The Effect of Muzakki Trust on Fundraising Management Moderated by Service Quality in Wahdah Inspirasi Zakat East Kalimantan

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Abstract. This research examines whether service quality moderates the influence of muzakki trust on fundraising management at Wahdah Inspirasi Zakat (WIZ) East Kalimantan. Although zakat potential is recorded at Rp6 trillion, actual collection falls short. This quantitative study applies a cross-sectional design to 110 muzakki respondents selected by purposive sampling. Data analysis used SEM-PLS (Structural Equation Modelling-Partial Least Squares) in SmartPLS 4.0. The variables examined include: (1) muzakki trust, measured by integrity, competence, and transparency; (2) fundraising management, measured by planning, fundraising techniques, and evaluation; and (3) service quality, measured by reliability, assurance, responsiveness, empathy, and tangibles. Results show muzakki trust is positively related to perceived fundraising management effectiveness (β=0.364, $p<0.01$). Service quality also has a positive and significant effect on fundraising management (β=0.362, $p<0.01$). However, service quality does not significantly moderate the relationship between trust and fundraising management (β=0.050, $p=0.549$). This means the effect of muzakki trust on fundraising management does not significantly depend on the level of service quality. Instead, both trust and service quality act as independent predictors, each contributing separately to fundraising management effectiveness. Therefore, zakat institutions should focus on building trust and improving service quality independently to maximize fundraising efficiency.

Keywords: muzakki trust, fundraising management, service quality, zakat institution, zakat management.

1 Introduction

As a muslim majority country, Indonesia actually has a great potential for zakat. Based on data and information from the Central Bureau of Statistics (BPS), it was noted that the Muslim community in Indonesia in 2015 approximately reached as many as 216.66 million people or around 85% of the total population [1]. However, with such high potential – at Rp 286 trillion – the national collection in 2016 was only around Rp3. 65 trillion, of whom Zakat LAZ gave 55% [1]. The same phenomenon applies to Zakat in

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East Kalimantan, which has a potential zakat of approximately Rp 6 trillion, of which the realization in 2023 was merely Rp.14.4 billion [2]. This wide gap shows the importance of optimization in zakat management, particularly in improving the quality of service and muzakki trust on zakat management institution.

Muzakki trust is one of the determinants of successful zakat fundraising and can be enhanced by transparency, accountability as well as quality service [3]. Studies show that service quality has a positive influence on the trust of muzakki, but mixed results on institution accountability [4], [5]. Moreover, digitalization and the maturation of zakat online also give rise to trust challenges, whereby these organizations need to ensure transparency and quality due to the lack of a direct relationship between the service provider [6]. In East Kalimantan, some challenges like low zakat literacy, the regulations from the government are suboptimal, and a lack of public trust are also obstacles in raising its potential with optimal [7].

Even though zakat fundraising through organizations such as Wahdah Inspirasi Zakat (WIZ) in East Kalimantan has increased (8-9%), the target is still far from the potential of zakat at the provincial level. Accordingly, there is a need to establish a systematic management system of fundraising, not only in the aspect of collection, but also in governance and distribution based on trust built through high-quality service and transparency.

The main purpose of this study is to investigate the impact of muzakki trust on fundraising management at WIZ East Kalimantan, focusing on moderation effect of service quality. The findings will help enrich the literature on Islamic social finance and offer key implications for zakat institutions to enable them to maximize their fundraising efficiency.

Previous literature [5], [8] has treated service quality as both a moderator and a direct antecedent of fundraising outcomes, but with mixed empirical results. Some studies suggest service quality could moderate the effect of trust on fundraising[8], while others view service quality as a direct predictor [3], [9]. This study rigorously tests the moderation hypothesis using SEM-PLS analysis. The finding that service quality does not significantly moderate the trust effect indicates that trust and service quality contribute separately to fundraising management. This result suggests organizations should invest in both areas independently rather than expecting improvements in one to enhance the effect of the other. This approach helps clarify the roles of trust and service quality for Islamic social finance institutions in East Kalimantan.

2 Literature Review

2.1 Muzakki Trust

The Trustworthiness of LAZ Management with Zakat. According to Muzakki, trust is one of the main ingredients in fundraising activities. Meanwhile, trust may be built with transparency, accountability and to the quality of zakat management organization services [4]. High-trust Muzakki also tend to be more loyal and consistently donate zakat to the institutions they hold in trust. Here, trust is the confidence in such zakat institutions that monies are properly used and administered according to Sharia.

There are some factors that not only determined the trust of muzakki in institution, such as transparency; The clarity information on funds and organization management: accountability, where the institution taking responsibility to report the utilization of zakat fund periodic basic, competence mean professionalism toward institution capability to manage fund professionally; integrity, with the meaning honestly and according to Shariah principal when dealing with managing a business of zakat. According to [5], Muzakki Trust has a positive and significant effect on fundraising management in the Zakat organization at BAZNAS Regency of Sorong by service quality as a strengthening variable towards muzakki trust.

[10] reported that public trust in zakat management institutions has a considerable effect on amassing of zakat donation, while financial audit and sharia compliance certification play a significant role in lifting the legitimacy of public and confidence muzakki for continuing their support to the institutions durably. Likewise, [3] described that service quality and donor trust are significantly positive in their effect on loyalty and sustainability of donation at LAZ. Donors who trust zakat institutions to a greater extent not only escalate their donation amount, but also are more loyal in channeling and even refer others to the institution.

Moreover, [6] asserted that the factors leading to the emergence of trust donors follow on transparency of institution, mere track record, as well as documentation and open information for the fund utilized or beneficiary. Transparency, audited financial reporting and Sharia compliance are the main tools in establishing a public trust and to attract more muzakki to take parting fundraising program of the institution's zakat. This result is consistent with international research, for example, [11] that trust from donors largely determines professionalism in fundraising management at nonprofit organizations where this process becomes the main social capital to maintain contact and ensure institutional funding sustainability.

With regard to fundraising, [12] recommended that an institution manage and communicate lead and lag indicators tied to managing and building donor trust because trust indicators are closely associated with the ability to meet long-term fundraising targets. Similarly, a study by [13] on global NGOs established that donor trust — resulting from transparency, accountability, management competency and organization reputation – is one of the most important factors influencing fundraising success and organisasional sustainability.

2.2 Fundraising Management

Zakat Fundraising management in the perspective of a zakat institution comprises a series of activities to efficiently and effectively raise funds for zakat from the community. This includes all the planning, doing and managing of fundraising activities. According to [1], that the successful management of fundraising should rely on a high level of transparency and accountability to escalate the trust of muzakki.

The elements of fundraising management in question are fundraising planning, which includes target setting, exploration of potential fund suppliers and communication; raising of funds, using measures like digital campaigning, outreach to the community or collaborating with other parties; and fundraising evaluation, where we assess program

effectiveness and the trust formed. According to [14] Good fundraising cannot be independently relied on marketing strategy, but also on the institution's reputation and quality of services provided to muzakki.

2.3 Service Quality

Muzakki on the public services offered by zakat management institutions. As proposed by Parasuraman et al. (1988), there are five dimensions that are main influences on service quality: reliability, which is conducted as an institution's ability to deliver the promised service dependably and precisely; responsiveness, refers to the degree of willingness shown by the institution in helping muzakki and providing a fast service; assurance, covering staff knowledge and courtesy also their ability to build trust and confidence; empathy, relates to individual attention paid by the institution towards muzakki needs; and tangibles, including physical facilities, tools or equipment as well as staff appearance support muzakki comfort.

Research that has been conducted by [9] indicated that high service quality significantly raises the trust of muzakki towards zakat institutions. Better service quality may also improve the image of zakat institutions and the loyalty of muzakki to pay their zakat regularly. Others [9] also revealed that quality of service consisting of service speed, information accuracy, friendly staff attitude, and access ease has positive and significant effect on muzakki satisfaction and trust towards being zakat donors at BAZNAS Makassar, so good service quality can increase donor satisfaction that will influence donor in trusting since it is followed by effectiveness of fundraising management.

2.4 Service Quality: Hypothesized Moderating Role and Alternative Mechanisms

Between service quality, trust and organisasional outcomes in zakat institutions has been constructed by using many theoretical perspectives. A second approach treats service quality as a moderator that enhances trust in fundraising success effect [8].

However, some other viewpoints report that the service quality is more likely to act as an independent direct predictor competing with trust instead of a moderator[3], [9]. In view of this theoretical inconsistency, this study empirically examines the two mechanisms – namely, moderation and independent direct effects on the intention to pay zakat in order to make clear the functional role of service quality for zakat fundraising.

The trust of Muzakki in zakat institutions is directly related to the efficiency in managing fundraising. Yet, the latter, through facilitating the disbursement of zakat, can work to enhance or reduce it. The research of [8] indicated that service quality may act as a moderating variable that can strengthen the link between muzakki trust and effective zakat fund management. Studies have not been consistent in this regard, and some researchers [9] reported that service quality is basically a direct antecedent. Service quality comprises adherence to Islamic principles, reliability, responsiveness, assurance and empathy is positively related to donor satisfaction and trust that will consequently lead to loyalty [1]. To this end, we empirically explore the moderation hypothesis in the

WIZ East Kalimantan context to examine whether service quality moderates with trust, or it is a separate predictor.

2.5 Hypothesis Development

Following on theologic and empirical evidence, a number of research hypotheses are possible. First, there is a positive and significant influence of muzakki trust on the effectiveness of fundraising management in zakat institutions. Trust, raised through transparency, accountability, reputation and a professional management system, is a kind of primary key in optimizing the collection of zakat fund and loyalty muzakki, and also enlarging the network of fundraising by zakat institutions. Second, muzakki trust has a substantial and positive effect on service quality; that is, if the level of muzakki' s trust increases, their perceived service quality will be better. Third, the influence of service quality on fundraising management. Fourth, Service quality is proposed as moderating the relationship between muzakki trust and fundraising management effectiveness, such that the positive relationship will be stronger at high levels of service quality. This has a theoretical foundation in interaction effect logic as recommended by [8], with the realization that alternative models that treat service quality as a separate predictor are equally probable based on past questionable findings. Comment on Conceptual Value of Null Results: If hypothesis 4 is not supported, this would be an important result theoretically, indicating service quality and trust are parallel, independent processes rather than synergistic. This finding would be significant in terms of resource distribution by zakat institutions.

3 Methodology

3.1 Research Design

The present study is quantitative and cross-sectional in nature. Tabular data are gathered and analyzed for statistical correlation of the variables studied.
Critical Design Restriction: The demonstration allows for investigation of relationships among variables at a particular time point; however, no causal inference can be made in light of the lack of temporal ordering and experimental manipulation. Consequently, all observations are understood as predictive relationships and associations a priori rather than causal effects. Additionally, it is important to clarify that in the following, we refer to "relationships" between different variables (and not causalities).

3.2 Variable Definition and Operationalization

The research involves three variables, namely Muzakki Trust (independent variable), Service Quality (moderating variable) and Fundraising Management (dependent variable).
Muzakki Trust is defined as the donors' trust and belief in the institution which runs the zakat, wakaf trustee that manages the fund effectively, efficiently and transparently. It

can be measured by transparency (providing information in how funds were used), competency (effectiveness and cleanliness in fund management) and integrity (trustworthiness of fund management).
Service quality in zakat institutions represents the degree to which this organization meets or exceeds donors' expectations, including reliability, responsiveness to needs, assurance, empathy and tangible facilities.
Definition of Fundraising Management: An orderly and planned action to collect money from individuals or organizations for the economic needs of a non-profit organization including planning, implementation and assessment of fundraising actions. The effectiveness of fundraising management in this study is identified through the point of view of muzakki (donor) with a self-report questionnaire, but not an objective measurement for organisasional basics, which include total collection, ROI, donation or donor retention. This perceptual proxy assesses how the muzakki judge performance of an organization in its fundraising operation. Note that per the organizational management theory, the perceptual measures may not adequately measure managerial effectiveness. Results should be interpreted as a donor perspective-based proxy for how effective fundraising is perceived to be.

3.3 Population and Sampling

Population: The population in this study is the muzakki with Wahdah Inspirasi Zakat, East Kalimantan, who are the recipients of zakat, Infaq and sedekah, and continue to be distributed by the institution.
Sampling techniques: Purposive sampling criteria used donor groups that are related to the research subjects as to make it representative based on certain criteria, namely frequency of donation, amount of donation, involvement with institution level (severity), history as muzakki (a donator), trust degree, type of donation given, service experience and demography, as well motivation for donating. According to [15], with 11 indicators, the sample size necessary for testing was $11 \times 10 = 110$ respondents.

3.4 Data Collection

A standardized questionnaire was designed according to the operational definition for each variable. The instrument consisted of four parts: donor demographic data, muzakki trust (integrity, competence, and transparency test), service quality (reliability, assurance, responsiveness, empathy and tangibles), and fundraising management (planning, technique, and evaluation). Items were rated on a 5-point Likert scale (1 = Strongly Disagree and 5 = Strongly Agree).

3.5 Data Analysis Technique

Data analysis was undertaken in SmartPLS4.0. The evaluation was performed in two phases: outer model testing and inner model testing.

The measurement quality was assessed through convergent validity (loading factor> 0.7, AVE > 0.5), discriminant validity and reliability (Cronbach's Alpha > 0.7, Composite Reliability > 0.7) for the Outer Model Testing.
Inner Model Examination investigated structural weights by path coefficients, R-square (explaining model's variance) values, effect size, significance testing (t-statistic > 1.96, p-value 0).

4 Research Results

4.1 Respondent Characteristics

Respondents in this study were 110 members of Wahdah Inspirasi Zakat East Kalimantan. Most of the respondents (36.4%) lived Samarinda, followed by Balikpapan (16.4%) and Berau (15.5%). There were equal (50%) proportions of males and females. The largest proportion of respondents (38%) had a monthly income between Rp1. 5–3 million(middle-income). Interestingly, 60% were donors for at least three years, indicating strong loyalty to their cause. The main type of donations were regular box collections (66%), and 44% gave ZIS contributions on a monthly basis, indicating ongoing involvement in fundraising.

4.2 Measurement Model Evaluation (Outer Model)

Convergent validity - All items were above the cut-off point of loading factor 0.70, ranging from 0.743 (Responsiveness) to 0.873(Planning & Fund Management). Cronbach's alpha and composite reliability values for each construct were in the range of 0.762 to 0.850, greater than the recommended score of 0.70 threshold. All AVE of the constructs were > 0.50 (0.677–0.731), indicating acceptable convergent validity. Discriminant Validity - A cross-loading analysis shows that factors loaded highest on their intended constructs, confirming discriminant validity. Reliability – Cronbach's Alpha for all items varied from 0.761 to 0.819, and scores of $\alpha > 0.70$indicated internal consistency.

Table 1. Table Results of Reliability and Validity of Research Instruments.

Variabel	Cronbach's Alpha	Composite Reliability	AVE	Status
Muzakki Trust	0.761	0.762	0.677	Reliable & Valid
Service Quality	0.766	0.784	0.682	Reliable & Valid
Fundraising Management	0.819	0.850	0.731	Reliable & Valid

4.3 Structural Model Evaluation (Inner Model)

Model Fitting -As for the model fitting, SRMR (0.090) indicated a reasonable fit and d_ULS (0.366) and d_G (0.170) showed less difference between observed and replicated covariance matrices. The NFI 0.745 indicated that the model explained 74·5% of the variance in the data. Explanatory Power-The R^2 of Service Quality to Muzakki Trust was 0.461, also showing46.1% value in variance by Muzakki Trust. For Fundraising Management, R^2 0.455 indicated by pure Muzakki trust and Service Quality as a moderating effect upon fundraising management was explained by 45.5%. Predictive Relevance – Q^2: 0.441(Service Quality) and 0.342 (Fundraising Management), thus demonstrating adequate predictive relevance because in both cases they were above zero. Multicollinearity: The VIFs charge (VIF 1.000 to 1.903) all well below the threshold of 5.0, multicollinearity is not a concern.

Table 2. Table Result of Inner Model.

Endogenous Variable	R^2	Q^2	Interpretation
Service Quality	0.461	0.441	46.1% of the variance is explained by Muzakki's Trust
Fundraising Management	0.455	0.342	45.5% of the variance is explained by Muzakki's Trust & Service Quality

4.4 Hypothesis Testing Results

H1: Muzakki Trust → Fundraising Management- Pathcoefficient step working with the path coefficient 0.364 (t = 2.769, p = 0.006). A stronger trust of muzakki has a positive direct effect on the effectiveness of fundraising management.
H2: Muzakki Trust → Service Quality- strongly supported path coefficient 0.679 (t = 11.333) p = 0.000. Trust has significantly positive impact on perceived service quality.
H3: Service Quality → Fundraising Management – Supported with a path coefficient of 0.362 (t = 3.263, p =.001). Good service quality is extremely conducive to the success of fundraising management.
H4: Moderator role of Service quality – Rejected (β=0.050, t=0.599, p=0.549). Unlike the moderation hypothesis, service quality does not have a significant moderating effect on Muzakki Trust and perceived fundraising management effectiveness. The moderation was statistically non-significant and small in magnitude, indicating that trust in fundraising management is flat for the level of service quality.
This theoretically instructive null finding suggests that rather than working in concert, trust and service quality function as separate, parallel predictors. High service quality

does not strengthen the relationship between trust and fundraising, although each maintains a direct positive association with fundraising effectiveness (H1 and H3 supported). Compared to moderation frameworks, this pattern is more in line with dual-driver models [3], [9]. Theoretically, this implies that mechanisms for fostering trust and providing services function via different organizational pathways, each necessitating unique strategic investments.

Table 3. Table of Hypothesis Testing Result

Hypothesis	Path Coefficient	T-Statistics	P-Value	Result
Muzakki Trust → Fundraising Management	0.364	2.769	0.006	Accepted
Muzakki Trust → Service Quality	0.679	11.333	0.000	Accepted
Service Quality → Fundraising Management	0.362	3.263	0.001	Accepted
Service Quality × Muzakki Trust → Fundraising Management	0.050	0.599	0.549	Rejected

5 Discussion

5.1 Principal Findings

This study explored the moderating effects of service quality on the relationship between trust-muzakki with fundraising management, and four main significant findings have emerged. Muzakki trust is positively related to effective fundraising management (H1: β=0.364, p=0.006), showing that the more trustworthy the institution, the more it will enhance donors' perceptions of fundraising. Trust also highly impacts customers' perceptions of service quality (H2: β=0.679, p<0.001), indicating a halo effect. Service quality has a significant direct measurement of fundraising effectiveness (H3: β=0.362, p=0.001) which is similar in magnitude to trust, showing how equally both constructs contribute to explaining variance within perceived fundraising management. Of particular interest is that service quality does not moderate the trust-fundraising relationship (H4: β=0.050, p=0.549), indicating that trust and service quality are two parallel independent drivers rather than a combined effect. These results locate zakat fundraising

success as formed by two separate pillars—institutional trustworthiness and operational service excellence—each demanding different organizational input.

5.2 Theoretical Interpretation of the Null Moderation Finding

The nonsignificant moderator effect (H4) is theoretical information, not a methodological failure. Instead of strengthening trust effects, service quality and trust both carry distinct direct paths to fundraising effectiveness (β =.364 and β =.362) but nearly without their interaction (β =.050, p= 0.549). This suggests trust-building mechanisms (transparency, accountability and integrity) and service delivery systems (reliability, responsiveness, empathy) function through distinct psychological and organizational channels. The trustworthiness of the organization and its operational excellence in serving beneficiaries are thought to be two distinct drivers shaping donor perceptions rather than one driving the other. In theory, this nuances assumptions that trust effects are strengthened by service quality effects and portrays both levers as orthogonal ones for which different organizational capabilities are needed. Crucially, this null finding is as scientifically valuable as a positive one to help correct potentially misleading theoretical perspectives and the most effective allocation of resources among zakat organizations.

5.3 Comparison with Prior Literature

Our results are in close agreement with dual-driver models [3], [9] that present service quality and trust as independent predictors. While [3] reported parallel direct effects on loyalty at LAZ foundations, [9] discovered that service quality dimensions directly predicted donor satisfaction at BAZNAS Makassar without moderating effects. Our results at WIZ East Kalimantan are consistent with these findings. Our findings, however, differ from those of [8], who discovered that trust-fundraising relationships in digital platforms are moderated by service quality. Three contextual factors account for this divergence: measurement differences (digital usability versus SERVQUAL dimensions), sample composition (e-commerce users versus offline-online donors), and digital-only versus hybrid channels. These differences imply that moderation versus independent effects might be context-dependent, suggesting that further comparative studies are necessary to determine when various theoretical models are applicable.

5.4 Practical Implications

Invest in Both and Divide Your Resources. A new model for disentangled trust and quality of service means that resource allocation must be co-extracted rather than indirectly enhanced as with other studies. Trust-Building Initiatives should consist of: (1) financial transparency in the form of audited quarterly report submissions; (2) certification of Sharia compliance; (3) proof regarding impact on beneficiaries; (4) timely and readily available contact for donor questions; and (5) robust board governance. Service Quality Improvement must comprise: (1) training of workforce in customer service excellence; (2) development of digital infrastructure; (3) physical facility upgradation;

multi-channel customer support and reliable donation processing. Preventing False Trade-offs Managers should not think that excellent service makes up for trust deficiency, or the other way around. A well-run institution with opaque financial operations will suffering trust; a trusted institution with poor service might as well not exist. Both dimensions require threshold standards. Performance Measurement: Have two separate systems that are tracking measures of trust (e.g., donor trust survey, transparency score, retention rate) and service-quality (e.g., SERVQUAL survey, response time, platform uptime, NPS-) perform so that you can identify gaps in performance.

5.5 Implications for Digital Zakat Services

Digital Zakat Context: While this study is concentrating on the hybrid model of WIZ, this study has implication also for the rapidly growing digital zakat in Indonesia. Digital platforms present special trust regulation problems because of the lack of physical space transactions, and such operations require their own operationalized definitions for trust as well as service quality.
Building Trust in Digital: DZPs need to establish trust (1) through transparency dashboards on the fund allocation, geolocation of beneficiaries, progress updates; (2) third-party credibility signals (BAZNAS accreditation, Sharia check audit); (3) social proof with authenticated donor testimonials and beneficiary stories with verification documentation; and (4) security assurance including visible SSL certificate, compliance badges and privacy policy.
Digital Service Quality includes: (1) Reliability (uptime 99.9%, secure payment gateways, transaction guarantee); (2) Responsiveness (<24/7 customer service, quick resolution <2 hours); (3) Assurance (clear refund policies, data protection); (4) Empathy (personalized communication, donation tracking, and recognition); and 5) Tangibles (intuitive design, mobile-first interface; multi-language support).
Strategic Implications: Digital ecosystems need to invest in trust and service infrastructure (trust verification databases, blockchain, well-established partnerships), and service infrastructure (scalable interface architecture, AI customer support, UX usability testing). Good service is not enough to create trust, nor does goodwill save donors if platform interaction fails. It will be important for future research to examine the interaction of trust-service in offline versus online contexts.

6 Limitations

6.1 Research Scope and Sample

This research was only aimed at the donors (muzakki) of Wahdah Inspirasi Zakat in East Kalimantan Province who always paid for zakat, Infaq and sedekah routinely. The sample consisted of 110 purposefully selected respondents who are highly representative of their organization and geographic location, which is sufficient for SEM-PLS analysis, but is specific to an organization and a geographical area. Thus, findings cannot be generalized to other zakat institutions, to other MCDs in different provinces with

different economic and cultural backgrounds, or to the non-regular donors who have less engagement with the organization.

6.2 Temporal and Contextual Constraints

The study was cross-sectional in nature, and data were collected at one point in time. This approach doesn't allow for studying the dynamics that led to causality and the timing between trust and perceptions of service quality. Moreover, external contextual factors such as economic changes or the competitive pressure exerted by other zakat organizations, that may have affected the government's set of regulations for zakat and digital transformation initiatives to influence donor perceptions, were not considered within this research.

6.3 Variable and Measurement Limitations

The study looked at three main factors: fundraising management, muzakki trust, and service quality. Other significant elements were left out, including donor religiosity, zakat literacy, organizational reputation, marketing efficacy, and socioeconomic circumstances. Furthermore, response bias or social desirability bias may be introduced by self-reported questionnaire responses. Although theoretically useful, the non-significant moderation effect shows that mechanisms function independently, reducing the complexity of explanations.

Most importantly, donor perceptions through a self-report questionnaire were used to operationalize the effectiveness of fundraising management instead of objective organizational metrics like total funds collected, fundraising cost ratios, donor acquisition costs, retention rates, or return on fundraising investment. Based on subjective evaluations that might not be consistent with objective performance, respondents assessed institutional planning, methods, and evaluation. Perceptual measures do not directly evaluate managerial effectiveness as defined in nonprofit management theory, but they do capture organizational legitimacy and donor satisfaction [12]. Due to communication gaps, an institution may be perceived negatively even though it is objectively effective (e.g., collecting Rp10 billion with low costs), or vice versa.

There are two important implications of this measurement method. First, results are a function of perceived effectiveness from the donor perspective, which may differ from actual performance on the ground. Second, the trust/service quality-fundraising relationship could also be partly tautological: high trust donors will be more likely to give all dimensions favorable ratings due in part to halo effects, even if there is no actual improvement in objective performance. Future work should compare donor perceptions with objective measures to assess consistency, whether the dual-driver model applies to objective measures as well, and relatively what factors predict close calls on physical recovery.

6.4 Methodological Constraints

Quantitative methodologies, well-suited for hypothesis testing, do not impart the nuanced understanding of donor motivations and organizational operations that qualitative methods could bring to the study. The adaptation of the SERVQUAL model for measuring service quality, even though validated in the nonprofit setting, may not fully encompass dimensions specific to Islamic fundraising organization such as syariah compliance perception or religious integrity.

6.5 Recommendations for Future Research

Such studies may apply longitudinal research designs to monitor the dynamics of trust and service quality; use alternative sampling strategies that may cover more than one zakat institution in different provinces; employ qualitative methods for the detailed exploration of underlying mechanisms and consider other moderators or mediators such as donor's religiosity, organization's transparency factor or digital engagement channels to develop a comprehensive profile of the dynamics behind zakat fundraising.

7 Conclusion

This research analyzed the effect of muzakki trust on fundraising management effectiveness at WIZ East Kalimantan with service quality as a moderating variable. Four findings emerged.

First, there is a positive relation between muzakki trust and perceived fundraising management efficacy ($\beta=0.364$, $p=0.006$). Trust is important social capital related to fundraising performance, and higher levels of trust in the institution's integrity, ability, and transparency are associated with more positive evaluations. In the second model, trust is highly correlated with perceived service quality ($\beta=0.679$, $p<0.001$), which is indicative of a halo effect: institutions that are deemed to be trustworthy are thought to perform better on all aspects. Third, service quality is positively associated with effectiveness in fund-raising management ($\beta=0.362$, $p=0.001$), meaning that service efficiency and fundraising success are related to each other. Fourth, Trust–Service quality interaction effect is not significant in moderating the trust-fundraising relationship ($\beta=0.050$, $p=0.549$).

Regardless of service quality levels, trust is equally important for fundraising effectiveness, according to this theoretically instructive null finding. The data are consistent with a dual independent-driver model where trust and service quality function through organizational and psychological pathways that are parallel (both $\beta \approx 0.36$) rather than in concert. By questioning the notion that service quality mainly enhances trust effects, this advances current theory and is consistent with dual-driver frameworks [3], [9].

Theoretically, this study highlights contextual contingencies, shows the importance of thoroughly testing and rejecting moderation hypotheses, and clarifies trust and service quality as independent parallel predictors. Future comparative studies are necessary because the divergence from [8] indicates that interaction effects might be context-dependent.

In practice, zakat institutions should priorities building trust and providing high-quality services. Transparent quarterly reports, Sharia certification, beneficiary documentation, open communication, and stakeholder engagement are all important components of trust-building. Staff training, facility upgrades, digital enhancements, and performance monitoring should all be part of service quality. Supervisors shouldn't assume that providing exceptional service makes up for a lack of trust or vice versa. For maximum efficacy, both dimensions must satisfy threshold requirements.

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