	
	Item 8	0.820	Valid	
	Item 9	0.816	Valid	
	Item 10	0.643	Valid	
	Item 11	0.832	Valid	
	Item 12	0.683	Valid	
Quality of Accounting Information	Item 13	0.880	Valid	0.840
	Item 14	0.911	Valid	
	Item 15	0.931	Valid	
	Item 16	0.861	Valid	

Variable	Item Question	Index Validity	Description	Reliability Cronbach's Alpha
	Item 17	0.816	Valid	
The satisfaction of System Users (Muzzaki)	Item 18	0.880	Valid	0.926
	Item 19	0.833	Valid	
	Item 20	0.889	Valid	
	Item 21	0.796	Valid	
	Item 22	0.833	Valid	
Source: Data processing results.				

4.3. Descriptive analysis

TABLE 3: Total score of respondents' answers.

Number	Variable	% Respondent's Answers	Category
1	Muzakki Satisfaction	73.39%	Good
2	Accounting Information System Quality	74.41%	Good
3	Accounting Information Quality	74.92%	Good
	Average	74.24%	Good
Source: Data processing result.			

Based on Table 3, the level of muzakki satisfaction, the quality of accounting information system and the quality of accounting information in LAZ in Bandung is good, it can be seen from the average of 74.24%. Therefore the information provided by LAZ Bandung gives satisfaction level to the muzakki, because the information is qualified meaning that the information is timely, accurate, relevant and complete.

4.4. Hypothesis testing

Hypothesis testing used in this research was multiple regressions assisted by SPSS program (N Nurhayati, 2013). Regression multiple regression analysis in this study was conducted to determine the influence of quality information systems and information quality on the satisfaction of muzakki as the information system users. The results are presented in Table 4.

Based on Table 2, the quality of Accounting Information system and accounting information have a significant influence on muzakki satisfaction. The significant value is 0.000 smaller than 0.05. *Adjusted R Square* is (0.6 50). This means that 65% of the variable of the satisfaction of information system users (muzakki) is influenced by the

TABLE 4: Results of Multiple Linier Regression Analysis.

Model	Unstandardized Coefficient		Standardized Coefficient	T	Sig.
	B	Std. Error	Beta		
Constant	−0.345	1.827		0.189	0.851
Quality of Accounting Information System (X_1)	0.177	0.050	0.275	3.501	0.001
Accounting Information Quality (X_2)	0.724	0.083	0.689	8.772	0.000
R	0.813				
R^2	0.661				
Adjusted R Square	0.650				
F	58.476				
Significant	0.000				

Source: Data processing result.

quality of information systems and quality of information. The 35% of satisfaction of System Users is affected by other factors that are not investigated.

4.5. Discussions

4.5.1. The influence of the quality of accounting information system on muzakki satisfaction

Based on the hypothesis testing result, the quality of accounting information system influences muzakki satisfaction. It can be seen in Table 2, that the value of p-value of 0.001 is smaller than 0.05, then at a significant level of 5% Ho is rejected and Ha is accepted. This means that the quality of accounting information systems has a significant effect on muzakki satisfaction to LAZ in Bandung, and its influence is 13.06%, meaning that 13.06% muzakki satisfaction is influenced by the quality of accounting information system. These results provide empirical evidence that a better quality of accounting information systems will drive the satisfaction of muzakki. The results of this study is in accordance with the research of Delone & McLean (2003) which stated that the quality of accounting information systems has influence on user satisfaction. Similarly, according to Sudirman (2013), the quality of accounting information systems affects user satisfaction of accounting information systems in DKI Jakarta, West Java and Banten, as well as according to Stair & Reynold (2010) the user satisfaction system depends on the quality of the information system resulted. Based on the interview and the results of questionnaires, the average score of the quality of accounting information systems in LAZ Bandung is good. This condition implies that

the accounting information system used in LAZ Bandung is good. The response time of the system is fast in accessing information and it therefore affects the muzakki satisfaction in using the system. The system also provides features on how to use the system that can ease muzakki to use it and this leads to the increase of muzakki satisfaction. Although the use of the system has improved, it is not optimal yet because the system will be over loaded when too many users are in the system at the same time. This will impact the resulting information that cannot be used as a decision-making tool. This is in line with the opinion of Stair & Reynold (2010) who stated that user satisfaction of information systems depends on the quality of the system and the quality of information generated. Based on the results of the aforementioned research, the results of this study is in accordance with the results of Delone & McLean (2003), Guimaraes et al. (2003), Yoon et al. (1995) that quality of information systems affects user satisfaction (muzakki).

4.5.2. Influence of accounting information quality on muzakki satisfaction

Based on the result of hypothesis test, it turns out that the quality of accounting information affects muzakki satisfaction. Table 2 shows p-value is 0.000 and it is smaller than 0.05, at a significant level of 5% Ho is rejected and Ha is accepted. This means that the quality of accounting information has a significant effect on muzakki satisfaction in LAZ Bandung, with the influence of 52.98%, meaning 52.98% of muzakki satisfaction is influenced by the quality of accounting information in LAZ in Bandung. The results provide empirical evidence that a better quality accounting information system will improve muzakki satisfaction. The results of this study are consistent with the research conducted by Delone & McLean (2003) that there is influence of the quality of accounting information on user satisfaction. According to Livari (2005) and Nunung et al. (2016) the quality of accounting information affects user satisfaction of accounting information system. Based on the interviews and questionnaires, on average the quality of accounting information in LAZ Bandung is in good category. This can be seen from the information generated from accounting information systems used by LAZ Bandung is relevant with the needs of the system users (muzakki) and the information is relevant with the expectation scope and the information generated is simple and accurate as needed by the users, especially the reports to the muzakki. Meanwhile, in formativeness is not optimal yet. The information cannot be easily

understood by muzakki such as the information of zakat distribution is not detailed and the information does not meet the expectation.

4.5.3. Influence of quality of accounting information systems and quality of accounting information on the satisfaction of information systems users

The result of F test that has been conducted is to prove that the proposed hypothesis model has been suitable. It can be seen from p-value with significant level turns out p-value is 0.000 or smaller than 0.05. Therefore Ho is rejected and Ha is accepted. In other words, the models (quality of accounting information system and accounting quality of information) affect the satisfaction of system users (muzakki). The results show that the quality of information systems and the quality of accounting information in Amil Zakat (LAZ) Bandung influence muzaki's satisfaction at 66.1%. This calculation explains that there is 33.9% unreleased factors that can influence muzakki satisfaction in using accounting information system, where the indication of these factors is the quality of service and development in evaluating the information system that is used.

5. Conclusion

Based on the results of hypothesis analysis and testing, it can be concluded that the quality of accounting information systems and quality of accounting information significantly influence the satisfaction of muzakki in LAZ Bandung. This means that the satisfaction of muzakki can be improved if zakat management can improve the information system service because a quality information system will produce quality accounting information that is accurate, relevant, complete, and punctual.

On the other hand, this research has several limitations that can be explained as follows: Firstly, the research was conducted in LAZ Bandung only, so the result only reflects the existing conditions of LAZ in the city of Bandung rather than throughout Indonesia. Hopefully in the future we or other researchers will conduct research in LAZ throughout Indonesia.

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